



AGENDA

**FOR BUDGET AND FINANCE COMMITTEE MEETING TO BE HELD ON
16 JULY 2018 AT THE CONCLUSION OF POLICY AND PLANNING COMMITTEE
IN THE COUNCIL CHAMBER, 12 JAMES STREET, SALISBURY**

MEMBERS

Cr R Zahra (Chairman)
Mayor G Aldridge
Cr D Balaza
Cr S Bedford
Cr B Brug
Cr D Bryant
Cr C Buchanan
Cr G Caruso
Cr L Caruso
Cr R Cook
Cr E Gill (Deputy Chairman)
Cr D Pilkington
Cr D Proleta
Cr S Reardon
Cr G Reynolds
Cr S White
Cr J Woodman

REQUIRED STAFF

Chief Executive Officer, Mr J Harry
General Manager Business Excellence, Mr C Mansueto
General Manager City Development, Mr T Sutcliffe
General Manager City Infrastructure, Mr M van der Pennen
General Manager Community Development, Ms P Webb
Manager Governance, Mr M Petrovski
Manager Communications and Customer Relations, Mr M Bennington
Governance Support Officer, Ms K Boyd

APOLOGIES

No apologies have been received..

LEAVE OF ABSENCE

PRESENTATION OF MINUTES

Presentation of the Minutes of the Budget and Finance Committee Meeting held on 04 June 2018.

REPORTS

Administration

6.0.1	Future Reports for the Budget and Finance Committee.....	9
6.0.2	Minutes of the Innovation and Business Development Sub Committee meeting held on Monday 9 July 2018	11

Finance

6.1.1	Council Finance Report - June 2018	15
6.1.2	Certification of the 2018 Annual Financial Statements	23

Rating Matters

6.6.1	Financial Hardship Policy and Procedure for Rating and Sundry Debtor Customers.....	29
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OTHER BUSINESS

CONFIDENTIAL ITEMS**6.9.1 Update on Action on Rates Assessments Outstanding Under Section 184 of the Local Government Act 1999**

Pursuant to section 83(5) of the *Local Government Act 1999* the Chief Executive Officer has indicated that, if Council so determines, this matter may be considered in confidence under Part 3 of the *Local Government Act 1999* on that grounds that:

1. *Pursuant to Section 90(2) and (3)(a) of the Local Government Act 1999, the principle that the meeting should be conducted in a place open to the public has been outweighed in relation to this matter because:*
 - *it relates to information the disclosure of which would involve the unreasonable disclosure of information concerning the personal affairs of any person (living or dead).*
2. *In weighing up the factors related to disclosure,*
 - *disclosure of this matter to the public would demonstrate accountability and transparency of the Council's operations*
 - *Non-disclosure of the matter and discussion of this item in confidence would protect information related to the personal affairs of any person (living or dead) and proposed action by Council where the rates for a property have been outstanding for a period of not less than three years.*

*On that basis the public's interest is best served by not disclosing the **Update on Action on Rates Assessments Outstanding Under Section 184 of the Local Government Act 1999** item and discussion at this point in time.*

3. *Pursuant to Section 90(2) of the Local Government Act 1999 it is recommended the Council orders that all members of the public, except staff of the City of Salisbury on duty in attendance, be excluded from attendance at the meeting for this Agenda Item.*

CLOSE



**MINUTES OF BUDGET AND FINANCE COMMITTEE MEETING HELD IN THE
COUNCIL CHAMBER, 12 JAMES STREET, SALISBURY ON**

4 JUNE 2018

MEMBERS PRESENT

Mayor G Aldridge
Cr D Balaza
Cr S Bedford
Cr C Buchanan
Cr G Caruso
Cr L Caruso
Cr D Pilkington (Acting Chair)
Cr G Reynolds
Cr S White

STAFF

Chief Executive Officer, Mr J Harry
General Manager Business Excellence, Mr C Mansueto
General Manager City Development, Mr T Sutcliffe
General Manager City Infrastructure, Mr M van der Pennen
Acting General Manager Community Development, Ms J Cooper
Manager Financial Services, Ms K George
Manager Governance, Mr M Petrovski
Manager Communications and Customer Relations, Mr M Bennington
Governance Support Officer, Ms K Boyd

In the absence of both the Chair and Deputy Chair, the Chief Executive Officer called for nominations for Acting Chair. The Mayor nominated Cr Damien Pilkington. As there were no other nominations, Cr Damien Pilkington was appointed Acting Chair.

The meeting commenced at 6:31 pm.

The Acting Chair welcomed the members, staff and the gallery to the meeting.

APOLOGIES

Apologies were received from Cr R Zahra, Cr B Brug, Cr D Bryant, Cr R Cook, Cr E Gill, Cr D Proleta, Cr S Reardon and Cr J Woodman.

LEAVE OF ABSENCE

Nil

PRESENTATION OF MINUTES

Moved Cr L Caruso
Seconded Cr S Bedford

The Minutes of the Budget and Finance Committee Meeting held on 21 May 2018, be taken and read as confirmed.

CARRIED

REPORTS

Administration

6.0.1 Future Reports for the Budget and Finance Committee

Moved Cr L Caruso
Seconded Cr S White

1. The information be received.

**CARRIED
UNANIMOUSLY**

Annual Plan and Budget

6.4.1 Annual Plan Public Consultation Report

Moved Cr G Reynolds
Seconded Mayor G Aldridge

1. Information be received and note the one submission received.
2. The draft response to the 2018/19 annual plan and budget consultation submission be endorsed.

**CARRIED
UNANIMOUSLY**

6.6.1 Budget Update

Cr D Balaza declared a perceived conflict of interest on the basis of being a member of both the NAWMA Board and the Salisbury Business Association Board. Cr Balaza managed the conflict by remaining in the meeting and voting in the best interest of the community.

Moved Mayor G Aldridge
Seconded Cr L Caruso

1. Information be received and it be noted that the following recent resolutions of Council have been reflected in the Draft 2018/19 budget:-
 - OPN000218 Salisbury Secret Garden 2019 (Resolution 2508/2018)
 - OPN000219 Para Hills Change in Service Level (Resolution 2516/2018)
2. The Consolidated Budget Summary and Proposed Budget Adjustments to the Consolidated Summary be endorsed by Council.
3. The Manager Community Capacity and Learning be delegated authority to:-
 - assess events and functions to be held at the Para Hills Community Hub to determine whether the booking is low or high risk and vary hire fees on this basis.
 - vary the bond for hiring the Para Hills Community Hub depending on type of activity, the rate of subsidy and additional services as requested by the hirer.
4. The Manager Environmental Health and Safety and Team Leader General Inspectorate be delegated the authority to refund 76% of the dog registration fee paid in the event of the registered dog passing away within 4 weeks of the payment due date.

CARRIED
UNANIMOUSLY

Cr D Balaza voted IN FAVOUR of the MOTION.

6.6.2 Rating Strategy 2018/19

Moved Cr L Caruso
Seconded Mayor G Aldridge

1. Information be received.
2. A rate increase based on no increase in minimum rates across all land use categories, a 2.00% average increase in residential rates, and a 2.00% increase for Commercial and Industrial properties with a 49.9% differential, and a 30% differential on vacant land, be endorsed as the basis for setting rates in 2018/19.

CARRIED

6.6.3 Globe Derby Community Club 2018/19 Separate Rate

Moved Cr C Buchanan
Seconded Mayor G Aldridge

1. The proposed separate rate of \$100 per share in common land, 63 shares in total, in the relevant area for the Globe Derby Community Club for 2018/19, be endorsed in principle, and a formal resolution be brought forward to the June 2018 Council meeting for adoption of the rate.

**CARRIED
UNANIMOUSLY**

6.6.4 Salisbury Business Association Inc. Separate Rate

Cr D Balaza declared a material conflict of interest on the basis of being a member of the Salisbury Business Association Board. Cr D Balaza left the meeting at 6:40 pm.

Upon Cr Balaza leaving the room, the meeting was left inquorate.

Cr Balaza was invited back into the meeting. The Acting Chair, noting that the meeting was unable to make a decision on the matter for lack of a quorum, informed the meeting that he would move to the next item of business on the Agenda.

Business Units

6.7.1 Salisbury Memorial Park General Reserve Surplus Income

Moved Mayor G Aldridge
Seconded Cr S White

1. The report be received and noted.

CARRIED

OTHER BUSINESS

Nil

The meeting closed at 6:46 pm.

CHAIRMAN.....

DATE.....

ITEM	6.0.1
	BUDGET AND FINANCE COMMITTEE
DATE	16 July 2018
HEADING	Future Reports for the Budget and Finance Committee
AUTHOR	Michelle Woods, Projects Officer Governance, CEO and Governance
CITY PLAN LINKS	4.3 Have robust processes that support consistent service delivery and informed decision making.
SUMMARY	This item details reports to be presented to the Budget and Finance Committee as a result of a previous Council resolution. If reports have been deferred to a subsequent month, this will be indicated, along with a reason for the deferral.

RECOMMENDATION

1. The information be received.

ATTACHMENTS

There are no attachments to this report.

