



Council Policy Manual

WEST WIMMERA SHIRE COUNCIL

COUNCIL POLICY							
COVID-19 FINANCIAL HARDSHIP RATE RECOVERY POLICY	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Policy No:</td> <td style="padding: 2px;">E21/000105</td> </tr> <tr> <td style="padding: 2px;">Adopted by Council:</td> <td style="padding: 2px;">18 August 2021</td> </tr> <tr> <td style="padding: 2px;">Next review date:</td> <td style="padding: 2px;">September 2022</td> </tr> </table>	Policy No:	E21/000105	Adopted by Council:	18 August 2021	Next review date:	September 2022
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Senior Manager:	Vin McKay, Director Corporate & Community Services						
Responsible Officer:	Leilani Dawes, Rates Coordinator						
Functional Area:	Rates						
Introduction & Background	<p>COVID-19 is a respiratory illness caused by a new virus. Symptoms include fever, coughing, a sore throat and shortness of breath. The virus can spread from person to person, but good hygiene can prevent infection.</p> <p>COVID-19 was declared a global pandemic on 30 January 2020 and a State of Emergency was declared in Victoria on 16 March 2020. In response to the impact of the COVID-19 pandemic on the community, the West Wimmera Shire Council is committed to helping residents, ratepayers and businesses facing financial hardship.</p> <p>Outbreaks of COVID-19 can lead to swift 'lockdown' action. As at July 2021 Victoria and Australia have not reached a level of vaccination which indicates 'lockdowns' will be phased out as a control measure. Accordingly, businesses and individuals may find themselves experiencing financial hardship.</p> <p>Financial hardship is a circumstance of experiencing a lack of financial means, which may be either ongoing or temporary. If you are facing financial difficulty on a personal level, you may wish to obtain advice from a community financial counsellor.</p> <p>You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline at www.ndh.org.au.</p>						
Purpose & Objectives	<p>National and State funded support programs remain the first-tier support system. This policy is to address temporary financial hardship due to impacts of COVID-19. The existing Rate Recovery & Financial Hardship Policy allows for financial hardship experienced by a ratepayer however the COVID-19 policy will enable efficient, transparent application of relief options for those impacted directly by COVID-19.</p>						
Definitions	Debt means an amount of money owed, including an alleged debt						



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	<p>Deferral means the postponement of payment in whole or in part for a specified period</p> <p>Payment Arrangement means spreading the outstanding amount owed over an agreed period, allowing for additional time to make the payment without any legal action being taken (e.g. regular repayments which will clear the amount owing).</p>
Policy Details	
1.	<p>PAYMENT ARRANGEMENT AND INTEREST HOLD</p> <p>Council's aim is to provide assistance to ratepayers through the COVID-19 event without creating additional financial stress when the pandemic has been resolved. Instead of deferring all financial responsibilities due to this event (which could cause further hardship and financial stress when the event is over and bills are owed) Council is encouraging ratepayers to set up a payment arrangement tailored specifically to their needs. This is aligned with National Cabinet Advice Principles issued 09/04/2020.</p> <p>Eligible applicants will be able to enter into a payment arrangement which will reduce the amount of debt owing after the pandemic. Interest will be held on debt accumulated during the COVID-19 pandemic. The interest hold will be for the duration of the payment arrangement. Payment arrangements will be reviewed 6 monthly and term and interest hold may be extended provided eligibility criteria is still met. If any debt is still outstanding at an arrangement end date, the existing Rate Recovery & Financial Hardship Policy will apply.</p> <p>Rate Notices will continue to be issued while payment arrangements are in place.</p>
2.	<p>RATES DEFERRAL AND INTEREST HOLD</p> <p>If the ratepayer is unable to enter into a payment arrangement immediately, they may be eligible for deferral with an interest hold from the date of application to an agreed end date tailored to the specific deferral and repayment plan. Initial deferral periods will be for up to 6 months, and a review of the applicant's status will be undertaken at this time to determine if:</p> <ul style="list-style-type: none"> - A payment arrangement can be commenced. - A further deferral and interest hold is required due to continued restrictions. <p>If any debt is still outstanding at a deferral end date, and no payment arrangement has been approved, the existing Rate Recovery & Financial Hardship Policy will apply. Reasonable attempts to contact a customer, and the negotiation of a payment arrangement may be conducted at this time.</p> <p>Rate Notices will continue to be issued while deferrals are in place.</p>
3.	<p>DEBT RECOVERY</p> <p>A reasonable attempt will be made to contact a customer about their overdue account. This may include a reminder letter, account statement, email, text message or phone call.</p>



