

**CALL**

(08) 8256 0333

**POST**12 Bishopstone Road  
Davoren Park SA 5113**EMAIL**

playford@playford.sa.gov.au

**VISIT**Playford Civic Centre  
10 Playford Boulevard  
Elizabeth SA 5112Stretton Centre  
307 Peachey Road  
Munno Para SA 5115

# APPLICATION FOR SENIORS POSTPONEMENT OF RATES

The City of Playford 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.

| 1. Applicant                   |             |              |
|--------------------------------|-------------|--------------|
| Title:                         | Given name: | Family name: |
| Postal address:                |             |              |
|                                |             | Post code:   |
| Date of Birth:                 | Phone:      |              |
| Email:                         |             |              |
| Seniors Card Reference Number: |             |              |

| 2. Details of Land  |             |              |
|---|-------------|--------------|
| <p><i>Please note:</i><br/>Rate postponement applications only apply to property that you own and occupy, and is your main place of residence.<br/>Please refer to your Rates Notice(s) for this information.</p> |             |              |
| Property address:   |             |              |
|   |             | Post code:   |
| Owner/s of land (if not you)  |             |              |
| Title:  | Given name: | Family name: |
| Title:  | Given name: | Family name: |
| Land Valuation on Rates Notice: \$  |             |              |
| Balance of Mortgage: \$   |             |              |

### 3. Essential Details

Rate payers 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 accredited Financial Counsellor
- Completed application and signed declaration
- Copy of Seniors Card

### 4. Application Details

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 \*

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

Yes                       No \*

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?                      [                      ] People

### 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 Centrelink 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 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 rates notices.

## 7. Income and Expenses

Please complete the following, or supply your accredited financial counsellor's fortnightly household income and expenditure statement, to verify your financial position.

| <b>Income (fortnightly)</b>              | <b>\$</b> |
|--|-----------|
| Salary or Wages                          |           |
| Pensions or Annuity Payments             |           |
| Other Government Payments                |           |
| Rental Income                            |           |
| All Other Income                         |           |
| <b>Total Fortnightly Income</b>          |           |
| <b>Expenses (fortnightly)</b>            |           |
| Mortgage Payments                        |           |
| Food Shopping                            |           |
| Petrol / car                             |           |
| Gas / Electricity                        |           |
| Water                                    |           |
| Council Rates                            |           |
| Entertainment                            |           |
| Other Loan repayments                    |           |
| Credit card repayments                   |           |
| Other Expenditure                        |           |
| <b>Total Fortnightly Expenses</b>        |           |
| <b>Net Fortnightly Income / Expenses</b> |           |

## 7. Application Reason

Please outline the reasons for your rates postponement application.

## 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 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.

## 9. Declaration

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

- I understand the above application apply to 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

Applicants Name:

Applicants Signature:

Date of Application:

Accredited Financial  
Counsellor Name:

Accredited Financial  
Counsellors Signature:

Accredited Financial  
Counselling Agency Name:

Agency Phone:

Agency Email:

## 10. 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 Rate Officer to:

City of Playford  
12 Bishopstone Road  
Davoren Park, SA, 5113

For enquiries regarding rates postponement contact Council's Rates department:

- Via email at [ratesassist@playford.sa.gov.au](mailto:ratesassist@playford.sa.gov.au)
- Via telephone on (08) 8256 0333