



Shire of **Ngaanyatjaraku**
ON A JOURNEY

Council Policy

Policy 2.13 – Financial Hardship
(Rates Relief)

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Council Policy 2.13 – Financial Hardship (Rates Relief)

Policy Objective

To guide the CEO / administration in considering applications to support ratepayers experiencing genuine financial hardship.

Policy Statement

The Shire acknowledges exceptional circumstances will exist at varying times which may lead to ratepayers encountering difficulty in paying rates and service charges by their due date. Where ratepayers are experiencing genuine financial hardship, the Shire will endeavour to minimise additional hardship potentially resulting from debt recovery processes by:

- Suspending debt recovery processes whilst considering applications made under this policy;
- Giving consideration to acceptable payment arrangements to clear (wherever possible) rates debts prior to the end of the current financial year; and/or
- Where any interest charges on rates and service charges are imposed which may cause further financial hardship, consider applications to write off interest up to \$1,000.

Applications are required to meet the criteria and evidence requirements noted by this policy and are to be submitted in writing to the CEO.

The CEO will assess each application as required against relevant delegations, Council policies and legislation to finalise applications or escalate for consideration by Council as required.

Criteria

For consideration of alternate payment arrangements for outstanding rates and charges, the ratepayer is to submit their request in writing to the CEO to consider a payment arrangement to clear their debt (where possible) prior to the end of the current financial year.

For consideration of write off of any interest on outstanding rates, the following conditions are all required to be met:

- a) The ratepayer is experiencing extreme and genuine financial hardship;
- b) The ratepayer had either no outstanding rates from a previous financial year or the ratepayer has an approved payment arrangement and continues to adhere to the terms of that agreement;
- c) The ratepayer's circumstances are supported by an original hardship letter from a qualified financial body (e.g. a fully accredited member of Financial Counsellors Association of Western Australia, CPA/ICA/IPA accounting firm or bank);
- d) The ratepayer is not a corporation or trustee;
- e) where the ratepayer is an individual that:

- i. they are not bankrupt or subject to a bankruptcy petition; and
 - ii. no revenue is being derived from the property the subject of the application;
- f) The maximum amount of interest to be written off is \$1,000;
- g) Write offs are applicable to interest on the ratepayer's principal place of residence or business only; and
- h) The applicant must be the owner / occupier of the property / mining tenement and liable for payment of rates and charges.

Evidence

Applications for financial hardship assistance must be made in writing to the CEO to substantiate the criteria noted in this policy, and supported by the following:

- a) Sufficient detail to identify the ratepayer and property which are the subject of the application;
- b) Original copy of extreme hardship letter from a qualified financial body (e.g. a fully accredited member of Financial Counsellors Association of Western Australia, CPA/ICA/IPA accounting firm or bank); and
- c) Where the applicant is not the owner of the property, evidence (such as executed lease agreement) to support liability for payment of rates and charges.

Outcomes of Decisions

The Shire will notify ratepayers of the outcome of their application in writing at the earliest available opportunity. Where a ratepayer is aggrieved by the decision, they may request Council to consider the application. The decision of Council will be final.

Policy History

Amendments to this Policy

Amendments to this policy require a simple majority decision of Council.

History

Policy adopted: 24 June 2020

Policy reviewed: 28 June 2023

Previous Policy

Policy 2.21 contained inclusions now provided for by new Policy 2.13