



lifestyle location of choice

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RATES FINANCIAL HARDSHIP

RECORD NO :
 FILE NO : 7.69.4

APPLICATION FORM 2023/2024

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 an accredited Financial Counsellor and reminded that fines and interest charges will be applied.

APPLICANT	
NAME	
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	A
PROPERTY ADDRESS	
PROPERTY OWNERSHIP (List of all owners names in full of this property)	1.
	2.
	3.
IS THIS YOUR PRINCIPAL PLACE OF RESIDENCE?	<input type="checkbox"/> YES <input type="checkbox"/> NO
HOW LONG HAVE YOU OWNED THE PROPERTY?	[] YEARS

PROPERTY EQUITY	
IS A MORTGAGE REGISTERED AGAINST THE PROPERTY?	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF YES, WHO IS THE REGISTERED BANK/FINANCIAL INSTITUTION?	
WHAT IS THE CURRENT BALANCE OF THE MORTGAGE ON THE PROPERTY?	\$
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.	

WHO LIVES AT THE PROPERTY			
"Status" – please indicate if the person is employed, unemployed, pensioner, Self-Funded Retiree Concession holder, dependent child or other suitable description. (If insufficient space, please attach list).			
HOW MANY PERSONS RESIDE AT THE PROPERTY?			[] PEOPLE
OCCUPANT	NAME	RELATIONSHIP (EG SPOUSE)	STATUS
1			
2			
3			
4			
5			

APPLICANT INCOME	
You will <u>not</u> eligible for postponement of rates if any person other than you or your spouse, has an interest as an owner in the property.	
WHAT IS YOUR MAIN SOURCE OF INCOME?	
DO YOU RECEIVE INCOME FROM THIS PROPERTY? EG; COMMERCIAL ACTIVITIES, RENTING A PORTION OF THE PROPERTY OR HOUSE.	<input type="checkbox"/> YES <input type="checkbox"/> NO

CONCESSIONS RATEPAYER/OCCUPIER RECEIVE OR MAY BE ELIGIBLE FOR	
HAVE YOU RECEIVED OR APPLIED FOR THE STATE GOVERNMENT COST OF LIVING CONCESSION FOR THE CURRENT FINANCIAL YEAR?	
IF 'NO' TO THE ABOVE, PLEASE VISIT SA.GOV.AU - Cost of living concession (www.sa.gov.au) TO APPLY FOR THE CONCESSION.	
DO YOU RECEIVE ANY OTHER FINANCIAL ASSISTANCE?	<input type="checkbox"/> YES <input type="checkbox"/> NO
IF 'YES', PLEASE PROVIDE FURTHER INFORMATION	

