

FS.5**DEBT RECOVERY**

Division:	corporate services	Date Adopted:	
Section:	finance	Date Last Changed:	
File Ref:	7680.02	Last Review Date:	June 1996

POLICY STATEMENT

The objective of this policy is to ensure that money owed to Council is received as soon as possible through efficient and effective debt recovery procedures.

RELATED LEGISLATION, POLICIES AND PROCEDURES

Local Government Act 1993.
Civil Claims Act.
Pensioner Policy.
Debt Recovery Procedures.

POLICY STATEMENT

1. Amounts owing to Council are to be collected in a timely manner and in accordance with statutory provisions.
2. Any application from a debtor to pay a debt by instalments will be considered under delegated authority, using the following criteria:-
 - a) The debtor is able to show cause as to why the debt cannot be paid in full.
 - b) The maximum period for re-payment of the debt by instalments is to be within twelve (12) months.
3. Arrangements with payment of the debt beyond twelve (12) months can only be entered into in exceptional circumstances and approved by the Director, Corporate Services.
4. Where a debtor who has made an arrangement to pay the outstanding debt by instalments is having difficulty meeting the repayments and requests Council to be more lenient in respect of the instalment amount possible, and the Director, Corporate Services is of the view that the lower repayment amount is insufficient, the matter is to be reported to Council.
5. Legal action is to be commenced in accordance with debt recovery procedures following the expiration of fourteen (14) days notice of intent to commence such action by Council if the debt is not paid or suitable arrangements to pay the debt are not made.
6. A report providing a list of debtors is to be presented to Council at the end of each quarter in respect of those debtors with outstanding amounts owing over \$15,000.00 and those debts which have been outstanding for greater than five (5) years. The report is also to contain details of the action which has been taken by Council to recover those debts.
7. The General Manager is authorised to write off debts up to and including \$10,000. Amounts above this are to be submitted to Council.

FS.11**RATES AND CHARGES - PENSIONERS**

Division:	corporate services	Date Adopted:	
Section:	finance	Date Last Changed:	
File Ref:	7700.02	Last Review Date:	June 1997

POLICY STATEMENT

To ensure that pensioners receive appropriate entitlements under the Local Government Act and are treated with sensitivity, respect and dignity when recovery action is being taken.

RELATED LEGISLATION, POLICIES AND PROCEDURES

Local Government Act 1993
 Local Government (Rates and Charges) Regulation 1993
 Debt Recovery Policy (FS.5)
 Rates and Charges – General Policy (FS.10)
 Marrickville Council Mayoral and Staff Delegations

POLICY STATEMENT**1. Reductions in rates or charges for eligible pensioners**

- 1.1 Council will reduce the rate or charge for which an eligible pensioner is liable in accordance with section 575(1) of the Local Government Act.
- 1.2 The amount of the reduction is to be to the full extent provided for under the provisions of section 575 of the Act up to the amount prescribed by the Regulations from time to time.
- 1.3 An eligible pensioner who is a life tenant is entitled to a rebate in accordance with this Policy subject to submission of proof of life tenancy and liability to pay the Rates and Charges in respect of the property.

2. Extension of concession to avoid hardship

- 2.1 Council will issue an order in the circumstances provided by section 577 of the Act if it is considered proper to do so to avoid hardship.
- 2.2 Application is to be made in writing on the form prescribed by the Department of Local Government from time to time, together with sufficient documentation to allow the application to be determined.
- 2.3 Irrespective of circumstances, extension of concessions will not be granted under section 577 if:
 - a. the person owns or has a beneficial interest in more than one property;
 - b. the property is not the person's sole or principal place of residence;
 - c. the property has been temporarily let; or
 - d. the person refuses to make written application on the prescribed form and to provide sufficient documentation to allow the application to be determined.

FS.11**RATES AND CHARGES - PENSIONERS**

Division:	corporate services	Date Adopted:	
Section:	finance	Date Last Changed:	
File Ref:	7700.02	Last Review Date:	June 1997

- 2.4 An order under section 577 of the Act will take effect during the financial year in which the application is made from the date the other jointly liable person became entitled to a reduction under section 575 of the Act.
- 2.5 An order under section 577 is to be reviewed annually.
- 2.6 Applications for an extension of concession are to be made within the time prescribed by the regulations or, in the absence of such a regulation, at any time of year subject to the effect of any order arising out of the application being determined in accordance with paragraph 2.4 of this Policy.
- 2.7 Council will only grant concessions up to the amount prescribed by the Regulations from time to time.

3. Social Security Act 1991

Council will not waive or reduce rates, charges and interest due by any person who is in receipt of a pension, benefit or allowance under the Social Security Act 1991 of the Commonwealth.

