

# Financial circumstances form

## Financial circumstances statement by RENTER (tenant)

If your rental provider (landlord) has applied to VCAT for a termination or possession order because you are behind in your rent, VCAT will need to consider:

* whether payment of rent would cause you severe hardship
* whether your failure to pay rent is due to the coronavirus (COVID-19) pandemic
* whether you have the ability to pay rent or will soon have the ability to pay.

If these are issues that you want to raise with VCAT, you will need to provide supporting evidence. VCAT can only fully consider these issues if you provide us with relevant information.

Use this form if you want to provide information that will help VCAT understand how the above issues affect you.

**You must email this information to the rental provider and VCAT at least two days before the VCAT hearing.** The rental provider and VCAT need this information when the hearing starts.

**Each renter (tenant) who receives income must complete one of these forms.**

## Renter case and contact details

1. **About your VCAT case:**

|  |  |
| --- | --- |
| VCAT reference number |  |

**2. Your details:**

|  |  |  |  |
| --- | --- | --- | --- |
| Given names |  | Family name |  |

|  |  |
| --- | --- |
| Street number and name |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Suburb |  | State |  | Postcode |  |

|  |  |
| --- | --- |
| Phone number |  |

|  |  |
| --- | --- |
| Email |  |

**3. Your rental provider’s details**

|  |  |  |  |
| --- | --- | --- | --- |
| Given names |  | Family name |  |

## rent reduction or payment plan

**4. Did you previously reach an agreement with your rental provider about a rent reduction or payment plan? If so, what was agreed?**

|  |
| --- |

**5. Have you applied to the Dispute Resolution Scheme for a rent reduction or payment plan?**

|  |  |
| --- | --- |
| Yes | No, skip to Question 9 |

**6. When did you apply to Dispute Resolution Scheme?**

|  |  |
| --- | --- |
| Date of application (DD/MM/YYYY): |  |

**7. What has happened since you made your Dispute Resolution Scheme application?**

|  |
| --- |

**8. Provide your reference number from the Dispute Resolution Service (if applicable):**

|  |
| --- |
|  |

## Reason for falling behind in rent

**9. Tell us why your rent is in arrears. If you have had a change in your circumstances, tell us when that change occurred and what the impact has been on all your expenses, including your rent.**

|  |
| --- |

## Financial details

|  |  |  |
| --- | --- | --- |
| **Dependants** | How many people rely on you for financial support? |  |
| **Fortnightly income**  How much do you receive after tax every two weeks (fortnightly)? | Pay after tax | $ |
| Job-seeker, Job-keeper or other government payments | $ |
| What financial support do you receive for your dependants – for example, from a former or current partner? | $ |
| Other income – for example, workers compensation, interest, Superannuation income, rent or board paid to you | $ |
| **Total income** | **$** |
| **Fortnightly expenses**  How much is your cost of living every two weeks (fortnightly)? | Rent or board | $ |
| Credit card and other loan repayments | $ |
| Utilities – water, gas, electricity, telephone and data | $ |
| Food | $ |
| Travel and motor vehicle costs | $ |
| Other expenses – for example, health care, child care, insurance | $ |
| **Total expenses** | **$** |
| **Assets**  Assets are things that you own or partly own | Car or other motor vehicle – market value | $ |
| Other assets – for example, money owed to you, shares, trust funds, property | $ |
|  | $ |
| **Total assets** | **$** |
| **Bank account details** | Current bank or credit union balances  (total for all accounts) | $ |
| **Total balances** | **$** |
| **Debts** | Amount owing on your mortgage | $ |
| Amount owing on other loans | $ |
| Credit cards | $ |
| Total amount owing | $ |
| Total limit | $ |
| Other debts – for example, amount owed to businesses or individuals. Tell us about each debt. Attach information about each debt. | $ |
| **Total debts** | **$** |
| **Credit card limit** | Total limit on credit card | $ |

## Payment plan preferences

**10. Do you want to enter into a payment plan with the rental provider to pay off your rent arrears?**

|  |  |
| --- | --- |
| Yes | No, skip to Question 12 |

**11. Describe the payment plan you can afford:**

|  |
| --- |

## Expected change in financial circumstances

**12. If you expect that your financial circumstances will soon improve, tell us what changes you are expecting to occur, and when that change will happen?**

|  |
| --- |

## Supporting Documents

**13. Select the documents you have attached to support the information you have provided on this form.**

|  |  |
| --- | --- |
| Payslips | Centrelink statement |
| Bank statements | Evidence of debts |
| Medical certificate | Rent reduction agreement or payment plan |
| Intervention order | Documents from the Dispute Resolution Scheme |
| Other, please specify: |  |

## Acknowledgment

By completing this application, I understand and acknowledge that:

to the best of my knowledge, all information provided in this application is true and correct

it is an offence under section 136 of the *Victorian Civil and Administrative Tribunal Act   
 1998* to knowingly give false or misleading information to VCAT

| Full name of person completing this form: |  |
| --- | --- |

| Date: |  |
| --- | --- |

## Submitting this application

You must send a copy of your completed form to VCAT and to the rental provider. Avoid delays by emailing this to the rental provider, rather than sending by post.

### Email VCAT

Email [renting@vcat.vic.gov.au](mailto:renting@vcat.vic.gov.au).

Quote the VCAT case number and date and time of the hearing in the email subject line.

Email the rental provider

Find the rental provider’s email in your rental agreement of speak to your real estate agent.

## Need help with your application?

If you have any questions about completing this form, contact us by email, phone or in person.

### By email

Email [renting@vcat.vic.gov.au](mailto:renting@vcat.vic.gov.au)

### By phone

Call us between 9 am and 4.30 pm Monday to Friday on 1300 01 8228

## Privacy statement

To find out how VCAT may use the information you provide, refer to VCAT’s privacy statement on the website. Go to [www.vcat.vic.gov.au/privacy](http://www.vcat.vic.gov.au/privacy).