

## 1.45 Rates Financial Hardship Policy

<b>Policy Owner</b>	Executive Director Corporate & Commercial Services
<b>Responsible Officer</b>	Manager Finance
<b>Date of Approval</b>	01/07/2025
<b>Amended/Revised</b>	09/07/2025

### Objective

The objective of this policy is to establish a clear, fair, and transparent framework for identifying and assisting ratepayers experiencing genuine financial hardship. The policy seeks to ensure that affected ratepayers are treated with dignity, compassion, and respect, while maintaining the financial sustainability of the City's revenue base.

### Scope

This policy applies to all ratepayers who are experiencing financial hardship and are unable to meet their obligations in relation to general rates levied under the *Local Government Act 1995*, including arrears.

The policy does not apply to commercial developments or investment properties that are not the ratepayer's principal place of residence or core business premises.

Applicants will be expected to enter into a payment arrangement to clear any outstanding amounts within three (3) years from the date of approval. Future rates must be paid by their due date; however, requests to include future levies in an existing arrangement may be considered on a case-by-case basis.

### Policy Statement

The City acknowledges that unforeseen life circumstances—such as illness, unemployment, under-employment, family breakdown, or broader economic challenges—can cause temporary or ongoing financial hardship for ratepayers.

In response, the City is committed to working collaboratively with affected ratepayers to provide flexible and supportive payment solutions, including:

- Tailored payment arrangements;
- Temporary deferral of payments;
- Suspension of interest charges (excluding Emergency Services Levy interest).

All hardship applications will be assessed individually and treated confidentially. Decisions will be made under appropriate delegated authority.

### Eligibility Criteria & Application Process

Ratepayers seeking assistance must:

- Complete and submit a Rates Financial Hardship Application Form;
- Provide relevant supporting documentation, including a letter from a recognised Financial Counsellor;
- Demonstrate a prior history of meeting rate obligations in a timely manner, unless exceptional circumstances apply.

The City will consider applications from ratepayers whose circumstances may include, but are not limited to:

- Recent unemployment or reduced income;
- Illness, injury, or recovery from a medical condition;
- Loss of income;
- Unexpected financial commitments (e.g. caring for and/or supporting extended family) impacting ability to pay.

### **Assessment and Payment Arrangements**

Each application will be assessed on its merits, considering the ratepayer's specific circumstances. Payment arrangements will:

- Be based on an agreed frequency and amount;
- Establish a realistic and achievable end date;
- Require the ratepayer to notify the City of any changes in their financial situation that may impact the arrangement.

To be eligible, ratepayers must show evidence of genuine effort to meet past obligations and a willingness to engage with the City in resolving outstanding amounts.

### **Legislative and Strategic Context**

This policy is enacted in accordance with the following legislation and guidance:

- Local Government Act 1995, specifically:
  - Section 6.49 – Agreement as to Payment of Rates and Service Charges
  - Section 6.51 – Accrual of Interest on Overdue Rates)
- Local Government (Financial Management) Regulations 1996
- Privacy Act 1988 (Cth) (as relevant to personal and financial information)
- City of Albany Strategic Community Plan: fostering a resilient and inclusive community, and ensuring responsible and sustainable financial management.

### **Review Position and Date**

This policy is to remain in force until 30 June 2028, unless otherwise reviewed or revoked earlier by Council resolution.

### **Associated Documents**

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

- Rates Recovery Procedure (Internal document).
- Delegations & Authorisations Register.
- Rates Financial Hardship Application Form.

## RATES FINANCIAL HARDSHIP APPLICATION FORM

*This form is to be completed by ratepayers suffering financial hardship.  
The information provided will enable the City of Albany to determine eligibility to receive an extension of time to pay the outstanding rates and waiving of penalty interest.*

*For the financial year ending 30 June 2026.*

Applicant Name:	
Applicant address:	
Contact Details (email/phone):	Phone: Email:
Property Address & Assessment Number (if known):  <i>*Include all properties that you are applying for.</i>	
Are you the owner of the property?, If no, what is your relationship to the property owner?	[ <input type="checkbox"/> ] Yes, [ <input type="checkbox"/> ] No  If No, relationship to property owner:
Are you responsible for paying the rates directly to the City of Albany?	[ <input type="checkbox"/> ] Yes, [ <input type="checkbox"/> ] No
What is the property use? (i.e. residential, office, retail)?  If <u>non-residential</u> , provide the name of the business or occupant.	[ <input type="checkbox"/> ] Primary Residential place of residence  [ <input type="checkbox"/> ] Non-Residential, details:
How long have you been experiencing financial hardship?	

Please provide general comments on recent changes in your financial situation.  
(i.e. unemployment, sickness, reduced income etc.)

Please outline the proposed payment arrangement that you would like the City to consider.

Do you wish to pay via a Direct Debit? [ ] Yes, [ ] No

If yes, please complete the City's [Direct Debit Request Form](#) and return with this application.

Are you eligible for or receiving any form of financial assistance provided by the Government?  
Such as a Pensioner Concession Card, Jobseeker allowance or grant.

If yes, please provide details:

Please provide any further information that will assist your application, including but not limited to:

- Statement from your employer showing a reduction in hours or termination of employment;
- Information on any government assistance you are receiving or have received;
- Letter from a recognised financial counsellor or planner confirming financial hardship
- If you are a tenant, a lease agreement stating you are responsible for the rates;

I hereby declare that the information provided is true and correct. If my financial circumstances change, I undertake to immediately advise the City of Albany to review the existing payment arrangement.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The City thanks you for your cooperation in providing this information. If your application for financial hardship is approved, you will be advised in writing either by email or post to the address you have provided in this form.

**Privacy Collection Notice**

The City of Albany collects your personal information to deliver services and meet our legal obligations under relevant laws.

We handle your information in line with the Privacy and Responsible Information Sharing Act 2024. Your information is stored securely, kept only as long as needed, and may be shared with other government agencies if required or permitted by law.

You can request access to or correction of your personal information at any time.

**Contact:**

City of Albany Privacy Officer

Phone: 08 6820 3000

Email: [prisproject@albany.wa.gov.au](mailto:prisproject@albany.wa.gov.au)