



## FACT SHEET

### Charter of Affordability

#### What is the Charter of Affordability?

The Barossa Council is a committed partner of the Government of South Australia's Charter of Affordability scheme. Council is just one of many organisations and businesses, committed to working in partnership to support families and individuals who are experiencing financial hardship. Through its involvement with the Charter of Affordability, Council aims to promote the Barossa as an affordable place to live, work, do business and raise a family.

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. 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 financial hardship.

A range of practical solutions and options are available to customers, to help support households manage their finances. Payment options include monthly payments, bill smoothing and direct debit (coming soon), as well as differing levels of concession (where applicable). In addition to the legislated quarterly instalment payments, Council offers the following alternatives:

#### **BPAY**

Council already offers payment via BPAY through customer's own financial institutions. Customers can also establish a regular payment method for their rates through BPAY. This can be set up through individual financial institutions online. A number of Council customers use this method of payment to make regular payments to their rates, based on what they want to pay and when. This method gives more control to ratepayers and reduces the amount of personal information that needs to be disclosed.

#### **Bill Smoothing**

Bill smoothing is a new payment plan Council is offering its ratepayers. Ratepayers can call Council on 8563 8444 and set up bill smoothing where they can nominate the frequency and start date of a payment plan. This method of payment eases the pressure for householders, reducing the need for them to make large lump sum payments on a quarterly basis.

#### **Online Payments**

In an effort to provide a more streamlined and accessible service, Council accepts online payments for rates. This system provides flexibility and enables ratepayers to pay any dollar amount at any given time. This manual method may suit those with irregular incomes and who may not wish to commit to regular payments. Visit [www.barossa.sa.gov.au](http://www.barossa.sa.gov.au) and navigate to 'Make a payment online'.

#### **Rate Relief (financial hardship)**

Council is sympathetic to people's needs and understands many people experience financial difficulty. Council also has the ability to remit fines, suspend interest rates and charges based on individual needs. People experiencing difficulty in paying their rates can apply for a postponement or remission of their rates, subject to ratepayers meeting certain criteria as highlighted on Council's website [www.barossa.sa.gov.au](http://www.barossa.sa.gov.au) or phone 8563 8444 for a confidential discussion or email [rates@barossa.sa.gov.au](mailto:rates@barossa.sa.gov.au).

#### **Postponement of rates for Seniors**

Ratepayers who hold a State seniors card (or who are eligible to hold a State seniors card and have applied for one) are able to apply to Council to postpone payment of rates on their principal place of residence. Postponed rates remain as a charge on the land and are not required to be paid until the property is sold or disposed of. For more information email [rates@barossa.sa.gov.au](mailto:rates@barossa.sa.gov.au) or phone 8563 8444.

#### **Payment Extensions**

If you are unable to pay by the due date you may contact Council on (08) 8563 8444 to organise a suitable arrangement. Council is sympathetic to the needs of its people and is happy to provide extensions for people to pay via special arrangements.

#### **Direct Debit (coming soon)**

Council can assist in the establishment of direct debit options, where upon approval, households can organise for funds to be automatically debited, on a fortnightly basis, from a nominated account. For more information, terms and conditions contact Council's Rates department on 8563 8444.