4. Debt Recovery

- 4.1 Council will accept an agreement for the periodical payment of rates and charges due by persons in receipt of an Age Pension or a Disability Pension under the provisions of section 564 of the Act and Council's Debt Recovery Policy (FS.5) and, provided it is adhered to and full settlement of outstanding rates and charges is effected, accrued interest will be written off.
- 4.2 Upon application, Council will allow rates and charges due by persons in receipt of an Age Pension or a Disability Pension to accrue and become a charge against the property and payable by the Estate upon the decease of the pensioner or upon the sale of the property, as the case may be.
- 4.3 To ensure that beneficiaries of an Estate do not gain a benefit under the provisions of paragraph 5.2 of this Policy at the expense of other ratepayers, Council will continue to calculate interest on the outstanding rates and charges in accordance with paragraph 6 of Council's Rates and Charges – General Policy.
- 4.4 Council will not proceed to summons any eligible pensioner part of the debt recovery process but will pursue all other avenues of collection and actively seek applications under paragraphs 4.1 and 4.2 of this Policy.

HARDSHIP RATE RELIEF APPLICATION FORM

Approved by the Director General of the Department of Local Government, in accordance with clause 135 of the Local Government (General) Regulation 2005 under the *Local Government Act 1993*.

APPLICATION FOR HARDSHIP RATE RELIEF FOR THE WHOLE OR PART OF THE YEAR COMMENCING 1 JULY 200_

**please answer all questions relevant to you using block letters and ticking appropriate boxes.*

Assessment No. _____

I, _____
(Full name in block letters)

of _____
(Address)

telephone number _____ apply for a concession on the basis of financial hardship.

Property Description (Lot/Plan) _____
(office use only)

(1) Do you receive any pensions or benefits? Yes No

If Yes, please provide type of pension and amount received per fortnight.

Pension: _____ Amount: _____

(2) Do you have a current Pensioner Concession Card issued by the Commonwealth Government? Yes No

PCC No. _____ Date of Grant _____

(3) Have you claimed a pensioner concession on any other property this year? Yes No

If Yes, state the address of the other property _____

(4) Is this property your sole or principal place of living? Yes No

The property for which I am claiming has been my sole/principal place of living since _____

(5) I am liable for the payment of rates and charges on this property, together with others as listed below. (If no others, write "SOLE OWNER") _____

Please provide details of all “other” persons indicated in Question 5. **(ALL OWNERS other than the applicant should be listed, including your spouse):**

Name	PCC Holder Y/N	Pension No	Date of Grant	Relationship to me (eg: spouse, father, co-owner etc)	Resident of Property Y/N	% of ownership

Evidence of joint ownership is attached/has been provided to council previously (circle whichever is applicable).

(6) Is the property owned as shares in a company title? Yes No
 If you do not own or rent the property, please explain why you are liable to pay the rates _____

(7) Are there people living at the property other than those listed at Question 5? Yes No

(8) Please indicate who these people are?
 Self
 Spouse
 Children (State ages _____)
 Boarders
 Relatives
 Other (please specify)

(9) Do you own (either fully or partially) any other land or buildings?
 Yes No

If yes, list addresses.

(10) How many children do you support? _____ State ages _____

(11) What is the cause of financial hardship? _____

(12) How long have you been experiencing hardship? _____

(13) Please state gross weekly amount received in dollars and cents from the following sources of income:

a) Pensions and benefits \$ _____

b) Compensation, superannuation insurance or retirement benefits \$ _____

c) Spouse's income \$ _____

d) Income of other residents of the property \$ _____

e) Casual/part-time employment \$ _____

f) Family allowance \$ _____

g) Interest from banks/credit unions/building societies \$ _____

(14) Please provide name and current balance of all bank, credit union or building society accounts held by you.

(15) Please state details of fortnightly outgoings.

Outgoing	Owed to	Amount
Rent/Home Loan		
Other mortgages		
Personal loans/Hire purchase		
Health Costs		
Council rates and charges		

Please attach a separate page with any other relevant information you feel may assist your application.

I hereby declare that the information provided is true and correct. **If you make a false statement in an application you may be guilty of an offence and fined up to \$2,200.**

Signature: _____ Date: _____

IMPORTANT NOTICE

CUSTOMER CONSENT

For the sole purpose of authorising the council to confirm with Centrelink whether or not the detail I have provided to the council matches Centrelink or other Commonwealth portfolio department or agency records in relation to the current status of my Commonwealth Benefit:

I _____ (full name) authorise the council to confirm with Centrelink the following details:

- Pension No.
- Name
- Address
- Postcode, and
- That I am a valid concessional card holder

I agree that, unless I revoke my consent, this Customer Consent record is a permanent consent, and may be relied on by the council until such time as I revoke it.

I may revoke this Customer Consent record at any time by giving the council **written** notice that my consent is revoked. I understand if I revoke this consent, I may not be eligible for the concession given by the council.

I acknowledge I have read and understood this Customer Consent record.

Signature: _____ Date: _____

PRIVACY AND PERSONAL INFORMATION PROTECTION ACT 1998 Compliance with Section 10

The information contained in this application form and any information requested for the purpose of assessing eligibility for a pensioner concession is required under the Local Government Act 1993 and the Local Government (General) Regulation 2005.

This information is required before your application for a pensioner concession can be processed. The information is private and confidential and council must not disclose the information to any person or body if it is not directly related to the purpose for which the information was collected.

