

## **ADOPTION OF RATES FINANCIAL HARDSHIP POLICY FOR THE 2026/27 FINANCIAL YEAR**

F&BS | 63/19/1 | #7867817

### **RECOMMENDATION:**

That Council resolve, pursuant to *section 121(b)* of the *Local Government Regulation 2012*, to grant rates and charges concessions to those ratepayers experiencing financial hardship because of COVID-19 or any declared natural disasters or weather events by way of extended payment plans and interest waivers through the Financial Hardship Policy.

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### **INTERESTED PARTIES:**

Not applicable

### **EXECUTIVE SUMMARY:**

This report seeks to formally adopt the Financial Hardship Policy to continue to aid ratepayers experiencing ongoing financial hardship because of COVID-19 and any declared natural disasters or weather events by way of extended payment plans and interest waivers.

On 13 May 2020 Council resolved to grant rates and charges concessions to those ratepayers experiencing financial hardship because of COVID-19 by way of extended payments plans and interest waivers through a Financial Hardship Policy.

### **COMMENT:**

Council recognises that some ratepayer's financial circumstances continue to be impacted by the long-term impacts of COVID-19 and the Tropical Cyclone Jasper weather event. The Financial Hardship Policy will therefore remain in place for the 2026/27 financial year.

Eligibility criteria was amended in 2023/24, limiting support under the policy due to the impacts of COVID-19 to ratepayers who have accessed support under this policy any time prior to 30 June 2023. This restriction remains in place for 2026/27.

The eligibility criteria were expanded in 2024/25 to include ratepayers suffering financial hardship because of any declared natural disasters or weather events as declared by the Minister for Fire & Emergency Services or the Premier of Queensland.

There are no changes to the policy in 2026/27.

All other ratepayers experiencing hardship may apply for assistance via Council's Independent Rate Relief Tribunal Policy.

**OPTIONS:**

Option 1 (Recommended):

That Council adopts the Financial Hardship Policy.

Option 2:

That Council does not adopt the Financial Hardship Policy and proposes amendments to the policy.

**CONSIDERATIONS:**

Statutory:

Adoption of the above Rates Concession is in accordance with *section 121(b)* of the *Local Government Regulation 2012*.

**ATTACHMENTS:**

Attachment 1: Financial Hardship Policy (#6392844)



Steve Cooper  
Executive Manager Revenue & Business Support



Lisa Whitton  
Chief Financial Officer

# Attachment 1: Financial Hardship Policy (#6392844)

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CAIRNS REGIONAL COUNCIL



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General Policy

## FINANCIAL HARDSHIP POLICY – RATES AND WATER USAGE

- Intent** To establish a policy for the provision of assistance to ratepayers suffering financial hardship due to the COVID-19 pandemic or any declared natural disasters or weather events in the region.
- Scope** This policy will allow Council to consider assistance for ratepayers with outstanding debt for rates or water usage. Assistance for COVID-19 is limited to ratepayers who have received assistance under this policy any time prior to 30 June 2023.  
A declared event means declared by the Minister for Fire and Emergency Services or the Premier of Queensland.

### PROVISIONS

This policy only applies to ratepayers with outstanding debt of rates and charges and water usage charges.

To be eligible for assistance ratepayers must agree to a reasonable repayment plan.

Assistance is provided in the form of waiver of interest charges.

The repayment plan must be maintained as per agreement to continue to receive waiver of interest.

Interest is still applicable where no suitable repayment plan is in place.



This policy is to remain in force until otherwise determined by Council.

Director Responsible for Review:

Chief Financial Officer

ORIGINALLY ADOPTED: 13/05/2020

CURRENT ADOPTION: 25/06/2025

DUE FOR REVISION: 25/06/2026

REVOKED/SUPERSEDED:

Ken Gouldthorp  
Chief Executive Officer