

SECTION 1 - INTRODUCTION

BACKGROUND

This policy recognises due to exceptional circumstances resulting from the Coronavirus Pandemic (COVID-19) that some people in the Fairfield community are facing difficulties in meeting their financial commitments including payment of Council Rates and Charges.

Council is legally required to levy and collect rates (under the Local Government Act 1993). There is no ability for Council to waive rates as a result of financial hardship caused by COVID-19. However, it can suspend debt recovery measures and write-off interest where it would cause the person hardship.

DEFINITIONS

Word/Term	Definition
Eligible Ratepayers	Fairfield City ratepayers, either individuals or business, who provide evidence from Centrelink or the Australian Tax Office (ATO) that their application for assistance has been granted under a COVID-19 scheme and who meet Council's eligibility requirements.
Rates and Charges	Those items appearing on Council's annual assessment notice issued in accordance with Section 546 of the Local Government Act 1993 and includes property rates, domestic waste management charge and stormwater levy issued for the year.
Repayment Plan	A plan fully documenting arrangements to pay which has been endorsed by the approving Council Officer under delegation.

LEGISLATIVE CONTEXT

Local Government Act 1993
 NSW Local Government (General) Regulation 2005

STAKEHOLDERS

All Council Divisions, ratepayers, organisations and individuals using Council goods and services.

SECTION 2 - POLICY

OBJECTIVE AND GOALS

The objectives of this policy are:

1. To provide financial assistance to ratepayers who are experiencing genuine financial hardship with the payment of their rates and charges as a result of COVID-19. This will be achieved through a combination of suspending debt recovery, agreeing to manageable repayment plans, and waiving of interest from 23 March 2020 to 30 June 2021.
2. To minimise the documentary requirements for ratepayers to demonstrate financial hardship.
3. To provide a simplified process for the assessment of ratepayers requiring assistance.
4. To ensure that Council continues to fulfil its statutory requirements in relation to the recovery of rates and charges.

APPLICATION & IMPLEMENTATION

A request for assistance requires:

- The completion of an “Application for Coronavirus (COVID-19) Hardship Assistance” Form.
- Proof from Centrelink or the Australian Taxation Office (ATO) that assistance has been granted.
- Application will be processed retrospective from 23 March 2020.
- Agreement to pay a nominated amount (minimum \$20.00 per week) in a repayment plan to be paid through Centrepay or Direct Debit. The repayment plan may have stepped increases at agreed intervals and is to be designed so that there are no overdue rates and charges by 30 June 2021.
- Adherence to the repayment plan, which will be reviewed quarterly with Council staff.
- Agreement that concessions under Council’s COVID-19 Hardship Assistance Program will cease when eligibility for Centrelink or ATO benefits cease.

If these conditions are met, and the repayment plan is adhered to, interest accrued during the period 23 March 2020 to 30 June 2021 will be waived and there will be no debt recovery measures. However, interest and debt recovery measures may resume if the payment plan is not adhered to and/or the applicant ceases to receive Federal Government assistance under a COVID-19 scheme.

Interest accrued on outstanding rates prior to the commencement of the repayment plan will not accrue any further interest if the repayment plan is adhered to.

All applicants will receive a response advising them of the outcome of the application.

SECTION 3 - GOVERNANCE

RELATED POLICIES/PROCEDURES

Policy Number	083 Financial Hardship
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RESPONSIBILITY

Policy Owner	Manager Finance
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VERSION CONTROL AND CHANGE HISTORY

Version Number	Approval Date	Approved by	Amendment
01	12 May 2020	Outcomes Committee	Item 34, New Policy

The management of Council reserves the right to cease, modify or vary this Policy and will do so in accordance with Council's established consultation processes.

REVIEW DATE

This policy shall be reviewed in line with any variations to the COVID-19 requirements and every 5 years or more often if required. .

AUTHORISATION

This policy was adopted by Council resolution on 12 May 2020 (Item 34) in Council's Outcomes Committee.

SECTION 4 – PROCEDURES

FORMS AND RECORD MANAGEMENT

Application for COVID-19 Financial Hardship Assistance Form

APPENDIX A – APPLICATION FOR COVID-19 FINANCIAL HARDSHIP ASSISTANCE

APPLICATION FOR COVID-19 FINANCIAL HARDSHIP ASSISTANCE

Fairfield City Council recognises that due to exceptional circumstances resulting from the Coronavirus Pandemic (COVID-19) some people in the Fairfield community are facing difficulties in meeting their financial commitment to pay Council's Rates and Charges.

Council is legally required to levy and collect rates (under the Local Government Act 1993). There is no ability for Council to waive rates and charges as a result of financial hardship. However, eligible Ratepayers, either individuals or businesses, who provide evidence from Centrelink or the Australian Tax Office (ATO) that assistance has been granted under a COVID-19 scheme, will be reviewed for financial hardship retrospective from 23rd March 2020. This will include the waiving of interest from this date until 30 June 2021 for ratepayers entering into and adhering to approved repayment plans.

Assessment Number:

PART 1: APPLICANT DETAILS

Title: Mr Mrs Ms Miss Other

Name/s:

Surname:

Property Address:

Residential Address:
(if the same as above, write "as above")

Contact Number:

Email:

Date of Birth:

PART 2: SUPPORTING DOCUMENTS REQUIRED

Residential: Proof from Centrelink that assistance has been granted, and/or other acceptable supporting documentation.

Business: Supporting evidence that the ATO has approved your application for the JobKeeper Payment Scheme, and/or other acceptable supporting documents.

PART 3: REPAYMENT PLAN

There is a minimum payment requirement of \$20 per week and the nominated amount agreed is to be paid through Centrepay or Direct Debit. The repayment plan to be reviewed quarterly with Council staff and designed so that there are no overdue rates and charges by 30 June 2021.

Select your Repayment Plan Option:	Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>
Arrangement Amount:	\$ _____ (no less than \$20.00 per week)

PART 4: INTEREST WAIVER

Once the repayment plan has been approved, and on the condition that the repayment plan is adhered to, interest accrued during the period 23 March 2020 to 30 June 2021 will be waived at the end of the quarterly review period. Interest may resume if the plan has not been adhered to.

Council is required to charge interest on rates and charges under the Local Government Act, but will be writing off charges for ratepayers complying with repayment plans during the period 23 March 2020 to 30 June 2021 in order to assist ratepayers experiencing financial hardship due to COVID-19.

Interest accrued on outstanding rates prior to the commencement of the repayment plan will not accrue any further interest if the repayment plan is adhered to.

PART 5: GENERAL

The ratepayer acknowledges that this application for financial assistance is being made under Council’s special COVID-19 hardship assistance program and that these concessions will be in place for the duration of the period that Federal Government assistance is provided.

Council will advise you of the outcome of your application. If you have any questions, please contact our Team Leader Rating Services Suzy Melki on (02) 9725-0724.

PART 6: AUTHORITY

I/We hereby confirm that all the information above is accurate, and authorise Fairfield City Council to obtain verification of the statement made and I/We authorise the furnishing to Council of letters, statements and other documents relating to Me/Us in conjunction with this application and the administration of the payment plan.

Signature of Applicant(s)

OFFICE USE ONLY:

Review by:	Date:
Approved by:	Date:
Letter Sent Date:	