



COVID-19 Financial Hardship Policy

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1. PURPOSE

- 1.1 The purpose of this COVID-19 Financial Hardship Policy is to provide Council with a policy framework to provide financial relief to individuals and business who need assistance from the impacts of the COVID-19 Pandemic. The policy aims to provide individuals and businesses with a clear and transparent understanding of options and assistance available if currently experiencing financial hardship due to the pandemic.

2. SCOPE

- 2.1 Council will provide assistance to those in financial hardship in accordance with the *Local Government act 1989*, while ensuring it does not jeopardise the funding of its operations.
- 2.2 This Policy applies to all monies owed to Golden Plains Shire Council including rates, waste charges, animal registrations and permits, fees and user charges

3. POLICY STATEMENT

3.1 **Context**

The Coronavirus disease (COVID-19) is a new virus that can cause an infection in people, including a severe respiratory illness. COVID-19 spreads through close contact with an infected person, mostly via face-to-face contact.

COVID-19 was declared a global pandemic on the 30th January 2020 and a State of Emergency was declared in Victoria on the 16th March 2020.

Income such as rates, animal registrations, user fees and charges are a primary source of revenue that Council uses to deliver services to the community. In times of crisis it is important to remember that Council still requires cashflow to deliver critical services to the community, however, it is also recognised that the COVID-19 pandemic will cause significant financial hardship for members of the community and Council has a responsibility to provide assistance.

3.2 **Alignment**

The policy aligns with Golden Plains Shire Councils Rating Strategy and Collection of Overdue Rates and Charges (including Financial Hardship) Policy.

3.3 **Financial Hardship**

Financial Hardship is a circumstance of experiencing lack of financial means, which may be either ongoing or temporary. This policy is to address temporary financial hardship due to the impacts of COVID-19

Identification of Financial Hardship caused by the impacts of COVID-19

For businesses – if your business has been assessed by the Australian Taxation Office (ATO) as being eligible for the Commonwealth Job Keeper Payment you are automatically deemed to be in Financial Hardship for the purposes of this policy.

For individuals – if you or a member of your household has lost their job, either temporarily or permanently as a direct result of the COVID-19 Pandemic, you may be automatically deemed to be in Financial Hardship for the purposes of this policy. Adequate evidence (i.e Letter from Employer, Centrelink confirmation etc.) will be required to support the Hardship Application.

For businesses or individuals that are not deemed to be in Financial Hardship for the purposes of this policy (as per the tests above), the identification of Financial Hardship can be determined by:

- Assessment by Golden Plains Shire Council staff
- External assessment by, for example, an independent accredited financial counsellor.

The Financial & Consumer Rights Council of Victoria (FCRC) is the peak body for Financial Counsellors in Victoria. The FCRC can help affected persons find a counsellor – please visit www.fcrc.org.au or call 1800 007 007 for more information.

4. OBJECTIVES

To provide direction to Council's officers when collecting and providing for debts owed to Council and to ensure Council takes into consideration the financial hardship of debtors caused by COVID- 19. Council will provide assistance to those in financial hardship in accordance with the Local Government Act 1989, while ensuring it does not jeopardise the funding of its operations.

The policy will be guided by the principles of transparency, efficiency, capacity to pay and equity by treating all debtors consistently and in a fair manner.

5. POLICY DETAILS

5.1 Application for Financial Hardship caused by the impacts of COVID-19

Access to the Financial Hardships provisions of this policy is via the Application for COVID-19 Financial Hardship form. Refer Appendix A.

5.1.1 Assessment of Applications for Financial Hardship caused by the impacts of COVID-19

Assessment of Applications for Financial Hardship caused by the impacts of COVID-19 will be an objective assessment based on the information provided by the individual or business in the application.

5.2 Payment Plan and Interest Hold

The total deferral of all financial responsibilities due to an event such as the COVID-19 Pandemic can cause a secondary bout of financial stress when the event has concluded, and bills are owed. Councils aim is to provide assistance to customers through the COVID-19 event without creating additional financial stress when the pandemic has been resolved.

Council will encourage customers to set up a payment arrangement with Council tailored specifically to the customers needs to reduce the amount of debt owing after the pandemic. Council will hold interest on debt accumulated during the COVID-19 pandemic. The interest hold will begin from the declaration of the State of Emergency, 16 March 2020, until the 30 September 2020 to allow ample time for the debt to be paid without interest. If any debt is still outstanding at 30 September 2020, Councils Collection of Overdue Rates and Charges (including Financial Hardship) Policy will apply.

5.3 ***Payment Arrangement Application***

Refer Appendix B – This form is to be completed for all ratepayers/debtors entering into a payment arrangement. If the ratepayer/debtor is unable to return the completed form due to current social distancing restrictions, the ratepayer will need to acknowledge the payment arrangement via return mail/email within 14 days of the application being issued by Council officers.

