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## 5. Payment Arrangements

Council offers flexibility to pensioners to negotiate alternative payment arrangements to the standard rates instalment due dates.

Council may write off any accrued interest charges on overdue rates at the end of the negotiated repayment schedule provided it is adhered to in full.

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## 6. Accruing of Rates and Charges / Rates Deferral

Council allows pensioners that are of the applicable Age Pension age, to defer their rates and charges against their eventual estate.

Pensioners wishing to take advantage of this scheme will need to make application on the prescribed form available from the Council's Rates section.

Any accrued rates and charges under this deferral scheme will be subject to the relevant interest charges in accordance with the Act.

Pensioners are advised to seek their own independent financial advice before consenting to have their rates and charges deferred against their eventual estate.

A pensioner taking part in this scheme may at any time pay any amount towards reducing the accrued balance of rates and charges.

Should the subject property be transferred to another person(s) ahead of the eventual estate, all rates, charges and interest accrued will become due and payable as at the date of transfer.

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## 7. Applicable Legislation

The administration of pensioner concessions and other pensioner assistance programs on rates and charges is governed by the following:

- Local Government Act (1993)
- Local Government (General) Regulation (2005)
- NSW Government Revenue Raising Manual (2007)
- Office of Local Government, Debt Management and Hardship Guidelines (November 2018)
- other relevant legislation and regulations.

This document is supplemented by the written procedures, calendar and timetables that are maintained by the Rates section, that taken together to provide a "How To" manual in regard to all aspects of rating administration.