

1. Purpose & Scope

This policy aims to support property owners facing genuine difficulty in paying their rates due to hardship. It encourages early intervention for those needing assistance to manage short-term challenges. This policy applies to all residential property owners in the Charters Towers Regional Council area, provided the property is their primary residence.

2. Commencement of Policy

2.1 This Policy will commence from 10 December 2025.

3. Application Of Policy

3.1 The policy notifies the public of the Councils acknowledgement of genuine hardship related to Rates and Charges and its openness to consider applications from eligible property owners based on established criteria.

4. Definitions

Term	Definition
Serious medical condition	Illness, injury, impairment, or physical or mental condition that involves any of the following and for which a medical certificate is provided to establish the validity of the claim: <ul style="list-style-type: none"> Multiple overnight stays in hospital Terminal stages of a disease
Immediate family member	<ul style="list-style-type: none"> The current spouse (including a de facto spouse) of the ratepayer; A biological, step-child or adopted child or (including an adult child) of the ratepayer; A parent, step-parent, grandparent, grandchild or sibling of the ratepayer; Former spouse or de facto spouse or other relatives who are a member of the Natural Person Resident household
Financial Hardship	A condition where individuals cannot meet basic living expenses due to circumstances beyond their control, including serious medical condition or financial crisis or the death of a partner
Hardship	A significant, appreciable detriment to the ratepayer. The detriment must transcend mere inconvenience or annoyance or a sense of "injustice"; it must be a real atypical burden imposed on the ratepayer.
Property Owner	The owner of the land as defined under the <i>Local Government Act 2009</i>
Natural Person Resident	Individual human being recognised by law as having legal rights and responsibilities that lives at the Residential Property.
Residential Property	Property that has as its primary use, use for residential purposes as per Council's rating category classification
Rates and Charges	Levies that the council imposes on land; and for a service, facility or activity that is supplied or undertaken by Council or someone acting on behalf of Council as per section 91(2) of The Act. This includes: <ul style="list-style-type: none"> a) general rates (including differential general rates), separate rates and charges, special

	<p>rates and charges, and utility charges (section 92(1) of the Act); and</p> <p>b) interest accrued on overdue rates and charges (section 132(1)(d) of the LG Regulation); and</p> <p>c) legal costs to take a ratepayer to court to recover overdue rates and charges, subject to a court order in Council's favour (section 132(1)(b) of the LG Regulation); and</p> <p>d) if the Council decides to sell land under section 140 of the LG Regulation and the land is not sold within one year after Council gives the registered owner a notice of intention to sell — the expenses incurred by Council in relation to selling the land (section 132(1)(c) of the LG Regulation).</p>
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5. Policy Provisions

5.1 Background

This policy provides relief to property owners who demonstrate hardship and cannot meet realistic payment commitments for rates and charges. Such support is designed to offer temporary relief without waiving the Council's debt recovery rights, including property sales for outstanding arrears, except in cases of approved relief (see Section 5.3).

This policy is not intended to provide indefinite support to ratepayers whose financial circumstances mean they cannot pay their rates and charges, and there is no prospect of their financial circumstances improving over time.

5.2 Criteria for providing relief.

Council will only consider an application for rates and charges relief under this policy where the following conditions are met:

- the applicant is a natural person resident in Charters Towers local government area and the application relates to the applicant's principal place of residence;
- the applicant provides sufficient information to demonstrate that they will suffer hardship if required to pay rates and charges when due;
- rate account balance exceeds \$1,000 or 6 months of arrears and the instalment provisions made within the Rates and Charges Debt Recovery Policy are unable to be met and payments, or lack thereof are insufficient to cease the debt recovery action;
- the applicant suffers a serious medical condition which prevents them from seeking employment and reduces their income; and
- unexpected expenses incurred and reduction or loss of family income as a result of the death of an immediate family member.

A determination under this policy will be assessed against financial data provided by the property owner. Supporting documentation will include:

- Medical certificate validating the serious medical condition (if applicable);
- Death certificate validating the death of an immediate family member (if applicable);
- the applicant's estimated income and expenditure from all sources for the year in which the application is made and the previous financial year;
- the applicant's financial circumstances, including details about the amount of funds held in accounts and a description of all loans including balances owing and an explanation about the extent to which any loan payment is overdue (note that account numbers must not be provided or requested);
- details of any refusal of loan or credit applications that have been sought to assist in paying the applicant's debts;

- details of superannuation fund balances and if an early release has been sought to assist in paying the debts; and
- Any other supporting documents considered relevant in supporting the request.

Applications that do not have sufficient information will be returned to the property owner for further information. Should sufficient information not be provided within fourteen (14) days, or information cannot be substantiated, the application will not be considered.

Consideration will be given to whether the property owner has adhered to previous payment plans or whether they have a record of regular payments.

Applicants are encouraged to seek independent financial advice free financial counselling is available via The National Debt Helpline.

5.3 Types of relief which may be applied:

- The Chief Executive Officer (CEO), or their delegate (See Section 5.5) may authorise a hardship relief period for a property owner which may include:
 - a. a three-month (interest-free) deferral of the due date (and discount date) for the rates and charges; and/or
 - b. an interest-free payment plan for the overdue rates or charges under which the overdue rates and charges and any accruing rates and charges will be paid within 12 months of the date of the agreement.
- After the relief period, the Council will resume normal debt recovery processes, including the application of interest and legal charges as applicable.
- Relief is also provided where a property owner experiences an undetectable and unexpected water leak as per Council's Concealed Leak Policy.

5.4 Lodging a Request for Relief

The property owner must complete and submit an application form detailing their hardship, the actions taken to mitigate the situation, and evidence of external assistance sought as well as financial documents referenced under section 5.2 of this Policy.

5.5 Assessment and Approval of Application

Any application made for a hardship relief will be assessed by the Rates Coordinator and may be approved by the Chief Executive Officer, Executive Manager Corporate and Community Building or Chief Financial Officer.

5.6 Appeals

If a property owner is unsatisfied with the outcome of their application under this policy, they may seek a review of the decision in writing, addressed to the Chief Executive Officer, by post or online, from Complaints Management – Charters Towers Regional Council

6. Variations

6.1 CTRC reserves the right to vary, replace or terminate this Policy from time to time.

Associated Documents

- F0561 Hardship Application Form
- D0137 Rates and Charges Hardship Procedures
- STRAT0053 Rates and Charges Debt Recovery Policy
- S0002 Revenue Policy
- S0003 Revenue Statement
- S0050 Concealed Leak Policy
- Queensland Privacy Principles

The document is subject to review with legislative changes, or biennially if no updates are necessary.

Document Review			
Date Adopted by Council	10 December 2025	Council Resolution	4638
Date Adopted by ELT	2 December 2025	Next Review Date	November 2027
ECM No.	4738764	Document Contact	Chief Financial Officer