

! Important information

Complete this form in full if you wish to apply for postponement of rates under the above policy. Please see the full policy with conditions and criteria at the end of this form.

Policy objective

To assist the ratepayers experiencing financial hardship which directly affects their ability to pay rates. This objective support our principle of financial affordability.

General conditions and criteria

- The application must support the objectives of this policy.
- The Council must be satisfied that:
 - the ratepayer does not have the financial capacity to pay their rates instalment when due; or
 - the payment of rates instalment would create financial hardship to the ratepayer.
- Any postponed rates will be postponed until:
 - A date specified by the Council; or
 - The death of the ratepayer(s); or
 - The ratepayer(s) cease(s) to be the owner of the rating unit through sale or transfer.
- Postponed rates may be registered as a charge, by registering a Notice of Charge on the Record of title.
- An annual postponement fee may be required. This fee will be calculated as a percentage interest rate and will be used to cover Council's administrative and financial costs.
- The applicant must have received budget advice from a Budget Advisory Service, an accountant or a lawyer and must make the budget adviser's findings available to the Council Revenue Team to support the application.

1. Applicant details

Name:

Date of birth:

Postal address:

No. Street/Road

Suburb

Town/City

Postcode

Phone:

Mobile:

Email:

2. Property details

Valuation reference:

Property location:

The property I am applying for is a: Residential rating unit(s) (**Go to 2A**)

Non-residential rating unit(s) (**Go to 2B**)

2A. Residential

To qualify for a postponement/deferral of rates, the following criteria must be met. Please carefully read each point and tick your acknowledgement.

Is the rating unit your primary residence? Yes No

How long would you require a rate deferral for?

Have you received budget advice from an approved budget advisory service and included the findings with this form? Yes No

If you've answered No, why?

(Please note: Failure to attend the budget advisory meetings or failure to make the budget adviser's findings available to Council will automatically result in the application being declined.)

Tell us about your personal and financial circumstances relevant to your application. (eg. age, physical or mental disability, injury, illness, family circumstances, all property and other assets (including financial assets)).

Details of rates outstanding

Financial Year	Amount Outstanding	Do you wish to add further comments to support your application?
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**TOTAL
OUTSTANDING**

2B. Non-residential rating units

The postponement/deferral of rates is a last resort to assist commercial, industrial, business or farming ratepayers after all other avenues to meet commitments have been exhausted. The financial hardship must be caused by circumstances outside of business's control. In addition to the general condition and criteria listed above, the following criteria for non –residential applications must also be considered.

Tell us why you are financially stressed and what avenues have you tried to fund your rate? (eg. loan from the bank):

How long would you require a rate deferral for?

What is the net value your property (after the value of all the mortgages on the property and the total value of the rates postponed)?

Have you received budget advice from an approved budget advisory service and included the findings with this form? Yes No
If you've answered No, why?

(Please note: Failure to attend the budget advisory meetings or failure to make the budget adviser's findings available to Council will automatically result in the application being declined.)

Details of rates outstanding

Financial Year	Amount Outstanding	Do you wish to add further comments to support your application?
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**TOTAL
OUTSTANDING**

3. Privacy Act

In signing this form I acknowledge that the information collected and provided in this application is for the purpose of processing the application and may be published or discussed in public meetings of Council in accordance with the Local Government Information and Meetings Act 1987 and the Privacy Act 2020. I understand I have the right to contact the Council at any time to raise any concerns with this potential publication and/or cancel my application.

