

HARDSHIP – COVID19

In response to the impacts of COVID-19 Council has made available to residents, in genuine financial difficulty as a direct result of the COVID-19 pandemic, the following options for a 6 month period from March 2020:

POSTPONE: Ratepayers can apply to postpone the payment of rates for 6 months (between 1 March and 1 September 2020), without having to pay any fines or interest

OR

WAIVER: Ratepayers who are experiencing financial difficulty due to loss of income can apply for a part or complete waiver of general rates (between 1 March and 1 September 2020) (please complete a Hardship - COVID19 form)

RATES POSTPONEMENT PROCESS

1. If you consider your hardship as a result of COVID-19 to be temporary, lasting as long as the restrictions, you may apply for postponement of the next 2 quarter rates charges, without penalty.
2. In December 2020, the entire amount of outstanding debt becomes payable.
3. You will continue to receive quarterly rates notice, without any penalty.
4. If you do not anticipate being able to pay that balance in a lump sum in December 2020, then you must set up a rates repayment plan for the outstanding debt. Payment plan application forms can be found on our website or can be requested through our offices. Council's Rates Officer can help you with this process if required.

RATES WAIVER PROCESS

1. If you consider your financial hardship as a result of COVID-19 is extreme, you may apply to Council for waiver of rates for the next two quarters.
2. You will need to provide Council with documentary evidence proving that your income has reduced as a result of COVID-19 restrictions.

In both instances, please wait until you receive your 2019/20 final quarter rates notices, which will be posted in late April 2020. If you require assistance to complete the application form, or want more information about rate relief, please contact the Rates Officer.

Applications can be lodged via barunga@barungawest.sa.gov.au

or posted to

The CEO, Barunga West Council
PO Box 3, Port Broughton 5522

Once your application has been assessed you will be advised of the outcome of the assessment in writing. Until you are advised of the outcome of your application please ensure that you pay your rates as per your Rate Notice. During the deferment period you will continue to be issued with Quarterly Rate Notices.

FREQUENTLY ASKED QUESTIONS – RATES WAIVER

Ratepayers who have suffered financial hardship as a result of COVID-19 may apply to the CEO to waive the 4th quarter rates for 2019/20 in full. This will also apply for the 1st quarter rates in 2020/21. The ratepayer will need to provide documentary evidence of changed financial position as a result of the restrictions imposed as a result of COVID-19. Further details can be found in the Frequently Asked Questions below.

Who is eligible for a waiver on their final quarter rates for 2019/20 and first quarter rates for 2020/21?

If you are an individual or business and have suffered a loss of income due to the COVID-19 emergency and do not believe you can meet either of your next two quarter rates payments, you can apply for a waiver on those rates and service charges.

What kind of evidence is required to be provided with my application?

- A separation letter showing you are no longer employed as a result of COVID-19 restrictions. This will need to show separation occurred after 1 March 2020, or;
- A letter from Centrelink, financial counsellor (or other agency) to show you are in financial difficulty as a result of COVID-19, or;
- A letter from your employer to show your hours have been reduced as a result of COVID-19 restrictions. This will need to show reduction of hours occurred after 1 March 2020, or;
- For businesses, anything to show loss of revenue, staff impacts etc. from the COVID-19 restrictions, or;
- For business owners who are tenants and pay the rates – a copy of your tenancy agreement or similar evidence to show you pay rates for the property.

I am a tenant – if my landlord has rates waived will that mean I pay less on my rent?

Council cannot force landlords to pass on any savings to tenants. However, as the Federal and State Governments are urging, we encourage landlords and tenants to discuss their individual cases. If a tenant pays the rates on the property then it would seem appropriate for the landlord to pass on the saving. Every tenancy agreement is different – it is important for you to discuss the situation with your landlord.

I paid my rates in full at the start of the year – do I get a refund?

No. The intent is that people who are in financial difficulty right now due to COVID-19 are supported. However, if you are having financial difficulties at any time you can contact our Rates Officer on 8635 2107 to discuss your circumstances.

FREQUENTLY ASKED QUESTIONS – RATES POSTPONEMENT

When can I make an application to have my rates and service charges postponed?

Please wait until you have received your fourth quarter rates notice.

