

# Deferred Loan Application



Work and Income  
Te Hiranga Tangata

A service of the Ministry of Social Development



MANATU HAUORA

## Deferred Loans

**When a residential care loan becomes repayable, a deferred loan can be offered to people in certain circumstances.**

Residential Care Loans assist older people who can't get Residential Care Subsidy to pay for the cost of their care. This is because they still own their home and have limited other assets. Generally, the Loan is repayable within 12 months after the borrower's death. However, in some situations this may not be appropriate, so a Deferred Loan could be an option.

## What you must include with this application

Please ask us for help if:

- you do not have any of the documents we have asked for
- you think there could be a delay in providing this information
- you would like to know about extra help.

**When you apply for a Deferred Loan you will need to complete this application form and provide the following for you and your partner (if you have one):**

- For New Zealand born clients, one form of government-issued documentation stating your full legal name and date of birth (eg your birth certificate, passport, driver licence, firearms licence, deed poll, etc).
- For clients born overseas, proof of your lawful residence in New Zealand (eg New Zealand passport, other country passport with residence class visa or residence permit, citizenship certificate, etc).
- Two more documents supporting your identity. These could include your marriage certificate, bank statement, phone or power account, driver licence, etc).

**Note: One of the documents requested above must be at least 2 years old.**

- Full birth certificates for any dependent children.
- Copy of the Will of the deceased.
- Written consent from any co-owners, to live at the property.
- Proof of the steps you have taken to repay the loan, eg results of applications to financial institutions.
- Proof of assets and/or liabilities in the deceased's estate, eg life insurance policies, funeral costs.
- Proof of all your cash assets, eg bank and/or investment statements, etc.
- Proof of your non-cash assets.
- Gross income details (eg weekly gross wage and gross holiday pay) for the 52 week period immediately before application.
- Proof that the property is fully insured.
- Proof that no Rates are outstanding.

## How to contact us

If you have any questions, you can:

- visit our website at [www.workandincome.govt.nz](http://www.workandincome.govt.nz)
- phone us on **0800 999 727**
- email us at [msd.legal.executives@msd.govt.nz](mailto:msd.legal.executives@msd.govt.nz)

**Send your completed application form to the Legal Executive handling the loan, or to:**

**Specialised Processing Services  
Private Bag 9032  
Whangarei 0148**

## Privacy Statement

*The legislation administered by the Ministry of Social Development allows us to check the information that you give us in this form.*

*This may happen when you apply for a benefit and at any time after that.*

### The Privacy Act 1993 requires us to tell you that:

- The information you give us is collected under the authority of the legislation administered by the Ministry of Social Development.
- The information will be held by the Ministry of Social Development.
- The information is collected for the purposes of the legislation administered by the Ministry of Social Development (including Work and Income, Child, Youth and Family and other service lines of the Ministry), and in particular for:
  - granting benefits and other assistance under the Social Security Act 1964
  - statistical and research purposes
  - providing advice to Government
  - providing support and services for you and your family.
- The information you give us may be compared with information held by Inland Revenue, the Ministry of Justice, the Department of Corrections, the New Zealand Customs Service, the Department of Internal Affairs, the Accident Compensation Corporation, Housing New Zealand Corporation, Ministry of Health and Immigration New Zealand. It may also be compared with social security information (for example, pension or benefit information) held by other governments (including Australia and the Netherlands).
- Under the Privacy Act 1993 you have the right to ask to see all information we hold about you, and to ask us to correct that information.
- You are not required to give us information, but if you do not give us all the information we ask for, your application for benefits may be declined.

## Privacy Information

Information provided in this form is collected primarily to assess your financial situation to repay the residential care loan.

The information is collected for the purpose of the administration of the deferred loan scheme.

The Ministry of Social Development administers Residential Care Loans as an agent for the Ministry of Health. The Ministry of Social Development will advise the Ministry of Health of the outcome of this application.

## Obligations

### You must tell the Ministry of Social Development immediately if either you or your spouse/partner:

- have changes to personal details (such as name, address or bank account details)
- have changes to your living situation (such as marriage or separation, entering or ending a civil union, starting or ending a de facto relationship with someone of the same or opposite sex, starting or stopping living alone)
- intend to travel or move overseas
- are imprisoned/held in custody on remand.