1. BACKGROUND

- 1.1 Historically, a list of resolutions requiring a future report to Council has been presented to each committee for noting.

2. CONSULTATION / COMMUNICATION

- 2.1 Internal
 - 2.1.1 Report authors and General Managers.
- 2.2 External
 - 2.2.1 Nil.

3. REPORT

- 3.1 The following table outlines the reports to be presented to the Budget and Finance Committee as a result of a Council resolution:

Meeting Item	- Heading and Resolution	Officer
23/04/2018 6.2.1 (16/04/18)	Financial Sustainability Indicators 3. A report be brought back for the 2019/20 budget on changing the operating surplus ratio to a fixed dollar from a percentage ratio.	Kate George
Due:	April 2019	

4. CONCLUSION / PROPOSAL

- 4.1 Future reports for the Budget and Finance Committee have been reviewed and are presented to Council for noting.

CO-ORDINATION

Officer: Exec Group
Date: 09/07/2018

ITEM	6.0.2
	BUDGET AND FINANCE COMMITTEE
HEADING	Minutes of the Innovation and Business Development Sub Committee meeting held on Monday 9 July 2018
AUTHOR	Mechelle Potter, Administrative Coordinator - Business Excellence, Business Excellence
CITY PLAN LINKS	4.2 Develop strong capability and commitment to continually improve Council's performance.
SUMMARY	The minutes and recommendations of the Innovation and Business Development Sub Committee meeting held on Monday 9 July 2018 are presented for Budget and Finance Committee's consideration.

RECOMMENDATION

1. The information contained in the Innovation and Business Development Sub Committee Minutes of the meeting held on 9 July 2018 be received and noted and that the following recommendations contained therein be adopted by Council:

IBDSC1 Future Reports for the Innovation and Business Development Sub Committee

1. The information be received.

IBDSC2 Presentation - Marketing and Communication Service Review

1. The presentation be noted.

ATTACHMENTS

This document should be read in conjunction with the following attachments:

1. Minutes Innovation and Business Development Sub Committee - 9 July 2018

CO-ORDINATION

Officer: GMBE
Date: 11/07/2018



**MINUTES OF INNOVATION AND BUSINESS DEVELOPMENT SUB COMMITTEE
MEETING HELD IN COMMITTEE ROOMS, 12 JAMES STREET, SALISBURY ON**

9 JULY 2018

MEMBERS PRESENT

Mayor G Aldridge (ex officio)
Cr D Bryant (Chairman)
Cr S Bedford
Cr B Brug
Cr D Pilkington (*proxy for Cr G Caruso*)
Cr L Caruso (Deputy Chairman)
Cr E Gill
Cr R Zahra

OBSERVERS

Cr J Woodman
Cr S White

STAFF

Chief Executive Officer, Mr J Harry
General Manager Business Excellence, Mr C Mansueto
Manager Governance, Mr M Petrovski
Governance Support Officer, Ms K Boyd

The meeting commenced at 6:39 pm.

The Chairman welcomed the members, staff and the gallery to the meeting.

APOLOGIES

Apologies were received from Cr D Proleta and Cr G Caruso.

LEAVE OF ABSENCE

Nil

PRESENTATION OF MINUTES

Moved Cr L Caruso
Seconded Cr R Zahra

The Minutes of the Innovation and Business Development Sub Committee Meeting held on 14 May 2018, be taken and read as confirmed.

CARRIED

REPORTS

IBDSC1 Future Reports for the Innovation and Business Development Sub Committee

Moved Cr R Zahra
Seconded Cr L Caruso

1. The information be received.

CARRIED

IBDSC2 Presentation - Marketing and Communication Service Review

Moved Mayor G Aldridge
Seconded Cr L Caruso

1. The presentation be noted.

CARRIED

OTHER BUSINESS

Nil

CLOSE

The meeting closed at 7:26 pm.

CHAIRMAN.....

DATE.....

ITEM	6.1.1
	BUDGET AND FINANCE COMMITTEE
DATE	16 July 2018
HEADING	Council Finance Report - June 2018
AUTHORS	Kate George, Manager Financial Services, Business Excellence Tim Aplin, Senior Accountant, Business Excellence
CITY PLAN LINKS	4.2 Develop strong capability and commitment to continually improve Council's performance. 4.3 Have robust processes that support consistent service delivery and informed decision making.
SUMMARY	This report provides some key financial data as at 30 June 2018 for Council's consideration.

RECOMMENDATION

1. The information be received.

ATTACHMENTS

There are no attachments to this report.

1. BACKGROUND

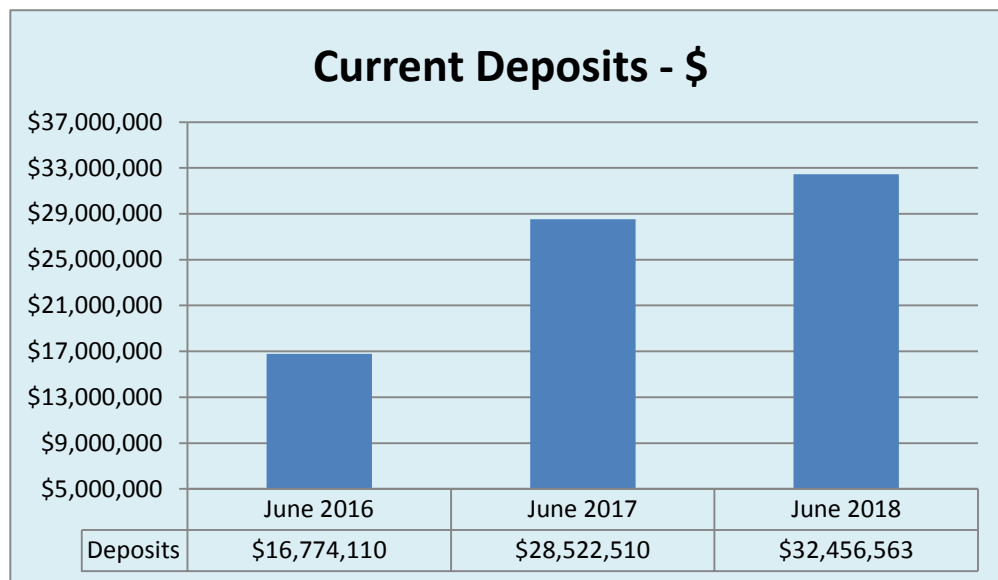
- 1.1 Council's Treasury Policy requires that a report be prepared detailing fixed borrowings and variable borrowings at the end of the preceding month, together with all investments held, their terms and interest rates. Also included is a summary of Reserve Balances and Rates and Debtor Information. The policy requires that the timing of these reports be November, February and May, with the end of year report as soon as practical as part of the end of financial year reporting.

2. REPORT

- 2.1 Council funds that are not immediately required for operational needs and cannot be applied to either reduce existing borrowings or avoid the raising of new borrowings are invested in accordance with Council's Treasury Policy. These investments are split between short term deposits with the Local Government Finance Authority (with variable maturity dates from 30-60 days) or at call with the National Australia Bank. Investments are selected taking into account which delivers the best value, having regard to investment returns, transaction costs and other relevant factors.

2.2 Investments as at 30 June 2018

Date	Institution	%	Term-Days	Maturity	Value
08 Jun 2018	LGFA	1.65	9 Jul 2018	31 Days	1,200,000
21 Jun 2018	LGFA	1.65	23 Jul 2018	32 Days	3,100,000
21 Jun 2018	LGFA	1.80	21 Aug 2018	61 Days	1,000,000
22 Jun 2018	LGFA	1.65	23 Jul 2018	31 Days	4,000,000
25 Jun 2018	LGFA	1.65	25 Jul 2018	30 Days	3,800,000
30 Jun 2018	LGFA	1.50	30 Jun 2018	At Call	708,140
29 Jun 2018	NAB	2.00	29 Jun 2018	At Call	18,648,423
30-Jun-2017	28,522,510			30-Jun-2018	32,456,563



- 2.3 An increased level of cash investments at 30 June 2018, when compared to prior years is primarily a result of Property Development Sales, specifically at the Boardwalk Project. It should be noted that the Federal Government has paid two quarters of the 2018/19 Financial Assistance Grant and Untied Local Roads Funding in advance totaling \$4,208k on 25 June 2018. This was also paid in advance in the 2017/18 Financial Year.
- 2.4 We are anticipating large cash outflows in July to meet end of financial year supplier payments, and also during the 2018/19 financial year in relation to the significant capital works program.