4. Signature

Signature:

Date:

5. My household budget

INCOME (weekly, net after tax)	WEEKLY EXPENSES	ANNUAL EXPENSES
Salary/wages	Benefit repayments	House insurance
Partner's income	IRD payments	Contents insurance
Working for Families assistance	Court payments	Health/life insurance
Child support (you receive)	Child support (you pay)	Vehicle insurance
Benefit (before deductions)	Groceries – general	Vehicle registration
Accommodation supplement	Groceries – other	Vehicle warrant of fitness
CDA (Child Disability Allowance)	Rent/board	Vehicle maintenance
Student loan/allowance	Petrol/fuel	Road user charges (diesel)
ACC	Fares	School fees
Superannuation/pension	Personal cash	School activity fees
Rent/board (you receive)	Liquor	Other school costs
Other earnings	Tobacco	Rates
TOTAL INCOME	Gambling	Regional rates
Less EXPENSES (E)	Childcare/daycare	Water rates
SURPLUS (DEFICIT)	Preschool (kohanga reo, playcentre, etc)	Recreation/memberships (adults)
	School costs (trips, lunch money, etc)	Recreation/membership (children)
	Giving (charity, church, koha, etc)	Other annual expenses
	Children's pocket money	TOTAL C
	Superannuation	OTHER EXPENSES
	Savings	Heating (wood, coal, etc)
	Other weekly/fortnightly costs	Taxation provision
	TOTAL A	Medical
	MONTHLY EXPENSES	Dental
	Bank fees	Optician
	House mortgage	Presents
	Electricity	Repairs
	Gas	Clothing/shoes
	Phone/internet	Haircuts
	Cell phone	Christmas club
	Pay/subscription TV	Vet fees
	Appliance rental	Other costs
	Credit contracts	TOTAL D
	Credit/store cards	EXPENSES TOTAL E
	Other monthly costs	Sum of totals A, B, C, D
	TOTAL B	

This budget has been supplied as a personal household budgeting tool. It has been completed by or for the individual named above from information supplied by them for their purposes only. This information has not been verified and no responsibility is accepted for its accuracy. No third party or agency accepts any responsibility to any other person(s) or organisation(s), on any grounds whatsoever, for the accuracy or otherwise of this information.

17. Financial Hardship

17.1 Objective

To assist ratepayers experiencing financial hardship which directly affects their ability to pay rates.

This objective support our principle of financial affordability.

17.2 General Conditions and Criteria

The application must support the objectives of this policy.

The Council must be satisfied that the ratepayer does not have the financial capacity to pay their rates instalment when demanded, or the payment of rates instalment would create financial hardship to the ratepayer.

Any postponed rates will be postponed until:

- a. A date specified by the Council; or
- b. The death of the ratepayer(s); or
- c. The ratepayer(s) cease(s) to be the owner of the rating unit through sale or transfer.

Postponed rates may be registered as a charge, by registering a Notice of Charge on the Record of Title.

An annual postponement fee may be required. This fee will be calculated as a percentage interest rate and will be used to cover Council's administrative and financial costs.

Before making written application, the applicant must have received budget advice from the Budget Advisory Service, accountant or lawyer and must make the budget adviser's findings available to Council staff.

Applicants may also elect to postpone the payment of a lesser sum than that which they would be entitled to have postponed pursuant to this policy.

Residential

The rating unit must be the primary residence of the ratepayer.

When considering whether financial circumstances exists, all of the ratepayer's personal circumstances will be relevant including the following factors:

- Age
- Physical or mental disability
- Injury
- Illness
- Family circumstances
- All property and other assets (including financial assets)

The Council must be satisfied that the ratepayer does not have the financial capacity to pay their rates instalment when demanded, or the payment of rates instalment would create financial hardship to the ratepayer.

In addition to the General conditions outlined under 17.2, any postponed rates will be postponed until:

- d. The ratepayer(s) cease(s) to use the property as their residence.

Non- residential Rating Units

The postponement of rates is a last resort to assist commercial, industrial, business or farming ratepayers after all other avenues to meet commitments have been exhausted. The financial hardship must be caused by circumstances outside the business's control.

In addition to the general criteria, the following criteria for non-residential applications must also be considered.

Criteria for postponement of rates for non-residential rating units, in cases of hardship as follows:

- The applicant must be unable to pay their rates because of business circumstances
- The applicant must have tried all other avenues (including a loan from their bank) to fund their rates
- The net value of an applicant's property (after the value of all the mortgages on the property and the total value of the rates postponed) must exceed 10% of the market value of the property.