Financial Hardship Policy

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1. Purpose

1.1 Overview

The purpose of this policy is to guide Logan City Council's approach to supporting ratepayers and customers experiencing genuine financial hardship with their general rates and other services or charges raised separately to the rate notice. It establishes a framework for providing fair, transparent, and compassionate relief, ensuring essential services are maintained while supporting community members to regain financial stability. This policy aligns with Council's commitment to responsible financial management, community wellbeing, and legislative requirements.

1.2 Legislative context

This policy is embedded within a statutory framework shaped by Queensland legislation, including:

- *Local Government Act 2009*
- *Local Government Regulation 2012*
- South-East Queensland Customer Water and Wastewater Code

It supports Council's Corporate Plan and Revenue Statement, ensuring compliance and alignment with broader strategic objectives.

2. Principles

To achieve these outcomes, we apply a consistent approach guided by the following principles.

2.1 Compassion

Council recognises that unexpected events can affect a customer's ability to pay. We are committed to treating individuals experiencing financial hardship with empathy and respect. While we aim to provide support that considers each person's circumstances, there may be limits to what assistance can be offered. Relief measures will be applied fairly, transparently, and in a non-judgmental manner, in line with Council policies and legislative requirements.

2.2 Solutions Focused

Encouraging early engagement and proactive financial management, Council promotes a collaborative approach to resolving financial difficulties. By working together with customers, we seek to empower individuals to take positive steps towards financial recovery, while Council provides guidance and flexible options to help prevent the escalation of debt.

2.3 Sustainability

Balancing financial support with Council's responsibility to maintain essential services and financial viability, we ensure that hardship assistance is delivered equitably and transparently. Our approach is designed to safeguard the long-term interests of both the community and Council, ensuring that relief measures do not compromise the sustainability of essential services for all residents.

3. Our Approach to Financial Hardship

3.1 Assistance

Customers are encouraged to seek help early from their bank or an independent financial counsellor for professional advice and support to prevent an accumulation of more debt.

Customers experiencing difficulty meeting a payment of their rates and charges account by the payment due date should contact Council as soon as possible before the payment due date to discuss their situation.

Council will publish on its website the following information:

- The Financial Hardship policy
- Concessions available to Centrelink and DVA applicants
- Information about water efficiency measures
- Flexible and convenient payment channels.

3.2 Identification

Timely recognition of financial hardship is a critical step in ensuring that affected customers receive appropriate support before their situation worsens. Council acknowledges that early identification enables more effective intervention, helping to prevent the accumulation of debt and maintain access to essential services. This process relies on proactive communication and awareness, both from customers and those who may observe signs of financial distress. Early identification may include identification by:

a) The customer

b) An employee of Council

c) A referral from the Energy and Water Ombudsman Queensland (EWOQ)

d) An independent accredited financial counsellor

e) A not-for-profit organisation that helps people experiencing financial difficulty.

3.3 Eligibility and Grounds

Council will ensure a transparent and confidential application process for assessing financial hardship, offering flexible payment arrangements that consider the customer's unique situation. Council's primary goal is to assist customers in managing their debts while maintaining essential services.

Customers will be assessed for financial hardship from information provided in support of their application, which will include financial records and/or a Statement of Financial Position. Customers who have failed to comply with 2 or more payment plans in the previous 12 months will not be eligible for the Financial Hardship Program.

Customers that own more than one property, regardless of the jurisdiction or location of the other properties, will not meet the criteria for genuine financial difficulty for the purposes of Section 18.2 of the South-East Queensland Customer Water and Wastewater Code and this policy.

3.4 Financial Hardship program

On a case-by-case basis, customers who are assessed as meeting the criteria for genuine temporary payment difficulties or financial hardship will have the following options available to them through the Financial Hardship program:

a) Deferral of full payment and interest for up to 3 months, per application or original circumstances and / or

b) A flexible interest free payment plan for up to 6 months that includes payment of future levies billed during this period, per application or original circumstances. As a minimum, this should be equal instalments to ensure both the overdue balance and current rates and charges are brought up to date within the 6-month period. Alternatively, a greater portion may be paid off in the earlier stages of the payment plan.

Additionally, where an approved payment plan is agreed to and remains in place, related legal action and further recovery action will be suspended for the duration of the agreed payment plan period.

Council does not offer concessional volumetric tariffs on water consumption. Customers should contact Council if they need to renegotiate their payment plan due to a change in circumstances.

3.5 Cessation

Access to the Financial Hardship program will cease when one or more of the following occur:

a) The rate account is brought up to date

b) Less than one full quarterly levy is outstanding

c) Failure to comply with an approved payment plan on 2 or more occasions within 12 months

d) Where the property is sold

e) Where an application is lodged that will result in the cancellation of the existing lot.

