## **Postponement Of Rates For Seniors**

### **Application**



Please return completed form to Council's Rates Officer

In Person: Alexandrina Council, 11 Cadell Street, Goolwa

By Post: PO Box 21, Goolwa SA 5214 Email: alex@alexandrina.sa.gov.au

Current holders of a State Seniors Card are able to apply to Council to postpone payment of their Council rates on their principal place of residence. This application form will enable Council to assess your eligibility to postpone the payment of your rates. Please also refer to the Explanatory Notes overleaf.

Please contact Council's Rates Officer on 08 8555 7000 to arrange a convenient time to discuss your application.

### **Section 1: Details of Applicant**

Applicants Name:				
Postal Address:				
Residential Address:				
Email:				
Telephone:		Mobile:		
Section 2: State Seniors Card				
Cardholders Name:				
Seniors Card Number:				
(copy to be provided)				
Section 3: Property Details				
Assessment Number:				
Property Address:				
Is there currently a mortgage, encumbrance or charge held over the property?				
Yes Provide Certificate of Title and written confirmation indicating maximum credit limit				
☐ No Provide Ce	Provide Certificate of Title			

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### **Section 4: Explanatory Notes**

- 1. The Postponement of Rates for Seniors is governed under the *Local Government Act 1999*, Section 182.
- 2. You are eligible for postponement of rates if:
  - o you are a State Seniors Card holder (or have applied for the card); and
  - the property is your principal place of residence (where you live most of the time); and
  - no other person, other than your spouse, has an interest as an owner of the property.
- 3. If you have a current mortgage, encumbrance or charge held over the property, you will need to provide written confirmation which indicates the maximum credit limit held, with this application form.
- 4. A minimum amount of \$500 of the annual rates must be paid.
- 5. The <u>interest rate</u> which will apply to the amount of rates postponed is prescribed in the *Local Government Act 1999*, Section 182A(12) is the Cash Advance Debenture Rate plus 1%. Interest will be charged and compounded monthly on the total amount postponed, until debt is paid.
- 6. The accrued debt including interest is <u>payable at the time of disposal or sale of the property</u>. However, you have the discretion to pay all or any part of the debt at an earlier time.
- 7. You must inform Council in writing within 6 months if your eligibility changes. For example, if you move out of your home or are no longer entitled to have a State Seniors Cars. *Note*: A \$5,000 maximum penalty applies for failure to inform Council in writing within 6 months of the change in eligibility *Local Government Act 1999*, Section 182A(8).
- 8. Council will provide information about the postponed rates debt, and the interest accrued, with future rate notices.
- 9. **Note**: It is unlawful to make a <u>false or misleading statement</u> in your application. A \$10,000 maximum penalty applies *Local Government Act 1999*, Section 182A(9).
- 10. During the postponement period, Council may complete regular reviews of the outstanding balance. As part of this review, Council may request additional information to be provided.

### **Assessment of your Application**

Your application will be assessed and if approved, arrangements for the postponement of a portion of your Council rates will be confirmed in writing to you and all owner/s of the property.

If your application is denied, you will be advised in writing of the reasons for the denial. In this event, you will have the right to ask for a review of Council's decision.

#### **Section 5: Declaration**

- I declare that the above property is the principal place of residence of the State Seniors Card holder and/or spouse (that is, the property lived in most of the time).
- I declare that I am either the Seniors Card holder or their spouse.
- I declare that no person other than the Seniors Card holder and/or their spouse has an interest as an owner in the property.



- I declare that I have been informed and understand the conditions which apply to the postponement of rates scheme.
- I declare that the information I have provided on this application form, to the best of my knowledge, is true and correct.
- I understand that interest will not be charged on the approved deferred payment amount(s), however if payments are not made by the agreed due dates, fines and interests will become payable.

Dated the	day of	20		
Name:				
	(please use block letters)			
Signed:				
Office Use Only				
Reason for Deferment:				
Authorised Name:				
Position:				
Signature:				
Date:				