

RESIDENTIAL RATES POSTPONEMENT FOR SENIOR CITIZENS

Eligibility/Application Form

P21/05

Please complete this form in full. If there are more than two owners please sign overleaf.

I/we would like to confirm my/our eligibility for rates postponement (tick)

PERSONAL DETAILS (FIRST APPLICANT)

Name (if applicable)

Date of birth

(please provide a copy of ID which confirms your birth date with the application)

PERSONAL DETAILS (SECOND APPLICANT)

Name (if applicable)

Date of birth

(please provide a copy of ID which confirms your birth date with the application)

PROPERTY OWNER/S (ALL OWNERS NEED TO SIGN THE APPLICATION)

Name (if applicable)

(please specify name of trust or retirement village)

Property address

Valuation

RA number

Is the property used for personal residential purposes? Yes No *(tick one)*

The property is insured with

Contact phone

(please note: Insurance is a mandatory requirement of the scheme)

Signed

Date

First applicant

Signed

Date

Second applicant (if any)

Contact address
(if different from
overleaf)

Email address

**SEND THIS COMPLETED FORM TO:****Rates Postponement Scheme
Far North District Council
Private Bag 752**

We, the undersigned confirm our agreement with and support this application under the Far North District Council's Rates Postponement Scheme

Full Name	<input type="text"/>		
Date of birth	<input type="text" value="/"/>	<input type="text" value="/20"/>	
Signed	<input type="text"/>	Date	<input type="text" value="/"/>
			<input type="text" value="/20"/>
Full Name	<input type="text"/>		
Date of birth	<input type="text" value="/"/>	<input type="text" value="/20"/>	
Signed	<input type="text"/>	Date	<input type="text" value="/"/>
			<input type="text" value="/20"/>
Full Name	<input type="text"/>		
Date of birth	<input type="text" value="/"/>	<input type="text" value="/20"/>	
Signed	<input type="text"/>	Date	<input type="text" value="/"/>
			<input type="text" value="/20"/>
Full Name	<input type="text"/>		
Date of birth	<input type="text" value="/"/>	<input type="text" value="/20"/>	
Signed	<input type="text"/>	Date	<input type="text" value="/"/>
			<input type="text" value="/20"/>

FAR NORTH DISTRICT COUNCIL OFFICES

09 401 5200 or 0800 920 029 or visit our [website: www.fndc.govt.nz](http://www.fndc.govt.nz)

HEADQUARTERS: KAIKOHE

Memorial Avenue
Monday-Friday
Hours: 8am – 5pm

KAEO

Kaero Service Centre
Leigh Street
Monday – Friday
Hours: 8am – 12:30pm and 1pm-4:30pm

KAWAKAWA

Kawakawa Service Centre
Gillies Street
Monday-Friday
Hours: 8am – 4:30pm

KAITAIA: TE AHU

Kaitaia Service Centre
Cnr South Rd and Mathews Avenue
Monday – Friday
Hours: 8:30 – 5pm

KERIKERI

Kerikeri Service Centre
John Butler Centre, Kerikeri Road
Monday-Friday
Hours: 8am – 5pm

RAWENE

Rawene Service Centre
Parnell Street
Tuesdays and Thursdays only
Hours: 8am – 4:30pm

PAIHIA

Bay of Islands i-Site
Open 7 days
Hours: 8am – 5pm

OPONONI

Hokianga i-Site/Service Centre
Open 7 days (except Christmas Day)
Hours: 8:30am – 5pm

SPECIALIST STAFF

Specialist staff are available by appointment.

Dialing 0800 920029 or 09 401 5200 will connect you with a Customer Service Officer who will assist in making an appointment with the appropriate person.

P21/05 – Residential Rates for Senior Citizens

Background

The payment of rates for senior citizens on a limited income can affect their quality of life. This policy provides senior citizens with the option of postponing their rates to be paid until a sale of the rating unit takes place, or, in the event that they pass away, until the settlement of their estate. This will relieve elderly people of potential financial hardship, and enhance the quality of their lives, including the ability to remain in their home longer with limited income.

Policy Objective

To positively contribute to the quality of life for senior citizens by postponing rates payable.

Scope

This policy applies to General Title Land. Council does not consider the application of this policy appropriate for Māori Freehold Land; because of the nature of Māori Freehold Land, Council does not consider it appropriate to charge postponed rates to the land.

Policy Statements

Council may postpone rates for ratepayers whose primary income is the New Zealand Superannuation Scheme. Any postponed rates will be postponed until:

- a. The settlement of the ratepayer's estate following their death; or
- b. The ratepayer ceases to be the owner or occupier of the rating unit; or
- c. The ratepayer ceases to use the property as their primary residence; or
- d. The accrued charges exceed 80% of the rateable value of the property (postponed rates will remain due for payment only on death, sale, or the date specified by Council); or
- e. A date specified by the Council.

Conditions and Criteria

1. Postponement under this policy will only apply to ratepayers who are:
 - a. eligible to receive the New Zealand Superannuation Scheme, which is, or will be, their primary income; or
 - b. on a fixed income. This is defined as "an income from a pension or investment that is set at a particular figure and does not vary like a dividend or rise with the rate of inflation".
2. The rating unit must be used by the ratepayer as their primary residence. This includes, in the case of a family trust owned property, use by a named individual or couple.
3. The ratepayer must not own any property that may be used:
 - a. as a holiday home or rental property; or
 - b. for commercial activities, such as farming or business.
4. People occupying a unit in a retirement village under a licence to occupy must have the agreement of the owner of the retirement village before applying for postponement of the rates payable on their unit.
5. If a property is still under a mortgage, a written and signed approval must be obtained from the Mortgagee as part of the application. This is because the payment of postponed rates will have priority over mortgage payments.
6. Properties that are the subject of a reverse mortgage are not eligible for rating relief under this policy.
7. Council has the right to decline rates postponement for a property that is in a known hazard zone. This is to minimise any risk of loss to Council.
8. Postponed rates will be registered as a statutory land charge on the rating unit title, meaning that Council will have first claim on the proceeds of any revenue from the sale or lease of the rating unit.
9. If rates are postponed, the ratepayer will still be responsible for the amount of rates equal to the maximum rebate available under the central government Rates Rebate Scheme for the current rating year. Council is able to assist applicants for the Rates Rebate Scheme. If the ratepayer is not eligible for a rates rebate, they will still be responsible for paying this amount, and will be required to enter into a payment arrangement to cover this portion.
10. Council will charge an annual administrative fee on postponed rates.
11. The postponed rates or any part thereof may be paid to Council at any time
12. The property must be insured at the time the application is granted and must be kept insured. Evidence of this must be produced annually.
13. Senior citizens for whom rates are being postponed under this policy must promptly inform Council of any substantial change in their financial status which might affect their eligibility for such postponement.