5.4 ***Rates Deferral and Interest Hold***

If the ratepayer is unable to enter in to a payment plan, Council will defer the debt accumulated during the COVID-19 pandemic and will hold interest on this debt from the declaration of the State of Emergency, 16 March 2020, until the 30 September 2020 to allow ample time for the debt to be paid without additional interest. If any debt is still outstanding at 30 September 2020, Councils Debt Management (including Financial Hardship) Policy will apply.

5.5 ***Debt Recovery***

Council will make a reasonable attempt to contact a customer about their overdue account. This may include a reminder letter, account statement, email or phone call.

During the COVID-19 pandemic, Council will hold off on all legal action for the collection of rates and charges.

6. **PURPOSE, SCOPE & REVIEW DETAILS**

This policy is to address temporary financial hardship due to the impacts of COVID-19. Councils existing Revenue and Debt Collection (including Financial Hardship) Policy only allows for Financial Hardship experienced by a ratepayer at their primary residence (exclusively residential). However, the COVID-19 Hardship Policy will apply to all rateable properties and charges owing within Golden Plains Shire.

7. RESPONSIBILITIES

Compliance, monitoring and review

- 7.1 This policy sits in the Directorate of Corporate Services, with the Finance Manager responsible for ensuring the policy:
- aligns with requirements of the Local Government Act 1989, Golden Plains Shire Council Plan and the Victorian Charter of Human Rights and Responsibilities Act 2006;
 - aligns with the Golden Plains Shire Council's Rating Strategy and Collection of Overdue Rates and Charges (including Financial Hardship) Policy;
 - is implemented and monitored during the COVID-19 State of Emergency period (i.e. the policy is followed, reflects the changing policy environment, and emerging issues are identified); and
 - is reviewed to evaluate its continuing effectiveness (e.g. achieving its purpose, remains relevant/current.)

Reporting

- 7.2 No additional reporting is required.

Records Management

- 7.3 Council must maintain all records relevant to administering this policy in accordance with the *Public Records Act 1973*.

8. DEFINITIONS OF TERMS OR ABBREVIATIONS USED

Terms and definitions

Term	Definition
<i>Council</i>	<i>Golden Plains Shire Council, being a body corporate constituted as a municipal Council under the Local Government Act 1989</i>
<i>Debt</i>	<i>Debt is the amount (of money) owed by a debtor as a result of a transaction with Council.</i>
<i>Debtor</i>	<i>Debtor refers to the individual, organisation or other party that owes a debt as a result of a transaction with Council.</i>
<i>Ratepayer</i>	<i>The occupier of any rateable property who is liable to pay rates. This maybe the property owner or a tenant who is liable under the lease agreement</i>
<i>Deferment</i>	<i>Postponement of payment in whole or part for a specified period</i>
<i>Payment Arrangement</i>	<i>Spreading the outstanding amount owed to Council over an agreed period, allowing for additional time to make the payment without any legal action being taken (e.g. Regular payments which will clear amount owing</i>

9. RELATED LEGISLATION AND DOCUMENTS

Local Government Act 1989

2017-2021 Golden Plains Shire Council Plan and Municipal Public Health and Wellbeing Plan

Victorian Charter of Human Rights and Responsibilities Act 2006

Golden Plains Shire Council;

- Rating Strategy
- Collection of Overdue Rates and Charges (including Financial Hardship Policy)
- Financial Hardship Application
- Payment Arrangement Application

10. POLICY OWNER

10.1 Manager Finance is the policy owner.

12. APPENDIX A – COVID-19 FINANCIAL HARDSHIP APPLICATION

COVID-19 Financial Hardship Application

APPLICANT DETAILS

Property Owner(s)/Applicant(s)
Name/s

Property
Owner(s)/Applicants(s) Postal
Address:

Telephone: Home _____ Mobile _____

Telephone: Business _____ Email _____

PROPERTY DETAILS

Council Property Number:

Property Address:

Amount Owing to Council \$

OTHER SERVICES

Animal Registration Cat/Dog

Tag Number/s

Amount Owing to Council \$

Other Service

Details

Amount Owing to Council \$

Application for COVID-19 Financial Hardship

Section A - For Businesses

Has your business been assessed by the Australian Taxation Office (ATO) as being eligible for the Commonwealth Jobkeeper Payment

YES

Go to Section D

NO

Go to Section C

Section B – For Individuals

Have you or a member of your household lost their job as a direct result of the COVID-19 Pandemic?

YES

What is the name of the business that the job was lost from?

.....