## Important

### You understand that:

- if you have made a false statement, **or**
- if you have failed to answer all the questions in full, **or**
- if you do not tell the Ministry of Social Development about changes in your life that might affect my entitlement, **then**
- your entitlement may be reviewed, **and**
- repayment may be requested in full, **and**
- the Ministry of Social Development may impose a penalty.

# Loan Deferment Application



Work and Income  
Te Hiranga Tangata

A service of the Ministry of Social Development

CLIENT NUMBER  
(if known)

If you need help with this form call us on ☎ 0800 999 727.

## Please read this before you start

Please check that you have all relevant “What you must include with this application” items on the front of this form.

Please initial any changes that you make.

## Name

1. What is your full name?

Mrs

Miss

Ms

Mr

Other ▶

Please note:

First name(s)

Surname or family name

2. What is your name on your birth certificate (if different from above)?

First name(s)

Surname or family name

3. Are you or have you been known by any other name(s) including married names or aliases?

No

Yes ▶

Please provide details below:

1.
2.
3.
4.

**Q3 note:** Give any other names, not already stated above, you use now or have used in the past. These might include married names, English names, changes by deed poll, or aliases.

4. Are you:  Male  Female

## Birth date

5. What is your date of birth?

Day

Month

Year

## Address

**Q6 note:** If you live in a rural area, a house number could include:

- RAPID number
- fire number
- emergency services number.

**Q7 note:** Mailing address includes:

- postal box (PO Box)
- rural delivery details
- C/O address.

6. Where do you live?

Flat/house no.

Street name

Suburb

City

7. What is your mailing address (if different from above)?

## Contacting you

### 8. How else can we contact you?

Description	Details	Try first ✓
Home phone	(    )	
Mobile phone	(    )	
Work phone	(    )	
Fax	(    )	
Home email		
Work email		

## Spouse/partner

**Q9 note:** A spouse or partner can be your husband or wife, your civil union partner, or a person of the same or opposite sex with whom you have a de facto relationship.

### 9. Do you have a spouse/partner?

No ▶ Go to Question 14  
 Yes ▶ Are you:     Married     In a Civil Union     In a relationship

### 10. What is your spouse/partner's full name?

First name(s)

Surname or family name

### 11. What is your spouse/partner's date of birth?

<input type="text"/>	<input type="text"/>	<input type="text"/>
Day	Month	Year

### 12. Is your partner: Male Female

### 13. Does your spouse/partner have a Work and Income client number?

No  
 Yes ▶ What is their client number?  |  |

## Dependent children

**Q14 note:** Dependent children are any children that you financially support and are living with you as a member of your family, including:

- stepchildren
- children at boarding school
- adopted children
- grandchildren
- mokopuna.

### 14. Do you have dependent children in your care?

No ▶ Go to Question 15     Yes ▶ Please provide details below:

Child's full name	Date of birth
1. <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Relationship to you	Other parent's name
<input type="text"/>	<input type="text"/>

Child's full name	Date of birth
2. <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Relationship to you	Other parent's name
<input type="text"/>	<input type="text"/>

Child's full name	Date of birth
3. <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Relationship to you	Other parent's name
<input type="text"/>	<input type="text"/>

# Deferred Loan

15. What was the name of the borrower who held the Residential Care Loan?

First name(s)

Surname or family name

16. What was their Work and Income client number?

   |    |   

17. What was your relationship to the borrower?

18. Did you live in the home of the borrower on a continuous full-time basis for at least five years immediately before they entered long-term residential care?

 No  Yes

19. Did you continue to live in the home while the borrower was in long-term residential care?

 No  Yes

20. Have you continued to live there after the borrower's death?

 No  Yes

21. Do you have legal right to live there?

 No  Yes ▶ Please describe your situation below:


22. Does anyone else have a legal interest in the property?

 No ▶ Go to Question 24  Yes ▶ Please provide their full names below:

1.

2.

23. If there are multiple owners, do they consent to you continuing to live on the property?

 No  Yes ▶ You will need to provide a statement from each person confirming this.

