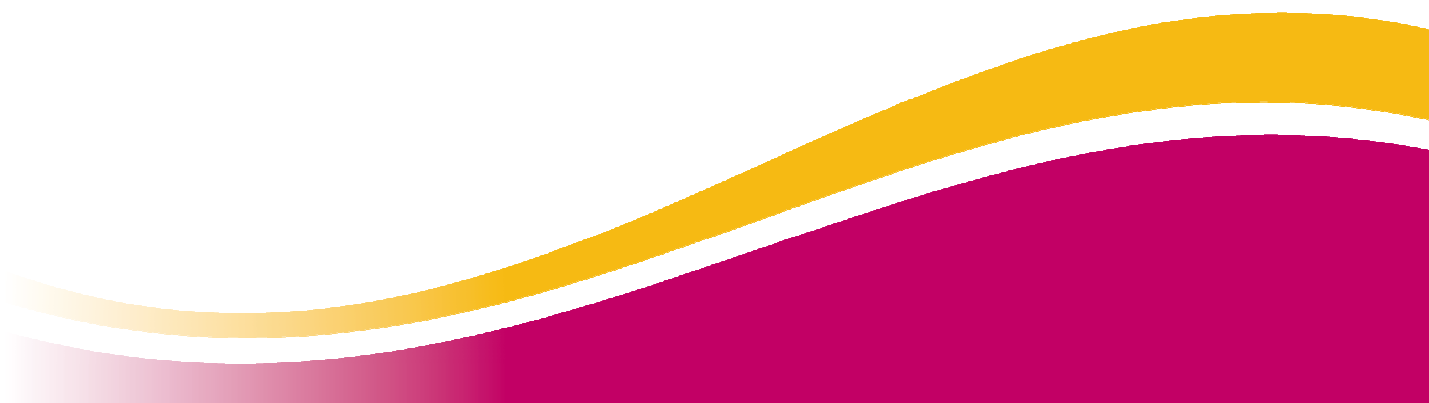




# Hardship Policy

**March 2013**



## Important

This document contains important information about Rockdale City Council. If you do not understand, please visit Council's Customer Service Centre at 2 Bryant Street Rockdale, Monday – Friday from 8.30am – 4.30pm, Saturday from 9am – 1pm. Council Staff will be happy to arrange interpreter services for you.

You may also contact Telephone Interpreter Services on 131 450 and ask them to ring Rockdale City Council on 9562 1666 on your behalf.

### Arabic

هام:

تحتوي هذه الوثيقة على معلومات هامة عن بلدية روكدايل. إذا لم تكن قادراً على فهمها، يرجى زيارة مركز خدمة زبائن البلدية على العنوان التالي: 2 Bryant Street في روكدايل من الإثنين إلى الجمعة بين الساعة ٨,٣٠ صباحاً و ٤,٣٠ مساءً، والسبت بين الساعة ٩,٠٠ صباحاً و ١,٠٠ بعد الظهر حيث سيقوم موظفو البلدية بتأمين مترجم لك بكل سرور.

كما يمكنك الاتصال بخدمة الترجمة الهاتفية على الرقم 131 450 والطالب منهم الاتصال ببلدية روكدايل على الرقم 9562 1666 نيابةً عنك.

### Chinese

重要消息

本文件載有關於 Rockdale 市政府的重要資訊，如果您有不明白之處，請於星期一至星期五，上午 8 時 30 分至下午 4 時 30 分，及星期六上午 9 時至下午 1 時，前來位於 2 Bryant Street, Rockdale，市政府的顧客服務中心。市政府的職員會很樂意為您安排傳譯員的服務。

您也可以聯絡電話傳譯服務處，電話 131 450，並請他們代您致電 9562 1666 給 Rockdale 市政府。

### Greek

Σημαντικός

Αυτό το έγγραφο περιέχει σημαντικές πληροφορίες για τη Δημαρχία Rockdale City Council. Αν δεν τις καταλαβαίνετε, παρακαλείσθε να επισκεφτείτε το Κέντρο Εξυπηρέτησης Πελατών [Customer Service Centre] του Δήμου στο 2 Bryant Street, Rockdale, Δευτέρα - Παρασκευή από 8.30πμ - 4.30μμ και Σάββατο από 9.00πμ - 1.00μμ. Το Προσωπικό του Δήμου θα χαρεί να κανονίσει υπηρεσίες διερμηνέων για σας.

