

Debt Collection Policy



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POLICY OWNER	Team Leader – Revenue and Collections
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1. Purpose of the Policy

This policy sets out the processes for the Kingston City Council to collect Rates on Rated Property. Effective, fair, equitable and consistent approach to Rates collection is an integral part of Council financial governance to ensure long term sustainability.

2. Scope

This policy will apply to Senior Management and Council Officers responsible for the maintenance and management of the rating system. Council Officers and Council's Debt Collection Agency are required to comply with this policy with respect to the collection of Rates.

3. Definitions

Due Date means the due date(s) for payment under section 167 of the *Local Government Act 1989 (Vic)* as displayed on the Rates notice.

Interest means penalty Interest charged on unpaid Rates under section 172 of the *Local Government Act 1989 (Vic)* and as prescribed and gazetted in accordance with section 2 of the *Penalty Interest Rates Act 1983 (Vic)*, and applied on the first day of July immediately before the due date for the payment.

Late Payment means a Rates payment not received by the statutory due date(s).

Property Owner means the registered proprietor of Rated property within the municipality, who is legally responsible to pay Rates under section 156 of the *Local Government Act 1989 (Vic)*.

Rates means Council's Rates and levies with respect to Rated property, special charges, including the Fire Services Property Levy.

Rated Property means the rateable land on which Rates are due and payable annually.

Payment plan means an arrangement between Council and a debtor, usually a property owner, to repay outstanding amounts owed to the Council over a defined period. This agreement outlines the terms and conditions for repaying debts, including the total amount owed, the frequency and amount of each installment, any applicable interest rates or fees, and the duration of the repayment period.

4. Responsible Executive

Chief Finance Officer

5. Policy owner

Team Leader – Revenue and Collections

6. Related Documents

Local Government Act 1989 (Vic)

Fire Services Property Levy Act 2012 (Vic)

Penalty Interest Rate Act 1983 (Vic)

7. Delegation Authority

As per Instrument of Delegations.

8. Policy Statement

In applying this policy, Council considers the principles of consistency, fairness and transparency as paramount. The application of this policy is to be fair and advance the community benefit taking into account all Property Owners as well as community expectations.

9. Policy Details

9.1 Raising and Collecting Rates including Payment Allocations

- 9.1.1 Council will raise Rates annually in July of each financial year, as part of the budget process (excluding supplementary valuation which may be undertaken anytime during the rating period).
- 9.1.2 Council will issue an annual Rates notice by mid-August each year, including an "Are Your Details Correct" form so that Property Owners can advise Council of any change of address or contact details. Refer to Appendix 1.
- 9.1.3 Rate notices will be mailed to the last known mailing address as advised by the Property Owner in writing. If a ratepayer has chosen to receive electronic notifications, these notifications would be delivered to the email address or the service they have opted in to. Notices not returned to Council by Australia Post will be deemed to be delivered and received by the Property Owner.
- 9.1.4 Council will investigate and attempt to redirect any returned rate notices in a timely manner, and include an "Are Your Details Correct" form. Refer to Appendix 1. However, it is the ratepayer's responsibility to ensure their details are updated with the Council to receive the rates notice.
- 9.1.5 No verbal change of address or contact details will be accepted at any time by Council. All change of address/contact details requests must be in writing.
- 9.1.6 Any payments received will be allocated in the following manner:
 - legal costs;
 - interest charged;
 - arrears; and
 - current Rates.

9.2 Payment of Rates by Instalment

- 9.2.1 Ten (10) Instalments by Direct Debit
 - A Property Owner may register to have Rates paid by direct debit. To do so the Property Owner has to complete and return a Direct Debit Request form (Appendix 2)
 - A direct debit will be made over 10 monthly instalments from a nominated bank account. The first debit will occur on the first business day in September and conclude on the first business day in June each financial year. Where a Due Date falls on a weekend or public holiday, the next business day will be deemed to be the Due Date.

- A Direct Debit is automatically carried over to subsequent financial years unless cancelled and payments will be allocated in accordance with this paragraph.
- If a Direct Debit is registered in any given financial year, then property owner needs to make prior missed direct debit payment to catch up. The example is shown in the table as follows:

Received after 1 st direct debit payment (September)	Received after 2 nd direct debit payment (October)	Received after 3 rd direct debit payment (November)
Property Owner makes manual payment of 1 missed direct debit payment to catch up. First system direct debit effective 1 October.	Property Owner makes manual payment of 2 missed direct debit payments to catch up. First system direct debit effective 1 November.	Property Owner makes manual payment of 3 missed direct debit payments to catch up. First system direct debit effective 1 December.

