



Council Policy

Policy Title:	Financial Hardship
Policy Number:	6.8
Priority Area:	Making Council Great
Service Area:	Financial Services
Meeting Adopted:	21 November 2017 - 211117/10

OBJECTIVE

This policy is to determine the process for considering applications of financial hardship in payment of rates and charges (including water, sewerage, waste and stormwater).

POLICY

The Policy - Financial Hardship is to establish provisions to assist in the application of financial hardship that may be experienced by ratepayers in the payment of rates and charges. A Financial Hardship application if approved and an arrangement for payment adhered to, may result in any of the following:

- Interest not being charged on arrears for a set period of time
- Write-off interest on rates and charges already incurred either in full or part
- Enter into an arrangement for payment of outstanding rates and/or charges
- Any combination of the above

1. Application Conditions/Procedure

- The applicant must be the owner or part owner of the property and be liable for the payment of rates on the property.
- The applicant can only apply for Financial Hardship in relation to rates and charges levied on their principal place of residence. Owning multiple properties may have a negative impact on the resident's application.
- The application for financial hardship must be accompanied with supporting documentation which may include but not limited to:
 - Letter from a recognised financial counsellor or financial planner confirming financial hardship or a Statutory Declaration from ratepayer outlining reasons for applying for hardship
 - Copy of recent bank statements of all accounts
 - Details of income and expenditure.

Council staff to provide to applicants at the time of/or prior to receipt of a financial hardship application the contact details of Government and Charity organisations who offer financial assistance. The application will be reviewed by the Senior Revenue Officer, Revenue Coordinator and/or the Chief Financial Officer and in accordance with Council policy Write-Off of Rates and Charges and the General Manager's delegated authority. A recommendation to be made to the General Manager for amounts less than \$2,000. For amounts greater than \$2,000 a report to be prepared for resolution in Closed Council to protect the applicant(s) privacy in accordance with Section 10A(2)(b) of the Local Government Act 1993.

The General Manager or Council will review the information provided and determine if financial hardship will be granted.

3. Guidelines when Granting Financial Hardship

- Interest is charged and then written-off where a repayment schedule is adhered to and the arrangement provides for accrued interest to be waived.
- Where a scheduled repayment default occurs, the levying of interest charges are to be reactivated from the last payment made in accordance with the repayment schedule. The ratepayer will be contacted via correspondence and advised of the repayment default.

4. Continuing Financial Hardship

If the ratepayer continues to experience hardship after the period approved by Council has expired, a new application must be made by the ratepayer with new supporting documentation required as outlined above.

5. Cancellation of Financial Hardship Arrangement

The financial hardship arrangement may be cancelled as a result of the following:

- Defaulting on the payment arrangement
- The ratepayer no longer owns the land
- The ratepayer advises Council that financial hardship no longer applies
- Council receives information that the financial hardship no longer exists

Such cancellation will be at the discretion of the General Manager.

6. Privacy of the Applicant

Personal information collected as a result 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 required by law to do so, or authorised to do so by the person to whom that personal information relates.

REVIEW

This policy will be reviewed by Council at the time of any relevant legislative changes, compliance requirements or at least every four years.

Version Number	Date	Reason / Comments
1	15/07/2008	New Policy
2	17/04/2012	Policy review
3	23/06/2015	Policy review and presentation in new template
4	19/09/2017	Policy review
5	21/11/2017	Policy review