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	<p>If a payment arrangement is in place, and proves to be unsustainable, please contact Council for review. Failure to notify Council of changes to repayment ability with regards to a payment arrangement may result in referral to debt collection as detailed in the West Wimmera Shire Council Rate Recovery & Financial Hardship Policy.</p> <p>The debtor will be liable for all legal costs incurred by Council in the debt collection process.</p>
4.	<p>ELIGIBILITY</p> <p>All ratepayers with a rateable property within West Wimmera Shire are eligible to apply for hardship assistance under this policy.</p> <p>Assistance shall not be dependent upon the type or class of property. Assistance under this policy will be extended to cover rates and charges on Residential, Rural, Commercial and Industrial properties regardless of whether the property is the ratepayer's principal place of residence.</p> <p>Where a ratepayer derives income from rental sources, that ratepayer should show that an attempt has been made under the Victorian Government's rent rescue package for assistance before Council can consider providing any additional assistance.</p>
5.	<p>EVIDENCE REQUIRED</p> <p>An application for assistance under this policy must be accompanied by evidence of a link between Covid-19 and their financial circumstances. This shall be at the discretion of the Director Corporate and Community Services and Chief Executive Officer, but should include:</p> <ul style="list-style-type: none"> • For an individual – a statement showing that the applicant has lost employment and/or income arising from the Covid-19 lockdown • For a business – a statement stating a reduction in income of 15% or more arising from the Covid-19 lockdown (in accordance with the requirements to access the expired Commonwealth JobKeeper program).
6.	<p>ASSOCIATED DOCUMENTS</p> <p>Rate Recovery & Financial Hardship Policy Covid-19 Financial Hardship Application Form</p>

Policy Adopted:	Council Meeting 20/05/20	Minute Book Page [number]	RecFind E20/000098
Policy Reviewed:	Council Meeting 19/08/20	Minute Book Page [number]	RecFind E20/000283



COVID-19 Financial Hardship Application Form WEST WIMMERA SHIRE COUNCIL

Applicant Name:	
Assessment Number/s:	
Property Address:	
Mailing Address:	
Email:	
Phone Number:	
Amount Outstanding:	

<p>Details of COVID-19 impacts: <i>To be eligible for the relief options of the COVID-19 Financial Hardship Policy, the hardship must be directly related to the impacts of COVID-19 pandemic. Reasonable evidence of reduced income may be required to progress your application. Please include information of any Government Assistance Entitlements.</i></p>	
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Payment Arrangement or Deferral	
Payment Arrangement and Interest Hold Outstanding rates balance to be paid in negotiated instalments, with no interest during agreed term.	<input type="checkbox"/>
Deferral and Interest Hold Outstanding rates balance to be delayed, with no interest during agreed term.	<input type="checkbox"/>

I hereby acknowledge that I have read and comply with the privacy notice shown below and by submitting this agreement form I agree to the payment arrangement outlined above.	
Signature:	Date:
Name:	

PRIVACY: Personal information collected by Council is used for municipal purposes as specified in the Local Government Act 1989. The personal information will be used solely for municipal purposes. Council may disclose this information to other organisations if required by legislation. I understand that the personal information provided is for the above purpose and that I may apply to Council for access to and/or amendment of the information. Any requests for access and/or correction should be made to Council's Privacy Officer.