

COVID-19 FINANCIAL HARDSHIP GUIDELINES

1. PURPOSE

The purpose of these guidelines is to help members of the community who are suffering genuine financial hardship as a result of the COVID-19 pandemic to access relief under Council's Financial Hardship Policy.

These guidelines apply with effect from 18 May 2020.

2. WHO CAN APPLY FOR ASSISTANCE?

A person or business who is responsible for the payment to Council of rates and charges or Council fees may be eligible for the financial hardship assistance set out in these guidelines.

To be eligible to receive assistance under these guidelines, an applicant must be able to show that they are in **genuine financial hardship** caused by the COVID-19 crisis.

3. WHAT ASSISTANCE IS AVAILABLE?

A person or business who believes they are suffering genuine financial hardship can apply to Council for any of the following types of assistance:

Delayed payment of rates and charges

Deferral of the payment of Rates and Charges (i.e. paying charges after they would normally be due) for up to 24 months.

Removal of interest and penalties on overdue rates and charges

This is a waiver of any interest, penalties and any legal charges incurred for overdue Rates and Charges, either in-part or in-full.

Penalties and interest incurred for overdue rates from the fourth rates instalment of the 2019-20 financial year have already been waived, meaning that these will be waived automatically. However, a person or business can still apply under this policy for the waiver or deferral of penalties and interest incurred in other time periods, including during the COVID-19 emergency period.

Waiver or deferral of other Council fees

Either a waiver or a deferral of other Council fees, such as dog registration fees, for up to 12 months from their due date.

Delaying payment of infringement notices (fines)

A deferral of the requirement to pay infringement amounts (such as parking fines) for up to 12 months from their due date.

A person or business can apply for one or more of the above types of assistance when making an application and are encouraged to apply if they think they are in genuine financial hardship.

4. HOW DO I APPLY?

Applicants are required to submit the application form and provide any supporting evidence to Council.

The supporting evidence that is provided will help Council to assess the application faster.

The application form will be available on Council's website (www.gcc.tas.gov.au). Alternatively, applicants can call Council on **6216 6800** and ask that a form be posted or emailed to them.

Application forms and evidence can be:

- emailed to gccmail@gcc.tas.gov.au, or
- posted to **Glenorchy City Council, PO Box 103, GLENORCHY TAS 7010**

Council staff will contact the applicant once the application is received and provide advice about the assessment process and whether any other information needs to be provided.

5. WHAT SUPPORTING EVIDENCE IS REQUIRED?

If a person or business applies for COVID-19 financial assistance, Council will ask for evidence that they are in genuine financial hardship.

Council will make sure that decisions are made which best support those in genuine need, based on the minimum necessary evidence.

Evidence that Council may ask for might include one or more of the following:

- a Statutory Declaration from someone familiar with the applicant's circumstances (e.g. family doctor, accountant, bank officer, welfare officer, Government agency)
- bank statements which show the applicant is experiencing financial hardship
- medical certificates or other evidence demonstrating the circumstances that have resulted in financial hardship being experienced
- evidence that the applicant or a close family member has lost their job or had their hours or salary significantly reduced (e.g. a letter from an employer or a separation certificate)
- evidence that the applicant or a close family member has lost another main source(s) of your income or that it has been significantly reduced
- evidence that the applicant qualifies for Federal Government assistance in response to COVID-19
- evidence showing that the applicant has sought financial counselling
- Other documentation demonstrating that the applicant is experiencing financial hardship.

If applicants do not provide enough evidence with their applications, Council officers will contact them to discuss what additional evidence they can provide.

6. DECISION PRINCIPLES

When applying these guidelines, Council will be guided by the following principles:

- compliance with any statutory requirements
- flexibility in providing payment options and processes that meet local needs and the special circumstances of those facing hardship
- the fair, equitable and respectful treatment of all applicants facing financial hardship
- consistency in the granting of relief under this policy
- a 'stop the clock' approach to suspend debt recovery and/or legal action while a ratepayer's hardship application is being considered and if it is approved
- respecting confidentiality so that information provided by applicants is treated as private and confidential and can only be used by Council to assess the hardship application and not be made available to third parties (with the exception of referral to Council's debt collection agency)
- timely assessment generally within 10 working days except where Council has asked for more information and is waiting to receive it.

Council is not required to grant the type of assistance that the applicant has asked for, and may instead offer an alternative type of assistance. Council will make these decisions taking all the circumstances into account and following the above principles.

7. WHAT HAPPENS WHEN AN APPLICATION IS APPROVED?

Once Council has assessed each application it will advise the applicant of its decision.

For each approved application, Council staff will put in place necessary arrangements and send a letter to the applicant confirming what these are.

The applicant can rely on the written advice provided by Council if it receives any further requests for payment that it thinks are inconsistent with the agreement reached with Council.

8. DEFINITIONS

The following definitions apply to these guidelines:

Applicant means a person or business who is applying for financial hardship assistance under this policy. Applicants will be eligible if they:

- pay rates on a property in the Glenorchy municipality (this may be the owner of the property or could also be the person/business renting the property if the rental agreement requires that person to pay rates), or
- are liable to pay some other Council fees, or
- have been issued with a Council infringement notice.

Council fees means other fees charged by Council for providing services. Examples include dog registration charges or fees for conducting property inspections. Council fees do not include town planning application fees or fees charged under the *Building Act 2016*.

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Genuine financial hardship is when a ratepayer is genuinely unable to pay the rates and charges or other fees or infringement amounts owed to Council and is also unable to meet their other financial obligations due to circumstances related to the COVID-19 pandemic.

Genuine financial hardship does not mean that it is inconvenient to pay the amount of rates or charges owed. Genuine financial hardship because of COVID-19 may occur in the following circumstances:

- where the applicant has lost their main source of income (or has had it significantly reduced) because of job loss, reduced hours or business closure (or more than one of these), due to the COVID-19 pandemic
- because the applicant or a family member has contracted COVID-19 or is suffering a serious illness that results in them self-isolating and unable to work in order to keep safe
- due to a death in the family that has caused a loss of income or other serious financial impacts
- due to another reason that has led to the applicant being unable to meet their financial obligations which is directly related to the COVID-19 pandemic.

Rates and charges means the following Council rates and charges that appear on a rates notice:

- General rates
- Waste services charges
- The State Fire Services levy
- Any interest or penalties that Council can charge if the rates and charges are not paid on time (including any costs that Council would charge for the recovery of overdue rates and charges).