

# APPLICATION FOR RATES POSTPONEMENT



HASTINGS  
DISTRICT  
COUNCIL

Name(s) of Applicant

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Surname

Christian Names

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Surname

Christian Names

Address of Property

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Legal Description of Property

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Postal Address

(if different from above)

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I (We) wish to make application for rates postponement of \$ \_\_\_\_\_ for the financial year as supported by the attached Budget Advisory Service Report, on the grounds of extreme financial hardship.

I (We) understand and agree that, if the Council agrees to any postponement of rates, the amount postponed together with interest thereon will be a charge against the property and a land charge may be registered against the title to the property.

I understand and agree that the amount of rates postponed, together with interest thereon, and the registration fee will become payable.

- (a) upon the death of the applicant or the last survivor (if more than one); or
- (b) when the applicant ceases to be the owner of the property; or
- (c) upon a date specified by the Hastings District Council;

at which time settlement will be required in full, plus any additional charges added in terms of Section 88 of the Local Government (Rating) Act 2002.

Signed

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(Applicant)

Signed

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(Budget Advisor)

Signed

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(Delegated Council Officer)

## ***Rates Postponement - Extreme Financial Hardship***

### **Objectives of the Policy**

To assist ratepayers experiencing extreme financial circumstances which directly affect their ability to pay rates.

### **Conditions and Criteria**

1. When considering whether extreme financial circumstances exist, all of the ratepayer's personal circumstances will be relevant including the following factors:
  - Age
  - Physical or mental disability;
  - Injury;
  - Illness; and
  - Family circumstances
2. The ratepayer must be the current owner of, and have owned for not less than 5 years, the rating unit which is the subject of the application.
3. The rating unit must be used solely for residential purposes.
4. The ratepayer must not own any other rating units or investment properties or other realisable assets.
5. The Council must be satisfied that the ratepayer is unlikely to have sufficient funds left over, after the payment of rates, for normal healthcare, proper provision for maintenance of his / her home and chattels at an adequate standard as well as making provision for normal day to day living expenses.
6. As a general rule the ratepayer will be required to pay the first \$500 of the rate account.
7. The ratepayer must make acceptable arrangements for payment of future rates, e.g. by setting up a system of regular payments.
8. Any postponed rates will be postponed until:
  1. A date specified by the Council; or
  2. The death of the ratepayer(s); or
  3. The ratepayer(s) ceases to be the owner of the rating unit; or
  4. The ratepayers(s) ceases to use the property as his / her residence
9. Postponed rates will be registered as a statutory land charge, by registering a Notice of Land Charges, on the rating unit title. Any costs in registering and subsequently dealing with the charge are to be met by the ratepayer.
10. Interest may be added to postponed rates at the annual interest rate of council's borrowings.
11. Before making written application, the ratepayer must have received budget advice from the Budget Advisory Service, and must make the budget adviser's findings available to Council staff.
12. Decisions on postponement will be delegated to officers as set out in the Council's delegation resolution.