

Rates Financial Hardship Policy

Objective

Council acknowledges that due to exceptional circumstances, ratepayers may at times encounter difficulty in paying rates and charges as they fall due.

This policy establishes clear guidelines ensuring that ratepayers are treated with respect, dignity, fairness, equity and confidentiality.

Scope

This policy is applicable to:

- Outstanding rates and charges as at the date of adoption of this Policy; and
- Rates and charges levied for the 2022/23 financial year and future years up until the cessation of this policy.

Consideration will be given to acceptable arrangements to clear any debt owing at the time of application plus the next financial year rates and charges, where possible, prior to the end of the following financial year.

Policy Statements

The purpose of this policy is to allow flexibility for payment of outstanding rates and charges for ratepayers in severe financial hardship.

The City of Albany may consider an application for rates financial hardship from ratepayers experiencing financial hardship subject to the following conditions:

- Applicants for financial hardship must complete a Rates Financial Hardship Application Form.
- While evidence of hardship will be required, the City recognises that not all circumstances are alike. The City will take a flexible approach to a range of individual circumstances including, but not limited to, the following situations:
 - Recent unemployment or under-employment
 - Sickness or recovery from sickness
 - Low income or loss of income
 - Unanticipated circumstances such as caring for and supporting extended family.

- Ratepayers will be encouraged to provide any information about their individual circumstances that may be relevant for assessment, including documentation from relevant agencies and/or financial counsellors where available.
- Applications will be accepted from ratepayers who are able to demonstrate a prior history of timely rates payments.
- This Policy is intended to apply to all ratepayers experiencing financial hardship regardless of their status, be they a property owner, tenant, business owner etc.
- In the case of severe financial hardship, the City may consider waiving late payment penalty interest or charges (excluding any late payment interest applicable to the Emergency Services Levy). Applications will be assessed on a case by case basis.

Legislative and Strategic Context

Payment arrangements conducted in accordance with section 6.49 of the Act are to be based on an agreed frequency and amount.

These arrangements must consider the following:

- That a ratepayer has made a genuine effort to meet rate and service charge obligations in the past;
- The payment arrangement will establish a known end date that is realistic and achievable;
- The ratepayer will be responsible for informing the City of Albany of any circumstances that affects the agreed payment schedule.

Review Position and Date

This policy and procedure is to remain in place until 30 June 2025.

Associated Documents

The following documents have a bearing on this policy and that may be useful reference material for users of this policy, follow:

- *Local Government Act 1995.*
- *Local Government (COVID-19 Response) Amendment Order 2021*
- *Rates Recovery Procedure (Internal document).*
- *City of Albany Delegations & Authorisations Register.*
- *Rates Financial Hardship Application Form.*

Definitions

Key terms and acronyms used in the policy, and their definitions:

- **Financial Hardship:** Where a person is unable to pay rates and charges without affecting their ability to meet their basic living needs, or the basic living needs of their dependants.
- **Ratepayer:** A person or entity that is responsible for the payment of rates to the City of Albany.

Document Approval			
Document Development Officer:		Document Owner:	
Manager Finance		Executive Director Corporate & Commercial Services	
Document Control			
File Number - Document Type:	CM.STD.7 – Policy		
Synergy Reference Number:	NP22149760		
Status of Document:	Council decision: Adopted		
Quality Assurance:	Executive Management Team, Council Committee, and Council.		
Distribution:	Public Document		
Document Revision History			
Version	Author	Version Description	Date Completed
1.0	Senior Finance Officer (Rates)	Author: Manager Finance Drafted and prepared for internal review. Adoption Ref: OCM 26/05/2021 Resolution CCS247. Minor administrative amendments: Document Development Officer assigned to Manager Finance. Synergy Ref: NP20112517	23/02/2021
1.1 – 1.2	Manager Governance & Risk	Prepared for Committee and Council review. Fully reviewed and prepared for Council Committee review. Synergy Coversheet created: NP20112517. - Review dated changed to 30 June 2022. - Rates of charges levied for 2021/22 Financial Year - Associated documents, appended with <i>Local Government (COVID-19 Response) Amendment Order 2021.</i>	02/06/2021 17/04/2020
2.0	Manager Governance & Risk	Re-adopted by Council. Synergy Ref: NP21136031 Adoption Reference: OCM June 2021 Resolution CCS358.	06/09/2021
3.0	Manager Finance	Re-adopted by Council. Synergy Ref: NP22149760 Adoption Reference: OCM 21 June 2022 Resolution CCS442.	21/06/2022