



Application for Seniors Postponement of Rates

The City of Playford understands that sometimes senior ratepayers may be undergoing long term financial difficulties, and require assistance through a rates postponement.

Under section 182 of the Local Government Act 1999, postponements can be granted where council is satisfied that the payment of rates in accordance with the act would cause hardship.

The information that you provide is required to assist Council to assess your application for postponement of your rates.

1. Applicant Details

Name _____
Postal Address _____
Phone No _____ Mobile _____
Email _____
Date of Birth _____
Seniors Card Reference Number _____

2. Details of Land (refer to your Rates Notice(s))

Note: Rate postponement applications only apply to property that you own and occupy, and is your main place of residence.

Assessment Number _____
Property Address _____
Owner/s of land (if not you) _____
Land valuation on notice \$ _____
Balance of Mortgage \$ _____

3. Essential details

Ratepayers applying for Postponement of their rates are required to seek the assistance of an accredited Financial Counsellor.

The following documents will need to be submitted with this application

- Authority to act for accredited Financial Counsellor
- Income and expenditure statement completed by an accredited Financial Counsellor
- Completed postponement application and signed declaration details
- Copy of Seniors card

4. Application details

Please complete this section

Note: You are not eligible for postponement of rates if any person other than you and/or your spouse has an interest as an owner in the property.

Is the property for which you are applying for rate postponement your principal place of residence?

Yes

No (if not, you are not eligible for senior's postponement for this property)

Are you the owner, or spouse of the owner of the property?

Yes

No (if not, you are not eligible for senior's postponement for this property)

What is your Status?

Receiving Aged Pension

Self-Funded Retiree

Do you hold or have you applied for a State Government concession?

Yes

No

How long have you owned the property?

Years

How many persons reside at the property?

5. Calculating the amount of rates to be postponed

A minimum amount of \$500 of the annual rates **must** be paid each financial year.

This can be paid

- In full each financial year on receipt of your first quarterly rates notice or
- Quarterly payments of \$125
- A centrepay deduction of \$20 each fortnight direct from your centrelink pension. This can be arranged by your accredited Financial Counsellor or by a Council Rates Officer.

The remaining rates balance after your \$500 is paid is postponed, which is calculated using the process below.

Example 1: Calculating your postponement amount

Total Rates Amount	\$950
Minimum amount payable	- \$500
Amount of Rates postponed	\$450

6. Interest charges

The interest rate which will apply to the postponement of rates amount for the Rating Year is based on the annual Cash Advance rate plus 1% and will be applied to the total amount postponed on a monthly basis, compounded until the amount is paid.

Note: The interest rate and administration charge which applies to the postponed rates is prescribed in the Local Government Act 1999 and may vary from 1 July for each rating year.

Council will provide information about the postponed rates debt, and the charges accrued, with future rates notices.

8. Penalties

- The accrued postponed rates debt (including all charges and interest) is payable at the time of disposal or sale of the property, or when the eligibility criteria are no longer met (whichever occurs first). The ratepayer has the discretion to pay all or part of the debt at any time prior.
- Where a postponed rates debt applies, Council must be advised in writing of any sale of the property.
- Should the entitlement to postponement cease to exist, the owner of the land must inform council.

Note: A maximum penalty of \$5,000 applies for failure to inform Council in writing within 28 days of the disposal or sale of property under Section 182A (8) of the Local Government Act 1999

Please complete the following declaration for Seniors Postponement of Rates.
I understand the above arrangements apply to the senior’s postponement of rates.

I declare that the information I have provided in this application is true and correct to the best of my knowledge.

I declare that I have at least 50% equity in the property.

I have read and understand the Seniors Postponement of Rates Information Sheet attached to this application form.

Note: It is unlawful to make a false or misleading statement or representation within this application. A maximum penalty of \$10,000 applies under Section 182A(9) of the Local Government Act 1999 (as amended).

Applicant’s Name.....

Applicant’s Signature Date.....

Accredited Financial Counsellor Name.....

Accredited Financial Counsellor signature.....

Accredited Financial Counselling Agency.....

Agency contact Phone.....Email.....

Lodging Your Application Form

Please fill in the essential details, and attach requested documentation, ensure forms are signed before returning the application form to Council at the following address.

Email: Ratesassist@playford.sa.gov.au

By Mail:
Attention Rates Officer
City of Playford
12 Bishopstone Road
Davoren Park 5113

For enquiries regarding hardship assistance or seniors postponement of rates contact Rates team phone line: (08) 8256 0333
Rates team email address: Ratesassist@playford.sa.gov.au