



COVID-19 RATES FINANCIAL ASSISTANCE POLICY

Document Version Control

Version No.	Created By	Adopted by Council	Resolution No.	Review Period
1.0	Manager Revenue & Customer Relations	17 June 2020	2020/103	6 months

1. Introduction

Narromine Shire Council recognises the likelihood that the COVID-19 pandemic will increase the occurrence of payment difficulties, financial hardship and vulnerability in our community.

2. Purpose

The purpose of the COVID-19 Rates Financial Assistance Policy is to provide Council with a policy framework that provides financial relief to residents who are experiencing difficulty in paying rates and charges ('rates') because of the economic impact of the COVID-19 pandemic.

Council has a legislative responsibility to maintain effective financial control over its operations. Council must ensure that monies owed are collected in a timely, efficient and effective manner in order to provide services to the community.

This Policy provides assistance with Rate payments only and does not refer to any other debt or Fees/Charges payable to Council.

Related Legislation

- Local Government Act, 1993
- Local Government (General Regulation) 2005
- Privacy and Personal Information Protection Act, 1998

Related Council Documentation

- Council's Code of Conduct
- Council's Debt Recovery Policy
- Council's Hardship Policy
- Council's Revenue Policy

3. Definitions

The following definitions are applicable to this policy:

TERM	DEFINITION
Act	Local Government Act, 1993
Application	A submission made by a ratepayer to be considered under the provisions of this policy.
Council	Narromine Shire Council
COVID-19	Novel Coronavirus – an infectious disease
Deferral	When payment in full will not be on the instalment due dates specified in the Local Government Act 1993.
Financial Hardship	A lack of financial means to pay rates and charges when they are due. Financial hardship may be either ongoing or temporary.
Interest	The fee charged by Council on rates and charges that remain unpaid after they become due and payable.
Interest Rate	The rate of interest is that set by the council.

Payment Arrangement	An agreement entered into by Council and a Ratepayer for the payment of outstanding Rates and Charges under the provisions of this Policy.
Rates and Charges	Ordinary Rates and Annual Charges levied in accordance with Part 15 the Local Government Act 1993.
Ratepayer	The person liable for payment of Rates and Charges for the property in accordance with the Local Government Act 1993.

4. Scope

This policy provides assistance with rate payments only and does not refer to any other debt or Fees/Charges payable to Council. This policy applies to residents who are experiencing difficulty in paying rates and charges ('rates') as a direct result of the economic impact of the COVID-19 pandemic.

This policy aligns with Council's existing Debt Recovery Policy and Hardship Policy. All ratepayers who are experiencing longer term financial hardship are encouraged to make application for financial assistance under the Hardship Policy.

The specific provisions contained within the Local Government Act 1993 and associated Regulations must be adhered to when applying this policy. Council will only consider debts relating to rates and charges under this policy.

5. Objectives

Council's aim is to provide support to eligible Ratepayers with options for payment of rate instalments during the COVID-19 pandemic without creating additional financial stress when the pandemic has been resolved.

Council aims for approved applicants to agree to a payment plan to have the debt relating to the two rate instalments that are due 31 May 2020 and 31 August 2020 paid in full by 31 December 2020. This will ensure the Ratepayer is better positioned to pay these and future rate instalments.

This is assisted by an interest free period for successful applicants only.

6. Eligible Criteria

To be eligible to apply for assistance under the policy the applicant must be:

1. A ratepayer who is receiving regular COVID-19 related income support;
 - o JobSeeker Payment
 - o JobKeeper Payment
 - o Farm Household Allowance
2. A landlord whose rental income has decreased by at least 30% from an existing tenancy agreement for at least one month

3. A business who qualifies for the JobKeeper payment, or
4. A recipient of any other Federal Government COVID-19 specific support payment as determined by the General Manager as being appropriate for the application of this Policy.

Supporting documentation of receiving any of the above will be required as part of the application process and must be submitted at the time of the application.