2.5 Reserves as at 30 June 2018

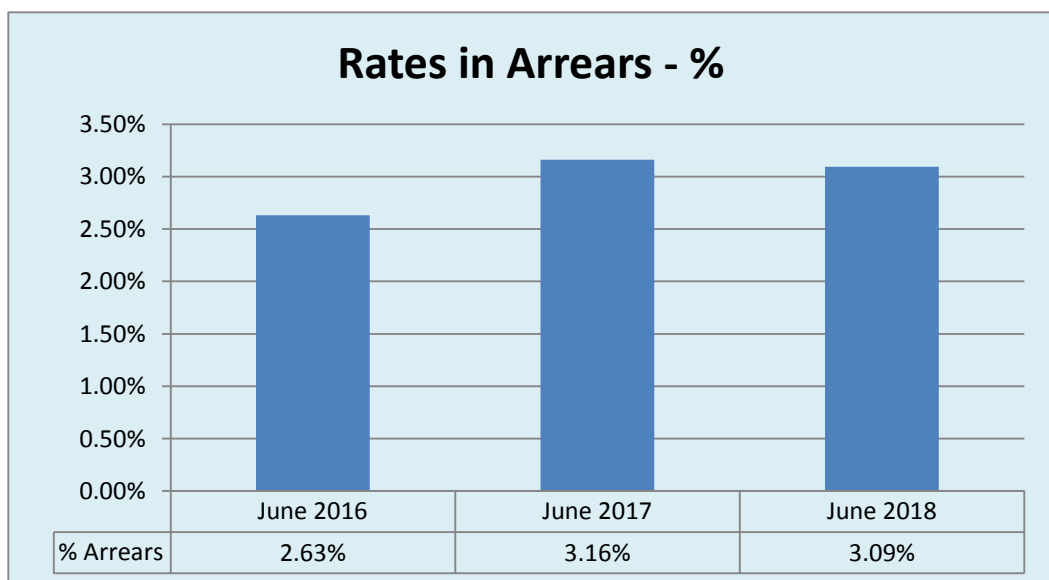
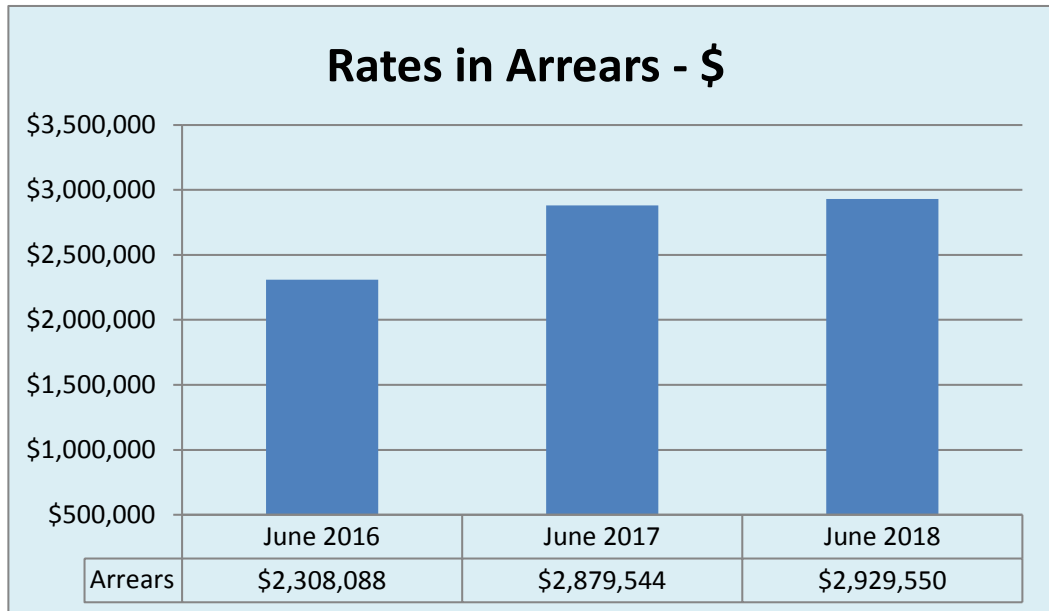
	Opening Balance as 1/07/2017	Transfer to Reserves	Transfer from Reserves	Current Balance
Plant Replacement Reserve	350,000	-	-	350,000
Open Space Reserve	1,045,422	189,356	-	1,234,778
Car Parking Reserve	958,210	14,457	45,000	927,667
Business Unit Reserve	1,881,424	-	895,868	985,556
Property Disposal Reserve	3,901,386	-	-	4,418,098
Subdivision Reserve	1,603,447	89,354	98,486	1,594,315
Cemetery Maintenance Reserve	879,279	13,280	-	892,560
Mausoleum Perpetual Care Fund	772,492	41,334	-	813,826

- 2.6 Reserves are a device used to ensure that Council has sufficient funds allocated for specific purposes. Transfers to the Reserves represent amounts received as contributions, indicative interest adjustments and property disposal proceeds. Transfers from the Reserves represent the funding being applied to specific projects, or to reduce loan borrowing requirements.
- 2.7 At 30 June 2018 the most significant movement was the transfer of the Salisbury Water 2016-17 deficit of \$896k from Accumulated Surplus to the Business Unit Reserve, which reflects Council Resolution 2183/2017 resulting from the review of Financial Policies, Budget and Finance Item 6.8.1 November 2017, as reported in the Council Finance Report as at April 2018.
- 2.8 Also impacting is the transfer from the Car Parking Reserve of \$45k for Car Parking Trials at Mawson Lakes, as a result of Council Resolution 2514/2018 which was part of the Third Quarter Budget Review. There has also been transfers from the Development and Public Infrastructure Reserve of \$98k, primarily being Budget Bids relating to Developer Street Tree and Footpath Programs totaling \$84k, all endorsed as part of the 2017/18 Budget.
- 2.9 Other movements include amounts transferred to the Open Space Reserve of \$189k (contributions received of \$172k and interest allocated of \$18k), amounts transferred to the Subdivision Reserve of \$89k (contributions received of \$65k and interest allocated of \$24k) representing developer contributions received, and transfers to the Mausoleum Perpetual Care Fund \$41k (contributions received \$29k and interest allocations \$12k).
- 2.10 It should be noted that interest is apportioned on the balances of the Reserves on a monthly basis, with the Plant Replacement, Property Disposal and the Business Unit Reserves being the only exceptions.

2.11 Recovery of Rates

Item 6.1.1

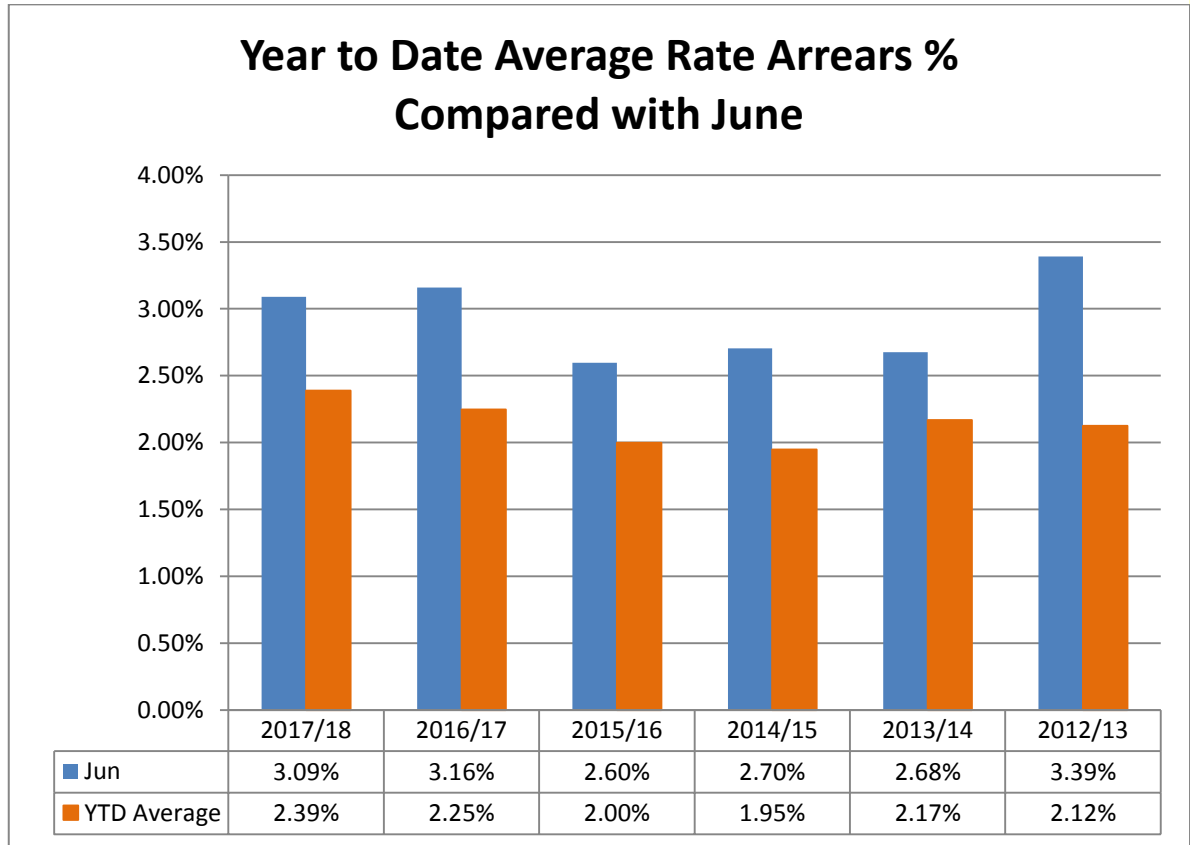
	No of Accounts	\$	%
Outstanding Balance as at 30 June 2018		1,781,292	1.88%
Outstanding Balance as at 30 June 2017		2,174,468	2.38%
Outstanding Rates Arrears as at 30 June 2018	4,385	2,929,550	3.09%
Outstanding Rates Arrears as at 30 June 2017	4,455	2,879,544	3.16%



2.12 The level of Council Rates in arrears at 30 June 2018 is 3.09%, which is above the target maximum level for Rates Arrears of 2.5%, with there being no specific factors causing this. It should be noted that the number of assessments with rate arrears has decreased from 4,455 assessments at 30 June 2017 to 4,385 assessments at 30 June 2018; however there is a higher average amount in arrears.

