112-122 Dry Dock Road, Tweed Heads South, NSW 2486
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Financial Hardship Assistance

We're here to help

Life is unexpected and there may be times when you find it tough to pay for your Utilities. If you need some help to manage or pay your bills, you have the right to apply for financial hardship assistance.

We can provide payment plans to suit your individual circumstances. Financial hardship support is free of charge.

Who is eligible for financial hardship assistance?

Financial hardship means a situation where:

- you are unable to pay your bills from us due to circumstances, including:
    - personal or household illness
    - unemployment
    - being a victim survivor of domestic or family violence
    - a death in the family
    - a change in personal or family circumstances
    - a natural disaster
- you believe that you will be able to pay your bills if an agreed arrangement for financial hardship assistance is implemented.

How do I arrange a payment plan?

You can easily arrange a payment plan under which you pay your bills in full over a period agreed with us by:

- contacting our Office Manager (9am to 3pm) Monday, Tuesday, Thursday & Friday or
- send an email to: enquiries@thepalmsvillage.com.au

Supporting information

You won't be required to provide supporting documents if you are impacted by domestic and family violence, or if your request is for short-term support.

For long-term support, we may ask you to supply information via post or email, such as:

- a statutory declaration or official written communication from a person or support group familiar with your circumstances
- evidence that you have consulted with a recognised financial counsellor, or
- a statement of your financial position.

If we require information to support your request for assistance, we will provide you with a range of contact methods. We may not be able to assess your circumstances if you don't provide us with the requested information.

How does the process work?

Once any information has been received, we will assess your circumstances as soon as we can and advise you within 7 working days if we can help. You can monitor the progress of your application at any time by contacting the Office Manager.

We consider any documents relating to income, statements from advisors and your past payment history with us when we make an assessment. This documentation will remain confidential. Our aim is to set up an arrangement for you that helps you pay your bills, while not causing you further financial strain.

If you are eligible, we will:

- discuss the available support options with you and if we find a suitable option that you agree to,
- confirm the arrangement via letter or email to you.

The arrangement will not start until you agree to it. You must inform us if your circumstances change during our arrangement so we can best support you.

We don't charge for assessments or administrative costs.

What we'll ask of you

While you're on a hardship arrangement, you'll need to:

- make your repayments – in full and on time
- stay in touch – let us know if anything changes

When your payment arrangement has been agreed between us, it's important to make scheduled payments in full and on time. If you break the agreed arrangement, we'll contact you to see if you need help.

It's really important that you let us know if you're having trouble staying on top of your payments. If your circumstances change during the term of the arrangement, you have an obligation to let us know of such changes as soon as possible. We will review your arrangement accordingly.

Finding a financial counsellor

You can access free, confidential help from a professional financial counsellor by calling 1800 007 007 (National Debt Helpline). This number will switch through to the service closest to you.

You can also find the financial counselling service nearest to you by visiting www.ndh.org.au/financial-counselling/find-a-financial-counsellor/