

PURPOSE/OBJECTIVE

To provide assistance to ratepayers, suffering genuine financial hardship, with the payment of their rates and charges

SPECIFIC TERMS AND OPERATION

Definition

Hardship – where conditions are difficult to endure, that result in suffering and the deprivation of various necessities and comforts.

This definition implies that the hardship is not short-term and that people have had to go without various comfort items, before the policy will apply.

The following are examples of hardship circumstances that make exist:

- Change of family circumstances
- Illness, bad health, accident or injury
- Natural disaster
- Exceptional Circumstances for rural communities
- Other circumstances may also be considered

Parameters

This policy applies under the following conditions:

- i) That actual hardship exists;
- ii) That a repayment schedule is devised;
- iii) That provided the repayment schedule is adhered to, that no interest is payable;
- iv) That a default in the repayment schedule will involve interest being levied from the day after the date of the last payment;
- v) Any repayment schedule less than 12 months will require certain, but limited, financial information;
- vi) Any repayment schedule greater than 12 months will require:
 - evidence of meetings with financial advisors and their recommendations
 - copies of operating statements, balance sheets, cash flow statements and budgets;
- vii) Arrangements greater than two (2) years are not encouraged.

Related Procedures and Forms

This policy is enacted through the following:

- Rates and Charges Hardship Process
- Rates and Charges Hardship Application Form

Applicable Council Revenue Streams

This policy covers the following revenue streams:

- Ordinary Rates
- Special Rates
- Waste Management Charges
- Annual Water Charges
- Annual Sewerage Charges
- Water Usage Charges
- Trade Waste Charges
- Any Interest on Overdue Accounts on any of the above Rates or Charges

Responsible Officer

Director - Corporate Services

Review

This policy is to be reviewed in five (5) years from date of adoption by Council.

Privacy

In accordance with Privacy Code of Practice and Council's Privacy Management Plan, personal information collected as a consequence of this policy will only be used for the purpose of assessing eligibility under the Policy and will not be used for any other purpose or disclosed to any other person unless we are required by law to do so or authorised to do so by the person whom that personal information relates.

VARIATION

Council reserves the right to review, vary or revoke this policy.

Rates and Charges Hardship Policy

Documents linked to this Policy:

This policy is supported by the following documents	Rates and Charges Hardship Process Rates and Charges Hardship Application Form
---	---

Related Materials:

Related Legislation	Local Government Act 1993 – Section 601,582,564 and 567 Local Government (General) Regulations 2005
Related Policies	Privacy Management Policy
Related Procedures, Protocols, Guidelines, Statements, Plans and/or Documents	DLG – Rating and Revenue Raising Manual 2007

Authorisation:

Portfolio:	Corporate Services
Version:	Version 1 of 1
Document Status:	CURRENT
Date Adopted:	23 rd May 2007
Previously known as:	6.9 – Rates and Charges Hardship Policy
Document History:	Version 1 of 1 – adopted 23 rd May 2007
Review Period:	This policy will be reviewed at the time of any relevant legislative changes, or may be reviewed at a minimum of every three years.
Review Date:	2017
Position responsible for Review:	Director Corporate Services
Trim Reference:	G12/2129 and 2130

Disclaimer:

This policy was formulated to be consistent with council's legislative obligations and with the scope of Council's powers. This policy should be read in conjunction with relevant legislation, guidelines and codes of practice. In the case of any discrepancies, the most recent legislation should prevail.

This policy does not constitute legal advice. Legal advice should be sought in relation to particular circumstances and liability will not be accepted for losses incurred as a result of reliance on this policy.

RATES AND CHARGES HARDSHIP APPLICATION FORM

Assessment No: _____

I, (name): _____

Of, (address): _____

Phone: _____ Email: _____

apply for a concession on the basis of financial hardship for the following property description:

Lot/Deposited Plan No: _____

I have been given a copy of the Council's *Rates and Charges Hardship Policy* and understand that the Policy only relates to people experiencing actual hardship and that a default on the proposed repayment schedule will involve interest being recalculated.

The information below is true and accurate to the best of my ability:

DECLARATION

Signature: _____

Name: _____ Date: _____

FINANCIAL INFORMATION:

Suggest that the Budget Planner information on www.understandingmoney.gov.au is completed by the applicant.

Do you have the Exceptional Circumstances Declaration from Centrelink? **YES / NO**

BANK ACCOUNT DETAILS:

What are your current bank balances?

Bank Account	Balance (\$)

HARDSHIP:

What is the cause of your financial hardship?

How long have you been experiencing financial hardship?

What debts are you looking for relief from (eg rates, water charges etc)?

What is the amount outstanding? \$_____

PROPOSED REPAYMENT SCHEDULE:

Date	Amount (\$)

PRIVACY STATEMENT:

The information contained in this application form will only be used for the purpose of evaluating the hardship status of the applicant.

Council will store the information appropriately and not use it for any other purpose, without the approval of the applicant.