

## COVID-19 Rates Financial Assistance

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**Responsible Position** Chief Financial Officer  
**Branch** Financial Operations  
**Division** Organisational Performance  
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Document Revision History	
Description	Date
COVID-19 Rates Financial Assistance Policy – ED20/62984	09 April 2020
COVID-19 Rates Financial Assistance Policy – ED20/206234	02 November 2020
<b>Notes</b>	

## TITLE AND DURATION

This Policy shall be known as the COVID-19 Rates Financial Assistance Policy and shall remain in force until Thursday 30 June 2022.

## PURPOSE

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.

The purpose of this COVID-19 Rates Financial Assistance Policy is to provide an adopted framework detailing the Rate payment options and assistance available to Ratepayers if they are currently experiencing financial hardship due to the ongoing COVID-19 pandemic.

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 Documentation

- Council's Code of Conduct
- Council's Revenue Policy
- Council's Debt Management and Financial Hardship Policy
- Office of Local Government Debt Management and Hardship Guidelines, November 2018

## DEFINITIONS

To assist in interpretation, the following definitions apply:

Term	Definition
<b>Act</b>	Local Government Act 1993
<b>Application</b>	A submission made by a Ratepayer to be considered under the provisions of this Policy
<b>Council</b>	Dubbo Regional Council
<b>Deferral</b>	When payment in full will not be on the instalment due dates specified in the Local Government Act 1993 being 30 November 2021 and 28 February 2022
<b>Interest</b>	The fee charged by Council, expressed as a percentage, on Rates and Charges that remain unpaid after the due date
<b>Interest Rate</b>	Made in accordance with Section 566 of the Local Government Act 1993
<b>Payment Arrangement</b>	An agreement entered into by Council and a Ratepayer for the payment of outstanding Rates and Charges under the provisions of this Policy

<b>Rates and Charges</b>	Ordinary Rates and Annual Charges levied in accordance with the Local Government Act 1993
<b>Ratepayer</b>	The person liable for payment of Rates and Charges for the property in accordance with the Local Government Act, 1993

## SCOPE

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

This Policy applies to all Ratepayers, Council staff, elected members of Council and contracted service providers.

This Policy does not confer any delegated authority upon any person. All delegations to staff are issued by the Chief Executive Officer in accordance with Section 378 of the Local Government Act 1993.

The specific provisions contained within the Local Government Act 1993 and associated Regulations must be adhered to when applying this Policy.

### All Other Debts Other Than Rates

Council will only consider debts relating to Rates and Charges under this Policy, all other COVID-19 Financial Hardship related requests will be considered separate to this Policy and on a case by case basis.

## OBJECTIVES

The total deferral of rate instalments due to an event like COVID-19 can cause a secondary bout of financial stress when the event has concluded and the deferred rate instalments become due and payable. Council's aim is to provide support to eligible Ratepayers with options for payment of rate instalments through the COVID-19 pandemic without creating additional financial stress when the pandemic has been resolved. This is assisted by an interest free period.

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.

## **POLICY**

### **Eligibility to Make an Application Under the Policy**

- A Ratepayer who is receiving regular COVID-19 related income support:
  - COVID-19 Disaster Payment
  - Business receiving Jobsaver or COVID-19 Micro Business Grant
- A landlord whose rental income has decreased by at least 30% from an existing tenancy agreement
- Any other Federal Government or NSW Government COVID-19 specific support payments as determined by the Chief Financial Officer 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.

## **RATES, INTEREST CHARGES AND DEBT RECOVERY**

### **Rate Instalments Due 30 November 2021 and 28 February 2022**

This Policy provides for eligible Ratepayers to defer payment of the rate instalments due on 30 November 2021 and 28 February 2022 until 30 June 2022.

Council will encourage eligible Ratepayers to set up a payment arrangement with Council that is tailored specifically to the eligible Ratepayers' needs. The aim of the payment arrangement is to have the debt relating to the two rate instalment payments that are due on 30 November 2021 and 28 February 2022 paid in full by 30 June 2022. This will help to ensure that further debt shock is not experienced when these two rate instalments become due and payable together with future rate instalments.

Payment of these rate instalments may also be deferred in full until 30 June 2022 where a payment arrangement cannot be entered into.

### **Interest Charges on Overdue Rate Instalments 30 November 2021 and 28 February 2022**

No interest will be charged on overdue amounts to eligible Ratepayers for the period 1 December 2021 until 30 June 2022.

Outstanding balances as at 1 July 2022 will under the current provisions of this Policy accrue interest at the prescribed rate.

## **DEBT RECOVERY**

For approved Ratepayer applicants under this Policy, debt recovery proceedings will be placed on hold from 1 December 2021 to 30 June 2022.

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

## **APPLICATIONS**

Eligible Ratepayers requesting to access the COVID-19 Rates Financial Hardship Policy must submit an application that is available through DRC &ME on Council's website or if unable to access Council's website by contacting Council's Customer Experience team for assistance. 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.

All COVID-19 Rates Financial Hardship applications will be assessed by Council and recommendations to the Chief Financial Officer will be provided where required in accordance with this Policy.

Council's existing Debt Management and Financial Hardship Policy assists those Ratepayers who are experiencing financial hardship over a longer term at their primary residence. This Policy remains in place and should be accessed when Ratepayers are experiencing longer term financial hardship.

### **Existing Debt Prior To COVID-19**

Eligible Ratepayers with existing outstanding balances prior to 30 November 2021 may not be eligible for deferral or interest relief 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.

### **Approval and Dispute Resolution**

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. The Ratepayer will be informed of the Chief Financial Officer's decision via email and if the applicant is not satisfied with the outcome a request for a review by Council's Internal Ombudsman via Council's website can be made.

The Chief Executive Officer can exercise their discretion in regards to adherence of the operational procedures of this Policy.

The Chief Executive Officer has the authority to ultimately make any decision under this Policy and may take into account any other factors as deemed necessary to either approve and not approve any application made under this Policy.

Council reserves the right to amend this Policy from time to time.