



# Council Policy Manual

## WEST WIMMERA SHIRE COUNCIL

### COUNCIL POLICY

<b>COVID-19 FINANCIAL HARDSHIP RATE RECOVERY POLICY</b>	Policy No:	
	Adopted by Council:	20 May 2020
	Next review date:	August 2020
Senior Manager:	Ashley Roberts, Director Corporate & Community Services	
Responsible Officer:	Leilani Dawes, Rates Coordinator	
Functional Area:	Rates	
<b>Introduction &amp; Background</b>	<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>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 <a href="http://www.ndh.org.au">www.ndh.org.au</a>.</p>	
<b>Purpose &amp; Objectives</b>	<p>This policy is to address temporary financial hardship due to impacts of COVID-19. The existing Rate Recovery &amp; 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>	
<b>Definitions</b>	<p><b>The Shire</b> means West Wimmera Shire Council</p> <p><b>Debt</b> means an amount of money owed, including an alleged debt</p> <p><b>Deferment</b> means the postponement of payment in whole or in part for a specified period</p> <p><b>Payment Arrangement</b> means spreading the outstanding amount owed to The Shire 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>	



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## WEST WIMMERA SHIRE COUNCIL

<b>Policy Details</b>	
<b>1.</b>	<p><b>PAYMENT ARRANGEMENT AND INTEREST HOLD</b></p> <p>The Shire'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) the Shire is encouraging ratepayers to set up a payment plan tailored specifically to their needs.</p> <p>The Shire will encourage ratepayers to set up a payment plan which will reduce the amount of debt owing after the pandemic. The Shire will also hold interest on debt accumulated during the COVID-19 pandemic. The interest hold will begin from the declaration of the State of Emergency, 16 March 2020, until the 30 September 2020. At this time arrangements will be reviewed and interest hold may be extended provided eligibility criteria is still met. If any debt is still outstanding at 1 October 2020 or an approved reviewed end date, the existing Rate Recovery &amp; Financial Hardship Policy will apply.</p> <p>Rate Notices will continue to be issued while payment arrangements are in place.</p>
<b>2.</b>	<p><b>RATES DEFERRAL AND INTEREST HOLD</b></p> <p>If the ratepayer is unable to enter in to a payment plan immediately, the Shire will defer the debt accumulated during the COVID-19 pandemic and will hold interest on this debt from the declaration of the State of Emergency, 16 March 2020, until the 30 September 2020. At this time arrangements will be reviewed and interest hold may be extended provided eligibility criteria is still met. If any debt is still outstanding at 1 October 2020 or an approved reviewed end date, the existing Rate Recovery &amp; Financial Hardship Policy will apply.</p> <p>Rate Notices will continue to be issued while payment arrangements are in place.</p> <p>The Shire will make a reasonable attempt to contact a customer, and a payment plan may be negotiated at this time.</p>
<b>3.</b>	<p><b>DEBT RECOVERY</b></p> <p>The Shire will make a reasonable attempt to contact a customer about their overdue account. This may include a reminder letter, account statement, email, text message or phone call.</p> <p>During the COVID-19 pandemic, Council will hold off on legal action for the collection of rates and charges. This does not include legal action to recover the payment of fines incurred prior to the pandemic.</p> <p>The debtor will be liable for all legal costs incurred by Council in the debt collection process.</p>
<b>4.</b>	<p><b>ELIGIBILITY</b></p> <p>All ratepayers with a rateable property within West Wimmera Shire are eligible to apply for hardship assistance under this policy.</p>



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## WEST WIMMERA SHIRE COUNCIL

	<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, Farm, Commercial and Industrial properties regardless of whether the property is the ratepayer's principle 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>
<b>5.</b>	<p><b>EVIDENCE REQUIRED</b></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 or Community Services and Chief Executive Officer, but should include:</p> <ul style="list-style-type: none"> <li>• For an individual – a statement showing that the applicant has lost employment and/or income arising from the Covid-19 lockdown</li> <li>• 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 Commonwealth JobKeeper program).</li> </ul>
<b>6.</b>	<p><b>ASSOCIATED DOCUMENTS</b></p> <p>Rate Recovery &amp; Financial Hardship Policy Covid-19 Financial Hardship Application Form</p>

<b>Policy Adopted:</b>	Council Meeting 20/05/20	Minute Book Page [number]	RecFind E20/000098
<b>Policy Reviewed:</b>	Council Meeting [date]	Minute Book Page [number]	RecFind .....



# COVID-19 Financial Hardship Application Form WEST WIMMERA SHIRE COUNCIL

Ratepayer/s Name:	
Business 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 until 30 September 2020.	<input type="checkbox"/>
Deferral and Interest Hold Outstanding rates balance to be delayed, with no interest until 30 September 2020.	<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.*