

# POSTPONEMENT OF RATES FOR SENIORS APPLICATION

**Please return completed application form to Council's Rates Officer**

In Person: Kangaroo Island Council, 43 Dauncey Street, Kingscote  
By Post: PO Box 121, Kingscote SA 5223  
Fax: 08 8553 2885  
Email: [kicouncil@kicouncil.sa.gov.au](mailto:kicouncil@kicouncil.sa.gov.au)

Current holders of a State Seniors Card are able to apply to Council to postpone payment of their 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.

**Please contact Council's Rates Officer on 08 8553 4500 to arrange a convenient time to discuss your application**

## Section A: Details of Applicant

Applicants Names:	<input type="text"/>	
Postal Address:	<input type="text"/>	
	Postcode: <input type="text"/>	
Residential Address:	<input type="text"/>	
	Postcode: <input type="text"/>	
Contact Number:	<input type="text"/>	Mobile Number: <input type="text"/>
Email Address:	<input type="text"/>	

## Section B: State Seniors Card

Cardholders Name:	<input type="text"/>
Seniors Card Number:	(copy to be provided)

## Section C: Property Details

Assessment Number:	<input type="text"/>
Property Address:	<input type="text"/>

Is there currently a mortgage, encumbrance or charge held over the property?

- Yes Provide Certificate of Title & written confirmation indicating maximum credit limit
- No Provide Certificate of Title

## Section D: Explanatory Notes

1. The Postponement of Rates for Seniors is governed under the Local Government Act 1999, Section 182A
2. 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.
3. If you currently have a mortgage, encumbrance or charge held over the property, you will need to provide written confirmation which indicates the maximum credit limit held, with this application form.
4. 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		\$ 1,500.00 (inclusive of fees and charges)
Minimum Amount Payable		\$ 500.00
Your Concession	\$ 190.00	
<u>You Pay</u>	<u>\$ 310.00</u>	
Amount of Rates Postponed		\$ 1,000.00

5. The interest rate which will apply to the amount of rates postponed is prescribed in the Local Government Act (SA) 1999, Section 182A (12) is the Cash Advance Debenture Rate plus 1%. Interest will be charged and compounded monthly on the total amount postponed, until debt is paid.
6. 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.
7. 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 Cars.  
**Note:** A \$5,000 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).
8. Council will provide information about the postponed rates debt, and the interest accrued, with future rate notices.
9. **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).
10. During the postponement period, Council may complete regular reviews of the outstanding balance. As part of this review, Council may request additional information to be provided.

## 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.

## Section E: Declaration

- I declare that the above property is the principal place of residence of the Seniors Card holder and/or spouse (that is, the property lived in for the majority of the time)
- I declare that I am either the Seniors Card holder or their spouse
- I declare that no person other than the Seniors Card holder and/or their spouse has in interest as an owner in the property
- I declare that I have been informed and understand the conditions which apply to the postponement of rate scheme
- I declare that the information I have provided on and attached to this application form, to the best of my knowledge, is true and correct
- I understand that interest will not be charged on the approved deferred payment amount(s), however if payments are not made by the agreed due dates, fines and interests will become payable.

Although it is not a requirement of this application, Council would also recommend you discuss this application with your family e.g. executor of your will.

Name:

(please use block letters)

Signature:

Date:

## Office Use Only

Reason for Deferment:

Authorised Name:

Position:

Signature:

Date: