

# 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

**INFORMATION NOTE:**  
Documents need to be originals, or copies of documents that have been certified as a **true copy** by a Solicitor/Lawyer, Notary Public, Registrar of the Court or Justice of the Peace.

## 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)
<b>If you were born in New Zealand</b> , 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).	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you were born overseas</b> , provide 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).	<input type="checkbox"/>	<input type="checkbox"/>
<b>If your name has changed</b> , provide your marriage certificate, deed poll, or other proof of the name change.	<input type="checkbox"/>	<input type="checkbox"/>
<b>All people applying</b> need to provide <b>two</b> more documents that help to prove who you are (for example, a marriage certificate, bank statement, phone or power account, driver licence).	<input type="checkbox"/>	<input type="checkbox"/>

**One of the documents above must be at least two years old.**

**There are more things you need to provide in the table over the 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.	<input type="checkbox"/>	<input type="checkbox"/>
A copy of the Will of the person who died.	<input type="checkbox"/>	<input type="checkbox"/>
Written consent from any co-owners, to live at the property	<input type="checkbox"/>	<input type="checkbox"/>
Proof that the property is fully insured	<input type="checkbox"/>	<input type="checkbox"/>
Proof that no Rates are outstanding on the property.	<input type="checkbox"/>	<input type="checkbox"/>
Proof of the steps you've taken to repay the loan, such as results of applications for financial institutions	<input type="checkbox"/>	<input type="checkbox"/>
Proof of the assets and/or liabilities in the estate of the person who died, like life insurance policies, funeral costs.	<input type="checkbox"/>	<input type="checkbox"/>
Proof of any before-tax income for the 52 weeks before the application, including business accounts if you own your own business	<input type="checkbox"/>	<input type="checkbox"/>
Proof of your assets and their value.	<input type="checkbox"/>	<input type="checkbox"/>
Trust documents, if you're involved in a trust (for example, trust deed, deed of debt, gift statements, accounts).	<input type="checkbox"/>	<input type="checkbox"/>

## How to contact us

If you have any questions, you can:

- visit our website at [workandincome.govt.nz](http://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**

# 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

1

#### What is your full name?

 Mr  Mrs  Ms  Miss  Other 

First and middle names

Surname or family name

**ATTACHMENT FOR Q1:**

Provide proof of who you are. What you need to provide is explained on page 1.

2

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

 No   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?

3

#### Have you ever been known by any other name?

 No  Yes 

1.

2.

**ATTACHMENT FOR Q3:**

Provide your marriage certificate, deed poll, or other proof of any name change.

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

## Tell us more about you

5

### What date were you born?

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

6

### Are you:

Male     Female     Gender diverse

## Tell us how we can contact you

7

### Where do you live?

Flat/House number    Street name

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Suburb

Town/City

8

### Is your mailing address different from where you live?

No     Yes    [↓ Tell us your mailing address](#)

  

9

### How else can we contact you?

Tick the best way for us to first contact you

Home phone	(    )	<input type="checkbox"/>
Mobile phone	(    )	<input type="checkbox"/>
Other phone	(    )	<input type="checkbox"/>

10

### Do you agree to get emails from us?

No     Yes    [↓ Tell us your email address](#)     I don't have an email address



#### HOW TO ANSWER Q7:

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



#### HOW TO ANSWER Q8:

Mailing address can include a PO Box, rural delivery details, or C/O address.



#### HOW TO ANSWER Q9:

Please only give us contact details you'd like us to use.

# Tell us about the people in your household

## Tell us about your dependent children

11

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

 No

[Go to question 12](#)

 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 children in your application, please write these details about each one on a separate sheet of paper, and provide them with this application form.

#### 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.

## 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](http://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's 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

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

No  Yes

 **Please describe your situation below**

  

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

No  Yes

**Go to question 26**

 **Please 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

### 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.

**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

**ATTACHMENT FOR Q27:**

Please provide confirmation from the insurance company, like the policy document.

27

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

No  Yes

**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

**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

**Please advise the amount deferred to date**

\$

31

**Who will legally act for you?**

Solicitor's name

Solicitor's contact details

Address		
Phone number	( )	Fax ( )
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

### What are the assets in the borrower's estate?

**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.

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

34

### What are the liabilities in the borrower's estate?

**INFORMATION FOR Q34:**

Liabilities could include:

- funeral expenses
- debts.

