

Rates postponement for financial hardship application

Objective

To provide relief to ratepayers experiencing hardship from extreme financial circumstances affecting their ability to pay rates.

Eligibility Criteria

The ratepayer must meet the following criteria to be considered for rates postponement for hardship:

1. The ratepayer is the current owner of the rating unit and has owned the property for not less than two years.
2. The ratepayer must use the rating unit as their residence.
3. The ratepayer does not own any other rating units or investment (whether in the Western Bay of Plenty District or in another district).
4. The ratepayer must provide a completed application including information on their age, any physical or mental disability, injury, illness and family circumstances.
5. The ratepayer must provide verification from the ratepayer's bank as to the level of equity the ratepayer holds in the property.

Important Information

Council will consider, on a case-by-case basis, all applications received that meet the criteria.

1. The current financial situation of the ratepayer must be such that they are unlikely to have sufficient funds left over, after the payment of rates, for normal health care, proper provision for maintenance of their home and chattels at an adequate standard as well as making provision for normal day-to-day living expenses.
2. Even if rates are postponed, as a rule, the ratepayer will be required to pay the first \$500 of the annual rates assessment by setting up regular payments.
3. Council will add interest to any outstanding amount of postponed rates for the period between the due date of the postponed rates and the date that they are paid.
4. The interest rate is charged on a compounding basis on all outstanding rates and postponement fees and will equate to the interest rate charged by its banker at the commencement of each financial year.
5. The postponed rates or any part of thereof, may be paid at any time.
6. Postponed rates will be postponed until a date specified by Council or the death of the ratepayer or the ratepayers ceases to be the owner of the property or ceases to use the property as their primary residence.
7. Postponed rates will be registered on the rating unit title as a statutory land charge. This may require authorisation from your mortgage provider.
8. Council may request a report from a budget advisor.
9. Please send completed application by post to:

Western Bay of Plenty District Council
Private Bag 12803, Tauranga Mail Centre,
Tauranga 3143

or by email rates@westernbay.govt.nz.

Applicant details

First name:

Last name:

Address:

Phone:

Mobile:

Email:

Occupation:

Date of birth:

Relationship status:

Partner's name, address, and occupation: (if applicable)

Information relating to any physical or mental disability, injury, illness and family circumstances: (if applicable)

Property details

Valuation number:

Property address:

Is this property your usual place of residence? Yes No

How long have you owned the property?

Do you own more than one property? Yes No

If yes, what is the property type/s: (i.e. bare land, commercial, rental)

Are you currently receiving a rates rebate? Yes No

Do you have verification from the bank as to the level of equity you hold in the property? (Please provide evidence) Yes No

Do you have full property insurance cover? (please provide evidence) Yes No

Financial details

Income (weekly)	Your income	Partner/joint homeowner income
Salary or wages (net)		
Self-employed income		
Superannuation		
Payments from ACC		
Work and income benefit		
Working for families tax credits		
Work and income supplement (e.g. accommodation supplement, working for families)		
Child support or maintenance		
Overseas income in NZD		
Interest or dividends		
Rental income/board received		
Other (please specify)		
Total income	\$	\$

Expenses (weekly)	Your expenses	Partner/joint homeowner expenses
Rent or mortgage		
Insurance (property, health etc.)		
Electricity/Gas/Telephone		
Petrol/diesel		
Vehicle maintenance		
Food and household expenses		
Child maintenance, care and education		
Medical and hospital expenses		
Student loan repayments		
Credit card payments		
Loan/hire purchase payments		
Other (please specify)		
Total Expenses	\$	\$

Assets

Land, buildings or other property -
is the property in joint names?

Yes

No

	Your assets	Partner/joint homeowner assets
Motor vehicles Make and model		
Bank accounts - Balance - Overdraft limit (attach statements as evidence)		
Interest in business, stock in trade, venture of any kind		
Government stock, shares, debentures, or bonds		
Any other property or assets not specified above, including interest in any estate		
Total assets	\$	\$

	Your liabilities	Partner/joint homeowner liabilities
Liabilities		
Mortgage on property - Name of mortgagee - Frequency of payments		
Other debts (specify)		
Total liabilities	\$	\$

I/We do hereby certify that the information supplied in this application is correct, consent to the conditions of the Postponement for Financial Hardship Policy and agree to pay all costs associated with the Postponement for Financial Hardship Policy.

Signature of applicant/s:

Date:

Please send completed application by post to Private Bag 12803, Tauranga Mail Centre, Tauranga 3143, or by email to rates@westernbay.govt.nz.