- Tenants of properties must supply written authorisation from the Property Owner authorising the tenant to pay by direct debit.

9.2.2 Four (4) Quarterly Instalments

- Rates can be paid by 4 quarterly instalments. If payment is to be made by instalment then the first instalment must be paid in full on or by the 1st instalment due date being 30 September. Subsequent Instalment payments are due on the 30 November, 28 February, and 31 May of each financial year. Where a Due Date falls on a weekend or public holiday, the next business day will be deemed to be the Due Date.
- Where the first instalment is not paid in full by 30 September, the total payment is due and payable on or by 15 February of that financial year.
- Any partial payment(s) made prior to or after 30 September, is deemed to be a prepayment of the full payment and the balance remains due and payable by 15 February.

9.3 Full Rate Payment

- 9.3.1 Payment is due and payable by 15 February. Where a Due Date falls on a weekend or public holiday, the next business day will be deemed to be the Due Date.
- 9.3.2 As outlined in the rate notice, if the Council doesn't receive payment for the first installment by September 30th, it will be presumed that the ratepayer has chosen the option for full rate payment, which is due on February 15th.
- 9.3.3 Council sends courtesy reminder notice in January each year and overdue notice in March each year if the payment is not received on the due date 15 February.

9.4 Rate Recovery

- 9.4.1 All debts are to be paid by the Due Date and balances followed up in a timely manner.

- 9.4.2 Council aims to minimise the total outstanding balance as at 30 June each year.
- 9.4.3 Council will follow up missed annual payments by sending an overdue Rates notice for a Late Payment including any Interest raised in March each year.
- 9.4.4 Council will follow the process outlined in the debt collection procedure below.

9.5 Calculating Interest

- 9.5.1 Where Rates are paid by instalments and an instalment amount is not paid by the due date, Interest will accrue from the due date of the missed instalment to the date the payment is made in full.
- 9.5.2 If the first instalment was not paid by the due date, the Property Owner will be deemed to be paying the full sum due by 15 February and Interest will be payable, as if the Property Owner was paying by instalments and has missed the relevant instalment or instalments, and continues until the Rates are paid in full.
- 9.5.3 Ratepayer is entitled to apply for interest waiver if experiencing financial hardship, refer to Council's Hardship Policy.
- 9.5.4 In the event that Interest applies, an Interest update will occur five working days after the statutory due date for each of the second, third and fourth instalment.
- 9.5.5 In the event that Interest applies, a penalty Interest update will occur seven working days after the statutory due date for the full payment sum.

9.6 Process for Forwarding Notices and Payment Dates

- 9.6.1 If paid by full:

An Annual notice is sent to the Property Owner's last known mailing address (as advised by the Property Owner in writing), by August each year.

- 9.6.2 If paid by instalments:

The annual rates notice is a reminder for the first instalment payment due date being 30 September; The first instalment payment must be paid in full by the due date being 30 September. The subsequent reminder instalment notices will be issued 4 weeks prior to the statutory instalment due dates being, 30 November (2nd instalment), 28 February (3rd instalment) and 31 May (fourth instalment).

9.7 Final Notices and Reminder Notices

- 9.7.1 Final Notices or Reminder Notices will be sent to the last known mailing address as advised in writing by the Property Owner, these notices are issued by Council or Council's agents. The notices will be delivered through the preferred delivery channel (email or mail) as specified by the property owner.
- 9.7.2 Reminder/Final Notices are sent in early March allowing the full payment Property Owner to pay any Rates arrears and/or Interest incurred. This notice advises the Property Owner if they fail to pay in full or make a payment arrangement that the debt will be referred to Council's Debt Collection Agency and that costs will be incurred.
- 9.7.3 All Property Owners making instalment payments are to be sent a Reminder Notice.
- 9.7.4 All Property Owners making full payment are to be sent a reminder notice and a Final overdue notice.

9.8 Arrangements and Financial Hardship

Refer to Council's Hardship Policy

9.9 Letters of Demand

- 9.9.1 A Letter of Demand is sent to the last known mailing address and to the property address (where different) prior to further action by Council's Debt Collection Agency.
- 9.9.2 Letters of Demand will be sent by the last week of March/early April each year, and a period of 21 days will be allowed for a debtor to pay or agree to a payment plan.
- 9.9.3 All properties with a balance over \$200.00 are to be sent a Letter of Demand.

