

APPLICATION FOR SENIORS POSTPONEMENT OF RATES

The Town of Gawler understands that sometimes senior ratepayers may be undergoing long-term financial difficulties and may require assistance through a rates postponement.

Under Section 182 of the *Local Government Act 1999* (the Act), 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.

Ratepayers applying for postponement of their rates are strongly advised to seek the assistance of an accredited Financial Counsellor.

1. APPLICANT

Title:			
Family Name:			
Given Name/s:			
Postal Address:			
		Postcode:	
Date of Birth:		Phone:	
Email:			
Seniors Card Reference Number:			

2. DETAILS OF LAND

Rate postponement applications may only be sought on a property that you own and is your place of principal residence.

Please refer to your Rates Notice for this information:

Assessment Number:			
Property Address:			
		Postcode:	
Owner/s of land (if not you):			
Title:		Given Name/s:	Family Name:
Title:		Given Name/s:	Family Name:
Land Valuation on Rates Notice:	\$		
Balance of Mortgage:	\$		

3. APPLICATION DETAILS

Note: You are not eligible for postponement of rates if any person other than you 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you the owner, or spouse of the owner of the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is your status?	<input type="checkbox"/> Receiving Aged Pension <input type="checkbox"/> Self-funded Retiree
Do you hold or have you applied for a State Government Seniors Card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How long have you owned the property?	_____ Years
How many persons reside at the property?	_____ People

4. 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; or
- A Centrepay deduction each fortnight direct from your Centrelink pension.

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:	\$1,500
<u>Minimum amount payable:</u>	<u>-\$500</u>
Amount of Rates postponed:	\$1,000

5. 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 Act 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 rate notices.

6. 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 Act.

A maximum penalty of \$10,000 applies for making a false or misleading statement or representation within this application under Section 182A (8) of the Act.

7. DECLARATION

Please complete the following declarations for senior's postponement of rates.

- I understand the above application is to apply for 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.
- I have attached a copy of my Seniors Card.

Applicants Name:	
Applicants Signature:	
Date of Application:	

8. LODGING YOUR APPLICATION

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

Applications can be sent by mail, marked 'Attention Rates Department' to:

Town of Gawler
PO Box 130
GAWLER SA 5118

or by email to: council@gawler.sa.gov.au

For enquiries regarding rates postponement, please contact the Council Office on (08) 8522 9211 or email Council's Rates Department at rates@gawler.sa.gov.au.