

# COVID-19

## Financial Hardship Policy

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## **Purpose**

To provide a process for assisting ratepayers, businesses, individuals and community groups who may, due to the economic impacts of the COVID-19 pandemic, encounter difficulties with payment of their rates, fees and charges.

## **Objectives**

To provide temporary relief and assistance to ratepayers, businesses, individuals and community groups during the time of the COVID-19 pandemic and until further notice.

## **Scope of Policy**

This policy shall be applicable to all ratepayers, businesses, individuals and community groups within the Murrumbidgee Council Local Government Area.

## **Policy Implementation**

### **Guidelines**

Utilising the process recognised by the Federal Government's Job Keeper eligibility criteria, ratepayers, businesses and individuals may apply for a deferred payment arrangement for outstanding rates, fees and charges as at/from 1 April 2020.

Those assessments, fees or charges deemed eligible for the payment arrangement will also be provided with a penalty interest waiver for the same period.

Community and sporting groups will have rents, fees and charges for Council owned land, buildings and/or facilities waived until further notice.

### **Rates, Fees and Charges eligible for payment arrangements**

The following Council rates fees and charges will be considered for deferred payment arrangements, subject to eligibility of applicant:

- Residential rates
- Rural residential rates
- Business rates
- Farmland rates
- Town Improvement rates
- Stormwater levy
- Waste annual charge
- Water annual charge
- Sewerage annual charge
- Water usage charges
- Sewer usage charges
- Lease of Council land, building or facility
- Food Inspection fee

## **Application for COVID-19 Hardship**

Each individual case will be considered on merit.

Residents and ratepayers seeking concessions for COVID-19 financial hardship are to submit an application to Council outlining their particular circumstances and providing supporting documentation proving a loss of 30% or more of their revenue compared to a comparable period a year ago, or some other time as deemed appropriate.

Supporting documentation may include but not be limited to:

- Copies of bank/financial institution statements
- Copies of comparable Business Activity Statements
- Details of income and expenditure (including monthly budget analysis)

Supporting documentation in the case of a corporation may include but not be limited to:

- Details of ownership and directorship
- Subsequent details or further information if owner is another corporation
- Financial details and proof of hardship of corporation and directors

Applications will be assessed individually by Council's finance staff.

## **Procedures**

All COVID-19 financial hardship applicants shall be advised in writing of Council's decision within 30 days of receipt of the application.

Where a scheduled repayment default occurs, interest will be calculated and levied from the date of the last payment made in accordance with the repayment schedule. The ratepayer will be contacted in regard to the repayment default

## **Privacy**

Personal information collected as a consequence of this policy will only be used for the purposes of assessing eligibility under the policy and will not be used for any other purpose or disclosed to any person unless we are required by law to do so, or authorised to do so by the person to whom the personal information relates.