**ATTACHMENT FOR Q34:**

Please provide proof of estate's liabilities and their value.

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



# Tell us about your income and assets

## Tell us about income in the last 52 weeks?

35

### 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 three or more boarders or flatmates  No  Yes
- Child Support payments  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 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.

36

### Did you answer 'yes' or 'jointly with partner' to any of the sources of income listed in question 35?

No  Yes

**Tell us the total before-tax amounts, for the last 52 weeks**

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

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

**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 get other types of payment apart from money in the last 52 weeks?**

No  Yes

**↓ Please 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?**

**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

**↓ Please write the name of the trust**

Name of trust

**ATTACHMENT FOR Q38:**

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

**Tell us about your assets**

**39**

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

Money in bank or other savings  No  Yes

Bonus Bonds, shares, debentures or stocks  No  Yes

Money lent to other people or organisations  No  Yes

Other cash assets  No  Yes

**ATTACHMENT FOR Q39:**

You may be asked to provide proof of your assets and their value.

**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 homes, bach/crib, investment properties.

**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?
	\$	\$
	\$	\$
	\$	\$



# Privacy Statement

The Ministry of Social Development includes Work and Income, MSD Housing Assessment, Senior Services, StudyLink and other service lines. The legislation administered by the Ministry of Social Development allows us to check the information that you give us. This may happen when you apply for assistance and at any time after that. The Privacy Act 1993 requires us to tell you why we collect the information and what we will do with it.

## Why we collect information

The information you give us is collected under the authority of the legislation administered by the Ministry of Social Development and 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:

- granting benefits and other assistance under the Social Security Act 2018
- delivering superannuation services under the New Zealand Superannuation and Retirement Income Act 2001
- delivering assistance under the Veteran's Support Act 2014
- providing services under the Residential Care and Disability Support Services Act 2018
- statistical and research purposes
- providing advice to Government
- providing support and services for you and your family
- providing education related services
- care and protection needs of children
- assessing eligibility for social housing and calculating income-related rents under the Housing Restructuring and Tenancy Matters Act 1992
- assessing whether you and/or your partner may be entitled to an overseas pension, benefit or allowance.

You are not required to give the Ministry of Social Development information, but if you do not give us all the information we ask for, your application for benefits or pensions and other assistance may be declined.

## We may contact health practitioners

The Ministry of Social Development may contact health practitioners to check any health related information you give us.

## We may use information for public housing

Information you give us when you apply for assistance, and at any time after that, may also be used for public housing purposes under the Housing Restructuring and Tenancy Matters Act 1992, including reviewing your eligibility for social housing or your income-related rent. Public housing is subsidised housing available to people in the greatest need of housing for the duration of their need. It is provided by Housing New Zealand and approved community housing providers.

## We may compare the information you give us with information held by other agencies

The information you give us may be compared with information held by other agencies such as Inland Revenue, the Ministry of Justice, Department of Corrections, New Zealand Customs Service, Department of Internal Affairs, 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, Malta and the Netherlands).

## We may share information with Inland Revenue

Under the Tax Administration Act 1994, if you have dependent children, the information you give us may be shared with Inland Revenue for the purpose of administering Working for Families Tax Credits. Inland Revenue may also:

- use the information for the purposes of child support, student loans and taxation
- disclose it to the Ministry of Business, Innovation, and Employment, Statistics New Zealand, the Ministry of Justice, the Accident Compensation Corporation, and the Ministry of Education
- disclose your personal information to your partner.

## We may give information to service providers, employers, public housing providers and childcare providers

The Ministry of Social Development may:

- give employers information about you if you use our employment services
- share information with childcare centres to administer your entitlement to childcare assistance
- give information about you to the Tertiary Education Commission, Workbridge, training providers, career services or other agencies that have a formal agreement to provide services on behalf of the Ministry of Social Development, if you use our employment services
- share information about you with public housing providers (such as Housing New Zealand) to administer your housing-related assistance.

## We may use your information to give you a better service

Other information that you give us that is not required to assess your entitlement may be used to provide a better service to you.

## You have the right to see and correct your information

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.

# Obligations and signature page

## Applicant's copy

### 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

Date

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

**Please use the document checklist to help you make sure you bring all the documents you need to your meeting with us.**

### Helper's statement

Complete this if you've helped the applicant or their partner to complete this application form.

Your first and middle names

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

Date

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