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<b>Related legislation:</b>	Local Government Act 2020		
<b>Related strategic documents, policies, or procedures:</b>	<ul style="list-style-type: none"> <li>Financial Hardship Policy</li> <li>Revenue and Debt Collection Policy</li> </ul>		

Date	Version Number	Details of Version	Modified by
16/06/2020	1	Adopted by Council	Executive Manager Corporate Services

## 1. Purpose

This Policy establishes Mount Alexander Shire Council's position in relation to support for ratepayers, businesses and residents experiencing temporary financial hardship due to the COVID-19 pandemic.

## 2. Scope

The Coronavirus disease (COVID-19) is a new and highly infectious virus that spreads through close contact with an infected person. COVID-19 was declared a global pandemic on 30 January 2020 and a State of Emergency was declared in Victoria on 16 March 2020. Since that date, the State Government has imposed a wide range of restrictions in an attempt to mitigate the impacts of the virus. In responding to the impact of the COVID-19 pandemic across the Shire, Council is committed to assisting residents, ratepayers and businesses who are experiencing financial hardship.

Financial hardship is a circumstance of experiencing a lack of financial means, which may be either temporary or ongoing. Persons experiencing financial difficulty on a personal level may wish to obtain advice from a community financial counsellor by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). Alternatively information can be accessed at the National Debt Helpline at [www.ndh.org.au](http://www.ndh.org.au).

Council's Financial Hardship Policy offers assistance where financial hardship is experienced by a ratepayer for their primary residential property only. The COVID-19 Financial Hardship Policy however, will apply more broadly to:

- Property rates and charges. All property types are eligible for assistance, regardless of their rateable or leviable status.
- Non-property rates and charges. A number of specific relief measures are available for certain businesses, individuals or organisations.

## 3. Policy

Council is committed to providing temporary relief for ratepayers, businesses and residents who have identified they are experiencing financial hardship as a result of the COVID-19 pandemic. Council aims to provide assistance during the COVID-19 pandemic with the intention of minimising any additional financial stress.

### 3.1. Forms of assistance available – property rates and charges

#### Payment arrangements

Council encourages ratepayers experiencing financial hardship to set up a payment plan specifically tailored to their needs. This is undertaken to minimise any further hardship and financial stress, and to reduce the amount of debt owing after the pandemic.

## Payment deferral

If the ratepayer is unable to enter into a payment plan immediately, they may defer payment of their rates for a three month period until 31 March 2021. If any debt is still outstanding as at 1 April 2021 and:

- The ratepayer has contacted Council and can demonstrate they are still experiencing financial hardship as a result of COVID-19, the due date may be extended up to 30 June 2021.
- The ratepayer has not contacted Council, Council's Revenue and Debt Collection Policy or Financial Hardship Policy will apply.

Rate Notices will continue to be issued while a deferment is in place.

## Interest hold

For those ratepayers who have been identified as experiencing COVID-19 related financial hardship, and who have entered into a payment arrangement or rates deferral, Council will waive interest charges that accumulate to 31 March 2021 or 30 June 2021, whichever is appropriate.

## Debt recovery

While this Policy is applicable, Council will not undertake collection action for those ratepayers who have sought relief under this Policy, and who adhere to their agreement with Council.

Ratepayers are encouraged to contact Council to discuss their rates, however Council reserves the right to initiate the debt collection process. In this instance, the ratepayer will be liable for all legal costs that may be incurred by Council in the debt collection process.

## **3.2 Forms of assistance available – non-property rates and charges**

### Permits

Where a business can demonstrate financial hardship as a result of COVID-19, such as restrictions on trading or receipt of the JobKeeper subsidy, flexible arrangements are available in relation to current year permits.

There are a wide range of scenarios applicable for individuals, businesses and organisations who hold permits. Permit holders are encouraged to contact Council staff to discuss how we may be able to assist. This support may be provided until 30 June 2021.

### Lease of Council commercial premises

The *COVID-19 Omnibus (Emergency Measures) Bill 2020* came into effect on 25 April 2020 for a period of six months, and was extended to 31 December 2020 by the *COVID-19 Commercial and Residential Tenancies Legislation Amendment (Extension) Act 2020*. The legislation sets out the minimum legislative requirements that Council must comply with. Council is obliged to honour any further time extensions that may be legislated. In the absence of such additional legislation, any further assistance to lessees after 31 December 2020 will be subject to the consideration, on a case by case basis, of their individual support needs and circumstances.

## Waste charges

Special arrangements exist for those cultural and recreational properties who pay a waste charge and who receive a 100% concession on property rates. Council will consider waiving waste charges on a pro-rata basis for the 2020/2021 financial year if these properties are still impacted by the last step restrictions introduced in Victoria.

## 4. Definitions of Abbreviations Used

A table of terms and their definitions as they relate to the policy:

Term	Definition
Council	Mount Alexander Shire Council
Debt	An amount of money owed, including an alleged debt
Deferment	The postponement of payment in whole or part for a specified period
Payment Arrangement	Spreading the outstanding monies owed over an agreed period, allowing for additional time to make the payment without any legal action being taken
Primary Residential Property	The principal place of residence of a ratepayer within the Shire

## 5. Human Rights Statement

### Human Rights Statement

It is considered that this policy does not impact negatively on any rights identified in the Charter of Human Rights and Responsibilities Act (2006).