

9.5 DRAFT RATEPAYERS HARDSHIP POLICY

DIRECTORATE: OFFICE OF THE GENERAL MANAGER

AUTHOR: [REDACTED], Manager - Financial Services

1 ANNEXURES ATTACHED

1 ENCLOSURES ENCLOSED

RECOMMENDATION

That in relation to the report “Draft Ratepayers Hardship Policy”, Council:

- (i) receive and note the Draft Ratepayers Hardship Policy;*
- (ii) authorise the Draft Ratepayers Hardship Policy to be placed on public exhibition for a period of 28 Days; and*
- (iii) request a further report to Council to consider any feedback received throughout the public exhibition period and present the final Draft Ratepayers Hardship Policy for formal adoption.*

SUMMARY

The Debt Recovery Policy was last reviewed and updated by Council in the 2020/2021 financial year. In reviewing the current Debt Recovery Policy staff within the finance division felt that the current policy should be broken down to three individual policies better tailored to address the specific needs of impacted property owners.

The Ratepayers Hardship Policy is the one of three debt recovery policies to be presented. The purpose of this policy is to outline Council’s willingness to work with ratepayers experiencing acute financial difficulty and outline Council’s appeal process for a ratepayer not satisfied with the outcome of a hardship application.

The purpose of this report is to allow Council to review the Draft Policy and approve the Draft Policy to be placed on public exhibition for 28 days.

COMMENTARY

The focus of the policy and those implementing it is to ensure equity to all ratepayers whilst assisting those experiencing financial hardship, to ensure property debt is reduced consistently over time. The policy doesn’t include specific detail with regards to what Council will allow as each ratepayer’s circumstances are different and need to be dealt with accordingly. The intention of the policy is to encourage those facing financial hardship to reach out to Council and give staff the flexibility to accommodate individual circumstances.

Whilst not documented in the policy, part of the assistance that may be provided is referral to an external community support services that provide free, tailored expert advice to help resolve legal or financial issues. Council has for some time now referred, when appropriate, ratepayers to community support services such as these. These services may provide the following:

- assistance to negotiate arrangements to manage debt;
- advice about budgets;
- options for reducing expenses; and
- possible debt repayment strategies.

These services provide independent advice and look at the financial circumstances of the affected party as a whole, not from the viewpoint of Council. The ratepayer is then better equipped to demonstrate their financial hardship and outline their proposed course of action moving forward.

Alternatively, Council may implement a ‘stop the clock’ approach for someone who may have found themselves to be unemployed or incapable of working due to ill health. In practical terms this could be as simple as making a note against the property that the owner is experiencing financial difficulties and that contact needs to be made at some point in the future for an update and if need be, a payment arrangement entered into.

Further background information is **ENCLOSED**, refer **ENCLOSURE 1**.

(a) Policy Implications

If endorsed by Council, the Draft Ratepayers Hardship Policy will be placed on public exhibition for 28 days. A further report will be presented to Council following public exhibition to present any comments received and seek final approval of the Policy.

(b) Financial Implications

The financial implications of this policy should be minimal. Council’s cash flow might be negatively impacted due to extended timeframes for payment however, the offset is that those property owners who are experiencing financial difficulty will be better placed to make smaller regular payments to ensure the debt against their property is reduced over time.

(c) Legal Implications

Nil

(d) Community Consultation

Public exhibition of the Draft Policy is required and will be undertaken via Council’s “Have Your Say” website.

(e) Delivery Program Objective/Strategy

Focus Area 9 – Open and collaborative leadership

9.6 DRAFT RATEPAYERS PENSIONER POLICY

DIRECTORATE: OFFICE OF THE GENERAL MANAGER

AUTHOR: [REDACTED], Manager - Financial Services

1 ANNEXURES ATTACHED

1 ENCLOSURES ENCLOSED

RECOMMENDATION

That in relation to the report “Draft Ratepayers Pensioner Policy”, Council:

- (i) receive and note the Draft Ratepayers Pensioner Policy;*
- (ii) authorise the Draft Ratepayers Pensioner Policy to be placed on public exhibition for a period of 28 Days; and*
- (iii) request a further report to Council to consider any feedback received throughout the public exhibition period and present the final Draft Ratepayers Hardship Policy for formal adoption.*

SUMMARY

The Debt Recovery Policy was last reviewed and updated by Council in the 2020/2021 financial year. In reviewing the current Debt Recovery Policy staff within the finance division felt that a separate policy with regards to pensioners and their principal place of residence was warranted. The Local Government act outlines separate requirements and flexibility for pensioners.

The purpose of this report is to allow Council to review the Draft Policy and approve the Draft Policy to be placed on public exhibition for 28 days.

COMMENTARY

This policy outlines the additional options for support and flexibility for eligible pensioners with regards to property debt incurred for their principal place of living. The policy doesn't include specific detail with regards to what Council will allow as each ratepayer's circumstances are different and need to be dealt with accordingly. The intention of the policy is to encourage those facing financial hardship to reach out to Council and give staff the flexibility to accommodate individual circumstances.

The policy formalises Council's intention to annually assess the feasibility of providing a voluntary pensioner rebate to eligible pensioners as a part of the annual budget process. The policy outlines the strategies Council will use to work with ratepayers in relation to overdue rates and charges.

Further background information is **ENCLOSED**, refer **ENCLOSURE 1**.

