



**SOUTH BURNETT**  
**REGIONAL COUNCIL**

# Financial Hardship

This factsheet provides information about making a financial hardship application with Council. Council requires all property owners to pay their rates in full by the due date shown on the rate notice. However, Council recognises that there are cases of genuine financial hardship that require respect and compassion in special circumstances.

## What is financial hardship?

A property owner is considered to be in financial hardship if paying a rate notice will affect their ability to meet their basic living needs. This includes such things as food, clothing, medicine, accommodation, and children's education.

## Who can make a financial hardship application?

Property owners who think that they may be experiencing financial hardship are encouraged to contact Council as soon as possible. If assessment by a financial counsellor has been undertaken, with written consent of the property owner, they can contact Council on the property owner's behalf.

## When will Council consider an application for financial hardship?

Council's intent is to aid applicants who demonstrate genuine attempts to help themselves. Council will only consider an application for financial hardship relief where:

- it is the property owner's principal place of residence; and
- an application is made to Council in writing on the [financial hardship rates application](#) by the property owner; and
- the property owner is experiencing genuine financial hardship due to a loss the property owner has suffered

## Why is my application for financial hardship refused?

Council will not support applications for financial hardship relief where the applicant has another

avenue to alleviate the situation or seek assistance and has not taken this alternative option.

Council encourages applicants to seek the assistance of a financial counsellor.

## How can an application be lodged?

A request for relief must be submitted on the prescribed [financial hardship rates application](#), and will involve a full financial assessment undertaken by Council's Finance & Sustainability Branch.

## What assistance or relief is available?

Council may grant relief to a property owner by:

- deferring payment of the outstanding rates balance (without further interest accrual or loss of discount) for a maximum period of 12 months;
- suspension of pending or current rate recovery action;
- approving a repayment plan outside of the current [rate collection policy](#); and/or
- waiving Interest costs for interest already charged and/or for interest that may accrue between the Council's decision and satisfactory completion of an agreed repayment plan.

## For more information please contact:

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