

1 Policy Statement

Council is committed to assisting ratepayers who are experiencing financial hardship with the aim of recovering Council rates and charges in a fair and financially responsible manner.

2 Scope

The Rates Financial Hardship Policy (the Policy) sets out processes to identify ratepayers experiencing payment difficulties due to financial hardship. The Policy provides a consistent framework and outlines a range of options that Council may use or apply, to assist ratepayers who have been identified through this process.

This Policy applies to all rateable assessments within the Council area where the ratepayers is experiencing financial hardship and seeks assistance in managing their rates liability to Council.

This Policy does not limit or prevent Council officers from using their delegated powers to waive any fee, charge or amount of arrears relating to the provision of services for those ratepayers who are experiencing financial hardship.

3 Legislation and References

This Policy should be read in conjunction with the relevant provisions of the *Local Government Act 1999* (SA) (the Act).

This Policy is to be read in conjunction with:

- Strategic Rating Policy
- Debtor Management Policy
- Rate Rebate Policy

4 Definitions

For the purposes of this Policy the following definitions apply:

Financial Hardship	Financial hardship is when a person is willing but unable to meet their financial obligations because of unexpected events or unforeseen circumstances that impact cash flow such as (but not limited to): a) loss or change in income b) serious illness, disability or death in the family c) separation, divorce or other family crisis d) loss arising from an accident or natural disaster. It does not include circumstances where a person chooses not to meet a liability for an unpaid debt. Ratepayers who may be identified as experiencing financial difficulty, rather than financial hardship, generally require flexible and temporary assistance, such as an extension of time to pay or a short-term payment arrangement. These ratepayers are not covered by this Policy. These ratepayers are not covered by this Policy and will be managed in accordance with Council's Debtor Management Policy.
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5 Policy

5.1 Identifying Financial Hardship

- 5.1.1 Council will require ratepayers seeking financial hardship assistance to submit an application certified by an accredited financial counsellor, including details of the applicant, a Statement of Financial Position (Income and Expenditure), and an express opinion as to the applicant's financial hardship.
- 5.1.2 In assessing an application for financial hardship, Council may have regard to, but not limited to, the following:
 - a) if the applicant is on Centrelink income and holds a Pensioner Concession Card or holds a Centrelink Low Income Health Care Card
 - b) the applicant is eligible for a South Australian Government Concession
 - c) the applicant has been referred by an accredited financial counsellor or welfare agency
 - d) the applicant's payment history indicates that they have had difficulty meeting their rates liability in the past
 - e) the applicant through self-assessment, has identified their position regarding their ability to pay
 - f) other personal circumstances that the applicant may choose to disclose in order to support their application.
- 5.1.3 While an application for financial hardship is being assessed, the Council will place on hold and/or suspend debt recovery processes.
- 5.1.4 Council will inform a ratepayer of this Financial Hardship Policy where it appears that non-payment of rates is due to the ratepayer experiencing payment difficulty due to financial hardship.
- 5.1.5 Where the applicant is a non-residential ratepayer, the Council will require the ratepayer to submit an application for financial hardship, accompanied by the following:
 - a) that financial hardship is being experienced, such as a letter from the applicant's accredited accountant, auditor or bank manager with an express opinion of the financial hardship; and
 - b) a written commitment from the ratepayer to an agreed timeframe in which the liability will be paid.