What happens if I postpone payment of my rates for 6 months?

If you postpone your rates for 6 months, you will not be charged any fees or interest for that period. You will be issued a rates notice each quarter, but not charged fees or interest on the outstanding balance. At the end of the period the full amount will become payable.

My partner lost his/her job due to COVID-19 but my name is on the rates notice – can I still apply?

Yes. If your partner helps pay the bills and you can show he/she resides at the rated property you may be eligible.

What’s covered in the rates postponement?

All rates, service charges and NRM levy for the fourth quarter of 2019/20, and the first quarter of 2020/21 may be postponed.

I’m an existing hardship customer on a payment plan – what do I do?

If you have been further impacted by the COVID-19 restrictions you may be apply for a rates postponement of the next 2 quarter rates, without penalty. You will need to set up a payment plan for the debt after that time. Please call our Rates Officer on 8635 2107 to discuss your situation.

ASSISTANCE REQUESTED

Please outline the assistance you are seeking from this hardship assistance application:

Postponement of rates

OR

Waiver of general rates only amount requested to waive \$_____

****Service charge and NRM levee remain payable**

Copies of evidence documentation required for waiver of rates application

Applicant Details:

Ratepayer Name:	
Mailing Address:	
Phone:	Mobile:
Email:	

Property Details:

Assessment number	A	Property Address	
Assessment number	A	Property Address	
Assessment number	A	Property Address	
Assessment number	A	Property Address	

Applicant circumstances:

Do you receive any pensions or benefits?	YES / NO	Pension: _____	Amount: \$ _____
Do you have a current Pensioner Concession issued by the Commonwealth Government?	YES / NO	Card Number: _____	Date of Grant: _____
Have you claimed a pensioner concession on any other property this year?	YES / NO	The property for which I am claiming has been my sole place of living since _____	

I am liable for the payment of rates and charges in this property, together with others as listed below.
 (If no others, write SOLE OWNER)

Name	Pension card holder Y / N	Pension No	Date of Grant	Relationship to applicant. (Eg. Spouse, father, etc)	Resident of Property Y/N	% of Ownership

*Evidence of joint ownership is attached, or has been previously provided to Council.

Applicant circumstances (cont.):

Is the property owned as shares in a company title?	YES / NO	
If you do not own, or rent the property, please explain why you are liable to pay rates:		
Are there people living at the property other than those listed above?	YES / NO	If yes, please indicate by circling who these people are: Self Spouse Children (State Ages _____) Boarders Relatives Other (please specify) _____

Employment Details:

Employer Name:			
Employer Address:			
Is your salary, or wage, paid by your employer into a bank or financial institution?			Y/N
If yes, please identify the institution, branch, BSB and account number.	Institution:		
	Branch:		
	BSB:		
	Account Number:		

Documentation Required (APPLICATION TO WAIVER ONLY):

Please select which documents you are attaching to this application for **waiver of general rates**

- A separation letter showing you are no longer employed as a result of COVID-19 restrictions. This will need to show separation occurred after 1 March 2020, **or**;
- A letter from Centrelink, financial counsellor (or other agency) to show you are in financial difficulty as a result of COVID-19, **or**;
- A letter from your employer to show your hours have been reduced as a result of COVID-19 restrictions. This will need to show reduction of hours occurred after 1 March 2020, **or**;
- For businesses, anything to show loss of revenue, staff impacts etc. from the COVID-19 restrictions, **or**;
- For business owners who are tenants and pay the rates – a copy of your tenancy agreement or similar evidence to show you pay rates for the property.

Conditions of Agreement:

Please complete the following declaration for hardship assistance.

- I understand the above application applies to hardship assistance
- If the grounds for this application cease to exist, I must advise Council
- I understand that any outstanding debt is payable in full at time of disposal or sale of the property
- I declare that the information I have provided in this application is true and correct to the best of my knowledge.
- All payment arrangements will be reviewed after 1st September 2020.

Applicants Name: _____

Signed: _____ date: _____

COUNCIL USE ONLY

Authorising Officer	
Position:	
Date Approved:	
Arrangement Review/Expiry date:	

- Interest/Fines Excluded Memo Approval Letter