

ligestyle location of choice

PO Box 396, Kadina 5554 • 51 Taylor St, Kadina 5554 • **ABN** 36 670 364 373 **Tel** 08 8828 1200 • **Email** info@coppercoast.sa.gov.au • **Web** www.coppercoast.sa.gov.au

RATES FINANCIAL HARDSHIP

RECORD NO :FILE NO : 7.69.4
, a Ratepayer may endure financial n rates postponed on their principal
that payment of rates would cause stitled to postpone a portion of their that Act 1999. This postponement of Rates for rates would cause hardship, Council of rates as per Option 1. Council will wised to seek the assistance of an
rges will be applied.
ipy, and is your main place of

APPLICATION FORM 2023/2024

APPLICANT NAME

Council acknowledges that for various reasons and at unexpected times, a Ratepayer may endure financial difficulty (short and/or long term) and require Council assistance through rates postponed on their principal place of residence.

Option 1 - Postponement of Rates for Seniors — If Council is satisfied that payment of rates would cause hardship and subject to meeting the criteria, Senior ratepayers may be entitled to postpone a portion of their rates each year, in accordance with Section 182 of the Local Government Act 1999.

Option 2 — Payment Arrangement due to Long Term Financial Hardship or Postponement of Rates for Ratepayers experiencing hardship — If Council is satisfied that payment of rates would cause hardship, Council will consider a payment arrangement, or at a minimum — postponement of rates as per Option 1. Council will assess each application on a case by case situation.

Ratepayers applying for postponement of their rates are strongly advised to seek the assistance of ar accredited Financial Counsellor and reminded that fines and interest charges will be applied.

POSTAL ADDRESS					
MOBILE					
PHONE					
EMAIL					
PROPERTY DETAILS					
Rate postponement applications only apply to property that you own and occupy, and is your main place of residence. Please refer to your Rate Notice for this information.					
ASSESSMENT NO	·				
PROPERTY ADDRESS					
PROPERTY OWNERSHIP	1.				
(List of all owners names	2.				
in full of this property)	3.				
IS THIS YOUR PRINCIPAL PLACE OF RESIDENCE? ☐ YES ☐ NO					
HOW LONG HAVE YOU OWNED THE PROPERTY? [] YEARS			YEARS		

DRODEDTV	DRODEDTY FOLLITY					
IS A MORTGAGE REGISTERED AGAINST THE PROPERTY?						
13 A WONTGAGE REGISTERED AGAINST THE PROPERTY:				☐ YES	□ NO	
IF YES, WHO	IF YES, WHO IS THE REGISTERED BANK/FINANCIAL INSTITUTION?					
	WHAT IS THE CURRENT BALANCE OF THE MORTGAGE ON THE					
If you have	a current mo	rtgage over the proj	nerty which wa	s register	ad prior to 25	January 2007 you are
				_		ages or encumbrances
•				•		t from your financial
		es the maximum c	redit limit sec	ured by t	he mortgage,	to include with this
application	form.					
WHO LIVES	AT THE PROP	EDTV				
			d, unemployed,	pensioner,	Self-Funded Ret	iree Concession holder,
dependent o	hild or other su	itable description. (If i				
HOW MANY	PERSONS RESID	DE AT THE PROPERTY?			[] PE	EOPLE
OCCUPANT	NAME		RELATIONSHIP	(EG	STATUS	
1			SPOUSE)			
_						
2						
3						
4						
5						
APPLICANT						
You will <u>not</u> owner in the	· ·	ponement of rates if a	ny person other	than you o	r your spouse, h	as an interest as an
	UR MAIN SOUR	CE OF INCOME?				
		<u> </u>				
	DO YOU RECEIVE INCOME FROM THIS PROPERTY? EG; COMMERCI ACTIVITIES, RENTING A PORTION OF THE PROPERTY OR HOUSE.			AL	☐ YES	□ NO
ACTIVITIES, I	KENTING AT OK	HOW OF THE FROM ER	T OKTIOUSE.			
CONCESSIO	NS RATEPAYE	R/OCCUPIER RECEIN	/E OR MAY BE	ELIGIBLE F	OR	
HAVE YOU RECEIVED OR APPLIED FOR THE STATE GOVERNMENT						
COST OF LIVING CONCESSION FOR THE CURRENT FINANCIAL YEAR? IF (NO' TO THE ABOVE DIFASE VISIT SA COVALL Cost of living concession (www.sa gov.au) TO ABBLY FOR THE						
IF 'NO' TO THE ABOVE, PLEASE VISIT <u>SA.GOV.AU - Cost of living concession (www.sa.gov.au)</u> TO APPLY FOR THE CONCESSION.						
DO YOU RECEIVE ANY OTHER FINANCIAL ASSISTANCE?				☐ YES	□ NO	
IF 'YES', PLEASE PROVIDE						
FURTHER INI	FORMATION					

