

FINANCIAL HARDSHIP FAQs

**I am finding it difficult to pay my Council rates.
Does Council have hardship assistance available?**

Council can assist with longer term payment arrangements to help you catch up on your council rates. Should you wish to consider this option, please contact us on 8256 0333 to discuss in more detail.

Council may be able to assist ratepayers in financial hardship to meet their rates payment obligation.

Can I have an extension for my Council rates?

Council is unable to offer extensions for Council rates. Direct debit payments may be set up to assist paying smaller, more regular payments, however late payment fees on outstanding amounts may still be attracted in line with Section 181 (8) of the Local Government Act 1999 (the Act).

Can I pay my Council rates by instalment?

Council rates can be paid via a weekly, fortnightly or monthly direct debit arrangement, with payments calculated to make sure you are paying your ongoing rates charges as well as any arrears. Visit Council's Online Services to set up a direct debit.

**I am currently receiving a Centrelink payment and am finding it hard to pay my rates.
What help can Council provide?**

Council staff can assist by setting up a longer term payment arrangement, including payment by Centrepay deductions.

Can I get financial counselling assistance?

Whilst Council does not provide this service, there are a number of free accredited financial counselling services located in the northern suburbs:

- Anglicare Elizabeth – Financial Counselling & Literacy: 1800 759 707
- Lutheran Community Care, Davoren Park: 7070 6711
- Uniting Communities, Smithfield: 8202 5009
- Uniting Care Wesley Bowden, Elizabeth: 8245 7100

Can I access my super to help pay my bills?

You may be able to apply for early release of your superannuation on the grounds of severe financial hardship. Contact your superannuation fund to find out their requirements.

I have a Senior's Card. Can I receive a concession or financial assistance?

The Cost of Living concession replaced Council concession in 2015. Please phone the Department for Communities and Social Inclusion Concessions hotline on 1800 307 758.

You may also be eligible to apply for a Seniors Rates Postponement.

Should you wish to consider any of the above options, please contact us on 8256 0333 to discuss in more detail.