The standard process is that Rates Arrears are followed up on a daily basis and quarterly files are sent to Council’s debt collection agency.

- 2.13 Rate arrears are cyclical in that they peak in the month rate installments fall due, with June being an installment month, and then trend down for the next two months, meaning that rate arrears at a point in time may be distorted, and that the average rate arrears normalizes the cyclical impacts. The graph below depicts the average year to date rate arrears, with the average to June being 2.38%, which is also below the target of 2.5%.



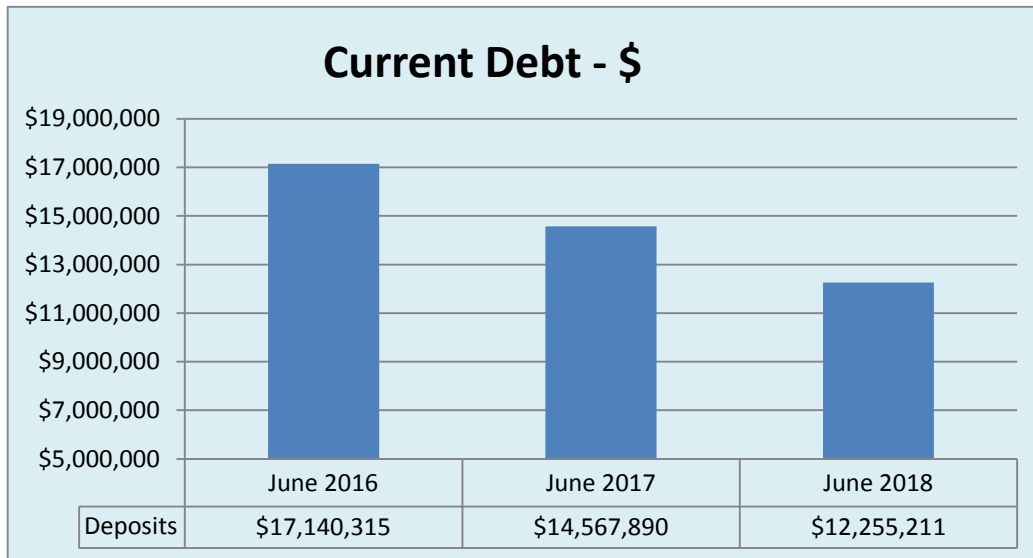
2.14 Other Debtors as at 30 June 2018

Debtor Type	Current	30 – 60 days	60 - 90 days	Over 90 days	Total
Sundry	218,200	88,623	20,026	11,680	338,529
Salisbury Water	0	23,633	0	0	23,633
Inflammable Undergrowth	0	0	0	4,372	4,372
Additional Bins	1,781	1,178	95	392	3,446
Health Licensing Fees	8,515	3,090	1,494	2,339	15,438
Property Management	71,963	34,738	5,292	17	112,010
TOTAL	300,459	151,262	26,907	18,800	497,428

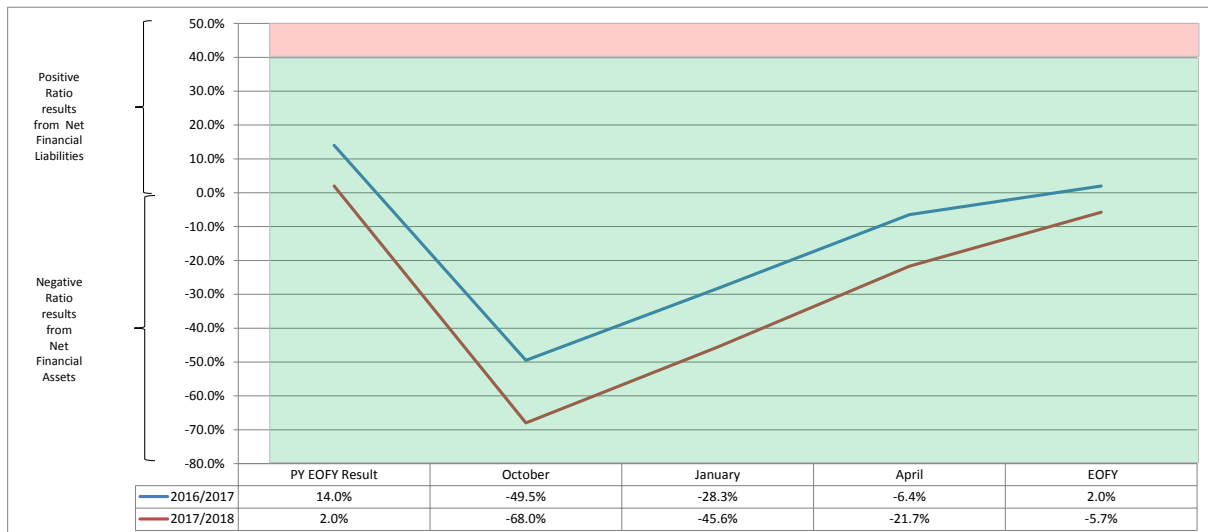
- 2.15 The above aged analysis represents sundry amounts that are owing to Council as at 30 June 2018. The Sundry Debtors current balance of \$218,200 includes an Invoice for \$71,236 issued on 18 June 2018, being funding towards installation of rain and flood level monitoring stations from the Department of Environment Water & Natural Resources. This is due to be received by the end of July 2018.
- 2.16 The above aged analysis also represents other amounts that are owing to Council from a variety of sources that are outstanding as at 30 June 2018. Debts outstanding greater than 90 days account for 3.78% of the total outstanding balance. Debts that are outstanding for greater than 30 days are subject to council's debt collection procedures, which include internal follow up and ultimately legal action through Councils debt collection agency.
- 2.17 Loan Schedule as at 30 June 2018

Debenture Loans	
Principal Outstanding as at 1 July 2017	14,580,215
Loans Raised Year to Date	0
Repayments of Principal Year to Date	2,325,004
Loan Principal Outstanding - Debenture Loans	12,255,211
Cash Advance Debenture Borrowings (CADs)	
Total CAD's available	23,317,000
Current CAD's drawdown amount year to date	0
Balance of CAD's available	23,317,000
Interest Payments (Debenture Loans and CADs)	
Interest Payments - Debenture Loans	936,111
Interest Payments - CAD's	0
Total Interest Payments	936,111

- 2.18 The above Loan Schedule summarises the position on loans taken for Council purposes. Fixed Term Borrowings detail total movements this financial year, with payments made half yearly, the first payment in December 2017 and again in June 2018.
- 2.19 As at 30 June 2018 there have been no drawdowns in relation to CAD's primarily due to Council's working capital and cash position associated with Property Development Sales that have occurred.
- 2.20 Not included in the above loan schedule is the \$457,921 Debenture Loan secured for special purpose borrowings, however this is offset by a \$457,921 Loan Receivable.
- 2.21 The table below shows the level of drawn down debt held by Council at the same time for the last three financial years and demonstrates a steady decrease in debt. This has resulted from Council's decision to utilise property development proceeds to offset borrowing requirements.



2.22 Net Financial Liabilities Ratio Comparison



2.23 The graph above shows the net financial liabilities ratio comparison for the 2017 and 2018 financial years as at the time of preparation of each Council finance report. Council’s endorsed range for the net financial liabilities ratio is less than 40%, which is represented by the green shaded area on the graph.

2.24 It should be noted that when the ratio is below zero, that this represents a net financial assets position, which is when the financial assets (cash, receivables and financial assets) are greater than total liabilities. Effectively this means that a negative ratio is favourable. When financial assets are less than total liabilities it results in a net financial liability position, and a positive ratio.

- 2.25 As can be seen the trend is that early in both financial years Council is in a strong net financial assets position with (49.5%) and (68%) for October of 2016/17 and 2017/18 respectively. This reflects higher levels of cash holdings and trade receivables than levels of trade payables and debt. As the financial year progresses, cash holdings are spent as the capital program is delivered, and last financial year Council moved into a net financial liabilities position at the end of financial year with a ratio of 2%.
- 2.26 The net financial liabilities level at the end of the 2017/18 financial year, at the time of preparation of this report, is (5.7%) which again is the result of higher cash holdings and trade receivables. This ratio will adjust with the finalisation of various aspects of the end of financial year.
- 2.27 The 2017/18 budgeted net financial liabilities ratio is 16.3%.

