

Ratepayers who hold a State Seniors Card can apply to council to postpone payment of council rates on their principal place of residence. Under this scheme a large portion of the annual rates are deferred for payment until the sale of the property (subject to eligibility criteria).

Completion of this application form will enable council to assess your eligibility to postpone rates. Please also refer to the 'explanatory notes' overleaf. Applications for postponement must be lodged by **30 September** in the relevant rating year. Applications received after this date will only be considered in extenuating circumstances.

## Section A – Applicant details

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Name of State Seniors Card holder: \_\_\_\_\_

State Seniors Card number: \_\_\_\_\_

Applicants name (if not as above): \_\_\_\_\_

Mobile number: \_\_\_\_\_

Email address: \_\_\_\_\_

Property address (must be residence): \_\_\_\_\_

Postal address: \_\_\_\_\_

Are there currently mortgages over the property registered prior to 25 January 2007?

If **YES** you are required to obtain a statement from your financial institution indicating the maximum credit limit secured by the mortgage.

## Section B – Declaration

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Please complete the declaration below.

- I declare that the above property is the principal place of residence of the State Seniors Card holder and/or spouse (that is, the property lived in most of the time).
- I declare that I am either the Seniors Card holder or his/her spouse.
- I declare that no person other than the Seniors Card holder and/or his/her spouse has an interest as an owner in the property.
- I declare that I have been informed and understand the conditions which apply to the postponement of rates scheme and have obtained an **estimated calculation of deferred rates and interest for a 15 year period.**
- I declare that the information I have provided on this application form, to the best of my knowledge, is true and correct.

Owner/applicants name: \_\_\_\_\_ Signature: \_\_\_\_\_

Owner/applicants name: \_\_\_\_\_ Signature: \_\_\_\_\_

Witness name (optional): \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## Section C – Explanatory notes

1. 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.
2. 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.
3. A minimum amount of \$500 of the annual rates must be paid.

**For Example:**

Total Rates amount	\$1,500.00
Amount of rates postponed	\$1,000.00
Amount payable for current year	\$ 500.00

**Note:** Where rates include a CWMS Service Charge the CWMS Council rebate will be deducted from the \$500 amount payable.

4. The interest rate which will apply to the amount of rates postponed is prescribed in the *Local Government Act 1999 (SA)*, Section 182A (12). Interest will be charged and compounded monthly on the total amount postponed, until the debt is paid.  
***Applicants on request can be provided an estimation of total interest that would be applied and the cumulative balance of postponing rates for an extended period.***
5. 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.
6. 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 Card.  
*Note: A \$5000 maximum penalty applies for failure to inform Council in writing within 6 months of the change in eligibility [Local Government Act 1999 (SA), Section 182A (8)]*
7. Council will provide information about the postponed rates debt, and the interest accrued, with future rate notices.
8. Any additional payments made above the current year's \$500 will be deducted from the total postponed rates amount and **will not** carry over as a credit towards the coming years rates.
9. Note: It is unlawful to make a false or misleading statement in your application. A \$10,000 maximum penalty applies [Local Government Act 1999 (SA), Section 182A (9)].

Please forward the completed application to [mail@onkaparinga.sa.gov.au](mailto:mail@onkaparinga.sa.gov.au) or alternatively post to

**City of Onkaparinga**  
**PO Box 1**  
**Noarlunga Centre SA 5168**

Once the application has been assessed, you will be advised of the outcome in writing. Please contact council on 8384 0666 for further information regarding your application form.

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