

**Sections 85 and 87 of the Local Government (Rating) Act 2002****3 (A) POSTPONEMENT – OWNER/RATEPAYER****Objectives of the policy**

The objective of this policy is to assist ratepayers experiencing extreme financial hardship which affects their ability to pay rates.

**Conditions and criteria**

- Only rating units used solely for residential purposes (i.e. are in the residential rating differential and are not mixed-use properties) will be eligible for consideration for rates postponement for extreme financial hardship.
- Only the person entered as the ratepayer on the rating information database, or their authorised agent, may make an application for rates postponement for extreme financial hardship on the rating unit which is the subject of the application.
- The ratepayer must not own any other rating units (whether in the district or in another district).
- When considering whether extreme financial hardship exists, all of the ratepayer's personal circumstances will be relevant including, but not limited to, the following factors: age, physical or mental disability, injury, illness and family circumstances.
- Before approving an application the Council must be satisfied that the ratepayer is unlikely to have sufficient funds left over, after the payment of rates, for normal health care, proper provision for maintenance of his or her home and chattels at an adequate standard as well as making provision for normal day to day living expenses.
- The ratepayer must either:
  - make acceptable arrangements for payment of future rates, for example by setting up a system for regular payments, or
  - agree that all future rates be postponed.
- The Council may add a postponement fee to the postponed rates for the period between the due date and the date they are paid. This fee will not exceed an amount which covers the Council's administration and financial costs of the postponement.
- The postponement will continue to apply until:
  - the ratepayer ceases to be the owner or occupier of the rating unit.
  - the ratepayer ceases to use the property as their residence.
  - the ratepayer notifies the Council of a change in circumstance that means the ratepayer is no longer eligible.
  - a date specified by the Council; whichever is the sooner.
- A rating charge will be registered on the certificate of title. The postponed rates will remain as a charge against the property and must be paid either at the end of the postponement term or when the property is sold. Postponed rates may include rate arrears owing from a previous financial year.

**Property details**

Valuation number

Property identification  
number

Property address

**Owner/applicant details****Owner details**

First name(s)

Surname

**Applicant details**  
(if different to above)

First name(s)

Surname

Postal address

Contact phone

Contact email

Application details – please provide supporting documentation

Applicant's signature

Name of applicant

Signature of applicant

Date \_\_\_\_\_

OFFICE USE ONLY

© 2006 The Authors  
Journal compilation © 2006 Blackwell Publishing Ltd

\_\_\_\_\_

\_\_\_\_\_

[illegible]

\_\_\_\_\_

\_\_\_\_\_