9.10 Complaint

- 9.10.1 If no response is received to the Letters of Demand, then a Letter of Demand complaint list is prepared by Council *within 30 days of the date of the Letter of Demand*. This means legal proceedings will be issued out of the Magistrates' Court.
- 9.10.2 Complaints are subject to the Magistrates' Court Schedule of Fees and Rates based on a sliding scale.
- 9.10.3 Fees and Charges for issuing a Complaint are as per the Magistrates Court fees which are updated regularly.
- 9.10.4 Complaints are issued at the end of April or in early May. Once a Complaint has been issued court costs are incurred and payable by the Property Owner.
- 9.10.5 All properties with Rate arrears greater than \$2,000.00 will be issued with a Complaint, except where:
 - a) the property has been sold within the last 18 months;
 - b) there has been a Land Information Certificate issued within the last financial year;
 - c) there are any internal memos/activities indicating that legal action is on hold;
 - d) a payment plan arrangement has been agreed to by Council or Council's Debt Collection Agency under the Kingston Rate Debt Collection, Deferment, Hardship & Payment plan Policy. Refer to Appendix 4.
 - e) the Council has attempted to offer the ratepayer an option for a payment plan and provided 24 months from that date to enter into a payment plan with the council.
 - f) the payment plan is active and has not been defaulted. The Council has provided sufficient time after the payment plan has been defaulted to either enter in a new payment plan or explore other options with the Council to pay overdue rates.
 - g) the Council has sent written communication advising the payment plan has been cancelled.
 - h) a supplementary valuation has been undertaken within the last 12 months or last financial year;
 - i) there has been correspondence issued by another Council department to an address different to that on the rating system;
 - j) there has been general correspondence received by another Council department showing a different mailing address for the Property Owner;

- k) an application has been lodged showing a different address to that of the rating system;
 - l) a complaint was issued in the previous financial year; or
 - m) if there is any doubt with respect to whether actions referred to in this paragraph 9.10.5 may have been taken then no legal action is to be undertaken.
- 9.10.6 It is noted that if **only** current year Rates are outstanding, no further legal action is to be taken until October.
- 9.10.7 Legal action is suspended if any correspondence is received from a Property Owner requiring investigation until such time as the investigation is complete.

9.11 Proceedings Post Complaint

- 9.11.1 Where the Property Owner has failed to pay on service of the Complaint either the full amount, or enter into a payment plan, then a Court Order must be obtained.
- 9.11.2 Council's Debt Collection Agency will issue a pre-Court Order letter which will be forwarded to a Property Owner advising them that Council intends to apply for a Court Order in the amount of the outstanding debt. If payment is not made *within 10 days*, a Court Order will be obtained.
- 9.11.3 Current Magistrates' Court Fees and Charges for issuing other actions are as per the Magistrates Court fees which are updated regularly.
- 9.11.4 Council may sell the property to recover unpaid rates and charges in accordance with Section 181 of the Local Government Act 1989 (the Act). This is an avenue for councils to sell land to recover unpaid rates or charges, providing that:
1. there are more than 3 years rates outstanding;
 2. no current payment arrangement exists; and
 3. the Council has a Court order requirement payment of the amount.

9.12 Arrears in the Current Year

- 9.12.1 For properties with current year arrears only, a Reminder/Final Notice will be sent. These properties however will not be subject to legal action until October.
- 9.12.2 These properties will have an annual rate notice issued in the following rating period by mid-August which shows the arrears carried forward as a separate item and as being due and payable immediately.
- 9.12.3 If payment has not been made by 30 September, legal action will commence in the second week of October

9.13 Legal Costs

Legal costs are not to be waived or reduced once proceedings are commenced unless there was an error made by Council causing legal proceedings to be issued incorrectly.

9.14 Property Owners Responsibilities

- 9.14.1 A Property Owner will:
- communicate with Council **in writing** to ensure their contact details (residential address, mailing address, telephone number, email address) are up to date;

- be proactive in understanding their financial situation and taking steps to ensure they maintain their responsibilities to pay Rates raised on their property in a timely manner; and
- if suffering Serious Financial Hardship, to contact Council to apply for a Payment plan as soon as practicable in the financial year. Council provides all ratepayers an option to set up a payment plan to assist ratepayers.

