

FINANCIAL HARDSHIP (RATE RELIEF) POLICY

Document Control Statement – This policy is maintained by Financial Services. Any printed copy may not be up to date and you are advised to check the electronic copy on the City website to ensure that you have the current version. Alternatively, you may contact Customer Service on (08) 9186 8555

1. OBJECTIVE

Council acknowledges that due to exceptional circumstances ratepayers may at times encounter difficulty in paying rates and service charges as they fall due.

It is not the intention of Council to cause hardship to any ratepayer through the Council's recovery procedures and consideration will be given to acceptable arrangements to clear any debt, where possible, prior to the end of the current financial year.

Council recognises there are cases of genuine extreme financial hardship where the interest on outstanding rates will cause the ratepayer further hardship. The guideline below outlines the scope and criteria for assessing applications of cases of extreme financial hardship and to write off interest of up to \$500 on outstanding rates.

2. GUIDELINES

Delegation 1.8 provides authority to the Chief Executive Offices under s6.12(c) of the *Local Government Act 1995* to write off monies owing in cases of hardship, which includes interest on outstanding rates.

The following conditions are all required to be met for a write off of interest on outstanding rates:

1. the ratepayer is experiencing extreme and genuine financial hardship;
2. 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;
3. 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 or Bank);
4. the ratepayer is not a corporation or trustee;
5. the ratepayer is not bankrupt or subject to a bankruptcy petition;
6. no revenue is being derived from the property the subject of the application,
7. the maximum interest amount to be written off is \$500,
8. write-offs are applicable to interest on the ratepayer's principal place of residence only,
9. the property is a residential property; **AND**
10. the applicant must be the owner of the property and liable for payment of rates and charges.

3. CONSEQUENCES

This policy represents the formal policy and expected standards of the Council. Appropriate approvals need to be obtained prior to any deviation from the policy. Elected Members and Employees are reminded of their obligations under the Council's Code of Conduct to give full effect to the lawful policies, decisions and practices of the Council.

4. ROLES AND RESPONSIBILITIES

Applications for Financial Hardship Assistance must be made on the Financial Hardship (Rate Relief) Application form which can be obtained from the City website or by contacting Customer Service on 08 9186 8555.

Applications including original copy of an extreme hardship letter from a financial body must be submitted to the Rates section.

Upon receipt, Council Officers will assess the application and the ratepayer will receive notification of the outcome of the application generally within 21 days.

5. REFERENCES TO RELATED DOCUMENTS

- *Local Government Act 1995*
- City of Karratha Delegations Register

Policy Number:	CF-05
Previous Policy Number:	N/A
Resolution Numbers:	154179-Oct 2018
Last Review:	October 2018
Next Review:	October 2020
Responsible Officer:	Manager Financial Services/CFO

This policy takes effect from the date of adoption by Council and shall remain valid until it is amended or deleted.

FINANCIAL HARDSHIP (RATE RELIEF) APPLICATION FORM

Please submit your completed application and supporting documentation via one of the following:

By post:
City of Karratha
PO Box 219
KARRATHA WA 6714

In person:
City of Karratha Administration
Welcome Road
KARRATHA WA 6714

By email:
enquiries@karratha.wa.gov.au

APPLICANT/S DETAILS

APPLICANT 1

Surname: _____

First name: _____

Address: _____

_____ Postcode: _____

Telephone: _____ Mobile: _____

Email: _____

APPLICANT 2 (if applicable)

Surname: _____

First name: _____

Address: _____

_____ Postcode: _____

Telephone: _____ Mobile: _____

Email: _____

PROPERTY DETAILS

Address: _____

_____ Postcode: _____

SUPPORTING DOCUMENTATION

This application must be accompanied with a copy of a financial hardship letter from a qualified financial body (e.g. a fully accredited member of Financial Counsellors Association of Western Australia or Bank). By providing this document, the applicant has authorised the City of Karratha to reproduce this document for internal purposes only.

DECLARATION

It is hereby declared that:

- I am/we are experiencing extreme financial hardship.
- This application is not made on behalf of a corporation or trustee.
- I am/we are not bankrupt or subject to a bankruptcy petition.
- I/We will advise the City of Karratha if there is any change to my/our financial circumstances.

Applicant 1 Signature: _____ Date: _____

Applicant 2 Signature: _____ Date: _____

Privacy: The personal information collected on this form will only be used by the City of Karratha for the sole purpose of providing requested and related services. Information will be stored securely by the City and will not be disclosed to any third parties without your express written consent.