



Postponement of Rates – Seniors Policy

Policy Identification:	
Policy type:	Finance - rates
Summary:	The policy provides senior citizens who hold State Seniors Cards an alternative to payment of 100% of rates.
Record number:	7.63.1
Date of adoption or approval:	7 August 2007
Last review date:	20 July 2018
Next review date:	July 2019 Annual Review
Authorised by:	Council
Responsible department:	Corporate and Community Services
Responsible officer:	Chief Financial Officer
Review officer:	
Consultation required:	
Relevant references:	
Delegations:	
Legislation:	Local Government Act 1999
Related policies:	Rate Relief Policy
Related procedures:	Postponement of Rates for Seniors - Application Form

1. Purpose

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.

2. 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).

3. Principles

This policy has been developed to meet Council's core values. Our core values are the principles, attributes and qualities we hold as important that we will display in the way we go about our business.

Core Values

We are
GENUINE

Adhering to moral and ethical principles, being honest, accountable, trustworthy and authentic.

We will
LISTEN

Communicating as well as engaging the community in an open, honest and constructive manner at all times.

We are
CARING

Showing respect, compassion and empathy and being supportive of each other and our community.

We will be
INNOVATIVE

Seeking out and making use of new ideas and opportunities, showing initiative and being progressive, proactive and creative.

We are
UNITED

Working as a team in an inclusive, co-ordinated and collaborative manner to achieve our common goals.

We will aim for
EXCELLENCE

Consistently delivering quality service outcomes and endeavouring to be a high performance organisation.



4. 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.

5. 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 Council's Rate Administrator the procedure and the consequences of their application, as it may require the presentation of personal financial information.

6. Availability of Policy

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 Council's website www.loxtonwaikerie.sa.gov.au or postal copies may be obtained from the Council Office free of charge.

7. Document history and version control

Date	Version	Authorisation: council/ committee/ senior management team	Amendment details
07/08/2007	1.0	Council at the meeting of 7 August 2007	First version
18/07/2008	1.0	Council at the meeting of 18 July 2008	No changes noted
17/07/2009	1.0	Council at the meeting of 17 July 2009	No changes noted
16/07/2010	1.0	Council at the meeting of 16 July 2010	No changes noted
22/07/2011	1.0	Council at the meeting of 22 July 2011	No changes noted
02/08/2012	1.0	Council at the meeting of 2 August 2012	No changes noted
01/08/2013	1.0	Council at the meeting of 1 August 2013	No changes noted
08/07/2014	1.0	Council at the meeting of 8 July 2014	No changes noted
03/07/2015	1.0	Council at the meeting of 3 July 2015	No changes noted
08/08/2016	1.1	Council at the special meeting of 8 August 2016	This version includes the amended policy template and document history and version control protocols.
03/08/2017	1.1	Council, at the special meeting of 3 August 2017	No changes noted
20/07/2018	1.2	Council at the meeting of 20 July 2018	Minor grammatical changes and the addition of Council's values statement