

Council Policy



Policy Title:	Financial Hardship – Natural Disaster
Policy Number:	Policy Number (if unknown, refer to Governance)
Focus Area:	Refer Revised Delivery Program 2017-2021 Page 4
Responsibility:	Finance and Procurement
Meeting Adopted:	Draft - October 2019

OBJECTIVE

This policy is to determine the process for considering applications for Financial Hardship – Natural Disaster suffered as result of a declared natural disaster. This policy covers Council rates and charges (this includes water, sewerage, waste and storm water).

SCOPE

This policy is applicable to all ratepayers/property owners who have been affected by a declared natural disaster (fire, flood, drought). Council will grant financial relief by deferring the due date for payment of rates and charges allowing the ratepayer/property owners the following two years to pay the outstanding rates and charges off, including withholding of interest on outstanding monies for that period. A payment plan would then be put in place to recover the outstanding debt over the following two years.

POLICY

This policy, Financial Hardship – Natural Disaster is to establish provisions to assist ratepayers that may be experiencing financial hardship due to a declared natural disaster. Financial hardship is reflected by limited means to pay for necessary goods and services.

If the application is granted this may result in the following:

- (a) Council will withhold charging interest on all accounts for the agreed period
- (b) Council will not commence debt recovery action for the agreed period
- (c) Council will halt any debt recovery action that has commenced on outstanding payments
- (d) Council will continue to post or email notices with accumulating balances to last known address

APPLICATION CONDITIONS AND PROCEDURES

- (a) The applicant must be the owner or part owner of the property and be liable for the payment of rates and charges on the property

- (b) The application provided by Council must be completed and submitted
- (c) The application must be accompanied with the correct supporting documentation as requested by Council
- (d) If the application is granted, Council will withhold interest for the period of the remainder of the current financial year and the following two financial years.
- (e) The applicant must complete a Council Payment Arrangement form.
The payment arrangement will allow the applicant to delay payment of the current years rates and charges.
At the commencement of the following financial year, after the levy and charges are raised, Council will notify the applicant of the payments required to have all rates for that year paid including half of the postponed years rates, Council will do the same for the following year. This allows the ratepayer the next two financial years to pay off the postponed rates, including the rates for those years.

CANCELLATION OF FINANCIAL HARDSHIP AGREEMENT

The Financial Hardship agreement may be cancelled by Council due to the following:

- (a) Defaulting on payment arrangement (defaulting on the payment arrangement will mean interest will be re-instated on all outstanding payments)
- (b) Ratepayer no longer owns the property
- (c) Ratepayer advises Council that financial hardship no longer applies
- (d) Council receives information that financial hardship no longer exists

Such cancellation will be at the discretion of the General Manager

PRIVACY OF THE APPLICANT

Personal information collected as a result of this policy and application will only be used for the purpose of assessing eligibility and will not be used for any other purpose, or disclosed to any other person, unless required by law to do so, or authorised by the applicant to disclose.

REVIEW

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

Version Number	Date	Reason / Comments
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1	October 2019	New policy
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