3. CONCLUSION / PROPOSAL

- 3.1 The analysis above demonstrates that Council is in a sound financial position with appropriate levels of debt and investments, allowing it to sustainably manage its cash requirements for projects approved as part of the 2018/19 Budget.
- 3.2 Whilst this report provides only a summary of key financial data as 30 June 2018, the full financial results for the financial year will be reported on as part of the 2018 Annual Financial Statements which will be presented to Council in October 2018.

CO-ORDINATION

Officer: Executive Group
Date: 10/07/2017

ITEM	6.1.2
	BUDGET AND FINANCE COMMITTEE
DATE	16 July 2018
HEADING	Certification of the 2018 Annual Financial Statements
AUTHORS	Kate George, Manager Financial Services, Business Excellence Tim Aplin, Senior Accountant, Business Excellence
CITY PLAN LINKS	4.3 Have robust processes that support consistent service delivery and informed decision making. 4.4 Embed long term thinking, planning and innovation across the organisation.
SUMMARY	This report provides a summary of the 2018 end of financial year reporting process and seeks Council's authorisation for both the Mayor and the Chief Executive Officer to sign the certificate certifying the 2018 Annual Financial Statements in their final form once completed

RECOMMENDATION

1. The information be received.
2. The Mayor and the Chief Executive Officer be authorised by Council to sign the Council Certificate certifying the Annual Financial Statements for the financial year ended 30 June 2018, following the Audit Committee's review of these Statements on 9 October 2018.

ATTACHMENTS

This document should be read in conjunction with the following attachments:

1. 2018 Annual Financial Statements Council Certificate

1. BACKGROUND

- 1.1 The *Local Government Act 1999* at Section 127 requires that a Council must prepare financial statements and notes in accordance with the standards prescribed by the regulations, and other statements or documentation relating to the financial affairs of the council required by the regulations for each financial year.
- 1.2 A key component of meeting this legislative obligation is that the Mayor and the Chief Executive Officer must certify the Annual Financial Statements, the format of which is governed by Regulation 14 of the *Local Government (Financial Management Regulations) 2011*.

2. CONSULTATION / COMMUNICATION

2.1 External

2.1.1 Councils external Auditors, Bentleys.

3. REPORT

3.1 The format of the certification of Councils Annual Financial Statements is governed by Regulation 14 of the *Local Government (Financial Management) Regulations 2011*, which states:

The financial statements of a council, council subsidiary or regional subsidiary must include a statement, in a form determined by the Minister, signed by:

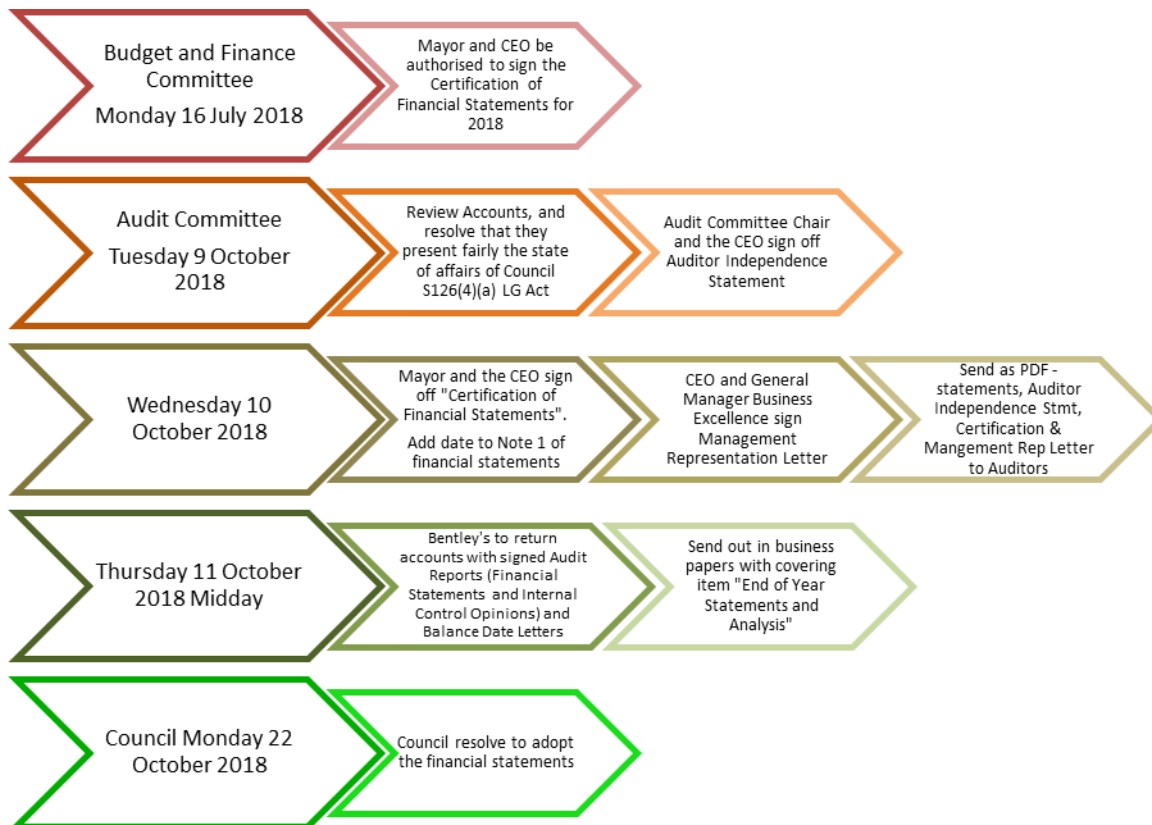
- (a) *the chief executive officer and the principal member of the council; certifying that—*
- (c) *the financial statements comply with relevant legislation and Australian Accounting Standards; and*
- (d) *the financial statements present a true and fair view of the*
 - (i) *financial position; and*
 - (ii) *results of the operations; and*
 - (iii) *cash flows,**of the council for the financial year; and*
- (e) *internal controls implemented by the council provide a reasonable assurance that its financial records are complete, accurate and reliable and were effective throughout the financial year; and*
- (f) *the financial statements accurately reflect the accounting and other records of the council and;*
- (g) (i) *in the case of a council—the chief executive officer and the principal member;*

have been authorised by the council, council subsidiary or regional subsidiary (as the case may be) to certify the annual financial statements in their final form.

3.2 The legislation places the responsibility for preparing accurate annual financial statements on the Council, not its auditor, as the auditors' role is limited to forming an opinion as to whether the statements present fairly, in all material respects, the Council's financial position for the respective reporting period. Accordingly the Council Certificate is located prominently at the start of the statements.

3.3 The following process and associated timeframes have been prepared consistent with previous years and legislative requirements outlined above to ensure the audit committee and council certification process integrates with the legislative requirements:

3.4 SIGN OFF OF FINANCIAL STATEMENTS 2017-2018



3.5 Application of the above process will ensure that the legislative requirements governing the preparation, review, certification and endorsement of the Annual Financial Statements for 2018 are satisfied.

3.6 A copy of the 2018 Annual Financial Statements Council Certificate complying with Regulation 14 of the Local Government (Financial Management) Regulations 2011 is attached for information.

4. CONCLUSION / PROPOSAL

4.1 In order to satisfy the legislative requirements governing the preparation of the 2018 Annual Financial Statements it is recommended that Council authorise the Mayor and the Chief Executive Officer to sign the Council Certificate certifying the Annual Financial Statements for year ended 30 June 2018, following the Audit Committee's review of the Statements at its meeting on 9 October 2018.

CO-ORDINATION

Officer: Executive Group
 Date: 09/07/2018

City of Salisbury

General Purpose Financial Statements for the year ended 30 June 2018

Certification of Financial Statements

We have been authorised by the Council to certify the financial statements in their final form.

In our opinion:

- the accompanying financial statements comply with the *Local Government Act 1999*, *Local Government (Financial Management) Regulations 2011* and Australian Accounting Standards,
- the financial statements present a true and fair view of the Council's financial position at 30 June 2018 and the results of its operations and cash flows for the financial year,
- internal controls implemented by the Council provide a reasonable assurance that the Council's financial records are complete, accurate and reliable and were effective throughout the financial year,
- the financial statements accurately reflect the Council's accounting and other records.

John Harry
CHIEF EXECUTIVE OFFICER

Gillian Aldridge
MAYOR

Date:

ITEM	6.6.1		
	BUDGET AND FINANCE COMMITTEE		
DATE	16 July 2018		
PREV REFS	EG	9.1	19/06/2018
HEADING	Financial Hardship Policy and Procedure for Rating and Sundry Debtor Customers		
AUTHOR	Kathryn Goldy, Team Leader Revenue, Business Excellence		
CITY PLAN LINKS	4.3 Have robust processes that support consistent service delivery and informed decision making.		
SUMMARY	<p>This report provides details of the proposed Financial Hardship Policy and Procedure for our Rating and Sundry Debtor customers.</p> <p>The policy demonstrates that Council is committed to working in partnership to support families and individuals who are experiencing temporary and/or ongoing financial hardship to manage their payments in regards to rates and/or sundry debtor charges. The report provides details of the application and assessment of Financial Hardship for these charge types.</p>		

RECOMMENDATION

1. The information be received.
2. The Financial Hardship Policy as set out in Attachment 1 to this report “Financial Hardship Policy for Rating and Sundry Debtor Customers” be endorsed.
3. The Financial Hardship Procedure as set out in Attachment 2 to this report “Financial Hardship Procedure for Rating and Sundry Debtor Customers” be noted.

