

# Quick Reference Guide – Rates Financial Hardship Policy

What is it and who can apply?



the place  
to live

## How do I apply?

All requests must be in writing via a [Rates Financial Hardship Application form](#).

## Further information

Please refer to the [Rates Financial Hardship Policy](#)

Read more on [our website](#)

**Phone:** 8470 8880

**Email:** [revenue@darebin.vic.gov.au](mailto:revenue@darebin.vic.gov.au)

## What is the Rates Financial Hardship Policy?

Like all local governments across Victoria, Darebin City Council levies rates and charges to enable us to deliver valued services and programs to the community. However Council also recognises there are people in the community who face financial hardship. Our *Rates Financial Hardship Policy* is aimed to support Darebin ratepayers facing genuine financial hardship.

This policy supports ratepayers experiencing genuine financial hardship in paying their rates, interest, fees and other service charges.

Assistance can only be granted to individuals experiencing financial hardship for payment of rates on their **principal place of residence**.

When assessing any application about financial hardship, due consideration must be given to Council's overall revenue requirements and services provided. While all property owners receive the direct benefit provided through the payment of rates and charges, it is important that Council has a mechanism to consider the needs of property owners experiencing genuine financial hardship.

## What is financial hardship?

Financial hardship is when a property owner is unable to pay their bills rather than being unwilling to meet them.

Common causes of financial hardship may include, but are not limited to:

- Loss of employment of the property owner or family member.
- Family breakdown.
- Illness, including physical incapacity, hospitalisation, or mental illness of the property owner or family member.
- A death in the family.
- Victims/survivors of family violence.
- There is a pensioner living in a family home who can no longer afford to pay rates as property value has escalated over the period of ownership, significantly increasing the rates burden.
- Other factors resulting in unforeseen change in the property owner's capacity to meet their payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure.
- The rate payer has a disability impacting them financially.
- The rate payer is a Health Care Card holder.

## How do I apply for rates financial hardship support?

You must make a request for assistance in writing via the [Rates Financial Hardship Application form](#).

Prior to your application Council recommends you read the *Rates Financial Hardship Policy* to ensure you understand all terms and conditions.

Council considers applications for rates financial hardship support confidentially and objectively, based on the information provided by the person making the application. Council may request further financial details and may also request an interview to help its decision.

Council will advise of its decision in writing:

- within 21 days of receiving the application and all supporting information; or
- within 21 days of an interview (if required).

## CITY OF DAREBIN

274 Gower Street, Preston  
PO Box 91, Preston, Vic 3072  
T 8470 8888 F 8470 8877  
E [mailbox@darebin.vic.gov.au](mailto:mailbox@darebin.vic.gov.au)  
[darebin.vic.gov.au](http://darebin.vic.gov.au)



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## How can Council help?

Council are unable to waive in whole or part any rate, levy, special rate or special charge.

Rates and charges will not be waived to ensure that financial hardship assistance offered to one ratepayer or group of ratepayers does not adversely impact other ratepayers through a higher rating burden being applied to other properties to raise the same level of revenue.

Instead, the following forms of assistance **may be available**:

Category	Overview
<b>Council Pension rebate</b>	<p>Holders of a Centrelink Pension Concession Card or a Veteran Affairs Gold card that stipulates TPI or War Widow may claim a \$150 rebate on their principal place of residence.</p> <p>Upon initial application, ongoing eligibility is maintained, unless rejected by Centrelink or the Department of Veteran Affairs during the annual verification procedure. Upon confirmation of eligible pensioner concession status, the pensioner rebate is deducted from the rates account.</p> <p>If you are already a registered pensioner with Council this rebate will be automatically applied. For new pensioners the rebate is applied automatically upon successful application for the State Government Pension concession rebate. This application can be made at any time via their <a href="#">website</a>.</p>
<b>Safety Net Concession (2022/23)</b>	<p>A Safety Net Concession has been established for 2022/23 to ensure any ratepayer experiencing hardship as a result of the introduction of the Kerbside Waste Collection Charge has access to support.</p> <p>This concession is available for residential properties that are the primary residence only and valued above \$500,000 (as determined by the Valuer General), where there will be a financial impact experienced as a result of the above changes, and will be capped at \$100 where a green waste collection service is in place or \$157.00 where a green waste collection service is not in place. The concession will have the effect of removing the financial impact of the introduction of the Kerbside Waste Collection Service Charge.</p> <p>The Safety Net Concession will be applied directly by Council for all pensioners registered for the Pensioner Rebate and no application will be necessary.</p> <p>The Safety Net concession will be available to ratepayers that hold a Health Care Card upon completion of the <a href="#">Rates Financial Hardship Application Form</a>.</p>
<b>Payment Deferral Rates and Charges</b>	<p>Payment deferral occurs where Council agrees to a ratepayer not being required to make rates payments for a specified period, up to a maximum of 3 years. This option would generally only apply to serious cases of financial hardship. Rates, charges and interest continue to be charged, but collection is not enforced during the specified period.</p>
<b>Waiving of Interest on Overdue Rates and Charges</b>	<p>The waiver of interest may apply to interest already incurred on overdue rates and charges and/or withholding of any future interest that would be incurred.</p>
<b>Payment Plans</b>	<p>Darebin offers payment plan options to assist ratepayers experiencing financial hardship. Standard payment plans are quarterly, or 10 installments on the 15th of each month, from September to June. Tailored options are available and will take into account individual needs and consider the ratepayer's financial circumstances, any related hardship and the amount owing.</p>