

# FINANCIAL AND MEDICAL HARDSHIP POLICY



**Responsible Department:** Corporate Services  
**Responsible Section:** Financial Services  
**Responsible Officer:** Financial Services Manager

## Objective

This policy has been adopted to establish guidelines relating to cases of financial hardship and for the provision of a concession to provide relief to local residents required to operate a home dialysis machine in private households.

## Introduction

For the purpose of this policy:

- A home dialysis machine requirement will be advised by the resident's local doctor on an annual basis for each premise operating a home dialysis machine.

## POLICY

### 1. Eligibility

The criterion for financial hardship involves an inability of the ratepayer to pay their rates, rather than an unwillingness to do so.

#### 1.1. Rates

Hardship may result from any of the following:

- Loss of employment by ratepayer or family member;
- Family breakdown;
- Illness of the ratepayer or family member;
- Death in the family;
- Loss of income due to natural disasters.

#### 1.2. Occupation of Property

The eligible person must occupy a dwelling on the property, for which a concession is sought, as their sole or principal place of abode. Concessions are not granted for vacant or unoccupied land.

### **1.3. Home Dialysis**

A concession of 30kl per billing period (equivalent 120 kilolitres per financial year, or part thereof), will be provided to a local resident required to use a dialysis machine in their home.

### **1.5 Limitation**

The eligible person is limited to one Hardship Rate Relief application per property owner inclusive of property owners in common).

## **2. Policy Statement**

### **2.1. Concession Application**

To apply for the financial hardship concession for rates the ratepayer must submit a signed and dated written application to Council stating the nature of the hardship and the estimated time that the hardship will be experienced.

***Council may request additional information to confirm the ratepayer's hardship status if it is deemed necessary.***

#### **2.1.1. Rates and Water Usage Charges Evidence**

Evidence confirming the ratepayer's hardship status must accompany the application in one of the following forms:

- Evidence in writing from third parties such as the ratepayer's bank or accountant;
- Evidence in writing from a recognised financial counsellor;
- Statutory declaration from a person familiar with the ratepayer's circumstances who is qualified to provide Council with a clear unbiased assessment of the ratepayer's hardship status such as a carer or person holding the applicant's power of attorney.

#### **2.1.2. Home Dialysis**

The concession will be granted on application, submitted in writing on or before 1st July each year and supported by a letter from the resident's local doctor verifying a home dialysis machine is in use at the property.

## **2.2. Concession Options**

### **2.2.1. Rates/Water Usage Charges**

Once the ratepayer has submitted the application, the Financial Services Manager will make a recommendation to Council regarding the actions it should take in relation to the particular hardship case.

Available options are:

- Defer outstanding amounts for a set period of time;
- Charge an interest rate of 0% on overdue amounts for a set period of time;
- Arrange an appropriate payment schedule;
- Any combination of the above.

In all cases a written commitment to pay the outstanding amounts by the ratepayer must be entered into in the form of an arrangement or a commitment to commence an arrangement if the amount outstanding is deferred.

**Financial hardship cases will only be discussed in Closed Council or Committee Meetings.**

## **2.3. Continuing Hardship/Dialysis**

### **2.3.1. Rates/Water Usage Charges**

If the ratepayer continues to experience hardship after the concession period approved by Council has expired, then a new application must be made by the ratepayer. In such circumstances evidence provided with the initial application may be used to confirm the ratepayer's hardship status, however, Council may request additional information to confirm the ratepayer's hardship status if deemed necessary.

### **2.3.2. Home Dialysis**

An application to continue to receive the concession for home dialysis machine usage must be resubmitted annually and must contain a current statement from the resident's doctor as to the continuing usage of the home dialysis machine by the applicant.

## **2.4. Concession Withdrawal**

### **2.4.1. Rates/Water Usage Charges**

The Financial Hardship Concession may be withdrawn for any of the following reasons:

- The ratepayer no longer owns the land;
- The ratepayer advises Council that hardship no longer applies;
- Defaulting on payment arrangements if an arrangement has been entered into;
- Council receives new information that proves the hardship no longer exists.

The General Manager reserves the right to withdraw any Financial Hardship Concession.

#### **2.4.2. Home Dialysis**

The Home Dialysis Concession may be withdrawn for any of the following reasons:

- The recipient no longer resides within the Shire boundaries;
- The ratepayer advises Council that the concession is no longer required;
- Council receives new information that proves the concession is no longer required.

### **References**

- *Local Government Act, 1993.*

### **History**

<b>MINUTE NUMBER</b>	<b>MEETING DATE</b>	<b>DESCRIPTION OF CHANGE</b>
190/2008	15th April 2008	Adopted
145/2010	20th April 2010	Reviewed
210/2013	2 April 2013	Reviewed
538/2014	19 August 2014	Reviewed
164/2017	15 August 2017	Reviewed