2016/17

Postponement of Rates for Seniors

P 08 8551 0500
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E localgov@victor.sa.gov.au
www.victor.sa.gov.au

Please complete this form in **BLOCK LETTERS** and return by:

- **Post:** PO Box 11, Victor Harbor SA 5211
- **Email:** localgov@victor.sa.gov.au
- **In person:** 1 Bay Road, Victor Harbor

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 Details

Name _____

Address _____

Email _____ Phone _____

Property Details

Assessment Number A_____ Valuation Number _____

Address _____

Owner _____

State Seniors Card

Number: _____ Card Holder: _____

Are there currently mortgage(s) over the property registered prior to 25 January 2007?

☐ Yes Please attach a statement from the financial institution indicating the maximum credit limit secured by the mortgage(s)

☐ No Please attach a copy of the Certificate of Title

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), and

I am either the Seniors Card Holder or his/her spouse, and

No person other then the Seniors Card Holder and/or his/her spouse has an interest as an owner in the property, and

I have been information and understanding the conditions which apply to the postponement of rates scheme, and

The information I have provided on the application form, to the best of my knowledge, is true and correct.

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, 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. 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 2016/17 rating period the interest rate prescribed is 5% per annum.

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 all or any part of the debt at an earlier time.

6. 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. 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.