



Postponement of Rates for Seniors Application Form – 2024-2025

Ratepayers who hold a State Seniors Card are 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.

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Please contact the Rates Team to arrange a convenient time and place to discuss and lodge your application.

Contact Name (if different to the applicant): Telephone:

Appointment date and time: Place:

Name of State Seniors Card holder:

State Seniors Card number:

Applicant's name (if different to above):

Property address for postponement of rates:

Postal address: Telephone:

Are there currently mortgages over the property registered prior to 25 January 2007? Please tick below.

- Yes - please attach a statement from the financial institution indicating the maximum credit limit secured by the mortgage.
- No - please attach a copy of the Certificate of Title.

A copy of the State Seniors Card must accompany this application form.

Please complete the declaration below.

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 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 on this application form, to the best of my knowledge, is true and correct.

Owner/applicant's name: Signature: Date:

Owner/applicant's name: Signature: Date:

Witness name (optional): Signature: Date:

EXPLANATORY NOTES:

1. You are eligible for postponement of rates if:
 - 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.
2. 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. A minimum amount of \$500 of the annual rates must be paid. This equates to \$125 per quarterly instalment with a due date that falls in September, December, March and June of each financial year. If the instalment amounts are not paid on time and the rate account falls into arrears by more than two (2) quarters, the debt may be referred to an external collection agency in accordance with Council policy.

Example of how the postponement works:

Total rates levied	\$1,500
Minimum amount payable	\$500
You pay	\$500 (or \$125 per quarter)
Amount of rates postponed	\$1,000

4. 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 2024-2025 rating period the interest rate prescribed is 7.15% pa.
5. The accrued debt including interest is payable at the time of disposal or sale of the property. However, you have the discretion to pay off all or any portion of the postponed rates debt at any time if your financial circumstances change.
Note: The rates debt and interest accrued will decrease the value of your equity in the property at the time of disposal or sale. This is why seniors are encouraged to seek independent financial advice prior to making the decision to postpone rates. It is also recommended that you discuss this application with a family member, beneficiaries, or another person you trust.
6. You must inform Council in writing within six (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 \$5,000 maximum penalty applies for failure to inform Council in writing within six (6) months of the change in eligibility (*Local Government Act (SA) 1999*, Section 182A(8)).
7. Council will provide information about the postponed rates debt, and the interest accrued, with future rate notices.
8. **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.