



Pensioner and Hardship Assistance Policy

Policy	5E
Officer Responsible	Chief Financial Officer
Last Review Date	16/12/2025

Strategic Policy

Objectives

To provide a framework in response to applications from property owners, ratepayers and customers experiencing genuine hardship in meeting their commitment to payment of their rates, annual charges and fees to Council.

Policy Statement

1. Council recognises that ratepayers may experience financial hardship in some circumstances in paying rates, annual charges, and fees. The Local Government Act 1993 (the Act) provides for the following assistance to ratepayers and customers:
 - Periodical payment arrangements for overdue rates and charges [s.564];
 - Writing off or reducing interest accrued on rates or charges [s.564 & 567];
 - Waiving, reducing or deferring the payment of the increase in the amount of rate payable because of hardship resulting from general revaluation of land in the Local Government Area [s.601];
 - Waiving, or reducing rates, charges and interest of eligible pensioners [s. 575, 582]
 - Waiving or reducing Council fees when the inability to pay is due to hardship [s.610E]
2. Council will consider each application for assistance on its own merits. A ratepayer may be eligible for consideration for Hardship Assistance in the payment of overdue rates, annual charges, interest, and fees, where:
 - the person is unable to pay due rates, charges fees or accrued interest when due and payable for reasons beyond the persons' control; or
 - payment when due would cause the person hardship.
3. In determining eligibility Council require the request to be made in writing to the General Manager, providing reasonable proof of financial hardship. Council may also request details of assets, income and living expenses, and such other information required to make a valid assessment. Council may also request that the ratepayer attend an interview to assist Council in the understanding of the issues causing hardship.
4. The criteria for assessment will be, but is not limited to
 - the amount of any rate increase when compared to the average rate increase for the rate category,
 - income from all sources,
 - living expenses,
 - reason for financial hardship,
 - length of occupancy.

Assistance to Eligible Pensioners

1. Council will provide a rebate of rates to eligible pensioners who are granted a mandatory pensioner concession under s.575 of “the Act”.
2. Council will provide assistance to eligible pensioners who are experiencing financial difficulties, by offering alternative payment arrangements and reasonable extension to payment timetables. All payment arrangements must:
 - a. pay the balance owing within a reasonable timeframe;
 - b. not exceed two years from the date of the arrangement being made; and
 - c. include future rates and charges which will be levied during the arrangement period.
3. In order to avoid hardship under s.577 of “the Act”, Council may extend the pensioner concession to ratepayers who jointly occupy a dwelling and are jointly liable for rates and charges with an eligible pensioner, if it considers proper to do so.

Backdating of Pensioner Rebates

1. Backdating of pensioner rebate claims pursuant to s.579 of “the Act” is limited to one (1) previous rating year only, or part thereof.
2. Backdating is only to occur where adequate substantiation can be provided to satisfy the essential criteria of the granting of a rates and charges pensioner concession.
3. Claims made beyond one (1) previous rating year must be requested in writing and be referred to Council.

Hardship Assistance by Periodical Payment Arrangements

1. Council may enter into a formal agreement with a ratepayer eligible for alternative periodical payment arrangements for due and payable rates, and charges. Council or the ratepayer may initiate a proposal for a periodical payment agreement. In accordance with s.568 of “the Act”, payments will be applied towards the payment of rates and charges in the order in which they became due. Council will provide information on the amounts due and payable on relevant notices.
2. Council may also write off or reduce the accrued interest and costs on rates and charges if the person complies with the periodical agreement (s.542(2)). If the ratepayer fails to make the periodical payment in accordance with the agreement, the payment plan may be cancelled. Full payment of the amount outstanding will be due immediately.

Hardship Assistance by Writing off Accrued Interest and Costs

Council applies interest rates to the maximum allowable under s.566 of “the Act”. However, Council may write off accrued interest and costs on rates or charges payable by a person under s.567 of “the Act” and the Local Government (General) Regulation where:

- the person was unable to pay the rates or charges when they became due for reasons beyond the person's control, or
- the person is unable to pay accrued interest for reasons beyond the person's control, or
- payment of the accrued interest would cause the person hardship.

Hardship Assistance Due to Certain Valuation Changes

Under s.601 of “the Act”, any ratepayer who incurs a rate increase following a new valuation of land values may apply to Council for rate relief, if the new rate payable causes the ratepayer to suffer substantial hardship.

Council will encourage aggrieved ratepayers to make an appropriate application under the appeal provisions of the NSW Valuation of Land Act. Council may provide assistance, by offering alternative payment arrangements and reasonable extension to payment timetables.

All payment arrangements must:

1. pay the balance owing within a reasonable timeframe;
2. not exceed two years from the date of the arrangement being made; and
3. include future rates and charges which will be levied during the arrangement period.

Hardship Assistance Due to Impact of Special Rate Variations

Any ratepayer who incurs a rate increase resulting from the implementation of a special rate variation can apply to Council for Hardship Assistance if the increase in the amount of rates payable would cause them substantial hardship.

Writing off of Rates, Charges and Interest

In the cases where Council determines to write off rates, charges or interest, the General Manager shall write off debts to the maximum amount allowable under Council delegation. Any amount above that may only be approved by a Council resolution.

Privacy and Confidentiality

Council Officers will conduct themselves with courtesy and respect when dealing with ratepayers and shall maintain the privacy and confidentiality of all ratepayers' personal circumstances.

End of Policy

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