



# muswellbrook shire council

## Hardship – Rates and Charges Policy

### H5/1

#### Authorisation Details:

<b>Authorised by:</b>	Council
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#### Details History;

<b>Version No.</b>	<b>Date changed</b>	<b>Modified by</b>	<b>Amendments made</b>

## **POLICY OBJECTIVE**

Council recognises that from time to time ratepayers may experience difficulty in paying their rates and charges debt in a timely manner. Council also accepts that ratepayers in this situation are likely to be experiencing difficulty in servicing a range of other debts, indicating a broader financial management issue.

This policy aims to allow for a means by which ratepayers with outstanding rates and charges debts can:-

- Benefit from the granting of temporarily relief from interest charges and debt recovery action.
- Be encouraged to take action to better control and improve their financial situation, placing them in a financial position better suited to the payment of debt in a timely manner.

Overall, the objective is to have the ratepayer making regular and manageable payments toward the debt in a manner that allows them to service all their debts without causing undue hardship.

## **POLICY STATEMENT**

In order to assist ratepayers undergoing financial hardship, Council will put in place, upon application by the ratepayer, the following relief measures:-

- The suspension of the charging of interest for twelve months.
- The suspension of debt recovery actions for twelve months.

To be eligible for these measures, the ratepayer must demonstrate that they have registered with a financial counsellor. Ideally, the ratepayer will be referred to an appropriate counsellor through the Government funded Financial Rights Legal Centre who can be contacted at either 1800 007 007 or at [www.financialrights.org.au](http://www.financialrights.org.au).

After the twelve month period has expired, the ratepayer must reapply for the maintenance of the relief measures. The maintenance of the measures will be subject to the ratepayer continuing to be actively working with the financial counsellor and the clear demonstration that a genuine attempt to clear the debt to Council is being made.

The authority to decide on the granting of the relief measures is delegated to the Manager of Corporate Services.

## **LEGISLATION**

There is no legislation that applies to this operational matter.

## **ASSOCIATED COUNCIL DOCUMENTATION**

Nil