24. Are you or any of the other owners able to repay or refinance some or all of the residential care loan?

 No ▶ Please provide a statement confirming this and the steps you and/or the other owners have taken to repay the loan (eg the result of applications to financial institutions).  
 Yes

25. Is the property currently fully insured under a comprehensive policy?

 No  Yes

26. Is the Crown's interest in the property noted with the insurance company?

 No  Yes

27. Are there any rates still owing on the property?

 No  Yes ▶ Please advise the amount in arrears: 

**Q21 note:** Legal right includes inheriting the home or an estate or interest in it (including a life interest) from the borrower.



Please provide a copy of the borrower's Will.




Please provide a statement from each person.



Please provide verification.

**Q26 note:** Crown's interest means a caveat against the property for the original Residential Care Loan.

## Deferred Loan – continued

 Please provide verification.

### 28. Have the rates been deferred?

No

Yes

▶ Please advise the amount deferred to date: \$

\$

### 29. Who will legally act for you?

Solicitor's name

Solicitor's address

Work phone

Mobile phone

Alternative phone

Email

Fax

### 30. Please tick what best describes your situation below:

I gave up employment or the opportunity for employment to care for the borrower, delaying their entry into residential care.

I bought the property together with the borrower.

I have a mental or physical impairment.

▶ Please provide details below about your situation:



## Deceased's assets and liabilities

**Q31 note:** Assets could include:

- life insurance policies
- money in bank or savings organisations – including cash, savings, term deposits and investments
- money lent to other people or organisations – including family trusts
- money in Bonus Bonds, shares, debentures or government stock.

**Q32 note:** Liabilities could include:

- funeral expenses
- debts.

 Please provide proof of the assets/liabilities in the estate of the deceased.

### 31. What are the assets in the borrower's estate? (add a separate piece of paper if necessary)

Type of asset

Value

	\$
	\$
	\$
	\$
	\$

### 32. What are the liabilities in the borrower's estate? (add a separate piece of paper if necessary)

Type of liability

Value


	\$
	\$
	\$
	\$
	\$

## Your assets

**Q33 note:** Examples of cash assets include:

- money in bank or savings organisations – including cash, savings, term deposits and investments
- money lent to other people or organisations – including family trusts
- money in Bonus Bonds, shares, debentures or government stock.

Please list **all bank accounts** held by you and your partner (if you have one) otherwise we may not be able to complete your application.

 You may need to provide proof of all cash assets.


### 33. Please provide details of your and your partner's (if you have one) cash assets:

Type of asset (eg ANZ savings)	You	Your partner	Jointly owned	Interest rate (if applicable)
	\$	\$	\$	%
	\$	\$	\$	%
	\$	\$	\$	%
	\$	\$	\$	%
	\$	\$	\$	%
	\$	\$	\$	%

## Your assets – continued

**Q34 note:** Examples of non-cash assets include:

- car
- leisure boats
- caravans
- land or buildings other than your home, eg holiday homes
- a life interest.

 You may need to provide proof of all non-cash assets, including an LMVD valuation for your car.

### 34. Do you or your partner (if you have one) have any non-cash assets?

No  Yes ▶ Please provide details below:

Type of asset	You	Your partner	Jointly owned	Money owing
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

## Income

### 35. Do you or your spouse/partner get income from any of the following sources? If you answer 'Yes' you need to provide details in Question 36.

Wages and salary	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Benefit or pension	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Interest from investments, savings or other assets	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Accident Compensation	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Overseas pensions or benefits	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Other superannuation (including Government, private, or armed forces)	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Self employment, farm or business income	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Income from rent	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Unit trust/managed funds	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Trusts	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Reverse annuity mortgage/mortgage or similar	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Payment from an estate	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Dividends from shares	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Other	<input type="checkbox"/> No	<input type="checkbox"/> Yes

If you have only answered 'No' please go to Question 37.

**Q36 and 37 note:** You may be asked to provide proof of these details.

### 36. Please provide details for any income answered 'Yes' in Question 35. Give gross (before tax) amount.

Where did it come from?	You	Your spouse/partner	Joint income
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

### 37. Do you or your spouse/partner expect to get other income in the next 52 weeks?

No  Yes ▶ Please provide gross (before tax) income details below:

Where will it come from?	You	Your spouse/partner	Joint income
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

