

<b>Policy type</b>	Chief Executive Officer
<b>Adopted by</b>	Chief Executive Officer
<b>Responsible General Manager</b>	General Manger Corporate
<b>Responsible officer</b>	Manager Finance
<b>Date adopted</b>	31 March 2020
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## INTRODUCTION

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. In response to the impact of the COVID-19 pandemic on the community, Moira Shire Council is committed to helping its customers and businesses facing financial hardship.

Financial hardship is a circumstance of experiencing a lack of financial means, which may be either ongoing or temporary. If ratepayers are facing financial difficulty on a personal level, you may wish to obtain advice from a community financial counsellor. You can talk to a financial counsellor from anywhere in Australia by calling 1800 007 007 (Monday to Friday, 9.30 am – 4.30 pm). This number will automatically switch through to the service in the State or Territory closest to you, or you can visit the National Debt Helpline at [www.ndh.org.au](http://www.ndh.org.au).

## PURPOSE

The COVID-19 Financial Hardship policy will apply to all rateable properties in Moira Shire.

## SCOPE

### 1. PAYMENT ARRANGEMENTS OR DEFERRAL AND INTEREST WAIVED

The deferral of all financial responsibilities due to an unforeseen event can cause a secondary bout of financial stress when the event has concluded, and bills are still accumulating. The 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.

The Council will encourage ratepayers to set up a payment plan tailored specifically to their financial situation to reduce the amount of debt owing after the pandemic. If the ratepayer is unable to enter into a payment plan immediately, Council will defer the debt accumulated until September 30. Interest will be waived on new debt accumulated during the COVID-19 Pandemic commencing from the declaration of the State of Emergency, 16 March 2020, until the 30 September 2020. If any current debt is still outstanding at 1 October 1 2020 the Financial Hardship Policy will apply. Rate Notices will continue to be issued while payment arrangements are in place.

## 2. DEBT RECOVERY

The Council will make a reasonable attempt to contact ratepayers about their overdue account. This contact may include a reminder letter, account statement, email, text message or phone call. While the state of emergency is still declared in Victoria, Council will hold off on legal action for the collection of current rates and charges.

### DEFINITIONS

**The Council** means Moira Shire Council

**Debt** means an amount of money owed from Council rates and charges

**Deferment** means the postponement of payment in whole or in part for a specified period

**Payment Arrangement** means spreading the outstanding amount owed to the Council over an agreed period, allowing for additional time to make the payment without any legal action being taken (e.g. regular repayments which will clear the amount owing).

### RELATED LEGISLATION

*Local Government Act 1989*

*Charter of Human Rights & Responsibilities Act 2006*

### REFERENCES

Moirá Shire Council's Financial Hardship Guidelines