9.15 Payment plan

Council payment plans are offered as a means to assist individuals in managing their financial obligations to Council in a structured and manageable approach to settling their debts over time.

- The payment arrangement must be formally approved Council and Council will notify the individual if a plan is approved
- Payments will be executed in alignment with the agreed-upon plan
- Subject to annual review.
- Council will notify the individual if a plan is canceled.
- Council to be contacted to defer a payment schedule of the payment plan and this should be agreed by Council to take effect.

9.16 Verbal Exchanges

Council will not accept, nor be responsible for, any verbal changes a Property Owner may provide.

9.17 Confidentiality

All communications between a Property Owner including written communications are confidential and subject to the Council's Privacy Policy.

10. Decision Guidelines

There are no exemptions allowed to this Policy.

11. Review

Policy to be reviewed every year.

12. Appendices

[Appendix 1](#): Update your details application.

[Appendix 2](#): Direct Debit Request

[Appendix 3](#): Payment Arrangement Agreement

Appendix 4: Serious Financial Hardship Application

Appendix 5: Deferral of Rates

Appendix 1

Contact details

Phone _____
Mobile _____
Email _____

Additional comments

Customer signature

Date _____

Other Council departments to be notified:

Rates Animals Other _____

AccessCare Family Day Care Meals on Wheels

Preschool/Kindergarten

Name of child _____

Date of birth _____

thank you

COUNCIL USE ONLY

Entered by

Name _____
Date _____



Are your details correct on council records?

If not, please use this form to advise us of the changes required. Please use full names (no abbreviations).

Please return this form to:
City of Kingston PO Box 1000 Mentone 3194



Assessment number

_____|_____|_____|_____|_____|_____|

Property Address

Owner/Ratepayers

First name _____
Surname _____
First name _____
Surname _____
Date of Birth _____ Gender _____

Tenant (if applicable)


First name _____
Surname _____

Where do you reside? *Cannot be a PO Box address*

Mailing address for correspondence

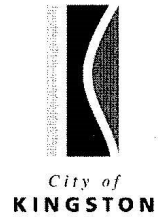
_____ *Please turn over*

Appendix 2

 KINGSTON CITY COUNCIL RATES DIRECT DEBIT REQUEST ABN 90 640 572 247	
RETURN COMPLETED FORM TO Mail: PO Box 1000 Mentone Vic 3184 Fax: 03 9581 4328 Email: rates@kingston.vic.gov.au	
Request and Authority to debit the account named opposite to pay Kingston City Council Rates and Charges as listed below	SURNAME OR COMPANY NAME: _____ GIVEN NAMES OR ACRYMORN: _____ (you) Request and authorise Kingston City Council, AFCA User ID Number 065360, to arrange for any amount to be retained or charged to you through the Bulk Electronic Clearing System (BECS) from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (DDRSA) and any further instructions provided below
Insert the name and address of YOUR Financial Institution at which account is held	Financial Institution Name: _____ Address: _____
Insert details of YOUR account to be debited. If you have any queries in relation to your BSB and Account Numbers, please contact your Financial Institution	Name Account Held In: _____ BSB Number: _____ Account Number: _____ ** Please Note: Cheque or Savings accounts only, credit card are not accepted for direct debit**
Acknowledgements	1. By signing this Direct Debit request you acknowledge having read and understand the terms and conditions governing the debit arrangement between YOU and KINGSTON CITY COUNCIL, as set out in this Request and in your Direct Debit Request Service Agreement (DDRSA). 2. The debits will be made in accordance with the dates set out on Council's Rates and Valuation notice on website 3. You may change, alter or cancel the arrangements under a Direct Debit request by advising Kingston City Council in writing with a fourteen (14) days prior to the next debit day. 4. By signing this direct debit request you also acknowledge that if there are insufficient funds in your account, a \$25.00 disturbance fee will apply
Customer Authorisation If account is held in joint name, all signatories may be required to sign, as per your account set up.	Signature: _____ Signature: _____ (if signing for a Company, sign and print full name and capacity for signing, eg Director) Address: _____ Date: ____/____/____ Date: ____/____/____
Please Indicate:	Property Owner & Ratepayer <input type="checkbox"/> or Occupier/tenant <input type="checkbox"/>
Please Complete Details Below From Your Rates & Valuation Notice	
Property Owner(S): _____ Assessment Number(s): _____ Property Address(es): _____	Phone No: _____ B.B Phone No: _____ A-11 Mobile No: _____ Email Address: _____ Date Of Birth: _____ (PLEASE PRINT FULLY) DEBIT APPLICATION RECV DIVISION _____ DEBIT DIRECT DEBIT AUTHORITY _____
PLEASE NOTE: THIS IS A CONTINUOUS AGREEMENT THAT WILL ONLY BE CANCELLED UPON WRITTEN NOTIFICATION RECEIVED BY COUNCIL	

