

FINANCIAL HARDSHIP FAQ'S

I am finding it difficult to pay my Council rates. What should I do?

Call the Finance Officer – Rates on 1300 785 277 for a confidential conversation. Entering into a long-term payment arrangement over twelve months is an effective way to address both current and overdue rates. Regular weekly, fortnightly or monthly payments can prevent rates from becoming overdue or becoming a future debt which is difficult to manage.

Can I pay my Council rates by regular payment agreement?

Yes. Ratepayers can enter into a regular payment arrangement to manage their rate payments on a weekly, fortnightly or monthly basis.. An application form can be accessed via Council's website www.coorong.sa.gov.au. Alternatively, customer service staff are happy to email or post a copy upon request.

How can an Accredited Financial Counsellor assist me?

Council recognises that Financial Counsellors provide a vital service to the community. Financial Counsellors offer free and independent advice to clients who are facing financial hardship as a result of job loss, family tragedy, illness or relationship breakdown. Financial Counsellors are able to provide information, support and advocacy to assist their clients to manage expenses and debt. Council is more than happy to liaise with Financial Counsellors who submit applications for financial hardship on behalf of their clients.

The following organisations offer Financial Counselling as a free service to the community:

- Anglican Community Care (AC.Care), Murray Bridge – (08) 8531 4900
- The Salvation Army Australia – 1800 007 007

I am currently receiving a Centrelink payment and am finding it hard to pay my rates. What should I do?

Please contact Council to discuss payment arrangement options over a longer period of time to assist in making your regular payments more manageable. Did you know that you can setup regular payments to Council for your rates via Centrepay deductions? You can do this by phoning Centrelink on your regular payment number or by visiting a service centre. For more information, please visit the following link:

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/centrepay/how-use-it/how-set-deductions>

Coorong District Council Centrepay CRN: 555 063 466S

I have a Seniors Card. Can I receive a concession or financial assistance?

The Cost of Living concession replaced Council concession in 2015. To ensure you are receiving the appropriate concessions, please phone the Department for Communities and Social Inclusion Concessions hotline on 1800 307 758.

Please note that you may also be eligible to apply for a Seniors Rates Postponement. This type of postponement is offered in accordance with Section 184A of the *Local Government Act 1999*. To find out more please phone Council on 1300 785 277.

Please contact the Finance Officer - Rates on 1300 785 277 if you have any queries or wish to discuss any of the above in more detail.