

Application for Rates Remission: Financial Hardship and Exceptional Circumstances



! Important Information

You must complete the form in full to apply for remission of rates under this policy. See the full policy criteria at the end of this form.

Policy Objective

To assist the ratepayers experiencing financial hardship and/or adversely impacted by a natural disaster or other calamity which directly affects their ability to pay rates.

This objective supports the principle of financial affordability by providing relief from paying rates in exceptional circumstances. Exceptional circumstances could include community organisations ceasing operation and unpredictable event during natural disasters, pandemic, epidemic or other calamity that affect the ratepayer's ability to pay rates.

1. Applicant(s) details

Name: _____ Date of birth: _____

Name: _____ Date of birth: _____

Address: _____

No. _____ Street/Road _____ Suburb _____

Town/City _____ Postcode _____

Phone: _____ Mobile: _____

Email: _____

2. Property details

Valuation reference: _____

Property location: _____

Name and address of mortgagee: (If applicable) _____

3. Reason for applying for this remission

Please tick the reason for applying for this remission:

The payment of the rates instalment would create financial hardship for the ratepayer. **(Go to 4)**

The ratepayer does not have financial capacity to pay their rates instalment due to exceptional circumstances such as severe erosion, land formation changes such as slips, any natural disaster or calamity. **(Go to 5)**

4. Financial hardship

To determine whether financial hardship exists, the ratepayer's personal circumstances for both residential and non-residential applications, will be considered including age, physical or mental disability, injury, illness and family circumstances.

Are you the current owner of the rating unit which is the subject of this application? Yes No

The rating unit is used for: Residential purposes? **(Go to 4A)** Commercial purposes? **(Go to 4B)**

4A. Residential applicants

As per Section 85 of the Local Government (Rating) Act 2002 and in accordance with Council's policy, I/We wish to apply for a remission of rates based on the following:

Have you received budget advice from an approved budget advisory service? Yes No

Have you made the Budget Adviser's findings available to the Council Revenue Team? Yes No

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.

Do you own any other property in the region or have a significant financial interest in a business? Yes No

Note: Information on the financial circumstances of the business may be required to assist in assessing financial hardship.

Do you wish to add further comments to support your application?

4B. Business and commercial applicants

As per Section 85 of the Local Government (Rating) Act 2002 and in accordance with Council's policy, I/We wish to apply for a remission of rates based on the following:

Have you received budget advice from an accountant, lawyer or other independent & suitably qualified professional? Yes No

Have you made the Budget Adviser's findings available to the Council Revenue Team? Yes No

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.

Do you own any other property in the region or have a significant financial interest in a business? Yes No

Note: Information on the financial circumstances of the business may be required to assist in assessing financial hardship.

Have you enclosed the current balance sheet for your business? Yes No

Have you enclosed a statement of assets and liability for your business? Yes No

Have you attached a forecast cash flow statement of your business for the following 12 months? Yes No

Do you wish to add further comments to support your application?

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	

6. Exceptional circumstances

The land has become unusable or uneconomic because of exceptional circumstances such as severe erosion, land formation changes such as slips, any natural disaster or calamity.

The ownership of the land has become indeterminate or uneconomic (such as a club becoming defunct).

Do you wish to add further comments to support your application?

7. Privacy

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.

8. Signature

Signature:

Date:

Signature:

Date:

9. Checklist

For Financial Hardship applicants, please ensure the following information accompany your application:

For individuals:

Budget sheet completed by an approved budget or financial advisor.

For businesses:

Statement of assets & liabilities.

Current balance sheet.

Forecast cash flow statement for the following 12 months.

Policy

4. Financial Hardship and Exceptional Circumstances

4.1 Objective

To assist ratepayers experiencing financial hardship and/or adversely impacted by a natural disaster or other calamity which directly affects their ability to pay rates.

This objective supports the principle of financial affordability by providing relief from paying rates in exceptional circumstances. Exceptional circumstances could include community organisations ceasing operation and unpredictable event including natural disasters, pandemic, epidemic or other calamity that affect the ratepayer's ability to pay rates.

4.2 Remission Period

Current years rates only. See postponement policy for multi-year relief options.

4.3 Remission Value

Up to 100% of rates and current penalties.

4.4 General Conditions and Criteria

The application must support the objectives of this policy.

Council must be satisfied that:

- the ratepayer does not have financial capacity to pay their rates instalment when due; or
- the payment of the rates instalment would create financial hardship for the ratepayer.

4.5 Specific Criteria for Financial Hardship

To determine whether financial hardship exists, the ratepayer's personal circumstances for both residential and non-residential applications, will be considered including age, physical or mental

disability, injury, illness and family circumstances.

All residential applicants must receive advice from an approved budget advisory service.

All business and commercial applicants must receive advice from an Accountant, Lawyer or other independent and suitably qualified professional.

If the ratepayer owns other property or has a significant financial interest in a business, information on the financial circumstances of the business may be required to assist in assessing financial hardship.

4.6 Specific Criteria for Exceptional Circumstances

The land has become unusable or uneconomic because of exceptional circumstances such as severe erosion, land formation changes such as slips, any natural disaster or calamity.

The ownership of the land has become indeterminate or uneconomic (such as a club becoming defunct).

4.7 Additional Information for application.

The following information must accompany the application:

For Individuals

a. Budget Sheet completed by an approved Budget or Financial Advisor.

For Businesses

a. Statement of Assets & Liabilities.

b. Current Balance Sheet.

c. Forecast Cash Flow Statement for the following 12 months.