MANATŪ HAUORA
MINISTRY OF HEALTH

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Deferred Loan application

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

Residential Care Loans help 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.

Information 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.

What you need to provide

When you apply for a Deferred Loan you'll need to complete this application and provide the following documents for you and your partner (if you have one).

Proof of who you are:	For you	For your partner (if you have one)
If you were born in New Zealand, provide one type of official identification that has your full legal name and your date of birth (for example, your birth certificate, passport, driver licence, firearms licence, deed poll).	☐	☐
If you were born overseas, bring proof that you have a right to live in New Zealand (for example, a citizenship certificate, a New Zealand passport, a passport from another country with residence class visa or proof of permanent residence).	☐	☐
If your name has changed, bring your marriage certificate, deed poll, or other proof of the name change.	☐	☐
All people applying need to bring **two** more documents that help to prove who you are (for example, a marriage certificate, bank statement, phone or power account, driver licence).	☐	☐

If you're using identification that has expired, it must not be more than two years past the expiry date.

There are more things you need to bring in the table on the next page.

Applicant and partner forms

Depending on answers in the form you may need to provide:	For you	For your partner (if you have one)
Full birth certificates for each dependent child in your care	☐	☐
A copy of the Will of the person who died	☐	☐
Written consent from any co-owners, to live at the property	☐	☐
Proof that the property is fully insured	☐	☐
Proof that no Rates are outstanding on the property	☐	☐
Proof of the steps you've taken to repay the loan, such as results of applications for financial institutions	☐	☐
Proof of the assets and/or liabilities in the estate of the person who died, like life insurance policies, funeral costs	☐	☐
Proof of any before-tax income for the 52 weeks before the application, including business accounts if you own your own business	☐	☐
Proof of your assets and their value	☐	☐
Trust documents, if you're involved in a trust (for example, trust deed, deed of debt, gift statements, accounts)	☐	☐

How to contact us

If you have any questions, you can:

- visit our website at **workandincome.govt.nz**
- phone us on **0800 999 727**
- email us at **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

Deferred Loan application

In the applicant form, 'you', 'your', and 'yourself' means the person applying for the Deferred Loan.

If we say 'your partner' this only applies if you have one.

Tell us about yourself

If you've received a benefit or extra financial help from us before, write your client number here if you know it. This number can be found on your Community Services Card if you have one.

Client number ☐☐☐ | ☐☐☐ | ☐☐☐

Tell us the names you've been known by

ATTACHMENT FOR Q1:
Provide proof of who you are. What you need to bring is explained on page 1.

1 What is your full name?

☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

First and middle names

Surname or family name

2 Is the name on your birth certificate the same as above?

☐ No **If no, tell us the name that is on your birth certificate** ☐ Yes

First and middle names

Surname or family name

HOW TO ANSWER Q3:
For example, have you had married names, English names, changes by deed poll, or aliases?

ATTACHMENT FOR Q3:
Provide your marriage certificate, deed poll, or other proof of any name change.

3 Have you ever been known by any other name?

☐ No ☐ Yes **If yes, write them all out below**

1.

2.

4 What name would you like us to call you?

☐ The name I wrote in Question 1 ☐ The name I wrote in Question 2

☐ Other **If other, write the full name**

Tell us more about you

5 **What date were you born?**

Day | Month | Year

6 **Are you:**

☐ Male ☐ Female ☐ Gender diverse

Tell us how we can contact you

HOW TO ANSWER Q7:
If you live in a rural area, flat/house number could include your RAPID number, fire number, emergency services number.

7 **Where do you live?**

Flat/House number | Street name

Suburb

Town/City

HOW TO ANSWER Q8:
Mailing address can include a PO Box, rural delivery details, or C/O address.

8 **Is your mailing address different from where you live?**

☐ No ☐ Yes **If yes, tell us your mailing address**

HOW TO ANSWER Q9:
Please only give us contact details you'd like us to use.

