



Ararat Rural City

COVID-19 Financial Hardship Guidelines

1. Background

The Coronavirus pandemic continues to have a significant global impact on public health and national economies. Like all global issues there is a local impact and of particular concern for Ararat Rural City Council is the economic impact on our municipality. This is being most keenly felt by local business and the resultant employment impacts on individuals and families. While we await higher levels of vaccination to protect the community, a number of restrictions remain in place to minimise the transmission of the virus. As a result, Ararat Rural City Council is strongly committed to assisting businesses, residents and ratepayers facing financial difficulties.

2. Application and review of Guidelines

These Guidelines will be in effect for the period of the COVID-19 event and the subsequent recovery period. These Guidelines may be altered at any point during that period based on changes in Federal, State policy or by Ararat Rural City Council.

The Guidelines will be fundamentally consistent with the intent of Ararat Rural City Council's Revenue and Rating Strategy 2021-2025.

The Guidelines will be reviewed in full by the 17 May 2022.

3. Financial Hardship Guidelines

Ararat Rural City Council will make every attempt to work with local ratepayers to assist them in managing financial stresses during this period. Ararat Rural City Council provides the following model to assist affected ratepayers manage their rates account during this period.

Interest hold

Council will provide a hold on interest for all outstanding rates for the period from 1 July 2021 until 31 May 2022 where ratepayers contact Council making an application under the COVID-19 Financial Hardship Guidelines. This will allow time for the debt to be paid without interest.

A decision on continuation of the interest hold beyond 31 May will be made by 17 May 2022, based on the ongoing impacts of the COVID-19 event, and will be communicated to affected ratepayers.

Ararat Rural City Council will then provide two options to ratepayers to manage their outstanding rates:

a. Payment arrangement

Council actively encourages ratepayers experiencing financial hardship as a result of the COVID-19 event to consider entering into a payment arrangement to manage their outstanding rates.

b. Rates deferral

If the ratepayer is unable to enter into a payment arrangement, Ararat Rural City Council will defer the debt accumulated during the COVID-19 event between 1 July 2021, until the 31 May 2022. If any debt is still outstanding at 1 June 2022, Council's Revenue & Rating Strategy will apply. Rate Notices will continue to be issued while payment arrangement in place.



APPLICATION UNDER THE COVID-19 FINANCIAL HARDSHIP GUIDELINES

If your financial circumstances have been affected by COVID-19 you have until 31 May 2022 to pay your rates, free of interest.

If any debt is still outstanding at 1 June 2022, Council's Revenue and Rating Strategy 2021-2025 will apply.

Council officers will contact you to advise you if your application has been approved and whether you need a flexible repayment plan based on your ability to pay. Ratepayers will be required to pay interest on any outstanding amounts as at 1 June 2022. Rate notices will continue to be issued while a payment arrangement is in place.

Please call our Rates Department on 5355 0208 or 5355 0209 if you require further information or assistance.



Ararat Rural City

The information provided in this application will be treated as strictly confidential.

Please complete the form and return it to Council by post or email.

**Ararat Rural City Council
PO Box 246
ARARAT VIC 3377
rates@ararat.vic.gov.au**

Ratepayer name/s	
Phone number	
Email address	
How have you been affected financially by COVID-19? <i>e.g. lost my job, reduced income</i>	

Property details

Property No.	Property address
e.g 618100.005	e.g 1234 Ararat-Halls Gap Road

