

# Your Rates

## Rates assistance

Help is available for ratepayers experiencing genuine financial difficulty in paying their rates and charges.

The types of assistance include:

- extended pay periods
- deferral against estate
- writing off accrued interest
- vouchers distributed by welfare agencies
- financial planning advice via welfare agencies

Any ratepayer who has genuine financial difficulties in paying rates and charges should contact our Rates Assistance Team on 4974 2128 or [mail@ncc.nsw.gov.au](mailto:mail@ncc.nsw.gov.au).



## Extended pay period

We recognise that sometimes there may be a difficulty with paying bills on time and you may need to negotiate an extended pay period. We may also choose not to charge interest if payments are made according to the negotiated arrangement.

To apply, contact the Rates Assistance Team. Your application will be assessed and arrangements to pay will be discussed with you and confirmed in writing.

## Deferral against estate

Ratepayers who meet the eligibility criteria may defer all or part of their rates and charges, allowing them to accrue against their estate.

The main criteria used to determine eligibility is:

- the ratepayer/s would suffer financial difficulty if required to pay rates and charges
- the ratepayer/s circumstances remain unchanged from the previous year
- an application to defer rates and charges against an estate must be made each year. Interest is charged on the deferred amount at a rate significantly lower than that charged on overdue rates
- where the applicant is an eligible pensioner, Council will apply the pensioner rebate reducing the amount deferred by up to \$250 each year.

## Accrued interest

Interest is charged on overdue rates and charges with the maximum amount determined annually by the Office of Local Government. Interest is calculated on a daily basis and accrues until the overdue amount is paid in full.

Accrued interest may be written off, if we determine:

- you are unable to pay the interest for reasons beyond your control or,
- payment of the interest would cause financial difficulty.

## Welfare agency support

We have negotiated with local welfare agencies to offer support to ratepayers experiencing considerable difficulty paying rates and charges.

We can offer vouchers to be redeemed as part payment of rates and charges. The scheme also includes financial planning advice and is administered by agencies listed below.

The Samaritans: 4960 7100

St Vincent De Paul Society: 4961 6885

Salvation Army: 1300 371 288

Newcastle Legacy: 4968 9501