

Application for Postponement of Rates

The Council's rates postponement policy is to assist owner-occupiers of property who continue living in their home when they do not have the financial capacity to pay their rates or where the payment of rates would create financial hardship.

Conditions and Criteria

A ratepayer may qualify for a postponement if the property is the primary private residence owned and occupied by the ratepayer, and the ratepayer is over 65 years old or can demonstrate:

- They do not have the financial capacity to pay their rates; or
- The payment of rates would create financial hardship.

Rates postponements may be for a fixed length of time or on-going, dependant on the applicant's circumstances. Each application for a postponement will be considered on its merits and can be for up to 100% of the rates during the postponement period. Rates penalties will not be applied while the postponement is in place.

The postponement will continue to apply until:

- The ratepayer ceases to be the owner of the rating unit; or
- The ratepayer ceases to use the property as their primary private residence; or
- The ratepayer recovers the ability to pay; or
- The total amount postponed exceeds 20% of the property's rating valuation; or
- Until a date specified by the Council at the time of granting the postponement, whichever is sooner.

At which time, the postponement will end and the postponed rates will be due and must be paid. The postponed rates will remain a charge against the property.

Postponed rates may include rates arrears owing from previous financial years.

A postponement fee will be charged annually where rates have been postponed. This fee will be calculated at the end of each rating year on the accrued rates postponed (including any fees outstanding) at the beginning of that financial year. The fee will be based on the Council's estimated cost of borrowing as published in the Annual Plan and may change from year to year.

A statutory land charge will be lodged by the Council against the Certificate of Title to the property to secure all rates postponed. There is no charge made for this. Rates secured by this charge are a first call on the property and rank ahead of any Mortgages advanced over the property.

Except with the consent of the Council, no dealing with the property by the occupier shall be registered while any statutory land charge is registered against the property. For example, no mortgage can be registered (or discharged) without first obtaining consent of the Council.

How to Apply

Complete the attached application form. It needs to be signed by all applicants. Applications will be treated as strictly confidential.

To ensure that people applying for a rates postponement have a clear understanding of what it means, applicants are required to obtain some independent advice from a lawyer, accountant or budget advisor to confirm your understanding. Options are available for free budget advice, if required. There is a section in the application form for the advisor to complete.

Once you have completed your application, please send it either scanned to

civicadmin@ccc.govt.nz or via post at

Attn: Rates Team

Christchurch City Council

PO Box 73015

Christchurch, 8154

You will be notified of the outcome of your application in writing.

General Issues

If an application is successful, rates will continue to accrue on against the property and rates invoices will be sent as usual, but the rates will no longer be payable on the normal due dates while the postponement is in place.

The ratepayer may choose to pay some or all of the postponed rates while the postponement is in place.

All postponements are subject to the policy and any changes to it which may occur from time to time. The information above is a summary of the policy and does not override the policy. The rates postponement policy is available on the Council's website (www.ccc.govt.nz) or at service centres.

If you have any questions regarding your application please feel free to contact us at 03 941 8999.

PLEASE RETAIN THESE NOTES FOR YOUR REFERENCE

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