

## **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 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 <u>civicadmin@ccc.govt.nz</u> 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 (<u>www.ccc.govt.nz</u>) 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



# **Application for Postponement of Rates**

CONTACT INFORMATION						
Ratepayer name(s)						
Property address						
Postal address						
Email address						
Phone number						
HOUSEHOLD INCOME AND EXPENSES						
Primary source of income – All rate	payers					
Income details (per week)		Expenses (p	er week)			
Principle income	\$	Mortgage repayments	\$			
Rental income	\$	Electricity	\$			
Investments	\$	Telephone	\$			
Overseas income	\$	Groceries	\$			
Other income	\$	Medical expenses	\$			
	\$	Insurances	\$			
	\$	Rates	\$			
	\$	Other expenses	\$			
	\$		\$			
Total income	\$	Total expenses	\$			
ASSETS		LIABILITIES				
Money in the bank		Current mortgage amount				
Kiwisaver		Credit Cards				
Financial investments		Store Cards/Accounts (e.g. CRT, Farmers, or Mitre 10, etc)				
Other assets (vehicles, property, etc)		Other Liabilities				
		ase attach paper if more room is need	ed)			
			edj			

	I/WE UNDERSTAND THE FOLLOWING	Tick	
The Council may put a formal charge on the Certificate of Title (similar to a mortgage) and an annual postponement fee will			
be added at the end of each rating year to cover Council's financing and administration costs.			
Rates charges will continue to accrue and invoices will be sent as usual, but rates will no longer be payable on the normal due dates while the postponement is active.			
<ul> <li>At the agree</li> <li>If the total</li> </ul>	vill end erty is no longer owned by the owner or used as the applicant's primary place of residence eed end date amount postponed exceeds 20% of the property's most recent Rating Valuation reason specified in the Council's Rates Postponement Policy		
All postponements a	re subject to the Postponement Policy and any changes to it which may occur from time to time.		
All postponed amounts, including the added postponement fees, will become due and payable when the postponement ends.			
	SIGNATURE(S) - All ratepayers must sign		
I declare that the info	ormation on this application is correct to the best of my knowledge.		
Signature(s)			
Name(s)			
Date			
DOCU	MENT CHECKLIST - Please ensure the documents for all ratepayers are attached with the application	Tick	
Photo Identification	(e.g. NZ driver licence, passport or 18+ Card)		
Verification of Incom	e (e.g. WINZ, IRD or recent payslips)		
Independent adviser section has been completed			
Other supporting documents (eg, a letter from GP or other health professional, the application is due to health reasons)			
All owners have sign	ed the form and supplied documents		

**Your Privacy:** Information in this application will only be used by the Council's Rates team for the purpose of assessing your eligibility for rates postponement. It will not be used by any other Council staff or for any other purpose.

INDEPENDENT ADVISOR TO COMPLETE				
Name:	Position:			
Organisation:	Phone: Email:			
• I am qu	Council's cost of borrowing The postponed rates (including fees) will remain a charge against the property and must be paid either when the property ceases to be the place of residence of the applicant or the postponement criteria no longer apply	9		
Signed:	Date:			