9 **How else can we contact you?**

Tick the best way for us to first contact you

Home phone	( )	
Mobile phone	( )	
Other phone	( )	

10 **Do you agree to get emails from us?**

☐ No ☐ Yes **If yes, tell us your email address** ☐ I don't have an email address

Tell us about the people in your household

Tell us about your dependent children

HOW TO ANSWER Q11:
Please give the names of children you support financially and who live with you as a member of your family, including:

- your own children
- adopted children
- stepchildren
- children at boarding school
- grandchildren / mokopuna.

The child's name should be the same as on the child's birth certificate.

ATTACHMENT FOR Q11:
Provide the birth certificate for each dependent child.

11 **Do you have dependent children in your care?**

☐ No **Go to question 12** ☐ Yes **If yes, please provide details below**

Child 1

Full name

Date of birth — Day Month Year

Relationship to you

Parent 1: Full name

Parent 2: Full name

Child 2

Full name

Date of birth — Day Month Year

Relationship to you

Parent 1: Full name

Parent 2: Full name

If you need to include more than four children in your application, please write these details about each one on a separate sheet of paper, and provide them with this application form.

Tell us about your partner

12 **Do you have a partner?**

By 'partner' we mean someone you're in a relationship with. If you're not sure, go to **workandincome.govt.nz** and search on *Are you in a relationship*.

☐ No **Go to question 17** ☐ Yes

13 **What is your partner's full name?**

14 **What is your partner's date of birth?**

Day Month Year

ATTACHMENT FOR Q15:
Provide your marriage or civil union certificate for your current relationship.

15 **What is your relationship status with your partner?**

Tick one of the following boxes

☐ Married ☐ In a civil union ☐ In a relationship

HOW TO ANSWER Q16:
If your partner has received assistance from us before, write their client number here. This number can be found on their Community Services Card if they have one.

16 **What is your partner's Work and Income client number?**

Tell us about the Residential Care Loan you'd like deferred

17 **What was the name of the borrower?**

First and middle names

Surname or family name

18 **What was the borrower's Work and Income Client number?**

19 **What was your relationship to the borrower?**

20 **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

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

☐ No ☐ Yes

22 **Have you continued to live there after the borrower's death?**

☐ No ☐ Yes

INFORMATION FOR Q23:
Legal right includes inheriting the home or an estate or interest in it (including a life interest) from the borrower.

ATTACHMENT FOR Q23:
Provide a copy of the borrower's Will.

23 **Do you have a legal right to live there?**

☐ No ☐ Yes **If yes, please describe your situation below**

24 **Does anyone else have a legal interest in the property?**

☐ No **Go to question 26** ☐ Yes **If yes, provide their full names below**

Person 1

First and middle names

Surname or family name

Person 2

First and middle names

Surname or family name

ATTACHMENT FOR Q25: Please provide a consent from each person.

25 **Do the other owners consent to you continuing to live at the property?**

☐ No ☐ Yes

ATTACHMENT FOR Q26: You'll need to provide a statement confirming this and the steps you and/or the other owners have taken to repay the loan (like the result of applications to financial institutions).

26 **Are you or any of the other owners able to repay or refinance some or all of the Residential Care Loan?**

☐ No ☐ Yes

27 **Is the property currently fully insured under a comprehensive policy?**

☐ No ☐ Yes

ATTACHMENT FOR Q27: Please provide confirmation from the insurance company, like the policy document.

INFORMATION FOR Q28 Crown's interest means a caveat against the property for the original Residential Care Loan.

28 **Is the Crown's interest in the property noted with the insurance company?**

☐ No ☐ Yes

29 **Are there any Rates still owing on the property?**

☐ No ☐ Yes **If yes, please advise the amount that's outstanding**

$

ATTACHMENT FOR Q30: Please provide proof that the Rates have been deferred, such as a letter from the Council.

