

Postponement of rates payments for residential properties Application form 2025/2026

Auckland Council's **2025/2026** policy for the postponement of rates payments is designed to assist residential ratepayers who want to defer the payment of rates by using the equity in their property. (Please refer to Policies on Council's website)

Criteria and conditions

- The ratepayer must be the current owner of the rating unit and owned the property for at least two years.
- The rating unit must be used solely by the ratepayer as his or her residence.
- The postponed rates will not exceed 80 per cent of the available equity in the property. The available equity is the difference between the council valuation of the property (the capital value at the most recent triennial valuation) and the value of any encumbrances against the property including mortgages or loans, if the ratepayer has insured the property for its full value. Otherwise, the available equity will be 80 per cent of the Council's valuation of the land, less any encumbrances against the property.
- The ratepayer or the ratepayer's authorised agent must apply to the council on the prescribed form.

The ratepayer(s) must meet all the criteria and conditions to be considered for rates postponement.

Please tick following check boxes to acknowledge below:

- ☐ I/We acknowledge that Auckland Council may add a postponement fee each year to the postponed rates. The fee will cover the period from when the rates were originally due to the date they are paid.
- ☐ I/We acknowledge that once the postponed rates and other secured debt are equal to or exceed 80 per cent of the available property equity I am required to start paying rates again.
- ☐ I/We acknowledge that postponed rates will be registered as a statutory land charge on the rating unit's Record of Title.
- ☐ I/We acknowledge that any postponement will apply until one of the situations listed below occurs, i.e. any one of these situations will require the repayment of the postponed rates:
- the ratepayers' death
 - the ratepayer no longer owning the rating unit
 - the ratepayer ceases using this property as his or her residence
 - a date set by Auckland Council in a particular case.
- ☐ I/We acknowledge that Auckland Council recommends that ratepayers considering postponing their rates seek advice from a financial advisor and a legal advisor on the financial and legal impacts and appropriateness of postponing their rates.

Other information:

We recommend visiting Auckland Council website to check your eligibility for a property rates rebate and apply for one every rating year.

Property location:

Assessment number:

Ratepayer name(s):

Email address:

Phone number:

Liabilities secured by property:

Home loan: \$

Other: \$

Documents required:

☐ House insurance certificate

☐ Loan/mortgage statements

All ratepayer(s) to sign below.

I/We confirm that the information I/we have provided in this form is correct. I/We acknowledge that if I/we have supplied false information I/we may not be eligible for the rates postponement and that Auckland Council may take further action against me/us.

Name:

Signature:

Date:

Name:

Signature:

Date:

Name:

Signature:

Date:

Name:

Signature:

Date: