







# Property Rate Debt Management Policy

## Addendum A (COVID-19 20/21)

<p><b>Support Initiatives</b></p> 	<p>Options to provide financial support for ratepayers impacted by the COVID-19 pandemic are:</p> <p><b>Hardship assistance – Reach of initiatives</b></p> <p>These initiatives apply to all ratepayers (including residential, business and investment property ratepayers). Assistance can be accessed by contacting Council or completing a simple on-line application form.</p> <p><b>Hardship assistance – Interest free payment arrangements</b></p> <p>Ratepayers who have experienced changed financial circumstances as a result of the declared pandemic may apply to enter into a payment arrangement which would entail regular weekly, fortnightly or monthly payments at an amount that is manageable within their current financial circumstances. If the arrangement is maintained in accordance with the agreed terms, interest for the 2020/21 financial year that relates to the current year rates will be waived.</p> <p><b>Hardship assistance – Rate deferral</b></p> <p>Ratepayers who do not currently have capacity to maintain an arrangement, can seek to have rates or other charges deferred until 31 March 2021 without any penalty interest being charged. At this time, if the ratepayer's financial circumstance has not improved, a further review will be conducted and options considered by Council will be on a case by case basis.</p> <p>All applications outside of the COVID-19 conditions outlined above can be considered within the parameters of the existing Property Rate Debt Management Policy.</p>
<p><b>Purpose</b></p> 	<p>COVID-19 was declared a global pandemic on 30 January 2020 and a State of Emergency was declared in Victoria on 16 March 2020. Council implemented the COVID-19 Financial Assistance Policy on the 6 May 2020 which focused on the 2019/2020 financial year charges and was in response to the additional financial challenges that our community were facing as a result of the COVID-19 declared pandemic. On 2 August 2020 a State of Disaster was declared within Victoria.</p> <p>Whilst the pandemic continues, this addendum will be applied to Council's existing Property Rate Debt Management Policy and has been developed to recognise the ongoing financial challenges that some of our community may be facing and has a real focus on targeted relief to those that have experienced a direct financial change as a result of the pandemic.</p>

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<p><b>Context</b></p> 	<p>This addendum seeks to address financial hardship due to the impacts of COVID-19 by providing interest waivers and payment deferrals for the 2020/21 rates year. Rate arrears incurred prior to the declared pandemic will continue to be reviewed in accordance with the Property Rate Debt Management Policy and where there is no arrangement or engagement from the ratepayer normal debt escalation processes may occur from 1 October 2020. The addendum intends to offer additional measures that are delivered to those that most need it, whilst remaining flexible in our approach and responding to the changing environment.</p>								
<p><b>Requirements</b></p> 	<p>This addendum will be guided by the principles of transparency, efficiency, capacity to pay and equity by treating all account holders and ratepayers consistently and in a fair manner, whilst remaining flexible in our approach and responding to the rapidly changing environment.</p> <p>The Council's objective is to provide targeted assistance to account holders and ratepayers who are experiencing difficulties due to the COVID-19 pandemic as it impacts lives and businesses.</p> <p>Has your employment status changed? Has your household experienced a reduction in income as a result of the pandemic? Have you or your family's health and wellbeing been adversely affected as a result of the pandemic?</p>								
<p><b>Definitions</b></p> 	<table border="0"> <tr> <td>MSC or Council</td><td>Moorabool Shire Council</td></tr> <tr> <td>LGA</td><td>Local Government Act 1989</td></tr> <tr> <td>Account Holder</td><td>Refers to a customer who has received a Sundry Debtor Account, Animal Registration renewal or penalty infringement</td></tr> <tr> <td>Ratepayer</td><td>Is the owner and/or occupier of any rateable property who is liable to pay the rates and charges</td></tr> </table>	MSC or Council	Moorabool Shire Council	LGA	Local Government Act 1989	Account Holder	Refers to a customer who has received a Sundry Debtor Account, Animal Registration renewal or penalty infringement	Ratepayer	Is the owner and/or occupier of any rateable property who is liable to pay the rates and charges
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<p><b>Reference Documents</b></p> 	<p>COVID-19 Financial Assistance Application Form  <a href="https://forms.microsoft.com/Pages/ResponsePage.aspx?id=Dp6aVOqvNEGoiGPqVGmhFVXC5P8pDohPkwpve_YZmFFUNEdVMIRSQ0hFUEdaMUhXS1IUTUZTVkU2Vi4u">https://forms.microsoft.com/Pages/ResponsePage.aspx?id=Dp6aVOqvNEGoiGPqVGmhFVXC5P8pDohPkwpve_YZmFFUNEdVMIRSQ0hFUEdaMUhXS1IUTUZTVkU2Vi4u</a>          Property Rate Debt Management Policy  <a href="https://www.moorabool.vic.gov.au/sites/default/files/PRDM%20Policy%20Adopted_0.docx">https://www.moorabool.vic.gov.au/sites/default/files/PRDM%20Policy%20Adopted_0.docx</a></p>								
<p><b>Approval</b></p> 	<p>          .....          Derek Madden          Chief Executive Officer</p> <p>Date: 19 / 08 / 2020</p>								