(a) Policy Implications

If endorsed by Council, the Draft Ratepayers Pensioner Policy will be placed on public exhibition for 28 days. A further report will be presented to Council following public exhibition to present any comments received and seek final approval of the Policy.

(b) Financial Implications

The financial implications of this policy should be minimal. Council's cash flow might be negatively impacted due to extended timeframes for payment however the offset is that those property owners who are experiencing financial difficulty will be better placed to

make smaller regular payments to ensure the debt against their property is reduced over time.

(c) Legal Implications

Nil

(d) Community Consultation

Public exhibition of the Draft Policy is required and will be undertaken via Council's "Have Your Say" website.

(e) Delivery Program Objective/Strategy

Focus Area 9 – Open and collaborative leadership

9.7 DRAFT DEBT RECOVERY POLICY FOR PROPERTY DEBTS

DIRECTORATE: OFFICE OF THE GENERAL MANAGER

AUTHOR: [REDACTED], Manager - Financial Services

1 ANNEXURES ATTACHED
1 ENCLOSURES ENCLOSED

RECOMMENDATION

That in relation to the report "Draft Debt Recovery Policy for Property Debts", Council:

- (i) receive and note the Draft Debt Recovery Policy for Property Debts;*
- (ii) authorise the Draft Debt Recovery Policy for Property Debts to be placed on public exhibition for a period of 28 Days; and*
- (iii) request a further report to Council to consider any feedback received throughout the public exhibition period and present the final Draft Debt Recovery Policy for Property Debts for formal adoption.*

SUMMARY

The Debt Recovery Policy was last reviewed and updated by Council in the 2020/2021 financial year. The Debt Recovery Policy for Property Debts has been reviewed and simplified. The policy has been split into three separate policies; the other two encompassing ratepayers who are experiencing financial hardship whilst the remaining policy is specifically for eligible pensioners with regards to their principal place of living.

The purpose of this report is to allow Council to review and approve the Draft Policy to be placed on public exhibition for 28 days.

COMMENTARY

Income generated from rates and charges is used to fund many of the services and facilities provided by Council across the whole of the Council region. Council needs to have consistent policies to ensure that rates and charges are collected promptly whilst offering flexibility to work with those facing hardship.

The aim of this policy **ATTACHED**, refer **ANNEXURE 1** is to achieve payments of property related debts without increasing the ratepayer debt with legal costs. Council will make every attempt to use informal actions first to collect outstanding debts, however this policy clearly articulates under what circumstances Council will commence formal debt recovery processes.

Further background information is **ENCLOSED**, refer **ENCLOSURE 1**.

(a) Policy Implications

If endorsed by Council, the Draft Ratepayers Hardship Policy will be placed on public exhibition for 28 days. A further report will be presented to Council following public exhibition to present any comments received and seek final approval of the Policy.

(b) Financial Implications

The financial implications of this policy should be minimal. Council's cash flow might be negatively impacted due to extended timeframes for payment however the offset is that those property owners who are experiencing financial difficulty will be better placed to make smaller regular payments to ensure the debt against their property is reduced over time.

(c) Legal Implications

Nil

(d) Community Consultation

Public exhibition of the Draft Policy is required and will be undertaken via Council's "Have Your Say" website.

(e) Delivery Program Objective/Strategy

Focus Area 9 – Open and collaborative leadership



340/23 RESOLVED

9.5 DRAFT RATEPAYERS HARDSHIP POLICY

DIRECTORATE: OFFICE OF THE GENERAL MANAGER
AUTHOR: [REDACTED], Manager - Financial Services

MOTION

Moved Cr Southwell/Cr Mears

That in relation to the report “Draft Ratepayers Hardship Policy”, Council:

- (i) receive and note the Draft Ratepayers Hardship Policy;
- (ii) authorise the Draft Ratepayers Hardship Policy to be placed on public exhibition

for a period of 28 Days; and

- (iii) request a further report to Council to consider any feedback received throughout the public exhibition period and present the final Draft Ratepayers Hardship Policy for formal adoption.

341/23 RESOLVED

9.6 DRAFT RATEPAYERS PENSIONER POLICY

DIRECTORATE: OFFICE OF THE GENERAL MANAGER
AUTHOR: [REDACTED], Manager - Financial Services

MOTION

Moved Cr Tickle/Cr Coates

That in relation to the report “Draft Ratepayers Pensioner Policy”, Council:

- (i) receive and note the Draft Ratepayers Pensioner Policy;
- (ii) authorise the Draft Ratepayers Pensioner Policy to be placed on public exhibition for a period of 28 Days; and
- (iii) request a further report to Council to consider any feedback received throughout the public exhibition period and present the final Draft Ratepayers Hardship Policy for formal adoption.

342/23 RESOLVED

9.7 DRAFT DEBT RECOVERY POLICY FOR PROPERTY DEBTS

DIRECTORATE: OFFICE OF THE GENERAL MANAGER
AUTHOR: Sherrill Young, Manager - Financial Services

MOTION

Moved Cr Betts/Cr Burke

That in relation to the report “Draft Debt Recovery Policy for Property Debts”, Council:

- (i) receive and note the Draft Debt Recovery Policy for Property Debts;
- (ii) authorise the Draft Debt Recovery Policy for Property Debts to be placed on public exhibition for a period of 28 Days; and
- (iii) request a further report to Council to consider any feedback received throughout the public exhibition period and present the final Draft Debt Recovery Policy for Property Debts for formal adoption.

343/23 RESOLVED