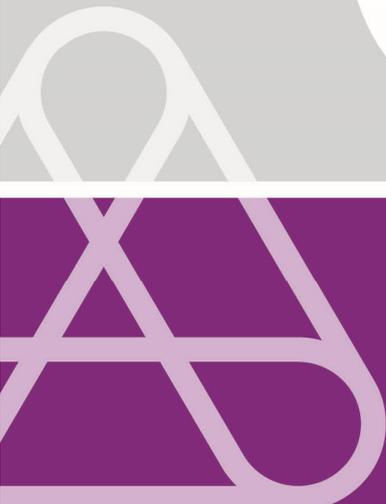


**Interim Hardship Policy
Coronavirus (COVID-19) April 2020**



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Context

Like many organisations, Armidale Regional Council has been significantly impacted by the Coronavirus (COVID-19) shutdown restrictions and this in turn is having a significant impact on many of the ratepayers, sporting clubs, community organisations and businesses that Council interacts with and collects revenue from.

This policy is an extension of Council's existing hardship policy provisions and the arrangements contained in this policy are to remain in place until 30 June 2020 at which time the policy will be reviewed in light of the Coronavirus shutdown restrictions that exist at that time and the associated impact that they are having on the community.

Council will consider its policies covering rates, fees and charges including provisions for hardship alongside the 2020/21 budget.

This policy contains provisions to support our community. These provisions are not intended to replace existing hardship policy provisions, but to assist individuals, businesses and community groups in the short term, pending any further guidance from Federal or State Government and while the current hibernation of the economy persists.

Policy Provisions

1. Rates and Water Charges

In cases of genuine hardship, Council will allow a 3 month payment deferral period; however, interest will continue to accrue during that time. Council will work with customers to put affordable payment plans in place where possible to avoid scenarios where an unaffordable level of debt accrues over time.

Evidence will be required to prove hardship as is the case under existing policy provisions. For individuals, this could include evidence such as an employment termination notice. For commercial ratepayers, this will be considered on a case by case basis.

Council will suspend all new external debt recovery action arising from unpaid rates and water notices. Where customers have already been referred to an external debt recovery agency and the agency is monitoring payment arrangements this will remain in place.

Reminder notices will still be issued to mitigate the risk that customers may not have received the original notice but no new debt recovery action will be undertaken from that point.

2. Lease and Tenancy Arrangements – Not-For-Profit

Council will provide rental relief to genuine not-for-profit organisations who rent facilities directly from Council from 1 April 2020 to 30 September 2020. Where an eligible organisation has paid rent in advance, they will be entitled to a credit granted for this period to be used against future charges. Refunds will not be paid.

Market operators will not be eligible for rental relief.

3. Lease and Tenancy Arrangements – Commercial Entities

Due to the wide and varied nature of commercial arrangements in place, Council will consider each request made for rental relief on a case by case basis and work with the tenant on reaching an agreed outcome.

Evidence will be required to prove hardship.

4. Other Fees and Charges

For all other sources of revenue, requests for relief on the basis of hardship will be considered on a case by case basis.

Evidence will be required to prove hardship.