

MURRAY RIVER COUNCIL  
COUNCIL POLICY

**RATES & CHARGES  
HARDSHIP  
POLICY**

POL-210.V#1



murray river  
council

## 1. INTRODUCTION

- 1.1 This Policy provides flexible repayment arrangements for people experiencing hardship paying their annual rates and charges to Murray River Council (the 'Council').

## 2. OBJECTIVES

- 2.1 The objectives of this Policy are to:
- ▶ provide financial assistance to ratepayers of Council who are experiencing genuine financial hardship with the payment of their rates and charges within the constraints of the law;
  - ▶ provide a framework to assess all financial hardship applications.

## 3. SCOPE

- 3.1 This Policy applies to all ratepayers of Council relating to the accounts listed below:
- ▶ Ordinary Rates
  - ▶ Special Rates
  - ▶ Waste Management Charges
  - ▶ Annual Waste Charges
  - ▶ Annual Sewerage Charges
  - ▶ Water Usage Charges
  - ▶ Trade Waste Charges
  - ▶ Any interest on overdue accounts on any of the above rates and charges.

## 4. POLICY STATEMENT

- 4.1 A ratepayer may be eligible for consideration for hardship assistance in the payment of overdue rates, annual charges and interest, where:
- (a) The actual hardship exists;
  - (b) That a repayment schedule is devised;
  - (c) That provided the repayment schedule is adhered to, that no interest is payable;
  - (d) That a default in the repayment schedule will involve interest being levied from the day after the date of last payment;
  - (e) Any repayment schedule less than 12 months will require certain, not limited financial information;
  - (f) Any repayment schedule greater than 12 months will require:
    - i. Evidence of meetings with financial advisors and their recommendations
    - ii. Copies of operating statements, balance sheets, cash flow statements and budgets;
  - (g) Arrangements greater than two (2) years are not encouraged; and
  - (h) The Policy to apply holistically across the Murray River Council Local Government Area when a drought is declared.
- 4.2 The ratepayer is required to contact Council immediately if there are any change in circumstance of the financial hardship.

- 4.3 Council will consider applications for assistance in accordance with the following principles:
- (a) Council will individually assess cases of financial hardship; and
  - (b) Council will not reduce rates or annual charges, but will consider alternative approaches to dealing with cases of financial hardship.
- 4.4 Personal information collected as a result of this Policy will be used for the purpose of assessing the eligibility under the Policy and will not be used for any other purpose or disclosed to any other person unless required by law to do so or authorised to do so by the person to whom the personal information relates.

## 5. IMPLEMENTATION AND DELEGATION

5.1 This Policy is implemented through the Rates & Charges Hardship Procedure and the Rates & Charges Hardship Application Form.

### 5.2 Delegated authority

Delegated authority is given to the following Council employees to deal with applications. Training will be provided to give the relevant Council employees the knowledge to assess applications on a case-by-case basis, acting in accordance with this Policy and within their delegated authority.

Process	Employee Delegation
Provide the Rates & Charges Hardship Application Form to a ratepayer	Any staff member
Acceptance of a completed Rates & Charges Hardship Application Form	Customer Service Officer
Registration of completed Rates & Charges Hardship Application Form into CM9	Records Management staff
Review of Rates & Charges Hardship Application Form	Revenue/Rates Officer
Approval of hardship and repayment arrangement	<ul style="list-style-type: none"> <li>▪ Director Corporate Services</li> <li>▪ Revenue/Rates Officer</li> <li>▪ Manager Finance</li> <li>▪ Senior Finance Officer</li> <li>▪ Finance Officer</li> </ul>
<ul style="list-style-type: none"> <li>▪ Monitor hardship repayment arrangements</li> <li>▪ Cancel any hardship arrangement when an applicant defaults on the repayment arrangement</li> </ul>	Revenue/Rates Officer

### 5.3 Records Management

Completed application forms will be stored in Council's records management system, CM9, with access restricted to the Finance Business Unit of Council.

## 6. EVALUATION AND REVIEW

- 6.1 It is the responsibility of the Director Corporate Services to monitor the adequacy of this Policy and recommend appropriate changes.
- 6.2 This Policy will be formally reviewed every four (4) years or as needed, whichever comes first.

## 7. LEGISLATION, ASSOCIATED DOCUMENTS AND TERMINOLOGY

### Legislation

- ▶ Local Government Act 1993 (NSW);
- ▶ Local Government (General) Regulation 2005

### Associated Documents

- ▶ Murray River Council Rates & Charges Hardship Procedure
- ▶ Murray River Council Rates & Charges Hardship Application Form

### Definitions:

## 8. DOCUMENT CONTROL

Version No.	Details	Dates	CM9 Reference	Resolution No.
1	Initial Issue	25 June 2019	VF/19/525	120619

Council reserves the right to review, vary or revoke this policy at any time  
This Policy is scheduled for review in before June 2023