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Related strategic documents, policies, or procedures:	<ul style="list-style-type: none"> • Financial Hardship Policy • Revenue and Debt Collection Policy 		

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31/03/2020	1	Draft	Carolyn Ross

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. In responding to the impact of the COVID-19 pandemic across the Shire, Mount Alexander 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 you can visit the National Debt Helpline at 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:

- For property rates and charges – all property types are eligible for assistance, regardless of their rateable or leviable status.
- For 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, Council will defer the due date of the fourth instalment from 30 June 2020 to 30 September 2020. If any debt is still outstanding at 1 October 2020 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 31 December 2020.
- 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 accumulated from 16 March 2020 to 30 September 2020.
- waive interest charges accumulated from 1 October up to 31 December 2020, where continued financial hardship as a result of COVID-19 has been demonstrated.

Debt recovery

During the COVID-19 pandemic, Council will not undertake collection action for those ratepayers identified as experiencing financial hardship.

After 30 September 2020 or 31 December 2020, whichever is applicable, Council will make a reasonable attempt to contact customers regarding their overdue account. This may be undertaken via a reminder letter, email, or phone call.

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

Animal registrations

The due date for payment of animal registration has been extended from 10 April 2020 to 30 June 2020. Pet owners who have been identified as experiencing COVID-19 related financial hardship will have the current year unpaid registration fee waived.

While these arrangements have been made for the payment of animal registration fees, the current arrangements apply to the registration of the animal i.e. the animal still needs to be registered.

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. A principle that Council wishes to promote is to honour permits paid, ensuring full enjoyment of the permit by the holder. Permit holders are encouraged to contact Council staff to discuss how we may be able to assist. This support may be provided until June 2021.

Lease of Council commercial premises

The COVID-19 Omnibus (Emergency Measures) Bill 2020 came into operation on 25 April 2020 for a period of six months, and sets out the minimum legislative requirements that Council must comply with. Any further assistance to lessees after the six month period will be subject to the consideration, on a case by case basis, of their individual support needs and circumstances.

Waste charges

For those cultural and recreational properties paying a waste charge and who receive a 100% concession on property rates, Council will consider waiving waste charges on a pro-rata basis for up to 6 months, if the activities of the group or club have been restricted due to COVID-19.

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).