

Christchurch City Council

Application for Postponement of Rates

The 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

The postponement is for up to 100% of rates and applies to properties that are 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.

Application for postponement will be considered on their merits. Rates penalties will not be applied or will be remitted for any rates that have been postponed.

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
- Until a date specified by the Council at the time of granting the postponement, whichever is sooner.

The postponed rates will remain a charge against the property and must be paid either when the property ceases to be the place of residence of the application or the criteria no longer apply. Postponed rates may include rates arrears owing from previous financial years.

How to Apply

Complete the attached application form. Applications will be treated as strictly confidential.

Once you have completed your application, please send it either scanned to info@ccc.govt.nz or via post at Attn: Transaction Manager, Christchurch City Council, PO Box 73015, Christchurch, 8154.

You will be notified of the outcome in writing.

General Issues

A fee (effectively interest) 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.

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 land and rank ahead of any Mortgages advanced over the property.

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

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	
E-mail	
Telephone Number	
Age(s)	

HOUSEHOLD INCOME AND EXPENSES

Primary Source of Income			
Income Details (per week)	Expenses (per week)		
Principal Income	\$	Mortgage Repayments	\$
Rental Income	\$	Telephone	\$
Investments	\$	Electricity	\$
Overseas Income	\$	Groceries	\$
Other Income	\$	Medical Expenses	\$
	\$	Insurances	\$
	\$	Rates	\$
	\$	Other Expenses	\$
	\$		\$
Total Income	\$	Total Expenses	\$

ASSETS

Money in the Bank	
Kiwisaver	
Other Financial Investments	
Other Assets (eg. Car, caravan, etc...)	

LIABILITIES

Amount Outstanding on Mortgage	
Credit Cards	
Hire Purchase Agreements	
Other Liabilities	

REASON FOR APPLICATION

Please attach paper if more room is needed.