Appendix 3

Contact: Rate Office (03) 9581 4302
Date Sent: **.**.*-****
Assessment No: *****/*
Property Address: ** ** *****



2018/2019 PAYMENT ARRANGEMENT PROPOSAL

Property Owner's Name
Property Owner's Address
Property Owner's Suburb & Postcode

Applicants Names: _____
Applicants Residential Address: _____
Applicants Mailing Address: _____
Applicants Email Address: _____
Telephone No: (H) _____ (W) _____ (M) _____

Total Rates & Charges Outstanding for 2018/2019 as at 01-July -2018 \$ **,**.00**
Please note this amount will change due to interest accruing, please contact Council for a payout figure on your final payment.

I/We hereby agree to make this arrangement with the City of Kingston in order to clear the above property of all outstanding Rates and Charges. I/We understand that interest will continue to accrue until the debt is paid in full at the applicable statutory interest rate as determined by the Minister on 1 July each year, from 1 July 2018 the applicable rate will be 10.0% p.a.

This agreement is only valid for the current rating period (1 July 2018 to 30 June 2019) and expires on 30 June 2019, unless otherwise agreed to in writing by the City of Kingston. Please note this arrangement does not cover the 2019/2020 rating period.

I agree to pay the City of Kingston (the amount proposed must be realistic to ensure **the outstanding debt shown above, is paid in full by 31 May 2019**).

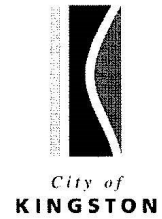
\$ _____ Weekly / Fortnightly/Monthly (please circle one)
First Payment was made/to be made on _____, (please start making these payments)
Please note: The City of Kingston will contact you to confirm whether this agreement has been accepted.

(Please continue to second page)

community inspired leadership

kingston.vic.gov.au
Cheltenham 1230 Nepean Highway Chelsea 1 Chelsea Road
1.300.653.356 131.450 03.9581.4500 PO Box 1000, Mentone 3194 info@kingston.vic.gov.au cityofkingston kingstoncc

Contact: Rate Office (03) 9581 4302
Date Sent: **-*-.****
Assessment No: ***/***
Property Address: ** * *****



I understand that if at any time I am in default of this agreement Council will terminate the agreement and may initiate legal proceedings, immediately and without further notice, at my expense in order to recover the total amount of the debt outstanding plus any legal costs incurred.

Signature_____ Date_____ Signature_____ Date_____

Signature_____ Date_____ Signature_____ Date_____

All property owners/ratepayers must sign this agreement. Please return this Payment Arrangement Proposal form in the prepaid envelope provided, or email the signed form to: rates@kingston.vic.gov.au within 14 days of the date shown above

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kingston.vic.gov.au
Cheltenham 1230 Nepean Highway Chelsea 1 Chelsea Road
☎ 1300 653 356 📠 131 450 📞 03 9581 4500 📧 PO Box 1000, Mentone 2174 📧 info@kingston.vic.gov.au 📺 cityofkingston 📱 kingstoncc

Serious Financial Hardship Application

Please complete and send this form to Kingston City Council, PO Box 1000, MENTONE, VIC 3194

PLEASE USE BLOCK LETTERS

Personal details

Please provide the full name and address of all owners. If there is insufficient space, please attach a separate sheet to this application.

Full Name	
Date of Birth	
Address	
Contact Phone Number	Home: Work: Mobile:
Email Address	

Full Name	
Date of Birth	
Address	
Contact Phone Number	Home: Work: Mobile:
Email Address	

Property Details

Council Rates Assessment Number	
Property Address	

.....

Are you receiving an aged pension, veterans pension or a disability pension from Centrelink? If yes, please specify.

.....