If you have a complaint about the use of your personal information, contact the council's Public Officer. The information contained or referred to in this application form may be corrected and updated by you, by contacting the council.

PURPOSE OF THIS FORM

This form is to be completed by ratepayers wishing to receive a concession on council rates. Eligible ratepayers are entitled to receive up to:

- \$250.00 on ordinary rates and charges for domestic waste management services
- \$87.50 off their annual water rates and charges
- \$87.50 of their annual sewerage rates and charges

Generally, the concessions are available to eligible pensioners, however concessions may be granted to ratepayers suffering financial hardship in certain circumstances.

The information provided by completing this form will enable council to determine eligibility to receive a concession and the level of concession the ratepayer is entitled to.

الغرض من هذا النموذج

يجب إكمال هذا النموذج بواسطة دافعي الرسوم البلدية، والراغبين في استلام تخفيض على رسوم المجلس البلدي. ويحق لدافعي الرسوم المؤهلين استلام مبالغ تصل إلى:

- \$ 250,00 على الرسوم العادية والتكاليف لخدمات إدارة النفايات المنزلية
- \$ 87,50 من الرسوم السنوية وتكاليف السماء
- \$ 87,50 من الرسوم السنوية وتكاليف تصريف مياه المحاري

بصفة عامة، فإن التخفيضات متاحة للمتقاعدين المؤهلين، ومع ذلك فقد تُمنح التخفيضات لدافعي الرسوم الذين يعانون متاعب مالية في حالات خاصة.

المعلومات المتوفرة بإكمال هذا النموذج سوف تجعل المجلس البلدي قادرا على تحديد الأهلية لاستلام تخفيض، ومستوى التخفيض الذي يستحقه دافع الرسوم.

此表格的用途

此表格供希望獲得市政稅優惠的納稅人填寫。符合資格的納稅人最高可獲得以下減價優惠：

普通市政稅及垃圾管理費減價250.00澳元

年度水費及管理費減價87.50澳元

年度廢水處理稅及管理費減價87.50澳元

符合資格的福利金領取者一般可獲得這些減價優惠。但是在某些情況下，有經濟困難的納稅人也可獲得這些優惠。

在此表格內填寫的訊息可協助市政會決定該納稅人是否有資格獲得減價優惠，以及優惠的等級。

A cosa serve questo modulo

Questo modulo deve essere riempito dai contribuenti che desiderano ricevere riduzioni sulle imposte comunali. I contribuenti che soddisfano i requisiti necessari possono ricevere le seguenti riduzioni:

- fino a \$250.00 sulle imposte comunali ordinarie e sulla bolletta per l'asporto dei rifiuti domestici;
- fino a \$87.50 sulla imposta annuale e bolletta dell'acqua;
- fino a \$87.50 sulla imposta annuale e bolletta delle fognature.

In linea generale le riduzioni vengono concesse solo ai pensionati aventine diritto ma, in alcune circostanze, possono essere estese anche ai contribuenti che si trovino in difficili situazioni economiche.

Le informazioni fornite riempiendo questo modulo consentiranno al Comune di determinare se il contribuente ha diritto alle riduzioni d'imposta e l'ammontare delle riduzioni stesse.

OBJETIVO DE ESTE FORMULARIO

Los contribuyentes que deseen recibir una rebaja en las contribuciones municipales deben responder a este formulario. Quienes reúnan los requisitos podrán recibir hasta:

- \$250,00 en contribuciones y tarifas ordinarias por servicios de administración de desechos domésticos.
- \$87,50 de rebaja anual en las contribuciones y tarifas por agua potable.
- \$87,50 de rebaja anual en las contribuciones y tarifas por alcantarillado.

En general, las rebajas están a disposición de los pensionados que reúnan los requisitos. Sin embargo, se podrán conceder rebajas a los contribuyentes que pasen por privaciones económicas en ciertas circunstancias.

La información que se proporcione respondiendo a este formulario permitirá al municipio determinar tanto si el contribuyente reúne los requisitos para recibir una rebaja como el monto de la rebaja a la cual tendrá derecho el contribuyente.

MỤC ĐÍCH CỦA ĐƠN NÀY

Đơn này cho những người đóng thuế địa phương muốn xin giảm thuế và lệ phí. Những người đóng thuế và lệ phí địa phương có thể được giảm đến:

- \$250 cho thuế địa phương thường và lệ phí cho dịch vụ đổ rác
- \$87.50 cho tiền nước và lệ phí hàng năm
- \$87.50 tiền cống rãnh và lệ phí hàng năm

Nói chung, những người hội đủ điều kiện để lãnh trợ cấp xã hội được giảm thuế và lệ phí địa phương, tuy nhiên trong một số trường hợp, những người gặp khó khăn về tiền bạc cũng có thể được giảm thuế và lệ phí.

Những chi tiết điền trong đơn này sẽ giúp hội đồng thành phố (council) ấn định xem quý vị có hội đủ điều kiện hay không và mức độ được giảm thuế và lệ phí.