(Please provide appropriate evidence, i.e. Letter from Employer, Centrelink Confirmation etc. to support your claim)

NO

Go to Section C

Section C – If you answered NO to Section A or Section B

Please describe how the COVID-19 Pandemic has caused you financial hardship.

(Please provide appropriate evidence, i.e. Letter from Employer, Centrelink Confirmation etc. to support your claim)

SECTION D - ACKNOWLEDGEMENT

I/We acknowledge that this declaration is true and correct, and I make it with the understanding and belief that a person making a false declaration is liable to the penalties of perjury.

Name of Applicant 1 _____

Signature of Applicant

Date _____

Name of Applicant 2 _____

Signature of Applicant

Date

Applications will be assessed in accordance with Council's COVID-19 Financial Hardship Policy

All completed applications should be returned to:

Finance Manager
Golden Plains Shire Council
PO Box 111
Bannockburn Victoria 3331
Telephone: 03 5220 7111
Email: enquiries@gplains.vic.gov.au

Personal information collected on this form shall be used by Golden Plains Shire Council to assess eligibility for financial hardship under Council's Covid-19 Financial Hardship Policy. Council may disclose your information to other internal departments in order to provide this service. The information will not be disclosed to any external party without your consent, unless required to do so by law. If you do not provide us with all required information, Council may not be able to assess your application.

Golden Plains Shire Council is committed to protecting all personal and sensitive information consistent with the Information Privacy & Health principles set out in the Privacy and Data Protection Act 2014 and the Health Records Act 2001. You have the right to access your personal information and make any necessary corrections. If you have any queries or wish to gain access to amend your information please contact Golden Plains Shire's Customer Services team on (03) 5220 7111 or enquiries@gplains.vic.gov.au or PO Box 111, Bannockburn 3331

APPENDIX B – GOLDEN PLAINS SHIRE PAYMENT ARRANGEMENT APPLICATION

Name			
Property Address:			Postcode:
Postal Address:			Postcode:
Phone Number:	(Home):	(Mob):	
Email:			

PAYMENT DETAILS

I hereby agree to make the following payments commencing on (insert date): ___ / ___ / ___

Payment Frequency:	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly
Amount (\$):	\$ _____		
TO BE PAID IN FULL BY	___ / ___ / ___		

ACKNOWLEDGEMENT

- I acknowledge that if I default on this agreement, Council reserves the right to pursue legal action for the recovery of the outstanding amount after 30 September 2020
- I acknowledge that interest (currently 10% PA) will be deferred for the period 16 March 2020 to 30 September 2020
- I agree to contact the Council in writing if I am unable to maintain this arrangement.

Signature:		Date:	___ / ___ / ___
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CURRENT RATES BALANCE: \$ _____ **PROPERTY NUMBER:** _____

DATE NOTICE ISSUED: ___ / ___ / ___

APPLICATION TO BE LODGED WITHIN 14 DAYS FROM THE DATE OF ISSUE TO AVOID LEGAL ACTION BEING TAKEN FOR THE RECOVERY OF THE OVERDUE AMOUNT.

The Golden Plains Shire Council considers that the responsible handling of personal information is a key aspect of democratic governance and is strongly committed to protecting an individual's right to privacy. Council will comply with the Information Privacy Principles as set out in the Privacy & Data Protection Act 2014. The personal information required on this form will only be used by Council for the purpose of rating information. The information will not be disclosed to any other party unless Council is required to do so by law. You can view and change the information by contacting Customer Service on 5220 7111

13. APPENDIX C – GOLDEN PLAINS SHIRE FINANCIAL HARDSHIP APPLICATION

Financial Hardship Application

APPLICANT DETAILS

Registered Property Owner(s): _____

Property Owner(s) Mail Address: _____

Telephone: Home _____ Mobile _____

Telephone: Business _____ Email _____

PROPERTY THAT FINANCIAL HARDSHIP APPLICATION RELATES TO

Council Property Number: _____

Property Address: _____

HAS FINANCIAL ASSISTANCE BEEN SOUGHT?

Question	Answer	
	First Debtor	Second Debtor/Spouse
Have you sought any financial assistance from a suitably qualified financial counsellor?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide the name of the financial counsellor		
Contact Telephone Number for financial counsellor		

FAMILY DETAILS

Question	Answer	
	First Debtor	Second Debtor/Spouse
Are you single, married or living in defacto relationship?		
How many dependents do you have in your care?		
What is their relationship to you?		

PROPERTY DETAILS

Question	Answer			
	First Debtor	Second Debtor/Spouse		
Is there a mortgage over the property which this application relates to?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, what value is the mortgage?	\$			
Are there any other persons currently residing in the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, please provide below details for each additional occupant				
Name	Amount Rent	Regularity (Weekly, etc)	Term of Lease	Expiration Date

OTHER ASSET DETAILS

Question	Answer	
	First Debtor	Second Debtor/Spouse
Do you own, or have any interest in any other property other than the rates property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide below details for each additional property in which you hold an interest.		
Property Address		
Type of Property (House, Unit, etc)		
Income received from Property		
Market Value of Property		
Property Address		
Type of Property (House, Unit, etc)		
Income received from Property		
Market Value of Property		
Do you have any of the following (If yes, provide full details including current value)		
Bonds, Shares, money on loan or other investments	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Details		
Interest in any deceased estate	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Details		
Life insurance/superannuation policies	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Details		
Motor Vehicles	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Make		
Model		
Year of Manufacture		
Registration		
Is vehicle subject to finance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, value of finance	\$	\$
Do you have any other property or assets not disclosed in this form (Boat, caravan, etc)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide type of asset		
If yes, please provide value of asset	\$	\$

EMPLOYMENT AND INCOME DETAILS

Question	Answer	
	First Debtor	Second Debtor/Spouse
Are you currently employed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide the below details		
Name of Employer		
Address of Employer		
Start Date		
Employment Status (Full time, casual, etc)		
If you are not currently employed, please provide the below details		
Last Employer Name		
Address of Last Employer		
Date employment ceased		
Are you the owner or director of any company/business?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide below details		
Name of Company/Business		
Registered Address of Company/Business		
ACN/ABN of Company/Business		
How much are you currently earning each week from employment?	\$	\$
Are you in receipt of any Centrelink Benefits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what sort of payment?		
How much are you currently receiving in the way of Centrelink payments each week?	\$	\$
Do you have any other source of income not mentioned above?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please provide weekly details (amount)	\$	\$

BANK AND SAVINGS DETAILS

Question	Answer	
	First Debtor	Second Debtor/Spouse
Do you have any accounts in a bank, credit union, building society or similar financial institution? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please provide below details for each account		
Institution Name		
Account Name		
Address of Institution		
Account Number		
Balance of Account		
Institution Name		
Account Name		
Address of Institution		
Account Number		
Balance of Account		
Institution Name		
Account Name		
Address of Institution		
Account Number		
Balance of Account		
Institution Name		
Account Name		
Address of Institution		
Account Number		
Balance of Account		

EXPENSE DETAILS

Question	Answer	
	First Debtor	Second Debtor/Spouse
Please provide details of your weekly expenses		
Mortgage Repayments	\$	\$
Car Repayments	\$	\$
Food	\$	\$
Clothing	\$	\$
Entertainment	\$	\$
Car Running Expenses (Reg, Fuel, etc)	\$	\$
Amenities (Gas, Water, phone, Rates, etc)	\$	\$
Credit Card Repayments	\$	\$
Insurances (House, Contents, Car)	\$	\$
Education Expenses	\$	\$
Medical/Dental/Pharmaceutical	\$	\$
Other Expenses (please provide details)	\$	\$
	\$	\$

GENERAL

Other circumstances which have impacted applicant's financial capability

Is any member of the family in poor health? If yes, please provide details

Has such illness caused financial difficulties? If yes, please provide details

ACKNOWLEDGEMENT

The information you provide will be held securely and your privacy respected. Your details may be provided to another organisation, if the Information Privacy Act 2000 is inconsistent with other legislation.

I acknowledge and provide consent to Council to refer this application to a suitably qualified financial counsellor for review and recommendation for a confidential closed session of Council.

The completed application form will be referred to the nominated financial counsellor on page one of this application if you have already sought financial advice or referred to Council's nominated financial counsellor.

I agree that I may be required to further discuss this application with the financial counsellor that the application is referred to if clarification of information is required.

I acknowledge that this declaration is true and correct, and I make it with the understanding and belief that a person making a false declaration is liable to the penalties of perjury.

Name of Applicant 1 _____

Signature of Applicant* _____

*Signature of person making this declaration (to be signed in front of an authorised witness)

Name of Applicant 2 _____

Signature of Applicant* _____

*Signature of person making this declaration (to be signed in front of an authorised witness)

Declared at _____)

this _____ day of _____ 20 _____)

Before me,

Signature of Authorised Witness _____

The authorised witness must print or stamp his or her name, address and title under section 107A of the *Evidence (Miscellaneous Provisions) Act 1958* (as of 1 January 2010), (previously *Evidence Act 1958*), (eg, Justice of the Peace, Pharmacist, Police Officer, Court Registrar, Bank Manager, Medical Practitioner, Dentist)

All completed applications should be returned to:
 Finance Manager
 Golden Plains Shire Council
 PO Box 111
 Bannockburn Victoria 3331