7. Rates, Interest Charges and Debt Recovery

Approved applicants:

- Will be encouraged to set up a payment plan with Council tailored specifically to the ratepayer's needs, to reduce the amount of debt owing after the deferral period finishes. If a ratepayer is unable to enter into a payment plan, Council will defer the payment of the rates until after 31 December 2020.
- Will not be charged interest on the rate debt accumulated until after 31 December 2020 to allow ample time for the debt to be paid with no interest. Balances outstanding as at 1 January 2021 will accrue interest, at the prescribed interest rate as adopted by Council.
- Council will not take legal action to recover outstanding rates and charges for ratepayers experiencing hardship for a period of six months. The sixth month legal action free period ceases at 31 December 2020.

Council may make a reasonable attempt to contact a ratepayer about an arrangement made under this policy if required.

Ratepayers with existing outstanding balances prior to 31 May 2020 may not be eligible for deferral under these circumstances. Council will assess such applications on a case by case basis and the eligible ratepayer will be contacted by Council to discuss suitable payment arrangements.

8. Applications

Ratepayers will be required to complete an application and provide supporting documentation to access the provisions of this policy. Should Ratepayers meet the eligibility criteria as detailed within this policy and the application is accepted by Council the eligible Ratepayer will be notified by return email or in writing.

All COVID-19 Rates Financial Assistance applications will be assessed jointly by Council's Director of Finance & Corporate Strategy and Manager Revenue & Customer Relations.

When undertaking an assessment of applications under this Policy, Council will be guided by the principles of:

- Equity – to ensure consistency, fairness, integrity and confidentiality of all proceedings for both Council and the ratepayer.
- Engagement – Council is committed to engaging with ratepayers.
- Transparency – ensuring obligations of Council's ratepayers are clear in assisting them to meet their financial obligations.
- Financial Hardship – Council will assess COVID-19 rates financial assistance applications on an individual basis and will be courteous and respectful.

A determination under this Policy will be assessed against the supporting documentation provided by the applicant. Each application will be considered on a case by case basis.

COVID-19 FINANCIAL RATES ASSISTANCE

APPLICATION

(RATE DEFERRAL /PAYMENT PLAN)

Rate Assessment No/s: _____

Applicant's name/s: _____

Property Address/s: _____

Postal Address: _____

_____ State _____ P/code _____

Phone _____ Email _____

Relief required: *(please select)*

Deferral of rate outstanding instalment payments until 31/12/2020 *(Interest free period)**

Payment plan to pay outstanding rate instalments *(Interest free period)**

**Interest free period 1/6/2020 to 31/12/2020*

If option payment plan selected please enter details: *(i.e. weekly, fortnightly or monthly payments)*

Do you have outstanding rates prior to 1/6/2020?

Yes

No

Are you currently on a payment plan to pay these arrears?

Yes

No

If so, please provide details:

How have you been impacted by COVID-19? *(Job loss, business closed, etc.)*

COVID-19 FINANCIAL RATES ASSISTANCE APPLICATION (RATE DEFERRAL /PAYMENT PLAN)

Have you received or been approved for Government income support benefit due to the COVID-19 pandemic? *(Supporting documentation of receiving income support will be required as part of the application process and must be submitted at the time of the application).*

- Yes
 No

If yes, please provide detail of benefit received *(i.e. Jobseeker payment)*

RATEPAYER DECLARATION:

I declare that all the information that I have provided in this application is true and correct.

I acknowledge that by completing this application I am aware that I am entering into a payment plan/rate deferral* for a period of 6 months and that interest will not be charged and that Council will not take legal action to recover the outstanding rates during this period.

Applicant/s
Signature _____ Date _____
_____ Date _____

*Strike out whichever does not apply

Council will notify you the outcome of your application by mail or email within seven days. If you are unhappy with Council's decision you have the right to appeal by writing to the General Manager at the below address.

Privacy and Personal Information: Personal information collected as a result of this application will only be used for the purpose of assessing eligibility under Council's COVID-19 Rates Financial Assistance Policy and will not be used for any other purpose, or disclosed to any person, unless required by law to do so, or authorised to do so by the person to whom that personal information relates. Privacy will be maintained in accordance with the NSW Privacy and Personal Information Protection Act 1998.