

Armidale Regional Council –

Hardship help checklist

Scenario: - Your Council rates or water notice is due and you can't afford to pay in full:-

Step 1:- Contact Council to have a confidential discussion and agree an affordable *Payment Arrangement* (in accordance with Council policy)

Scenario: - Still having difficulty paying your rates or water, even with an agreed Payment Arrangement with Council in place?

There are organisations that can provide assistance for emergency funding, interest free loans, ensuring that you are receiving all possible financial assistance and financial counselling.

Step 2:-

- Contact/visit **Services Australia/Centrelink** to confirm you are receiving all benefits and concessions available (ph. 132 468).
 - Contact/visit the **Armidale Neighbourhood Centre** for assistance and guidance regarding possible options available (ph. 02 6772 4373).
 - Alternatively, make contact with the following organisations that offer financial counselling, advice and other assistance:-
 - **Salvation Army Moneycare Northern NSW** (ph. 0429 832 203)
 - **St. Vincent de Paul Society – Financial Counselling** (ph. 08 6323 7500)
 - **National Debt Hotline** (ph. 1800 007 007)
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Scenario: - Still can't see a way of being able to pay your rates or water?

Step 3:-

If you have been unable to resolve your payment issues after steps 1 & 2 please contact Council and speak to the Revenue Coordinator.

(further contact details for all of the above can be found on the Hardship Support page on Council's website)
