



# APPLICATION FOR HARDSHIP COVID-19 ASSISTANCE (COMMERCIAL/BUSINESS RATES)

Inner West Council

Under Section 564 or 567 - Local Government Act, 1993

## 1. OVERVIEW

Due to the current World Covid-19 Crisis the Inner West Council will offer qualifying Commercial/Business Ratepayers who are experiencing hardship due to the loss of operating revenue or reduced disposable income placing them in a situation where they cannot pay their rates in full or by instalments.

Decisions will be made on a case by case basis.

## 2. INTENT

Council intends to provide Commercial/Business Ratepayers the ability to defer their rates over an agreed period of time with a repayment plan not exceeding 12 months starting from the end of the agreed deferred period.

No interest will be charged on outstanding balances for a Covid-19 Assisted Deferred Rate Account, however if the repayment agreement is not upheld, Council has the right to review this and add interest at its discretion.

## 3. PROCESS

- i. A Commercial/Business Ratepayer will submit an application to Council via the 'Application For Hardship (Commercial/Business Rates) Covid-19 Assistance Form'
- ii. 'Application For Hardship (Commercial/Business Rates) Covid-19 Assistance Form' scanned into ECM and forwarded to Finance.
- iii. Finance will review the applications and make an assessment based on the information provided to determine eligibility for assistance.

### ***Eligibility for assistance is based on:-***

- Information about the Commercial/Business Ratepayer's hardship situation via financial information (a) Income, (b) Expenditure.
  - Willingness of Commercial/Business Ratepayer to provide a similar freeze on rental agreements with any commercial tenants
  - Acceptance of General Terms and Privacy Statement.
- iv. A designated finance staff member will contact the Commercial/Business Ratepayer via email to advise if their application was successful.
  - v. All successful applications will be notified in the same manner the applications were received.



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All applications must be emailed or mailed to –

Attention: Rates Covid-19 Coordinator marked Private & Confidential

Email – [RatesCovid19Assistance@innerwest.nsw.gov.au](mailto:RatesCovid19Assistance@innerwest.nsw.gov.au)

Mailed to – Inner West Council, PO Box 14, Petersham, NSW, 2049

## 4. Conduct an Internal Review of a Decision

If the Commercial/Business Ratepayer is not satisfied with the outcome they can request an internal review of the decision. An internal review will be completed and a written reply will be issued to the Commercial/Business Ratepayer. The following officers will complete the internal review -

- Chief Executive Officer
- Director Corporate
- Chief Financial Officer

### APPLICANT'S DETAILS (must be property owner)

Salutation: (please tick)	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Other (please specify)
First Name:			Surname:	
Street Address:				
Suburb:			Postcode:	
Postal Address (if different to street address):				
Suburb:			Postcode:	
Phone No:			Mobile:	
Email:				
Please provide ABN or ACN if you have one:				
Legal entity name if held by a company of trust (note: either – a director of the company or trust with the authority to enter into agreements can sign the application and deferral agreement).				
Please indicate if this request is for three or six months deferral of commercial rates				
Please indicate if you are seeking deferment for ALL of your commercial rates or PART only. If PART please indicate proportion.				



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## PROPERTY DETAILS

Customer Reference No.			
Street Address:			
Suburb:		Postcode:	
<b>1. PROPERTY INFORMATION</b>			
a)	Are you an owner/operator?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Or Landlord only	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b)	Is any part of the property tenanted?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, provide details including approximate years the commercial tenant has been on site and the trading name/s of the business:		
c)	Have you already frozen rent from tenants and/or likely to should your application be approved? <i>Provide a copy of the letter to tenant.</i> If not, when do you anticipate providing this support to your tenant/s?		
d)	Do you own the property	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	i. By yourself?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	ii. With other person(s)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If joint tenant If tenant in common indicate share		
	iii. Is the property owned as shares in a company title?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e)	Do you own (in full or in part), lease or have a financial or beneficial interest in any other land or building in the Inner West?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	If yes, please provide address(es) and details of financial interest		



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## 2. HARDSHIP DETAILS

a) What is the cause of the hardship? (Please tick)

Government forced lockdown ☐

Economic downturn due to C19 ☐

Government restriction of trade ☐

Other ☐

## 3. DETAILS OF CURRENT OUTGOINGS

a) Business loan repayments per month

b) other mortgages

c) business/corporate credit cards

d) business/corporate loans

e) health costs (where hardship relates to serious illness)

f) other expenses if relevant

**TOTAL =**

## 4. DETAILS OF INCOME

a) What is your **gross** wages / salary income?  
(Provide your total gross income **before** deductions, eg taxes, superannuation, etc)

b) Income from any Trusts

c) Rentals

d) Other income (provide details)

**TOTAL =**

**\*IF YOU PREFER, PLEASE PROVIDE ACCOUNTANT SUMMARY IF AVAILABLE.**

## GENERAL TERMS

The Commercial/Business Ratepayer accepts that Council may request additional financial information when assessing the application. The Commercial/Business Ratepayer further accepts that Council may engage an external consultant to assist Council assess the Commercial/Business Ratepayers financial capacity. Such consultants will be bound by appropriate confidentially undertakings.

Before rates can be deferred, Council and the Commercial/Business Ratepayer must enter into a legal arrangement setting out the repayment terms and providing the Commercial/Business Ratepayer's consent for Council to lodge a caveat over the Commercial/Business Ratepayer's property until all deferred rates have been repaid to Council.

If the Commercial/Business Ratepayer owns the property as a Joint Tenant, commercial rates will only be deferred proportionate to the ownership of the Commercial/Business Ratepayer. Any other Joint Tenant must submit a separate application.

All information submitted will be retained by Council.



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## PRIVACY STATEMENT

The information contained in this application form and any information requested for the purpose of assessing eligibility for a Hardship Rate Relief Assistance is required under the Local Government Act 1993 and the Local Government (General) Regulations 2005.

This information is required before your application for a Hardship Rate Relief Assistance can be processed. The information is private and confidential and Council must not disclose the information to any person or body if it is not directly related to the purpose for which the information was collected.

If you have a complaint about the use of your personal information, contact the Council's Public Officer. The information contained or referred to in this application form may be corrected and updated by you, by contacting the Council.

Applicant's signature:

Date:

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

## INSTRUCTIONS FOR APPLICANTS

### INCOMPLETE OR ILLEGIBLE APPLICATIONS WILL NOT BE ACCEPTED AND WILL BE RETURNED TO YOU

- Please address your application

ATTENTION:- RATES COVID-19 COORDINATOR

"PRIVATE AND CONFIDENTIAL"

- Lodgement details:

- by email – [RatesCovid19Assistance@innerwest.nsw.gov.au](mailto:RatesCovid19Assistance@innerwest.nsw.gov.au)
- by mail - Inner West Council – Po Box 14, Petersham, NSW 2049

## OFFICE USE ONLY

Checked by Officer:

Initial of Officer:

Date:

ECM No: