



## Postponement of Rates – Seniors Policy

<i>Responsible Officer/s</i>	Chief Finance Officer Chief Executive Officer
<i>Relevant Legislation / Documents</i>	Local Government Act Other Policy/Procedure
<i>Adopted</i>	07 August 2007
<i>Reviewed</i>	June 2022
<i>Next Review</i>	June 2023

### A. Purpose

The policy provides senior citizens who hold State Seniors Cards an alternative to payment of 100% of rates

### B. Objective

To ensure Council has a policy and procedure in place to assist State Seniors Card holders, to honour their rate commitments by providing an alternative to annual 100% payment.

### C. Policy

#### 1. Policy Statement

Council is aware that some ratepayers experience financial difficulty in relation to clearing their annual rates and charges. In accordance with the Local Government Act 1999, s182A, Council offers holders of the State Seniors Card, the opportunity to postpone a percentage of this debt.

On receipt of the application and accompanying information Council will assess the eligibility of the applicant for rates postponement. In the event of a successful application, the debt against the property, will continue to accrue interest, at the prescribed rate allowed for under section the Local Government Act 1999, s182A(12).

## 2. Conditions

- a. The applicant is a prescribed ratepayer, or is the spouse of a prescribed ratepayer.
- b. The applicant or the applicant's spouse is the holder of a State Seniors Card.
- c. The rates are payable on land that is the principal place of residence of the prescribed ratepayer
- d. The land is owned by:
  - (i) the prescribed ratepayer
  - (ii) the prescribed ratepayer and his/her spouse
- e. No other person has an interest (as owner) in the land.
- f. Any postponed rates under this agreement will become due and payable:
  - (i) When the title to the relevant land is transferred to another person; or
  - (ii) When the State Seniors Card holder's eligibility changes
- g. If a current mortgage exists over the property the applicant is required to hold at least 50% equity in their property.
- h. If there is a mortgage or other encumbrance on the property registered prior to the above date, the applicant will need to supply a statement from their financial institution indicating the maximum credit limit secured by the mortgage.
- i. The ratepayer can choose to pay any part of, or the total postponed rates debt at any time, other than those conditions in (f) above.

## 3. Assessment of Application

All applications will be assessed on a case-by-case basis and applicants will be informed in writing of their outcome.

It is recommended that all potential applicants discuss with Finance Officer Rates the procedure and the consequences of their application, as it may require the presentation of personal financial information.

## D. Availability

This Policy will be available for inspection at the Council Offices at Loxton or Waikerie during ordinary business hours at no charge.

Copies of this Policy will also be available from Councils website: [www.loxtonwaikerie.sa.gov.au](http://www.loxtonwaikerie.sa.gov.au) or postal copies may be obtained from the Council Office free of charge.

## E. Document history and version control

Date	Version	Authorisation	Amendment details
07/08/2007	1.0	Council Meeting	First version
18/07/2008	1.0	Council Meeting	No changes noted
17/07/2009	1.0	Council Meeting	No changes noted
16/07/2010	1.0	Council Meeting	No changes noted
22/07/2011	1.0	Council Meeting	No changes noted
02/08/2012	1.0	Council Meeting	No changes noted
01/08/2013	1.0	Council Meeting	No changes noted
08/07/2014	1.0	Council Meeting	No changes noted
03/07/2015	1.0	Council Meeting	No changes noted

08/08/2016	1.1	Council Meeting	This version includes the amended policy template and document history and version control protocols.
03/08/2017	1.1	Council Meeting	No changes noted
20/07/2018	1.2	Council Meeting	Minor grammatical changes and the addition of Council's values statement
17/06/2022	1.3	Council Meeting	Transfer to new template