30 **Have the rates been deferred?**

☐ No ☐ Yes **If yes, please advise the amount deferred to date**

$

31 **Who will legally act for you?**

Solicitor's name

Solicitor's contact details

Address	
Phone number	( )
Email	

32 **What best describes your situation?** Tick one only.

☐ I gave up employment or the opportunity for employment to care for the borrower, delaying their entry into residential care. **Please provide details below**

☐ I bought the property together with the borrower. **Please provide details below**

☐ I have a mental or physical impairment. **Please provide details below**

Tell us about the assets and liabilities of the person who died

Tell us about the estate

33

INFORMATION FOR Q33:
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.

ATTACHMENT FOR Q33:
Please provide proof of estate's assets and their value.

What are the assets in the borrower's estate?

Type of asset	Value
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

INFORMATION FOR Q34:
Liabilities could include:

- funeral expenses
- debts.

34

ATTACHMENT FOR Q34:
Please provide proof of estate's liabilities and their value.

What are the liabilities in the borrower's estate?

Type of liability	Value
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

Tell us about your income and assets

Tell us about income in the last 52 weeks?

35

ATTACHMENT FOR Q35:
Provide a copy of your business accounts.

INFORMATION FOR Q35:
In this application form, 'partner' means the person you're married to or in a civil union or relationship with, not a business partner.

Did you or your partner get income from any of the following sources in the last 52 weeks?

Wages or salary	☐ No	☐ Yes
Termination pay	☐ No	☐ Yes
Redundancy pay	☐ No	☐ Yes
Accident compensation (eg ACC)	☐ No	☐ Yes
Income insurance (replacement/protection)	☐ No	☐ Yes
Farm or business income	☐ No	☐ Yes
Payments from self-employment or contract work	☐ No	☐ Yes
Interest from savings, investments, or bonds	☐ No	☐ Yes
Dividends from shares, unit trusts, or managed funds	☐ No	☐ Yes
Income from rents	☐ No	☐ Yes
Payments from boarders or flatmates	☐ No	☐ Yes
Child Support payments (private arrangement or through Inland Revenue)	☐ No	☐ Yes
Other income for a child	☐ No	☐ Yes
Maintenance payments	☐ No	☐ Yes
Payments from a former partner	☐ No	☐ Yes
Student Allowance, scholarship, or Student Loan living cost payments	☐ No	☐ Yes
Overseas pension, benefit or allowance payments	☐ No	☐ Yes
Other superannuation or retirement scheme income (government or private)	☐ No	☐ Yes
Income from an estate, if you've inherited money	☐ No	☐ Yes
Income from trusts	☐ No	☐ Yes
Other	☐ No	☐ Yes

ATTACHMENT FOR Q36:
You need to show us proof of income you've received in the last 52 weeks.

36

Did you answer 'yes' to any of the sources of income listed in question 35?

☐ No ☐ Yes

If yes, tell us the total before-tax amounts, for the last 52 weeks

Where did the income come from?	Payment made to? You	Your partner	Jointly with partner
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$

HOW TO ANSWER Q37:
Other types of payment include advantages such as free or subsidised goods and services (for example, free food, subsidised accommodation).

37 **Did you or your partner get other types of payment apart from money in the last 52 weeks?**

☐ No ☐ Yes **If yes, tell us about the type of payment and its value**

Type of payment	Where did it come from?	Its value
		$
		$

Are you involved in a trust?

ATTACHMENT FOR Q38:
You'll need to show us trust documents, such as the trust deed, deed of debt, gift statements, accounts.

38 **Are you involved in a trust, or have you ever been involved in a trust?**

'Involved' means one or more of the following:
- you've set up a trust, usually by making a gift of assets or property
- you've transferred assets to a trust
- you make decisions about managing a trust
- you benefit from a trust, for example, by receiving income such as trust distributions.

☐ No ☐ Yes **If yes, please write the name of the trust**

Name of trust

Tell us about your assets

ATTACHMENT FOR Q39:
You may be asked to provide proof of your assets and their value.

