

Debt Management and Hardship Assistance Policy 2024 – Summary of Proposed Changes

Changes made to the Policy as a result of the review are summarised below:

Type	Description	Reason
Update	<p>Policy 327 Rates Hardship Policy has been expanded to be a broader Debt Management and Hardship Assistance Policy.</p> <p>Added direction including guiding principles for managing any type of debt owing to Council, notification processes, a legal recovery framework, elaborated information regarding available forms of hardship assistance, and clearer application determination process.</p> <p>The existing provisions to provide Rates hardship relief, in accordance with the Local Government Act, have been retained.</p>	<p>Council does not currently maintain a general framework for handling customer financial hardship or managing overdue debts.</p> <p>The elaborated Policy sets out a consistent, transparent, and reasonable approach for Council to manage any monies owing, and, where necessary, recover overdue debts.</p> <p>Establishes a transparent and consistent framework for Council to provide assistance to customers with any debts experiencing financial hardship.</p>
Update	Added references to applicable Local Government Act provisions for debt notification, management, interest charges, and broader financial hardship measures, and processes for Council to implement.	To ensure Council's compliance with applicable legislation
Update	Transferred content to current Policy Template branding	To ensure consistent formatting across Council's policy portfolio
Update	Updated phrasing	To improve clarity, accuracy, and to ensure consistency with applicable Council and legal standards.