Statement of Financial Circumstances

1. Amount and source of weekly income

Occupation: _____

If working for an employer: _____

Name and address of employer: _____

Gross wage: _____

Current overtime (if any): _____

Car and other allowances and commission: _____

If self-employed or in partnership:

Average pre-tax earnings for last 12 months: _____

If unemployed

State length of last employment, when last employment ceased and gross weekly amount earned: _____

Workers' compensation received: _____

Maintenance received: _____

Superannuation received: _____

Board or rent received: _____

Average weekly interest on bank or building society deposit, debentures etc.:

Average weekly dividend on shares:

Other income (give particulars):

Total gross weekly income:

\$

If receiving Pension

Type of pension or benefit

Pension or benefit received:

\$

2. Property and assets

Land, including vacant land:

For each piece of land -

Market value:

Amount of mortgage:

Net value:

Motor vehicle:

For each motor vehicle -

Year, make and model:

Market value:

Amount owing to finance company:

Net value:

Deposit in bank, building society, etc.:

Other investments including shares, debentures, bond:

Money owing to you:

From [name],

\$

From [name],

\$

Total:

\$

Value of interest in partnership or business:

Furniture, household and personal goods:

Market value: _____

Amount owing to finance company: _____

Net value: _____

Life insurance policies: _____

Give particulars and state surrender value of each policy: _____

Other assets (give particulars): _____

Total property and assets: \$ _____

3. Debts, liabilities and other financial obligations

a) Weekly expenses

Income tax: _____

Superannuation: _____

Housing (mortgage, rent, board, hospital or institution): _____

Municipal rates: _____

Water and sewerage rates: _____

Land tax: _____

Child care expenses incurred for the purpose of earning income: _____

Maintenance actually paid: _____

Instalment payments such as for household goods or tools of trade:

To [name], \$ _____

To [name], \$ _____

Total: \$ _____

Electricity and gas: _____

Food: _____

Other general household expenses: _____

Motor vehicle expenses (registration, insurance, maintenance, fuel): _____

Fares:

Telephone:

Insurance policy premiums:

School fees and other school expenses:

Clothing and shoes:

Medical and chemist expenses:

Entertainment:

Payment on court orders and fines:

Other expenses (give particulars):

Total:

b) Other debts outstanding

Give particulars of debts under hire purchase, leasing, credit card or other credit contracts, department store accounts, guarantee or personal loan:

\$, to , due on

\$, to , due on

Total:

\$

Give particulars of any other circumstances which affect the financial situation of the Property Owner such as the number and age of dependants, marital status and health:

Declaration

I/We _____
(Full name of applicants/owners)

hereby declare that:

- To the best of my/our knowledge and belief, the information provided in this application is true and correct.

Signature	Date: / /
------------------	-------------------

Signature	Date: / /
------------------	-------------------

Appendix 5

<h2 style="text-align: center;">Residential Owner Occupied Deferral of Council Rates, Charges and Fire Services Property Levy Application</h2>
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Please complete and send this form to Kingston City Council, PO Box 1000, MENTONE, VIC 3194

For circumstances in which rates may be deferred, and the effect of a deferral of rates, please see ‘**Kingston Debt Collection Procedures**’ and ‘**Kingston Rate Debt Collection, Deferment, Hardship & Payment Arrangement Policy**’.

PLEASE USE BLOCK LETTERS

Personal details

Please provide the full name and address of all owners. If there is insufficient space, please attach a separate sheet to this application.

Full Name	
Date of Birth	
Address	
Contact Phone Number	Home: Work: Mobile:
Email Address	

Full Name	
Date of Birth	
Address	
Contact Phone Number	Home: Work: Mobile:
Email Address	

--	--

Property Details

Council Rates Assessment Number	
Property Address	
This property has been my sole/principal place of residence since...../...../.....	

Pensions or allowances

Do you have a Pensioner Concession Card (PCC)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If 'Yes', please state type of pension or benefit	
If 'Yes', please state PCC number (attach copy)	
Do you have a Veterans Affairs Gold Card (VAGC)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
if 'Yes', please state VAGC number (attach copy)	

Declaration

I/We _____
 (Full name of applicants/owners)

hereby declare that:

- I/we wish to make an application for a deferment of rates to the Kingston City Council.
- To the best of my/our knowledge and belief, the information provided in this application is true and correct.
- I/We authorise Council to confirm with Centrelink the following details: Pension Number; Name; Address; Postcode and that I am a valid concessional card holder.

Signature	Date: / /
------------------	-------------------

Signature	Date: / /
------------------	-------------------