39 **Do you or your partner have any of the following cash assets?**

Money in bank or other savings	☐ No	☐ Yes
Bonds, shares, debentures or stocks	☐ No	☐ Yes
Money lent to other people or organisations	☐ No	☐ Yes
Other cash assets	☐ No	☐ Yes

40 **If you answered 'yes' to any of the assets listed above, please write the details below.**

Type of asset	You	Your partner	Jointly owned
	$	$	$
	$	$	$
	$	$	$
	$	$	$

HOW TO ANSWER Q41:
Examples of property you don't live in include land, holiday home, bach/crib, investment property.

41 **Do you or your partner have any of the following non-cash assets?**

Property you don't live in	☐ No	☐ Yes
Boat, caravan or motorhome	☐ No	☐ Yes
Other	☐ No	☐ Yes

ATTACHMENT FOR Q42:
You may be asked to provide proof of these details.

42 **If you answered 'yes' to any of the non-cash assets listed above, please write the details below.**

Type of asset	How much is it worth?	How much do you owe on it?
	$	$
	$	$
	$	$

Exceptional circumstances 43

Are there any exceptional circumstances or other information that is relevant to your application?

How we protect your privacy

MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Collecting your information

We collect your personal information, so we can provide income support, NZ Super or Veteran's Pension, Student Allowance, or Loans and connect you with employment, education and housing services. We do this under various Acts, which are all listed on our website at workandincome.govt.nz/privacy

- To help us do this, we collect information about your identity, your relevant history, and your eligibility for our services.
- We get this information directly from you, and we sometimes collect information about you from others, including other government agencies.
- You can choose not to give us your personal information, but we might not be able to help you if you don't.

Using your information

We use the information you give us to make decisions about the best way to help you.

- These decisions may be about:
  - whether you're eligible for our services
  - running our operations and ensuring our services are effective
  - the services we'll provide in the future.

Sharing your information

Sometimes, we need to share your information outside our Ministry to reach our goal of helping New Zealanders to be safe, strong, and independent.

- To do this, we may share your information with:
  - prospective employers to help you find work
  - contracted service providers that help us to help you
  - health providers if we need your medical information to assess your eligibility
  - other government agencies when we have an agreement with them
  - some other governments if you may be eligible to get or are getting an overseas pension.
- We also share personal information when the law says we have to.

Respecting you and your information

We make sure we follow the Privacy Act to do what's right when we use your information.

- We treat you and your information with respect, by acting responsibly and being ethical.
- We make sure any technology we use meets strict security standards so it keeps your information safe.

Get in touch if you have a question

You have a right to ask to see your personal information, and to ask for it to be corrected if it's wrong.

- If you have a question or a complaint, please get in touch.
- You can find full details about what we do with personal information in our privacy notice at: **workandincome.govt.nz/privacy**

Obligations and signature page

Let us know when things change

You need to let us know if there are changes to information about you or your family, like:

- name, address or contact details
- starting or ending a relationship, marriage or civil union
- a partner passes away
- the number of children in your care.

We also need to know if you:

- are travelling overseas
- are being held in custody or on remand.

Signature

I have answered all the questions that apply to me and my situation.

The information I have given you is true and complete.

I understand what you do with my personal information and how you protect my privacy.

Applicant's name (print)

Applicant's signature

Day Month Year

Please use the document checklist to help you make sure you provide all the documents we need.

Helper's statement

Complete this if you've helped anyone to complete this application form.

Your first name

Your surname or family name

Your address

Your phone number

( )

Tick the box for the statement that applies

☐ I completed this application form at the request of the person applying. They told me they understood what they were signing. The statements and answers I have completed are true and complete as given to me by the person applying.

☐ I completed this application form at the request of the partner of the person applying. They told me they understood what they were signing. The statements and answers I have completed are true and complete as given to me by the partner of the person applying.

Helper's signature

Day Month Year