



**City of
Norwood
Payneham
& St Peters**

POSTPONEMENT OF RATES FOR SENIORS
APPLICATION FORM

Ratepayers who hold a State Seniors Card are now able to apply to the Council to postpone payment of Council rates on their principal place of residence. This application form will enable the Council to assess your eligibility to postpone the payment of your rates. Please also refer to the Explanatory Notes overleaf.

Please contact the Council office to arrange a convenient time and place to discuss your application and lodge your application form.

Contact (If different to the applicant) _____ Telephone _____

Appointment date and time _____ Place _____

<p>Name of State Seniors Card holder: _____</p> <p>State Seniors Card number: _____ Telephone: _____</p> <p>Applicants Name (if not as above); _____</p> <p>Property address for postponement of rates: _____</p> <p>_____</p> <p>Postal Address _____</p> <p>_____</p> <p>Are there currently any mortgages over the property registered prior to 25 January 2007?</p> <p>Please tick <input checked="" type="checkbox"/> below:</p> <p><input type="checkbox"/> Yes If yes, please attach a statement from the financial institution indicating the maximum credit limit secured by the mortgage.</p> <p><input type="checkbox"/> No If no, please attach a copy of the Certificate of Title</p>

Please complete the declaration over the page

Postponement of Rates for Seniors – Application Form

DECLARATION

- I declare that the above property is the principal place of residence of the State Seniors Cardholder and/or spouse (that is, the property lived in most of the time).
- I declare that I am either the Seniors Cardholder or his/her spouse
- I declare that no person other than the Seniors Cardholder 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 1:

Name: _____

Signature: _____ Date _____

Owner/applicant 2:

Name: _____

Signature: _____ Date: _____

Please return the completed Application Form to:-

The City of Norwood Payneham & St Peters
Att: Senior Rates and Property Officer

In person to: 175 The Parade, NORWOOD SA 5067

or

By mail: to PO Box 204, KENT TOWN SA 5071

To discuss your application or any concerns or questions you may have, please contact the Senior Rates & Property Officer on 8366 4554 or in person at the Norwood Town Hall at 175 The Parade, Norwood.

All applications and discussions will be treated confidentially.

Postponement of Rates for Seniors – 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, but any concession entitlement you have will be deducted from the \$500 minimum amount, unless you indicate otherwise.

For example:

Total Rates amount:		\$1500.00
Minimum amount payable	\$500.00	
Less Concession	\$190.00	
You pay	\$310.00	

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 2007-2008 rating period, the interest rate prescribed is XX%.
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 of the debt at an earlier time.
6. You must inform the 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. The Council will provide information about the postponed rates debt, and the interest accrued, with future rate notices.
8. 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.