CAPITAL VALUATION OF PROPERTY									
		ED DATEC NO	TICE\2	<u> </u>					
WHAT IS THE PROPERTY CAPITAL VALUATION (REFER RATES NOTICE)?				\$					
DO YOU CONCIDER THE CAPITAL VALUATION A FAIR ASSESSMENT FOR THE PROPERTY?			☐ YE	S	□ NO				
IF 'NO', HAVE YOU LODGED THE STATE VALUATION OFFI				☐ YE	S	□ NO			
If you have responded 'No	o' to both of the abov	e questions	you mus	t lodge an obj	ection	to valuation (please			
see instructions on the bunless any issues with the	•		ations fo	r postponeme	nt will	not be considered			
diffess diff issues with the	valuation have been	rresorveu.							
CAPITAL IMPROVEMENTS	TO THE PROPERTY								
HAVE YOU INITIATED ANY CA	APITAL IMPROVEMENT	S TO THE PR	OPERTY		c				
WHICH EXCEEDED \$10,000 (OVER THE PAST TWELV	E (12) MONT	HS?	☐ YE	5	□ NO			
IF 'YES', PLEASE LIST									
SUMMARY OF									
IMPROVEMENTS AND COSTINGS.									
COSTINGS.									
CALCULATING THE AMOU	JNT OF RATES TO BE	POSTPONE	D						
A minimum of \$500.00 of	the annual rates mu	st be paid e	ach finan	icial year and o	can be	by:			
One payment of \$50		-		-		- /			
 Quarterly payments 	•	•	•						
 Fortnightly payment 		-	-		ntrelinl	k pension.			
The remaining rates balar	•	•		•		·			
_	•	•				iei to tile			
Postponement of Rates for Seniors Information Sheet for an example of a calculation.									
OTHER INFORMATION									
HAVE YOU SEEN A FINANCIA	I COLINSELLORS IE 'VE	S' DI ΕΛΩΕ Δ'	гтасн а						
COPY OF THE INCOME AND			ITACITA	☐ YE	S	□ NO			
HAVE YOU PREVIOUSLY REC			ON THE						
BASIS OF ONGOING FINANC	IAL HARDSHIP?			☐ YE	S	□ NO			
WHAT ARE YOU APPLYING	☐ PAYMENT ARRA	NGEMENT	☐ POST	PONEMENT	□РС	STPONEMENT DUE			
FOR?	DUE TO LONG TERM	_	FOR	SENIORS		TO HARDSHIP			
YOUR PREFFERED									
PAYMENT CYCLE	☐ WEEKLY	☐ FORTN	IIGHTLY	☐ MONTH	1LY	☐ QUARTERLY			
				HOW MUCH CAN YOU AFFORD TO PAY?					
HOW MUCH CAN YOU AFFO									
HOW MUCH CAN YOU AFFO (Please state the amount pe	r the above cycle ticke								
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FINES AND 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 (as prescribed in the Section 182A (12) *Local Government Act 1999* 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.

BALANCE OF RATES PAYABLE

- The accrued rates postponed debt (including fines and interest charges) is payable:
 - o at the time of disposal or sale of the property, or
 - o 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.
- The ratepayer must advise Council should the entitlement for postponement cease to exist.
- Where a postponed rates debt applies, and the property is sold, the Ratepayer must advise Council in writing within twenty-eight (28) days of the disposal or sale of the property under Section 182A (8) of the Local Government Act (Maximum penalty of \$5,000).

DECLA	RATIO)N			
Please	tick th	ne following declaration to confirm you understan	nd and d	ngree:	
	I dec	lare I have read and understand the Postponement of Rates for Seniors Information Sheet.			
		clare that information I have provided in this application is true and correct to the best of my wledge.			
	offer a fal	under that it is unlawful to make a false or misleading statement or representation and is an fence under the Local Government Act 1999. A maximum penalty of \$10,000 applies for making false or misleading statement or representation within this application under Section 182A (8) of e Act.			
	I dec	declare that I have at least 50% equity in the property			
☐ I have attached a copy of my Seniors Card (if applicable), an Income and Expenditure Statement and other supporting information.					
APPLICA	ANTS				
NAME					
SIGNATI	URE		DATE		

WHAT HAPPENS NEXT

LODGEMENT OF APPLICATION - Please complete all sections above, attach requested supporting documentation, and ensure forms are signed before returning to Council for lodgement. Applications are to be addressed as follows:

Director Corporate and Community Services Copper Coast Council

PO Box 396, KADINA SA 5554 or Email: info@coppercoast.sa.gov.au

ASSISTANCE COMPLETING THE APPLICATION - If you require assistance to complete the form, or want more information about rate relief, contact Councils Senior Rates Officer on 8828 1200.

ASSESSMENT OUTCOME AND NOTIFICATION - Once your application has been assessed, you will be advised of the outcome in writing. Until you are advised of the outcome of your application please ensure that you continue to pay your rates as per your Rate Notice. Payment of any amounts due cannot be deferred as statutory fines or interest will apply.