

	<h2 style="text-align: center;">COVID-19 Financial Assistance (Rates & Charges) Policy</h2>
Version No.	V 1.0 - 01 April 2020
Endorsement:	Executive – 9 April 2020 Policy Review Panel - 22 April 2020
Authorisation:	Council – 11 May 2020
Review date:	30 April 2021
Expiry date:	to be determined by the Review Date
Responsible officer:	Revenue Coordinator
Policy owner:	Manager Finance

1. Purpose

This policy aims 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*, on a case-by-case basis while ensuring it does not jeopardise its ability to continue to carry out its core functions.

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.

2. Scope

This policy applies to ratepayers of Melton City Council in accordance with Sections 170, 171 and 171A of the *Local Government Act 1989*.

3. Definitions

Word/Term	Definition
Financial hardship	is a circumstance of experiencing a lack of financial means, which may be either ongoing or temporary.
Payment plan and interest hold	the total deferral of all financial responsibilities due to an event can cause a secondary bout of financial stress when the event has concluded, and bills are owed.

4. Policy

This policy is to address temporary financial hardship due to impacts of COVID-19. Council's existing Financial Assistance (Rates & Charges) Policy only allows for financial hardship experienced by a residential ratepayer's primary residence. This policy will apply to all rateable properties in Melton.

Council's aim is to provide assistance to ratepayers through the COVID-19 event without creating additional financial stress when the pandemic has been resolved.

Council will encourage ratepayers to set up a payment plan with Council tailored specifically to the ratepayers' needs to reduce the amount of debt owing after the pandemic. ie. on a case-by-case basis. 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, to allow for the debt to be paid without interest. When this policy expires, Councils Financial Assistance (Rates & Charges) Policy will apply.

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, to allow for the debt to be paid without interest. When this policy expires, Councils Financial Assistance (Rates & Charges) Policy will apply.

Council will make a reasonable attempt to contact a customer about their overdue account. This may include a reminder letter, account statement, rate notice, email, SMS or phone call. During the COVID-19 pandemic, Council will suspend all legal action for the collection of rates and charges.

5. Responsibility /Accountability

5.1	Manager Finance
	<ul style="list-style-type: none"> For ensuring the policy is applied consistently. Determining deferrals of rates and charges under Section 170 of the <i>Local Government Act 1989</i> Determining the waiving of interest under Section 171A of the <i>Local Government Act 1989</i>
5.2	Debt Recovery Officer
	<ul style="list-style-type: none"> For the collection of Council's overdue rates and charges.
5.3	General Manager Corporate Services
	<ul style="list-style-type: none"> Determining deferrals of rates and charges under Section 170 of the <i>Local Government Act 1989</i> Determining the waiving of interest under Section 171A of the <i>Local Government Act 1989</i>
5.4	Council
	<ul style="list-style-type: none"> Determining the waiving of rates under Section 171 of the <i>Local Government Act 1989</i>

6. References and links to legislation and other documents

Name	Location
Sections 170,171,171A of the <i>Local Government Act 1989</i> (VIC)	http://www.legislation.vic.gov.au/