

# What can I do if I have difficulty paying my Rates?

The Waitomo District Council recognises that some ratepayers may face difficulties paying their rates bill. There are standard options listed below, which are available for consideration when in this situation. However, we encourage you to contact the Customer Services Team to discuss how else we may be of assistance.

### 1. Direct Debit Payment

You can spread your rates payments over the rating year, in weekly, fortnightly, monthly or quarterly payments by direct debit. Payments from your chosen bank account are automatically made on time, which means no penalties and no dates to remember.

- To set up a direct debit, you will need to complete a direct debit application form, available from the Customer Services Team (contact details below).
- We require 10 working days to set up a direct debit so keep this in mind if your application is lodged close to a rates due date.

## 2. Rates Payment Arrangement

You can enter into a formal arrangement to pay, that differs from the payment options outlined on the rates assessment/ invoice. This option is only available to you if you are experiencing extreme financial difficulties. If you meet the criteria, we may enter into an agreement that allows you to pay your rates at a different frequency to our ordinary payment options.

Under this arrangement you will be sent a payment schedule that you must keep to, in order to avoid a 10% late penalty being charged to your rates account.

• To set up a rates payment arrangement, you will need to complete both a Rates Payment Arrangement form and an Easy Pay Direct Debit form, available from the Customer Services Team (contact details below).

#### 3. Rates Rebate

Rates rebates aim to help low income and fixed income ratepayers. There is a pre-determined limit to the amount of rates that can be refunded as a rebate, and this is determined each year by the Department of Internal Affairs.

 Application forms to apply for a rates rebate are available from the Waitomo District Council and on our website www.waitomo.govt.nz/publications. Please contact one of our Customer Services Team who will be happy to discuss this further with you.

#### 4. Rates Remission

Council sets rates on all rateable land in accordance with its Revenue and Financing Policy. Council also has authority under the Local Government (Rating) Act 2002 (LGRA) to remit rates. Council has adopted a Policy on Remission of Rates – which provides remission for the following criteria:

- Remission of Rates for Properties used jointly as a single unit.
- Remission for Clubs and Societies
- Remission for Community Organisations
- Remission for Organisations Providing Care For The Elderly
- Remission for Cases of Genuine Financial Hardship
- Maori Freehold Land Remission
- Remission of Rates For New Residential Subdivision
- Remission for Properties used Jointly as a Single Unit.

For all your Rating enquiries please contact the our friendly Customer Services Team on 07 878 0800 or 0800 932 4357.

Or alternatively visit the Waitomo District Council Office, Queen Street, Te Kuiti. Application forms and guides are available on Councils' website: www.waitomo.govt.nz.