Μπορείτε επίσης να επικοινωνήσετε με τις Τηλεφωνικές Υπηρεσίες Διερμηνέων [Telephone Interpreter Services] στο 131 450 και να τους ζητήσετε να τηλεφωνήσουν στο Rockdale City Council στο 9562 1666 για λογαριασμό σας.

### Italian

Importante:

Questo documento contiene importanti informazioni sul Comune di Rockdale City. Se avete difficoltà a comprenderne il contenuto, recatevi presso il Customer Service Centre del Comune a 2 Bryant Street, Rockdale dal lunedì al venerdì dalle ore 8.30 alle 16.30 e al sabato dalle 9.00 alle 13.00. Il personale del Comune sarà ben lieto di procurarvi un servizio interprete.

Potete anche chiamare il Servizio telefonico Interpreti (TIS) al numero 131 450 chiedendo che telefoni per vostro conto al Comune di Rockdale City al numero 9562 1666.

### Macedonian

Важно:

Овој документ содржи важни информации за Rockdale City Council (Градската општина на Rockdale). Ако не го разбирате, ве молиме, посетете го општинскиот Customer Service Centre (Центар за услуги на клиенти), кој се наоѓа на 2 Bryant Street, Rockdale, од понеделник до петок, од 8.30 наутро до 4.30 попладне и во сабота од 9.00 наутро до 1.00 попладне. Вработените во општината со задоволство ќе ви организираат да користите преведувач.

Исто така, можете да телефонираше во Telephone Interpreter Services (Служба за преведување по телефон) на 131 450, и да ги замолиме во ваше име да се јават во Градската општина на Rockdale на 9562 1666.

### Spanish

Importante:

Este documento contiene información importante sobre el Rockdale City Council (Municipio de Rockdale). Si no la entiende, le rogamos concurrir al Centro de Servicio al Cliente del Municipio, ubicado en 2 Bryant Street, Rockdale, atención de lunes a viernes, de 8:30 am a 4:30 pm y el sábado de 9:00 am a 1:00 pm. El personal del municipio se complacerá en obtener los servicios de un intérprete para usted.

Puede asimismo llamar al Servicio Telefónico de Intérpretes al 131 450 y pedirles que llamen de su parte al Rockdale City Council, teléfono 9562 1666.

**Caring for the Environment** — In the interest of protecting and preserving our environment, Rockdale City Council uses Nordset paper for all of its pre-printed paper requirements. Nordset has been awarded the Nordic Swan label for environmentally friendly pulp and paper manufacturing. It is manufactured with fibre obtained from sustainable plantation forest, it is oxygen bleached, Totally Chlorine Free (TCF), dioxin and acid free. Nordset can be recycled and is biodegradable.

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Hardship Policy

Adopted: Council March 2013

Enquiries: Manager Finance & Administration

# Contents

1. Introduction.....	4
2. Scope.....	4
3. Policy Statement.....	4
4. Related documents .....	6
5. Amendment History.....	6

## 1. Introduction

Council recognises that from time to time certain ratepayers may have difficulty in paying their Council rates and charges.

The Local Government Act allows Council to provide a range of assistance to these ratepayers depending on the circumstances.

For many years, Council has had procedures that provide assistance to those ratepayers. This policy will formally document those procedures which will in turn:-

- 1) will provide guidance to Council staff to enable an effective and consistent approach,
- 2) and provide greater transparency

## 2. Scope

This policy details the entire range of assistance available to any ratepayer encountering difficulty in paying their Council rates and charges.

This procedure will be referred to by:-

- 1) Councillors, The General Manager and Management,
- 2) The Coordinator Revenue Management,
- 3) Revenue Staff, and
- 4) Customer Service Staff.

## 3. Policy Statement

### Pensioner ratepayers

For the purposes of this policy, a pensioner ratepayer is one who currently satisfies the requirements of section 575 of the Local Government Act 1993 and therefore receives a pension rebate on their rate account.

Pensioner ratepayers are allowed to defer payment of their rate account until such time as the property is sold, or passes to their Estate. In these instances, interest will still accrue on any arrears at the interest rate adopted by Council.

The existing deferment arrangement currently offered (7 pensioners as at 25<sup>th</sup> February 2012) will cease and no new applications will be accepted beyond the 30<sup>th</sup> June 2013. The current arrangements offered under this scheme will be allowed to continue until such time as the remaining seven (7) properties have either been sold or transferred to a person who is not currently the owner of the property (i.e. a beneficiary).