ATTACHMENTS

This document should be read in conjunction with the following attachments:

1. Financial Hardship Policy for Rating and Sundry Customers
2. Financial Hardship Procedure for Rating and Sundry Customers
3. Financial Hardship Application Form

1. BACKGROUND

- 1.1 Council depends on income from rates to fund services and facilities for the community, with rates income funding approximately 80% of our operating activities. The fundamental focus for our collection process is to provide a thorough and consistent approach to recover rate and debtors arrears and is designed to minimise the amount of monies owed to Council, while ensuring that the administration process is compliant with legislative requirements under the Local Government Act 1999 (The Act)
- 1.2 We have adapted our processes over the years to provide further communication points and leniency to balance the need for equity with having a process that is reasonable.

2. CONSULTATION / COMMUNICATION

- 2.1 Internal
 - 2.1.1 Executive Group
- 2.2 External
 - 2.2.1 In order to ensure that our proposed form for Application for Financial Hardship for Rate and Debtor customers provided fairness and a consistent approach we sought feedback and advice from our collection agency Kemps Credit Solutions (Kemps).

3. REPORT

- 3.1 The Local Government Act 1999 (The Act), Chapter 10, Rates and Charges provide for rate charges against the land to be raised and collected. The rates declared and payable in respect of a particular financial year will fall due in four equal instalments payable in the months of September, December, March and June of the financial year for which the rates are declared pursuant to Section 181 of the Act.
- 3.2 Sundry Debtors are customers owing money to Council for goods or services rendered. These charges are raised via an invoice and do not include rates or expiations. These customers have 30 days from the date of the invoice to make payment.
- 3.3 Council staff work to recover monies owed to Council via rates and/or sundry debtors through a number of means such as offering short and long term payment arrangements, final and/or intent notices, and at times legal action through the Courts to recover outstanding monies.
- 3.4 Despite our best efforts, there will be accounts that continue to be in arrears, and rather than continue to have further legal and debt collection cost incurred, these accounts are pulled back from the collection agency for Council to manage internally.

- 3.5 The attached Financial Hardship Policy and Procedure (Attachment 1 and 2) provides a mechanisms for Council to assist customers who are experiencing temporary and/or ongoing financial hardship in regards to rates and/or sundry debtor charges which are currently outstanding or will be due and payable at a future date.
- 3.6 A customer experiencing financial hardship is someone who has been identified by themselves, by Council staff, by an accredited financial counsellor or welfare agency, as having the intention, but not the financial capacity, to make the required payments in accordance with the Councils typical payment terms and options.
- 3.7 When applying for hardship with Council, Customers will be asked to complete an Application for Financial Hardship for Rate and Debtor form (Attachment 3) which has been developed with support from Communications & Customer Relations.
- 3.8 All applications for hardship will be treated in confidence and will be assessed on an individual basis. The initial assessment and subsequent recommendation will be based on the information provided in the application and their verification processes.
- 3.9 Rating staff will provide this rationale to the General Manager Business Excellence, together with other relevant information, for a final decision to be made.
- 3.10 Any application received will be actioned by council staff in line with our Customer Service Framework and Charter. We are committed to providing effective customer service that meets the needs and expectations for a customer. Applications will be handled in a fair, effective and sustainable way for both Council and our customers.

4. CONCLUSION / PROPOSAL

- 4.1 In conclusion this report, attached policy and procedure aims to assist those individuals and families within our community who are currently experiencing temporary and/or ongoing financial hardship. We recognise and understand that the cost of living pressures can place a lot of strain on household budgets, and at times of ill-health or other personal struggles, that it may reduce an individual's capacity to pay their accounts on time.

CO-ORDINATION

Officer: Executive
Group
Date: 09/07/2018



Financial Hardship Policy

Policy Type:	Policy	Decision No:	
Approved By:		Last Reapproval Date:	
Approval Date:		Internal Reference No.:	
Review Date:		Division:	Financial Services
Department:	Business Excellence	Responsible Officer:	Manager, Financial Services
Function:	7 - Financial Management		

A - PREAMBLE

1. This policy is to assist customers of the City of Salisbury who are experiencing temporary or ongoing financial hardship in regards to payment of rates and/or sundry debtor charges which are currently outstanding or will be due and payable at a future date.

B - SCOPE

1. This policy applies to families and individuals who are experiencing temporary and/or ongoing financial hardship to assist in managing rates for owner/occupied properties and/or sundry debtor charges.
2. This policy does not apply to debts associated with the provision of recycled water, which are considered in the Hardship Policy for Residential Salisbury Water Customers, which has been established with the Essential Services Commission of South Australia (ESCOSA).
3. This policy also does not address customers who may feel that the property valuation is incorrect, which are addressed via the objection process with the State Valuation Office.

C – POLICY PURPOSE/OBJECTIVES

1. The City of Salisbury is committed to assisting rating customer together with sundry debtor customers who are experiencing temporary and/or ongoing financial hardship, to manage their payments and assist those customers to better manage their bills on an ongoing basis.
2. This policy aligns with the State Government in relation to the Charter of Affordability (The Charter). The Charter has a range of various organisations such as local government, banking, energy and water which aims to assist the community with balancing their household budgets and managing the cost of living pressures.

This policy should be read in conjunction with the Financial Hardship Procedure.

D - DEFINITIONS

Term	Definition
Accredited Financial Counsellor	A person who holds a Diploma of Community Services (Financial Counselling) and who has worked at least 12 months as a financial counsellor under the supervision of the South Australian Financial Counsellors Association
Arrangement	An agreement between Council and a Customer to repay an amount of money within a time frame according to an agreed schedule. Dependent on the individual situation of our customer's arrangement could be considered under a short term and/or long term arrangement.
Council	The City of Salisbury
Customer	A person or legal entity that is liable to pay rates on an owner occupied property and/or a sundry debtor who has had a Sundry Debtor tax invoice raised as per goods or services they have received from Council.
Debt	Rates - are levied as a tax on property in accordance with the provisions of the Local Government Act. Rates are not a service or user charge. A Sundry Debtor - is a legal entity owing money for goods and/or services rendered by Council for all non-rating and non-expiation debts.
Financial Hardship	Circumstances of experiencing a lack of financial means that may be either ongoing or temporary, but does not include circumstances where a person chooses not to meet a liability for an unpaid debt. Hardship may result from a change in circumstances such as serious illness, disability, death in the family, loss or change in income, separation, divorce, or other family crisis and/or loss resulting from an accident. Hardship is considered temporary if the impacts of the hardship are expected to be resolved in less than one year, whereas ongoing spans longer periods.
Local Government Act	The Local Government Act 1999 "The Act" sets out legislative requirements for Councils to follow.
Policy	Financial Hardship Policy
Procedure	Financial Hardship Procedure

E - POLICY STATEMENT

1. Council recognises and understands that cost of living pressures can place a lot of strain on household budgets, and have developed a range of payment options to ease this pressure.
2. Council is committed to treating all customers in financial stress with respect and compassion and is pleased to provide support and practical solutions to those who may be experiencing temporary and/or ongoing financial hardship.

What is financial hardship?

3. Financial hardship is when a person is willing but unable to meet their debt obligations because of unexpected events or unforeseen changes that impacts cash flow, for example:
 - a) Changes in income or expenditure;
 - b) Changes in employment status (such as losing a job or having hours reduced);
 - c) Significant life events such as a relationship breakdown or death in the family;
 - d) Injury or illness; and
 - e) Emergency events or natural disasters
4. An important consideration to acknowledge is that a person in financial hardship can reasonably be expected to recover their financial position if appropriate assistance or arrangements are provided. Financial hardship assistance is intended to bridge the time between when a person's circumstances change and the time when they can start paying

their debt in full – either because the original financial situation is restored (e.g. a person is re-employed after a period of unemployment) or because a new repayment arrangement is agreed which the person can meet.