5.2 Financial Hardship Assistance Available

- 5.2.1 Where a ratepayer has been identified as experiencing financial hardship, Council will offer the ratepayer, as soon as is reasonably practicable, flexible and frequent payment options that have regard to the ratepayer's capacity to pay, payment method and current financial situation. These options will include the following:
 - a) an interest and fee free payment arrangement;
 - b) use of Centrelink's Centrepay service (where available); or
 - c) another arrangement under which the ratepayer is given more time to pay.
- 5.2.2 Council will engage in discussion with the ratepayer to determine a realistic payment option in line with the ratepayer's capacity to pay.
- 5.2.3 Council will work with a ratepayer's financial counsellor to determine the payment arrangement and instalment amount that best suits the ratepayer and their individual circumstances.
- 5.2.4 Where a ratepayer's circumstances change, Council will work with the ratepayer and their financial counsellor, to renegotiate their payment arrangement.
- 5.2.5 Council will also offer the ratepayer, where appropriate:
 - a) information about the right to have their rate notices redirected to a third party
 - b) information about and referral to Commonwealth and South Australian Government concessions, rebates, grants, and assistance programs
 - c) information about and referral to accredited financial and other relevant counselling and support services, particularly where a ratepayer is experiencing ongoing financial hardship.

5.3 Rights and Obligations of Ratepayers

- 5.3.1 Ratepayers experiencing financial hardship have the right to:

- a) be treated respectfully, empathetically and have their circumstances kept confidential
- b) receive information about available assistance
- c) negotiate a mutually acceptable payment arrangement
- d) consider various payment methods
- e) receive written confirmation of the agreed payment arrangement
- f) renegotiate their payment arrangement if there is a change in their circumstances

5.3.2 Ratepayers that have entered a payment plan under this Policy are required to:

- a) make the agreed scheduled payments
- b) update the Council on any changes to contact information including correct postal address, phone number and email address
- c) advise the Council of any changes to their circumstances
- d) advise Council if the reasons for hardship assistance are no longer applicable
- e) maintain contact with the Rates Team
- f) treat Council employees respectfully
- g) not make false or misleading statements in application for assistance.

5.4 Removal of Hardship Assistance

- 5.4.1 Should the ratepayer fail to make payments in accordance with their agreed payment arrangement or fail to contact or respond to Council for a period exceeding sixty (60) days, the ratepayer will be advised that they will be removed from financial hardship assistance and be returned to Council's standard (quarterly) billing cycle. At that time, the ratepayer will also be advised that debt recovery for their outstanding liability will commence.
- 5.4.2 Where a ratepayer has been removed from financial hardship assistance in accordance with section 5.4.1 of this Policy and is seeking financial hardship assistance again, Council may request that future payments be made by either direct debit deductions or via Centrelink's Centrepay Service.

5.5 Completion of Hardship Assistance

Completion of financial hardship assistance is when the ratepayer has paid all outstanding debt. Upon successful completion of financial hardship assistance, the ratepayer will be returned to Council's standard (quarterly) billing cycle. Ratepayers will have the option to continue making on-going regular payments towards their current Council rates via an instalment plan.

5.6 Remission and Postponement of Payment

Council's primary approach to financial hardship is to support ratepayers through flexible payment arrangements and other appropriate assistance to help them meet their rates obligations over time. As rates are a statutory charge levied to fund Council services for the benefit of the community as a whole, remission or postponement of rates will only be considered in exceptional circumstances and in accordance with section 182(1) of the Act.

5.7 Postponement of Rates for Seniors

- 5.7.1 A ratepayer who holds or is eligible to hold and in the process of applying for, a State Seniors Card may apply for postponement of a portion of the rates payable on a property they own or are buying if it is their principal place of residence.
- 5.7.2 Postponement of rates for seniors can be applied where the ratepayer meets eligibility criteria under section 182A of the Local Government Act 1999 (SA).

5.8 Confidentiality

Any information disclosed by a ratepayer is confidential and will not be used for any purpose other than the assessment of an application for assistance.

5.9 Complaints Handling

Details of our ratepayer complaints and dispute resolution process are available on Council's website.

6 Administrative Information

Document Type	Policy
Procedure Developer	Manager Finance and Procurement
Record Number	CR26/71536
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Category	Finance
Adopted & effective Date	26 May 2026
Applicable Legislation	Local Government Act 1999 (SA)
Review due by	May 2030
Adopting Authority	Council

7 Version History

Revision	Date	Change
1	26 May 2026	Update to current policy template and minor wording amendment to improve clarity and consistency.