## **FINANCIAL SUPPORT AVAILABLE**

## for Hobsons Bay residents and businesses

If you are experiencing financial hardship and can no longer pay your rates, interest, fees and charges for your home, business, sporting club/association or community group, you can apply for financial assistance.

Individuals, community groups, sporting clubs/ associations and businesses can apply for assistance under Council's Financial Hardship Policy or COVID-19 Financial Assistance Policy.

Financial hardship can be brought on by unemployment, sickness, family breakdown, death of spouse, lower income, loss of income, or other significant disadvantaging life event caused by a crisis like the COVID-19 pandemic.

As part of the policy: rates, rent, interest, fees and charges can be deferred and affordable payment plans can be negotiated.

## **Steps**

- 1. Complete the Request for Financial Assistance Application online via Council's website www.hobsonsbay.vic.gov.au/financialassistance
- 2. Customer service can provide confidential assistance to complete the application. Residents wanting assistance in their first language can call Council's Language Line on 9932 1212 and ask to speak with an interpreter. This information sheet has also been translated into 15 languages and is available from www.hobsonsbay.vic.gov. au/financialassistance
- **3.** Supporting information must be provided to evidence your application, such as bank statements and Centrelink and/or taxation information
- **4.** Your application is assessed by Council Officers using the Financial Hardship Policy or COVID-19 Financial Assistance Policy
- **5.** Your application will be reviewed and you will be notified in writing within 21 days of the outcome

The Financial Hardship Policy and COVID-19 Financial Hardship Policy is available on our website **www.hobsonsbay.vic.gov.au/Services/Rates** 

## Where can you get help?

Financial & Consumer Rights Council of Victoria (FCRC) is the peak body for Financial Counsellors in Victoria and can help you find a financial counsellor – visit **www.fcrc.org.au** for more information.

The National Debt Helpline provides free, confidential counselling for people experiencing financial difficulty - visit **www.ndh.org.au** or call 1800 007 007 for more information.