5. Financial hardship does not include circumstance where a person chooses not to meet an unpaid financial obligation for which they are liable for.
6. There are two types of financial hardship: ongoing and temporary. Depending on the type of hardship being experienced, there will be different needs requiring different solutions.
7. Temporary Financial Hardship - Customers who may have been identified as experiencing temporary hardship are those who have experienced a short-term change in circumstances. These customers generally require flexibility and temporary assistance, such as extension of time to pay or an alternative payment arrangement.
8. Ongoing Financial Hardship - Customers who may have been identified as experiencing ongoing hardship are those who have experienced a change in circumstances and one in which they do not expect to recover from in a reasonable timeframe. These customers may require ongoing assistance from Council and this is intended to bridge the time between when a person's circumstance change and the when they can start paying their debit in full – either because their original financial situation is restored or because a new repayment arrangement is agreed which the customer can meet.
9. Where it is assessed a customer may be eligible for hardship assistance, consideration will be given but not limited to the following:
 - The customer is on Centrelink income and holds a pensioner concession card or holds a Centrelink low income health care card
 - The customer is eligible for a South Australian Government concession
 - The customer has been referred by an accredited financial counsellor or welfare agency
 - The customer advises they have previously applied for emergency relief (irrespective of whether or not their application was successful)
 - The customers payment history indicates that they have had difficulty meeting their rate notices/sundry debtors invoices in the past
 - The customer, through self-assessment, has identified their position regarding their ability to pay
 - Other personal circumstances that the applicant(s) may choose to disclose in order to support their application.
10. Council will require customers to submit an application, including details of the applicant(s) and a Statement of Financial Position (Income and Expenditure) which will assist in determining an application for hardship.

Debt recovery

11. Council will place on hold and/or suspend debt recovery process while negotiating a suitable payment arrangement with a customer who has applied and been accepted under the Financial Hardship policy.
12. Council will not commence legal action for the recovery of the debt relating to rates and/or a sundry debtors invoice for a customer if the customer has agreed to a payment arrangement

and continues to adhere to the terms of the payment arrangement, irrespective of whether the customer has been assessed for financial hardship.

13. For rating purposes the Act provides for council to sell a property where the rates have been in arrears for three years or more. The Council must notify the owner(s) of the land of its intention to sell the land if payment of the outstanding amount is not received within one month, and once this notice is served this policy will not apply, however, Council will not commence this recovery action where a customer has agreed and is maintaining a payment arrangement under this Financial Hardship Policy.
14. This policy will be reviewed every 2 years by the Team Leader Revenue and Manager Financial Services.

F - LEGISLATION

1. Section 184 under the Local Government Act

G - ASSOCIATED POLICIES/PROCEDURES

1. Financial Hardship Procedure
2. Hardship Policy for Residential Salisbury Water Customers
3. Customer Service Framework and Charter
4. Internal Review of Councils Decisions Procedure
5. State Government Charter of Affordability

Document Control

Document ID	Hardship Policy
Prepared by	Kathryn Goldy
Release	1.00
Document Status	Draft
Date Printed	06/06/2018



Draft

Financial Hardship Procedure

Procedure Type:	Procedure		
Approved By:		Decision No:	
Approval Date:		Last Reapproval Date:	
Review Date:		Internal Reference No.:	
Department:	Business Excellence	Division:	Financial Services
Function:	7 - Financial Management	Responsible Officer:	Manager, Financial Services

A - PREAMBLE

1. This procedure is to assist customers of the City of Salisbury who are experiencing temporary or ongoing financial hardship in regards to payment of rates and/or sundry debtor charges which are currently outstanding or will be due and payable at a future date.

B - SCOPE

1. This procedure is to guide staff in applying the Financial Hardship Policy which supports families and individuals who are experiencing temporary and/or ongoing financial hardship in relation to rates for owner/occupied properties and/or sundry debtor charges.
2. This procedure does not apply to debts associated with the provision of recycled water, which are considered in the Hardship Policy for Residential Salisbury Water Customers, which has been established with the Essential Services Commission of South Australia (ESCOSA).

C - PROCEDURE PURPOSE/OBJECTIVES

1. The City of Salisbury is committed to assisting rating customer together with sundry debtor customers who are experiencing temporary and/or ongoing financial hardship, to manage their payments and assist those customers to better manage their bills on an ongoing basis.
2. This procedure should be read in conjunction with the Financial Hardship Policy.

D - DEFINITIONS

Term	Definition
Accredited Financial Counsellor	A person who holds a Diploma of Community Services (Financial Counselling) and who has worked at least 12 months as a financial counsellor under the supervision of the South Australian Financial Counsellors Association
Arrangement	An agreement between Council and a Customer to repay an amount of money within a time frame according to an agreed schedule. Dependent on the individual situation of our customer's arrangement could be considered under a short term and/or long term arrangement.
Council	The City of Salisbury
Customer	A person or legal entity that is liable to pay rates on an owner occupied property and/or a sundry debtor who has had a Sundry Debtor tax invoice raised as per goods or services they have received from Council.
Debt	Rates - are levied as a tax on property in accordance with the provisions of the Local Government Act. Rates are not a service or user charge. A Sundry Debtor - is a legal entity owing money for goods and/or services rendered by Council for all non-rating and non-expiation debts.
Financial Hardship	Circumstances of experiencing a lack of financial means that may be either ongoing or temporary, but does not include circumstances where a person chooses not to meet a liability for an unpaid debt. Hardship may result from a change in circumstances such as serious illness, disability, death in the family, loss or change in income, separation, divorce, or other family crisis and/or loss resulting from an accident. Hardship is considered temporary if the impacts of the hardship are expected to be resolved in less than one year, whereas ongoing spans longer periods.
Fines and/or Interest	Rates Arrears will be subject to fines and/or interest as per The Act when an assessment falls into arrears. An assessment is deemed in arrears if an instalment of rates is not paid on or before the date on which it falls due. A fine of 2 per cent is thereby payable and in addition to this, on the expiration of each full month from that date, interest will accrue.
Local Government Act	The Local Government Act 1999 "The Act" sets out legislative requirements for Councils to follow.
Policy	Financial Hardship Policy
Procedure	Financial Hardship Procedure

E - MANAGEMENT DIRECTIVES

1. General Manager Business Excellence will be provided with any recommendations based on the evaluation of any application by rates staff and/or the council's nominated collection agency, and will determine the application of the Policy on a case by case basis.

F - STAFF RESPONSIBILITIES

1. Customer Centre are responsible for referring customers who may be experiencing financial hardship to the Revenue Team.
2. Revenue Team are responsible for the assessment of Financial Hardship and applying the policy and procedure.

G - PROCEDURE STATEMENT

1. A person experiencing financial hardship is someone who has been identified by themselves, by the council, by an accredited financial counsellor, or by a welfare agency as having the intention, but not the financial capacity, to make the required payments in accordance with the councils payment term
2. Customers who are identified as experiencing ongoing hardship are generally those on low or fixed incomes. These customers may require ongoing assistance
3. Customers will be asked to complete an application form when applying for hardship with council, which includes a minimum of 3 months of bank account statements to assist in determining the application.
4. All applications for hardship will be treated in confidence and will be assessed on an individual basis by rates staff and/or the council's nominated collection agency.

Determining hardship

5. Financial hardship should be determined in relation to both household income and assets. Household income should include all income from employment, pensions, other social security benefits, income from rental properties, other investment income as well as deemed income (for example potential income (board) from non-owner residents such as children that live at home and earn income and do or do not pay rent and/or board).

Assisting customers who are experiencing financial hardship?

6. Council Staff will inform a customer of Councils Financial Hardship Policy where information provided by the customers indicates that non-payment of a rates notice and/or sundry debtor invoice is due to financial hardship, and will provide the customer with information about financial counselling and support services available through respective agencies.
7. Where a customer has been assessed as experiencing financial hardship, Council staff will offer the customer as soon as is reasonably practical, flexible and frequent payment options that has taken into account the customers' ability to pay and current financial situation.
8. Payment arrangement options will include an offer for the person to pay their debt(s) in advance or in arrears by an agreed set amount (for example weekly, fortnightly, monthly). This will be determined from engaging with the customer (or their representative) to determine a realistic payment arrangement in line with their capacity to pay and based on individual circumstances.
9. When a payment arrangement has been offered and agreed to, written confirmation of the agreement will be provided to the customer outlining the duration of the plan and the amount of each payment, the frequency of payments and the commencement date of the agreement.
10. Customers who have been assessed as experiencing Financial Hardship will continue to receive quarterly and final notices in regards to rates and tax invoices and monthly statements in relation to sundry debts.
11. If a customer's circumstances change, we will work with the customer, and/or their financial counsellor to re-negotiate their payment arrangement.

12. Council staff will explain to customers that they will be removed from any agreement under the Financial Hardship Policy and be returned to our standard collection cycles including debt recovery should they cease to make payments according to the agreed payment arrangement and/or fail to contact us after a payment has been missed for a period greater than their payment cycle.
13. If a payment is missed and a customer does not make contact with Council (as noted above), Council will send written notification (either electronic or postal service) to the customer that they will be removed from the Financial Hardship agreement, this correspondence will allow customers a further 10 business days from the date of the notice to contact us to re-negotiate their continuation under the Financial Hardship agreement.
14. Council Staff will explain to a customer how and when we estimate the return to normal payment due dates, which will occur after they have successfully completed the agreed payment arrangement under the City of Salisbury's Financial Hardship Policy or on default of the agreed payment arrangement.
15. Customers who are accessing this Financial Hardship Policy for rate payments and also hold a State Seniors card, may be eligible to apply to Council to postpone part of their rates on a long term basis on their principal place of residence under the Act.

