

## 73. RATES FINANCIAL HARDSHIP POLICY

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### Intent

To establish a policy for the provision of financial assistance regarding rates and charges, to land owners where financial hardship is proven to exist.

### Scope

This policy will allow Council to consider applications for financial assistance from land owners who are experiencing financial hardship. Relief provided under this policy does not forgo Council's normal debt recovery action, including Council's ability to sell land for arrears of rates. In applying this policy, Council will ensure that wherever possible, all outstanding debts will eventually be recovered.

### Provisions

Under the provisions of the *Local Government Regulation 2012*, Council may resolve to grant a ratepayer a deferment or waiver of interest charges, for rates and charges whereby the payment of the rates or charges will cause hardship to the land owner. This action is reserved for cases of extreme financial hardship only, where there is no other form of relief available to the applicant. Ratepayers who do not meet the conditions for hardship relief under this policy may be offered an arrangement to pay outside the current debt recovery action.

To be eligible for financial assistance, the following conditions must be met:

1. The applicant must be the ratepayer of the land with the rate notice being issued in the applicant's name.
2. No claim for financial assistance has been approved for the customer within the prior four years.
3. An application for assistance needs to be made, using the Financial Hardship Application form and providing documentary evidence as required.

All applications for Rates Financial Hardship will be reviewed and final approval given by the Chief Executive Officer or an authorised delegate. In assessing the request for assistance, Council will take into consideration past payment history, previous applications for assistance and the evidence and circumstances provided in the application. If the assessment of Council is that the restoration of a ratepayer's financial situation over the medium to long term is unlikely, the application will not be approved. Council may reject any application.

Council may provide the following financial assistance:

- Freezing of interest, no longer than 6 months and/ or
- Deferment of rates payment, no longer than 6 months.

At the time financial assistance expires, if the debt has not been fully extinguished and Council is of the opinion that the ratepayer is in continued financial hardship, upon written request, Council may consider extending a further period of financial assistance. Special consideration for additional financial assistance may be granted to those ratepayers deemed by Council to be ‘vulnerable’, including but not limited to: a pensioner (1), a person with a disability (as defined by the Disability Discrimination Act) and a victim of domestic violence.

At the expiration of the assistance period, failure to make appropriate payment to extinguish the debt, may result in an escalation of debt recovery actions. Council may terminate assistance at any time and pursue the debt through normal debt collection procedures. If Council becomes aware of any ratepayer providing false or misleading information in order to gain assistance for which he/she would otherwise not be eligible, the agreement with Council will become null and void. Any charges waived or deferred, including interest, will be restored to the full amount.

This policy is not retrospective and will apply from the date of first adoption.

### Related Legislation and Policies

*Local Government Act 2009*

*Local Government Regulation 2012*

Rates Rebate – Not for Profit Policy (formerly Rates Based Financial Assistance General Policy)

Rates Financial Hardship Application

Debt Recovery General Policy

### Policy Review

This policy is to be reviewed every four years, or whenever legislation changes, or at the direction of the Chief Executive Officer.

### Policy Details

<b>Policy Name</b>	<b>Rates Financial Hardship Policy</b>
<b>Policy Number</b>	73
<b>Policy Version</b>	2
<b>Document Number</b>	962855
<b>Endorsed by</b>	Chief Executive Officer
<b>Policy Type</b>	Council
<b>Approval Authority</b>	Council
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<b>Policy Department</b>	Finance and Corporate Services
<b>Link to Corporate Plan</b>	Robust Governance and Efficient Service Delivery
<b>Revoked/Superseded</b>	

**This policy is to remain in force until otherwise determined by Council.**

*(1) The applicant(s) MUST be the holder(s) of one of the following Queensland cards:*

- *Centrelink, Pension Concession Card.*
- *Department of Veterans' Affairs, Pension Concession Card.*
- *Department of Veterans' Affairs, Repatriation Health Card. (Full Conditions only)*