

POSTPONEMENT OF RATES FOR SENIORS' APPLICATION FORM

Financial Management

DCSB-07 Form 73

Ratepayers who hold a State Seniors Card are now able to apply to Council to postpone payment of 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.

Applicant

Full Name:			
Date of Birth:			
Postal Address:			
Mobile:			
Email:			
Property Assessment Number			
Property Address:			
Owners of Land:			
State Seniors Card Number			
Please select the appropriate response below:			
Are there currently mortgages over the property registered?	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
<p>If YES, please attach a statement from the financial institution indicating the maximum credit limit secured by the mortgage.</p> <p>If NO, please attach a copy of the Certificate of Title</p> <p>ALL applicants must attach a photocopy/scan of their State Seniors Card</p>			

You are eligible for postponement of rates if you meet the below requirements:

- 1.1 You are a State Seniors Card holder (or have applied for the card); and
 - 1.2 The property is your principal place of residence (where you live most of the time); and
 - 1.3 No other person, other than your spouse, has an interest as an owner of the property.
- 2.0 If you have a current mortgage over the property which was registered prior to 25 January 2007 you are required to have at least 50% equity in your property. If you currently have any mortgages or encumbrances on the property registered before that date you will need to obtain a statement from your financial institution which indicates the maximum credit limit secured by the mortgage, to include with this application form.
- 3.0 A minimum amount of \$500 of the annual rates must be paid, but any concession entitlement you have will be deducted from the \$500 minimum amount, unless you indicate otherwise.
- For Example:
- | | |
|---------------------------|---|
| Total Rates amount | \$1500.00 (inclusive of fees and charges) |
| Minimum amount payable | \$500.00 |
| Amount of rates postponed | \$1000.00 |
- 4.0 The interest rate which will apply to the amount of rates postponed is prescribed in the *Local Government Act (SA) 1999, Section 182A(12)*. Interest will be charged and compounded monthly on the total amount postponed, until the debt is paid. For the 2019-2020 rating period the interest rate prescribed is 0.36% per month.
- 5.0 The accrued debt including interest is payable at the time of disposal or sale of the property. However, you have the discretion to pay all or any part of the debt at an earlier time.
- 6.0 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 Card. Note: A \$5000 maximum penalty applies for failure to inform Council in writing within 6 months of the change in eligibility [*Local Government Act (SA) 1999, Section 182A(8)*].
- 7.0 Council will provide information about the postponed rates debt, and the interest accrued, with future rate notices.

Note: It is unlawful to make a false or misleading statement in your application. A \$10,000 maximum penalty applies [*Local Government Act (SA) 1999, Section 182A(9)*].

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.

	I declare that the above property is the principle place of residence of the States Seniors Card holder		
	I declare that I am either the Seniors Card Holder or his/her spouse.		
	I declare that no person other than the Seniors Card Holder and or his/her 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 in this application is true and correct to the best of my knowledge.		
	Name	Signature	Date
Owner/Applicant			
Owner/Applicant			
Witness			

Lodging

Please fill in the essential details, attach requested documentation, and make sure forms are signed before returning the application to Council.

Applications are to be marked attention of Client Services Officer - Rates

Mail:

CONFIDENTIAL
Client Services Officer - Rates
PO Box 179 Streaky
Bay SA 5680

Email:

dcstreaky@streakybay.sa.gov.au

For More Information

Please contact the Client Services Officer - Rates

Phone: 08 8626 1001

Email: dcstreaky@streakybay.sa.gov.au

PROCEDURAL CHECKLIST AND NOTES FOR RATES ADMINISTRATION

Initialising the Process	<input type="checkbox"/> Given the complexity of some aspects of the scheme, it is suggested a meeting be arranged at a convenient place and time with the applicant to facilitate: <ul style="list-style-type: none"> • Understanding the conditions of the scheme • Completion of the application form <input type="checkbox"/> • Assessment of eligibility Note, the application form requires declaration that the applicant has been informed and understands the conditions which apply to the postponement of rates scheme		
Source property data available from Council records of Land Services	<input type="checkbox"/> Assessment number collected <input type="checkbox"/> Certificate of Title Reference <input type="checkbox"/> Owners – Check there are no other owners <input type="checkbox"/> Check mortgages on the property		
Seniors Card	<input type="checkbox"/> Sight and record a copy of the applicant's seniors pension card		
Mortgages	<input type="checkbox"/> If there are mortgages, obtain a statement from the financial institution indicating the maximum credit limit secured by the mortgage <input type="checkbox"/> Note: If a mortgage has been taken out after 25h January 2007 proof of equity is not required as Council debt is repaid prior to any mortgage.		
Principle place of residence	<input type="checkbox"/> 'Principle place of residence' is not defined for the purpose of the postponement of rates scheme. In practice, the property on the House of Assembly roll is likely to be the principle place or residence. The definition for SA Land Tax charge is noted. <input type="checkbox"/> A declaration that the property is the principle place of residence is deemed sufficient verification. Note there is no benefit to the ratepayer, or impost on Council due to a false declaration.		
Advice of approval or otherwise	<input type="checkbox"/> Confirm receipt of application and approval or otherwise in writing individually to all owners or the property, and the applicant if not an owner.		
Signing the Form	<input type="checkbox"/> Request that the applicant and owner sign the application form (if practical) Ask a third party to sign as witness on the application form.		
Declaration	Name	Signature	Date
Rates Administration Officer			
Manager of Business and Administration			