General provisions

16. Council will ensure that customers have equitable access to the Financial Hardship Policy and that this is applied consistently through application of the procedure.
17. Council is committed to ensuring that appropriate training of staff dealing with customers in hardship to ensure that these customers are treated with respect. Training will also assist staff in the early identification of hardship customers with establishing payment arrangements based on a customer's capacity to pay and include processes for referral to accredited financial counsellors or welfare agencies.
18. Any application received will be actioned by council staff in line with our Customer Service Framework and Charter. We are committed to providing effective customer service that meets the needs and expectations for a customer. Applications will be handled in a fair, effective and sustainable way for both Council and our customers.
19. Customers will be required to complete an Application for Financial Hardship together with a Statement of Financial Position. These forms can be requested from a member of staff.
20. Any information disclosed by a customer is confidential and will not be used for any purpose other than the assessment of an application for assistance.
21. If a customer has a complaint relating to the assessment and decision process considered in their application they are entitled to obtain a copy of the Customer Service Framework and Charter via our website www.salisbury.sa.gov.au or from the customer service team.
22. Customers are able to request a review of a Council decision in accordance with section 270 of The Act. Any review request will be dealt with under the Internal Review of Councils Decisions Procedure

Draft

23. Under The Act Council is required to apply fines and/or interest to rate assessments while in arrears. The application of fines and/or interest is not discretionary; however Council does offer some flexibility with this process when final notices are sent out in September, December, March and June

H - LEGISLATION

1. Section 181 (8) under the Local Government Act
2. Section 182 (A) under the Local Government Act
3. Section 270 under the Local Government Act

I - REFERENCES

1. State Government Charter of Affordability

Document Control

Document ID	Financial Hardship Procedure
Prepared by	Kathryn Goldy
Release	1.00
Document Status	Draft
Date Printed	06/06/2018



APPLICATION FOR FINANCIAL HARDSHIP FOR RATES AND DEBTORS

If you wish to apply for assistance under our Financial Hardship Policy for general rates and/or debtors. Please complete all sections of the attached form and ensure that you have read the Financial Hardship Policy. All details supplied are confidential.

Eligible seniors (holders of a current state seniors card) applying for a postponement of rates must complete a 'Postponement of Rates for Seniors Application' form.

Rates and Debtors Financial Hardship

We will accept applications under financial hardship from ratepayers and/or debtors who are currently experiencing temporary and/or ongoing financial hardship, each application will be considered on its own merits. As part of this process applicants are encouraged to support their application by:

- Seeing an accredited financial counsellor (this service is available free of charge through some charitable organisations)
- Providing copies of documentation, other information or evidence to support their application.
*Noting that this would be information in addition to the minimum of 3 months of bank account statements required to assist in determining the application and that staff may request additional supporting documentation in certain circumstances.

Property Valuation (Rates Hardship) Applications

As rates are based on property value, prior to lodging an application under the Financial Hardship Policy, the ratepayer should first determine if they consider their valuation to be a fair assessment of their property. If the valuation is considered to be incorrect, an objection to valuation must be lodged through the State Valuation office within 60 days after the service of the first quarter rates notice for the current year. Rates are still due and payable by the due date even if an objection has been lodged.

Payment of Rates/Debtor pending processing of application

Where a ratepayer/debtor has applied for a temporary and/or ongoing assistance of rates and/or debtor invoice, payment of any amounts due cannot be deferred pending the outcome of their application.

Application for Financial Hardship for Rates and Debtors Form

SECTION A - Ownership/Ratepayer Details

APPLICANT DETAILS:

Full Name:

Address:

Mailing Address:
(if different from above)

Preferred Contact No:

Email:

Date of Birth:

Do you hold or have you applied for a State Government Concession?

- Yes
- No
- Applied

Applicants Signature:

Item 6.6.1 - Attachment 3 - Financial Hardship Application Form

Application for Financial Hardship for Rates and Debtors Form

SECTION A - Ownership/Ratepayer Details

PROPERTY/DEBTOR DETAILS: (if application relates to a debtor account only fill in information relevant)

Property Location:

Rates Assessment Number:

Is this property for which you are applying for under our Hardship Policy your principal place of residence?

- Yes
- No

Please list any other properties owned: (attach a list if insufficient space provided)

Debtor Assessment or Invoice Number:

OCCUPANT DETAILS: (Rates Application Only)

In the space provided below please provide all details of all occupants of the property. Please indicate in the status column if this person is employed, unemployed, pensioner, self-funded retiree, dependent child or another suitable description (attach a list if insufficient space provided)

Name:	Relationship	Status	Other Information

Application for Financial Hardship for Rates and Debtors Form

SECTION B - Statement of Financial Position

Please complete the following household Income and Expenditure statement.
 (Attach a list if insufficient space provided or if property/business has more than 2 registered owners)

PERSON 1:

Currently Employed (please tick):

- Yes
- No

Employer/Business Name:

Occupation and Length of Service:

Pay Cycle (please tick):

- Weekly
- Fortnightly
- Monthly

Has a voluntary separation package/ termination payment been received in the past 2 years? (Please note if yes you may be required to provide further information):

- Yes
- No

Details:

Centrelink Benefit Type (if applicable):

PERSON 2:

Currently Employed (please tick):

- Yes
- No

Employer/Business Name:

Occupation and Length of Service:

Pay Cycle (please tick):

- Weekly
- Fortnightly
- Monthly

Has a voluntary separation package/ termination payment been received in the past 2 years? (Please note if yes you may be required to provide further information):

- Yes
- No

Details:

Centrelink Benefit Type (if applicable):

Application for Financial Hardship for Rates and Debtors Form

SECTION B - Statement of Financial Position

Income: (Please advise & circle if Income Cycle Details are completed in weekly / fortnightly / monthly)

Salary/Wages (after tax) Person 1:	\$
Salary/Wages (after tax) Person 1:	\$
Unemployment Benefits:	\$
Sickness/Disability Benefits:	\$
Pension Payments (eg. Aged, Veterans):	\$
Family Payment (Part A):	\$
Family Payment (Part B):	\$
Rent Assistance:	\$
Child Support Benefits:	\$
Other Benefits:	\$
Dividends:	\$
Interest:	\$
Investment Income:	\$
Other Household Income:	\$
TOTAL HOUSEHOLD INCOME:	\$

Application for Financial Hardship for Rates and Debtors Form

SECTION B - Statement of Financial Position

Expenses: (Please advise & circle if Income Cycle Details are completed in weekly / fortnightly / monthly)

Mortgage Repayments/Rent:	\$
Credit Card Payments:	\$
Personal Loan Repayments:	\$
Other/Repayments:	\$
Utilities (eg. SA Water, Electricity, Gas):	\$
Telephone/Internet/Mobile:	\$
Pay TV:	\$
Home & Contents Insurance:	\$
Car Insurance:	\$
Other Insurance (eg. Life, Funeral, Pet, Private Health):	\$
Food:	\$
Clothing:	\$
Car Expenses (eg. Petrol, Registration):	\$
Education/School Fees:	\$
Child Support:	\$
Entertainment/Personal Expenses:	\$
Medical Expenses:	\$
Other Expenses:	\$
TOTAL HOUSEHOLD EXPENSES:	\$

Net/Loss Balance (Income - Expenses):

NET/LOSS BALANCE (Income - Expenses):	\$
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Application for Financial Hardship for Rates and Debtors Form

SECTION B - Statement of Financial Position

Assets:	Current Market Value:
Property (primary residence):	\$
Property (investment):	\$
Investments (Shares, Term Deposits):	\$
Funds held in Bank/Credit Union:	\$
Vehicles (eg. Car, Bike, Boat, Caravan):	\$
Furniture:	\$
Other Assets (Please specify):	\$
TOTAL CURRENT ASSETS:	\$

Current Liabilities:	Outstanding Balance:
Mortgage (primary residence):	\$
Other Mortgage(s):	\$
Credit Card(s):	\$
Personal Loan(s):	\$
Other Liabilities (please specify):	\$
TOTAL CURRENT LIABILITIES:	\$

PAYMENT ARRANGEMENT PROPOSAL:

Complete this section if you are offering a payment arrangement. It is important to understand that any arrangement offered will be subject to approval from City of Salisbury and receipt of this completed form does not constitute acceptance of the proposal.

I/we offer to pay per commencing on

Application for Financial Hardship for Rates and Debtors Form

Item 6.6.1 - Attachment 3 - Financial Hardship Application Form

SECTION C - Detailed Explanation for Application

Please outline the reasons for your application. (Attach a separate piece of paper if insufficient space provided):

DECLARATION:

I/we declare that all information provided on this form is true and correct to the best of my knowledge. I/we given permission for the City of Salisbury to verify the information provided, including liaising with my financial counsellor in regards to this application. I/we understand that it is my/our responsibility to notify the City of Salisbury of any change in my/our financial position, address or contact details.

Signature of Person 1:

Signature of Person 2:

Please return the completed application back to the City of Salisbury. Once the application has been assessed, you will be advised of the outcome in writing. Until you are advised of the outcome of your application please ensure that you pay your rates as per your rates notice or statutory fines and/or interest will apply. Payment of any amount cannot be deferred pending the outcome of this application.

