

City of Kalamunda

Financial Hardship Rates Assistance

Guidelines and Application Form 2025-2026



Overview

The City of Kalamunda is offering rates assistance for those ratepayers who are experiencing severe financial hardship. For payment of rates, the City will not charge penalty interest and the administration fee that is usually charged for alternative payment arrangements. In addition, an extension for the payment of rates outside of the payment options will be provided for eligible ratepayers. This document provides guidance for individual applicants. Please read these Guidelines before applying.

Definitions

The following definitions apply to the City's financial hardship applications:

- » **Ratepayer:** a person who is liable to pay rates on a property in the City of Kalamunda. This may be the owner of the property or could also be the person renting the property if the rental agreement requires that person to pay rates.
- » **Severe financial hardship:** occurs when a ratepayer is genuinely struggling to pay the rates and charges owed and struggling to meet other financial obligations. Genuine financial hardship does not arise where it is inconvenient to pay the amount of rates owed or it is subject to the timing of income; for example, holiday pay, dividends, lump sum payment. Genuine financial hardship may occur in the following circumstances:
 - » Forced (stood down or made redundant) unemployment or underemployment for a minimum of 3 consecutive months.
 - » Loss of income for a minimum of 3 consecutive months and with a loss of 30% or more of normal wage.
 - » Trauma/tragedy that has impacted the ability to meet financial obligations.
 - » Serious illness or long term recovery from serious illness.
 - » Impact of natural disaster i.e. fire, flood etc.
 - » Other factors that may result in an unforeseen and substantial change to the ratepayer's capacity to meet their financial obligations.
- » **Rates and charges:** means the Council rates and charges that appear on a rates notice:
 - » General rate
 - » Waste charges
 - » Other service charges applicable
 - » Any interest or penalties that Council can charge if the rates and charges are not paid on time



Eligibility

Ratepayers are eligible to apply for financial assistance on an annual basis and only valid for that respective financial year to assist with payment of Council rates provided they meet the following criteria:

- » The applicant must be the owner or co-owner of the property and liable for payment of rates and charges.
- » Provide evidence of loss or significant reduction of employment income.
- » Provide necessary documentation to prove financial hardship.
- » Provide a statement of current financial position from a financial advisor - if possible.
- » If any information in applications is found to be false or misleading, the application will be deemed as an unsuccessful application.

Evidence

The application form explains the types of evidence required to be submitted. However, if City staff require additional evidence or clarification from a ratepayer to support an application, contact will be made by a Rates team member to advise what additional information is required. Whether an applicant is successful or not will be determined by City of Kalamunda in its absolute discretion.



Application Process

The Rates Financial Hardship Assistance application form and evidence of financial hardship are to be submitted by the ratepayer by email to **rates@kalamunda.wa.gov.au** or via post **PO Box 42, Kalamunda WA 6926**.

The provision of supporting evidence with the application will assist the prompt assessment of the application. City staff will acknowledge the receipt of the application and may request other information if required.

The application will be valid for the 2025/2026 financial year only.

Opening Date

Applications open **1 July 2025**.

Closing Date

Applications close **30 June 2026**.

More Information

If you require more information please contact the rates team via **rates@kalamunda.wa.gov.au**

This document can be made available in alternative formats upon request.
Please contact the City of Kalamunda on (08) 9257 9999



Financial Hardship Rates Assistance Request Ratepayer Application Form



The City ("We") recognise that some ratepayers may experience significant financial hardship due to extenuating circumstances.

We aim to continue to provide assistance to those ratepayers in genuine need. We are encouraging ratepayers who can continue to make payments on their rates to do so, preferably by 30 June 2026.

Use this form to apply for:

» Financial Hardship Rates Assistance 2025-2026

Completed applications should be submitted to **rates@kalamunda.wa.gov.au** or in person at the Administration Centre - 2 Railway Road, Kalamunda.

If you are applying for assistance for more than one property, you must complete a separate application form for each property, as the nature, type and ownership of each may differ.

Property Information	
Assessment number:	
Property address:	
Is this a rental property?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Applicant name:	
Business name (if applicable):	
Phone number:	
Email address:	
Rates amount outstanding	

Supporting documentation

The more information you can provide, will enable the City to have a better understanding of your current situation.

Therefore this application must be accompanied with evidence of loss or significant reduction of employment/income including but not limited to:

- ☐ A statement of your current financial position from a financial advisor, or
- ☐ A letter or email from your employer on branded letterhead advising that you have either been stood down or made redundant. This will need to include that your work hours have been reduced from ____ hours per week to approximately ____ hours per week since _____
- ☐ If you are self-employed or a business, a copy of your Business Activity Statements showing same time last financial year compared to same time this financial year.
- ☐ Current unemployment or under-employment for an extended period of time (minimum of 3 consecutive months)
- ☐ Other:

Payment Arrangement Application

2024/2025 Council Rates Payment Arrangement Request

For our ratepayers who are currently experiencing severe financial hardship we offer the following:

- » longer payment terms
- » no administration fee for setting up and administering the payment plan
- » apply a 0% interest on outstanding rates balances for the 2025/2026 financial year.

I wish to apply for a City of Kalamunda 2025/2026 Council Rates payment arrangement

☐ Yes

☐ No

Please tell us how you wish to pay the 2025/2026 Council Rates account?

New payment arrangement

(Special payment arrangement via Direct Debit)

☐

Proposed Payment Amount \$

Start Date: _____

Frequency (Weekly/fortnightly): _____

Estimated End Date: _____

Please note we strongly encourage ratepayers to propose a payment plan to fully pay the outstanding Rates by 30 June 2026, where possible.

Declaration

I/we acknowledge and agree to the following:

- The information provided is true and correct.
- A rates team member from City of Kalamunda may contact me regarding the application if required prior to it being finalised.
- I am obliged to inform the City of Kalamunda in writing of any changes in my circumstances that would no longer warrant consideration of Financial Hardship.
- I/We understand that any documents we provide will only be reproduced by the City for internal purposes only.

Authorised signature:

Date:

Other available help

If you have not considered it yet, the following agencies may be beneficial to you for help:

- Mission Australia – 9225 0400
- Uniting Care West – 9220 1255
- National Debt Helpline – 1800 007 007
- Jacaranda Community Centre – 9477 4346
- Services Australia – 132 850

OFFICE USE ONLY

Application Received:	/ /	Application added to the Financial Hardship Register:	/ /	Application Reviewed by:	
<input type="checkbox"/> Application Approved		<input type="checkbox"/> Application Rejected		Reason for Rejection:	
<input type="checkbox"/> Applicant Notified of Decision		<input type="checkbox"/> Interest Charges removed/not applied		<input type="checkbox"/> Administration Charges removed/not applied	
<input type="checkbox"/> Memo added to ratepayer account for Financial Hardship approval			<input type="checkbox"/> Application and decision registered in City's record keeping system		

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