3.6 Renegotiation

Where an agreed payment plan ceases due to failure to comply with an approved payment plan on

2 or more occasions within 12 months, Council may, at its discretion, offer another payment plan taking into account:

a) The customer's ability to pay

b) Allow for the payment plan to be renegotiated if there is a change in the customer's circumstances that affect their ability to meet the agreed payment plan. In this instance, the customer will be required to demonstrate their change in circumstances. A renegotiated payment plan will be treated as a new application and subject to the available Financial Hardship Program options noted above.

Through these measures, Council aims to provide prudent financial management that balances the need for financial sustainability with compassionate support for our community members experiencing genuine financial hardship.

4. Roles and Responsibilities

4.1 Customers

Council officers are not accredited financial advisors and do not represent the customers interests. Customers are encouraged to seek help early from their bank or an independent financial advisor for professional advice and support to prevent an accumulation of more debt.

With regards to water and waste water related hardships, in accordance with section 7 of the South-East Queensland Customer Water and Wastewater Code, the customer's responsibilities include, but are not limited to:

a) Pay their account on time and in full

b) Contact Council before the payment due date if they are unable to pay the account

c) Advise Council of a change in ownership of the property or a change in postal address or other account details

d) Ensure Council has safe and unhindered access to the water meter and other related infrastructure

e) Advise Council if the owner, tenant or other occupant have special needs that require continued, uninterrupted and unrestricted water supply for life support or other special medical needs

f) Promptly notify Council of any service difficulties or faults

g) Maintain the plumbing and drainage located on the property

h) Try to resolve any complaint or dispute between the property owner and Council first in good faith before referring the dispute to EWOQ

i) Take reasonable steps to check the property for concealed leads including by regularly reading the water meter for the property

j) Not interfering with, or damaging, the water related infrastructure

k) Not use water or do anything that interferes with the supply of a service to another small customer or causes damage to another party.

4.2 Council Officers

In accordance with section 8 of the South-East Queensland Customer Water and Wastewater Code, Council's responsibilities include, but are not limited to:

a) Upholding the integrity of this policy by ensuring the following information is published on the Council's website:

- Service standards
- Customer service charter
- The Financial Hardship policy
- Concealed leaks policy
- Complaints and disputes policy
- Concessions available to Centrelink and DVA applicants

Council will also:

a) Use the information provided solely for the purpose of assessing financial hardship.

b) Conduct a fair and impartial evaluation of the information provided, ensuring equal and unbiased consideration.

c) Store information securely and protect it from unauthorised access, maintaining privacy.

d) Refrain from sharing the information with other branches of the Council or external parties unless explicitly authorised by the customer or required by law.

5. Definitions

Account: An amount or sum of monies owing to Council, including but not limited to:

a) Rates and charges

b) Overdue Adopted Infrastructure Charges transferred to the rate account

c) Other charges that are overdue and transferred to the rate account

d) Amount payable under an overdue Infrastructure Agreement

Infrastructure Charges Notice (ICN) Customers: For the purposes of this policy, ICN Customers are customers in receipt of an infrastructure charges notice is defined as:

Customers who receive a tax invoice for trunk infrastructure charges which are payable upon reconfiguring a lot, building work, material change of use or other development as stated in the infrastructure charges notice, where the invoice is billed to a natural person.

Infrastructure Charges Notice Overdue: An ICN Overdue occurs when an ICN has been issued and remains unpaid by the payment due date, the invoice becomes overdue and, for the purposes of recovery, it is taken to be rates in accordance with Section 144 of the Planning Act 2016.

Infrastructure Agreement: Where Council issues an enforcement notice such as for remedial work to instal a complying swimming pool fence and the property owner and Council agree to enter into an Infrastructure Agreement for the property owner to repay the costs incurred by Council.

Infrastructure Agreement Overdue: An Infrastructure Agreement where the property owner does not continue to comply with the agreement payment terms.

Other Charges: Other charges are in relation to works carried on the land after the owner or occupier of a property (the responsible person) fails to take action required under a remedial notice issued by Council. Such charges include the erection of permanent pool fencing, temporary pool fencing, land clearance charges, removal of dangerous trees and any other work performed on the land by a local government worker.

Other Charges Overdue: Where a written notice as to the amount of the debt for the other charges is supplied to the responsible person and the responsible person is the property owner and the debt is not paid within 30 days after the date of the written notice, Council may transfer the debt to the rate account and recover the debt as if the debt were overdue rates. It is Council's practice to issue the written notice as an invoices.

Financial Hardship: Temporary inability to meet payment obligations due to unexpected events, resulting in difficulty meeting basic needs.

Small Customer: As defined in the South-East Queensland Customer Water and Wastewater Code; generally, a residential owner-occupier or non-residential customer using less than 100kL of water per annum.

Payment Arrangement: A formal agreement between Council and the customer for regular repayment of outstanding debt.

Principal Place of Residence: The property where the applicant ordinarily resides.

Other Charges: Debts transferred to the rate account following remedial works or enforcement notices.

6. Document Control

Version Control	File Number	Document Number	Council Min No.	Description of Change	Effective Date
1.0	1473120-1	19324141	9/2026	New policy adopted by Council.	10/04/2026