

Financial Hardship Policy

Policy Identifier:	FIN-004-P
Approved by:	General Meeting
Date of Approval:	15 June 2022
Effective Date:	1 July 2022
Review Date:	15 June 2023
Version:	4

Head of Power

South East Queensland Water (Distribution and Retail Restructuring) Act 2009

Local Government Act 2009

Local Government Regulation 2012

Magistrates Courts Act 1921

Uniform Civil Procedure Rules 1999

South East Queensland Customer Water and Wastewater Code

Debt Collection Guideline: for collectors and creditors

Policy Objective

This policy is a requirement under the *South East Queensland Customer Water and Wastewater Code*. It provides a framework to support **‘small customers’** that are experiencing financial hardship as a result of an unexpected event or unforeseen changes.

Assistance is available under the Financial Hardship Policy where there is an ongoing state of financial hardship and difficulty in meeting basic living needs is experienced on an ongoing basis. Customers must be assessed for financial hardship and will be required to provide information about their financial situation to access a payment plan under this policy.

Policy Statement

Redland City Council, through its Corporate Plan, is committed to providing services that deliver our community’s shared vision and collective aspirations: *Naturally wonderful lifestyle. Connected community. Embracing opportunities.* We are a values led organisation and our organisational values encapsulate what we care about, influence how we operate and support our mission: Make a difference, make it count.

This policy is based on shared responsibility between council and the customer and is delivered in a model that supports self-determination to allow small customers to gain control of their rate account with a realistic and affordable approach.

The Financial Hardship Policy is aligned to the objectives of Council’s Corporate Plan and this is achieved through Council’s commitment to:

- Treating customers fairly, with respect, sensitivity and confidentiality at all times.
- Effective processes for the early identification of a small customer who is in financial hardship which includes, but not limited to:
 - A small customer contacting Council themselves.
 - A Redland City Council officer contacting the small customer.

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- A referral by the Energy and Water Ombudsman Queensland.
- A referral by an accredited financial counsellor or community agency providing assistance to people experiencing financial hardship.
- Publishing this policy on its website.
- Assessing financial hardship through information provided by the customer, which will include financial records and/or a Statement of Financial Position.
- Ensuring small customers who are identified as experiencing financial hardship have access to:
 - Flexible payment plan options.
 - Convenient payment channel options including Centrepay, Direct Debit and Quick Pay.
 - Relief from legal action from the date a payment plan is mutually agreed.
 - Relief from interest being charged on overdue rates and charges provided the mutually agreed payment plan is met.
 - Information on the grounds that may be considered in order to remit in full or in part water consumption charges under the *Local Government Regulation 2012*.
 - Information to assist in reducing water consumption charges. Further information is available at https://www.redland.qld.gov.au/info/20250/green_living/603/conserving_water
 - Information provided about appropriate government concession programs and financial counselling services that may be available to them. https://www.redland.qld.gov.au/info/20171/rates/782/pay_your_rates
- Establishing payment plan options that are based on the ratepayer's individual circumstances and within Council guidelines. Where payment plans are not adhered to or are otherwise unsuccessful interest on overdue amounts will be reinstated.
 - Council expects ratepayers to take responsibility for their debt obligations and to organise their affairs in such a way as to be able to discharge these obligations as agreed.
 - Council reserves the right to commence legal action, including registering a charge on the ratepayer's property for any outstanding arrears balance, if the ratepayer does not meet their obligations or their circumstances are found to have improved but they are not willing to reduce the rate arrears in a more timely manner.

Definitions

Term	Definition
Small Customer	<p>The <i>South East Queensland Customer Water and Wastewater Code</i> defines a small customer as:</p> <ul style="list-style-type: none"> ● A residential customer that is connected to a water or wastewater service and receive a rate notice in their name for the property that is in arrears. ● A non-residential customer that is connected to a water or wastewater service and use, or would use, less than 100 kilolitres of drinking water per annum.

Associated Documents

- Collection of Rates and Charges and Other Revenues Policy ([A196581](#))
 Collection of Rates and Charges and Other Revenues Guideline ([A214701](#))
 Collection of Rates Procedure ([A220378](#))
[Financial Hardship Application Form](#)

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Document Control

Only Council can approve amendments to this document by resolution of a Council Meeting, with the exception of administrative amendments which can be approved by the relevant ELT member. Refer to *Policy Instrument Development Manual* for an explanation on administrative amendments ([A4063988](#)).

Any requests to change the content of this document must be forwarded to relevant Service Manager(s). Approved documents must be submitted to the Corporate Meetings and Registers Team for registration.

Version Control

Version number	Date	Key Changes
1	6 November 2019	New Policy
2	January 2020	Administrative update to new policy framework template
3	April 2021	Updated for 2021-22 Budget process Minor amendment to wording to remove 'interest free' from the flexible payment plan options and to include 'and within Council guidelines' in the establishment of payments plan options
4	March 2022	Administrative update to include reference to the new Corporate Plan Updated for 2022-23 Budget process