Any pensioner ratepayers who make a conscious decision to defer payment of their rate account or who fall behind in their payments through financial hardship will not be subject to any legal action on their rate account except where rates and charges on their rate account have been unpaid for nineteen (19) years. In those instances:-

- 1) contact will be made with the ratepayer to have them reduce the amount owing, or
- 2) Judgment may be sort through the Local Court to recognise the debt and to prevent any claim for non payment owing to a statute of limitations.

Pensioner ratepayers will be assisted in keeping their rate accounts up to date by waiving any interest charges raised during the current rating year provided that the amount owing as at the 1<sup>st</sup> day of the rating year (i.e. 1<sup>st</sup> July) is paid by the last day of that rating year (i.e. 30<sup>th</sup> June).

To enable this process to be administered efficiently, during the end of year process the Coordinator Revenue Management (or the equivalent position) is authorised to waive any interest charges that have been raised on a rate account during that rating year if:-

- 1) the ratepayer was in receipt of a pension rebate on the 30<sup>th</sup> June of the rating year for which interest is to be waived via the end of year process,
- 2) and ratepayer has paid all rates and charges owing except for any interest charges that are to be waived.

#### Arrangements and Writing off of Accrued Interest and Costs

At anytime, Council may enter into a formal agreement with a ratepayer for the payment of rates and charges by dates other than those dates specified on Council's annual rate notice.

Any application for an arrangement must be submitted by the ratepayer in writing, and can be lodged by:-

- 1) fax
- 2) mail
- 3) email from an email address containing the ratepayers name (or part thereof)
- 4) using the prescribed form available at Council's Customer Service Centre

Any arrangement:-

- 1) can be made on a weekly, fortnightly or monthly basis, and
- 2) shall be made by the direct debit payment option (when it is available for weekly, fortnightly and monthly payments)

No more than two (2) arrangements can be made by a ratepayer in any two (2) year period. Where two (2) arrangements have previously been made, further arrangements will only be accepted where at least 50% of the arrears owing is paid within one (1) calendar month. This will be stated in the acceptance letter posted to the ratepayer when accepting their second arrangement.

Section 567 of the Local Government Act 1993 allows for Council to write off accrued interest charges. Upon written application from the ratepayer, Council will agree to do so for any ratepayers who satisfy the following criteria:-

- 1) those ratepayers owing the current year's rates and charges only:-
  - I. the arrangement must be submitted in the approved form by the 31<sup>st</sup> August of the year in which interest is to be waived,
  - II. all payments must be made as per the terms of the agreement, and
  - III. the amount owing as at the 1<sup>st</sup> July must be paid in full by the 30<sup>th</sup> June

NOTE: where an arrangement is made after the 31<sup>st</sup> August, only interest raised from the month the arrangement is made will be written off.

- 2) those ratepayers owing more than the current year's rates and charges:-
  - I. the arrangement must be submitted in the approved form by the 31<sup>st</sup> August of the year in which interest is to be waived,
  - II. all payments must be made as per the terms of the agreement, and
  - III. where payments made in a given year equal the annual rates levied for that year, then only interest raised on the current annual year's rates will be written off, and
  - IV. in order to have interest raised on any arrears written off, payments made in any given year must total at least 1.5 times the annual rates for that year.

As legal action is commenced only as an absolute last resort, under no circumstances are legal costs to be waived or written off.

#### Valuation Changes

Section 601 of the Local Government Act 1993 allows for Council to provide rate relief to a ratepayer who incurs a rate increase following a new valuation of land. Notwithstanding this provision, Council will not consider any such applications as valuations are independently determined by the Valuer General.

Any affected ratepayers will be directed to the Valuer General where an application may be made under the appeal provisions of the Valuation of Land Act 1916.

#### Council Fees payable under section 608 of the Local Government Act 1993

The General Manager will have delegated authority to waive or reduce any such fee.

#### Reporting

Any Council rates, accrued interest charges or legal costs reduced or waived under this policy will be detailed in Council's Abandonment Register. Overall details will be provided in Council's Annual Report.

## 4. Related documents

This document should be read in conjunction with:

- Local Government Act 1993
- Rating & Revenue Raising Manual – issued by the Department of Local Government
- Guidelines for a Council Rates Hardship Policy – issued by the Local Government & Shires Association of NSW (August 2011)
- Rockdale City Council's Code of Conduct

## 5. Amendment history

The following table provides a summary of the amendments of this document.

Version	Release Date	Reason for Change
1.0	25 February 2013	Original