COPPER COAST COUNCIL

lifestyle 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

APPLICATION FORM

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 s182 of the Local Government Act 1999.
Option 2 – Payment Arrangement due to On-going 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 are 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?	☐ YES ☐ NO
HOW LONG HAVE YOU OWNED THE PROPERTY?	[ ] YEARS

PROPERTY EQUITY	
IS A MORTGAGE REGISTERED AGAINST THE PROPERTY?	☐ YES ☐ 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> be 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.	☐ YES ☐ 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?	☐ YES ☐ NO
IF 'YES', PLEASE PROVIDE FURTHER INFORMATION	

CAPITAL VALUATION OF PROPERTY		
WHAT IS THE PROPERTY CAPITAL VALUATION (REFER RATES NOTICE)?	$	
DO YOU CONSIDER THE CAPITAL VALUATION A FAIR ASSESSMENT FOR THE PROPERTY?	☐ YES	☐ NO
IF 'NO', HAVE YOU LODGED AN OBJECTION TO THE VALUATION WITH THE STATE VALUATION OFFICE FOR THE CURRENT FINANCIAL YEAR?	☐ YES	☐ NO
If you have responded 'No' to both of the above questions you must lodge an objection to valuation (please see instructions on the back of your rate notice). Applications for postponement will not be considered unless any issues with the valuation have been resolved.		

CAPITAL IMPROVEMENTS TO THE PROPERTY		
HAVE YOU INITIATED ANY CAPITAL IMPROVEMENTS TO THE PROPERTY WHICH EXCEEDED $10,000 OVER THE PAST TWELVE (12) MONTHS?	☐ YES	☐ NO
IF 'YES', PLEASE LIST SUMMARY OF IMPROVEMENTS AND COSTINGS.		

CALCULATING THE AMOUNT OF RATES TO BE POSTPONED

A minimum of $500.00 of the annual rates **must be paid** each financial year and can be by:

- One payment of $500.00, due on receipt of first quarterly rate notice; or
- Quarterly payments of $125.00, due at each quarterly rate notice; or
- Fortnightly payment of $20.00, by a payment method outlined on the rate notice.

The remaining rates balance (after the $500 is paid) is the postponed amount. Please refer to the Postponement of Rates for Seniors Information Sheet for an example of a calculation.

OTHER INFORMATION				
HAVE YOU SEEN A FINANCIAL COUNSELLOR? IF 'YES', PLEASE ATTACH A COPY OF THE INCOME AND EXPENDITURE STATEMENT.	☐ YES	☐ NO		
HAVE YOU PREVIOUSLY RECEIVED A POSTPONEMENT OF RATES ON THE BASIS OF ONGOING FINANCIAL HARDSHIP?	☐ YES	☐ NO		
WHAT ARE YOU APPLYING FOR?	☐ PAYMENT ARRANGEMENT DUE TO LONG TERM HARDSHIP	☐ POSTPONEMENT FOR SENIORS	☐ POSTPONEMENT DUE TO HARDSHIP	
YOUR PREFFERED PAYMENT CYCLE	☐ WEEKLY	☐ FORTNIGHTLY	☐ MONTHLY	☐ QUARTERLY
HOW MUCH CAN YOU AFFORD TO PAY? (Please state the amount per the above cycle ticked.)				

PLEASE PROVIDE THE INFORMATION TO SUPPORT YOUR REQUEST

If insufficient space please attach separate sheet.

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 s182A (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:
  - 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.
- 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 s182A (8) of the Local Government Act (*Maximum penalty of $5,000*).

DECLARATION

Please tick the following declaration to confirm you understand and agree:

- ☐ I declare I have read and understand the Postponement of Rates for Seniors Information Sheet.
- ☐ I declare that information I have provided in this application is true and correct to the best of my knowledge.
- ☐ I under that it is unlawful to make a false or misleading statement or representation and is an offence under the Local Government Act 1999. *A maximum penalty of $10,000 applies for making a false or misleading statement or representation within this application under s182A (8) of the Act.*
- ☐ I 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.

APPLICANTS NAME			
SIGNATURE		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 (Option 5).

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.