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.

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).

<table>
<thead>
<tr>
<th>Proof of who you are:</th>
<th>For you</th>
<th>For your partner (if you have one)</th>
</tr>
</thead>
<tbody>
<tr>
<td>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).</td>
<td>☐</td>
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<tr>
<td>If you were born overseas, 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).</td>
<td>☐</td>
<td>☐</td>
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<tr>
<td>If your name has changed, provide your marriage certificate, deed poll, or other proof of the name change.</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>All people applying need to provide two more documents that help to prove who you are (for example, a marriage certificate, bank statement, phone or power account, driver licence).</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

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

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

### 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.

<table>
<thead>
<tr>
<th>Client number</th>
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<tbody>
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</table>

## 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**

2. **Is the name on your birth certificate the same as above?**
   - [ ] No
   - [ ] Yes

   **First and middle names**

   **Surname or family name**

3. **Have you ever been known by any other name?**
   - [ ] No
   - [ ] 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

   **Write the full name**
Tell us more about you

What date were you born?

Day  Month  Year

Are you:

☐ Male  ☐ Female  ☐ Gender diverse

Tell us how we can contact you

Where do you live?

Flat/House number  Street name

Suburb

Town/City

Is your mailing address different from where you live?

☐ No  ☐ Yes  Tell us your mailing address

How else can we contact you?

Tick the best way for us to first contact you

Home phone (   )

Mobile phone (   )

Other phone (   )

Do you agree to get emails from us?

☐ No  ☐ 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

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.

Tell us about your partner

Do you have a partner?

- No  Go to question 17
- Yes

- What is your partner’s full name?

- What is your partner’s date of birth?
  - Day
  - Month
  - Year

- What is your relationship status with your partner?
  - Tick one of the following boxes
    - Married
    - In a civil union
    - In a relationship

- 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  Go to question 26  Yes  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
Do the other owners consent to you continuing to live at the property?

[ ] No  [ ] Yes

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

[ ] No  [ ] Yes

Is the property currently fully insured under a comprehensive policy?

[ ] No  [ ] Yes

Is the Crown’s interest in the property noted with the insurance company?

[ ] No  [ ] Yes

Are there any Rates still owing on the property?

[ ] No  [ ] Yes  $ Please advise the amount that’s outstanding

Have the rates been deferred?

[ ] No  [ ] Yes  $ Please advise the amount deferred to date

Who will legally act for you?

Solicitor’s name

Solicitor’s contact details

Address

Phone number (  ) Fax (  )

Email

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**

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

<table>
<thead>
<tr>
<th>Type of asset</th>
<th>Value</th>
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**ATTACHMENT FOR Q33:**
Please provide proof of estate’s assets and their value.

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

<table>
<thead>
<tr>
<th>Type of asset</th>
<th>Value</th>
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**ATTACHMENT FOR Q34:**
Please provide proof of estate’s liabilities and their value.
Tell us about your income and assets

### Question 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 (e.g., 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.

### Question 36

**Did you answer ‘yes’ or ‘jointly with partner’ to any of the sources of income listed in question 35?**

[ ] No [ ] Yes  

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

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

<table>
<thead>
<tr>
<th>Where did the income come from?</th>
<th>Payment made to?</th>
<th>Jointly with partner</th>
</tr>
</thead>
<tbody>
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</table>
How to answer Q37:

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

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

<table>
<thead>
<tr>
<th>Type of payment</th>
<th>Where did it come from?</th>
<th>Its value</th>
</tr>
</thead>
<tbody>
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</table>

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.

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

☐ No  ☐ Yes  

Please write the name of the trust

Name of trust

Tell us about your assets

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

If you answered ‘yes’ to any of the assets listed above, please write the details below.

<table>
<thead>
<tr>
<th>Type of asset</th>
<th>You</th>
<th>Your partner</th>
<th>Jointly owned</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Type of asset</th>
<th>How much is it worth?</th>
<th>How much do you owe on it?</th>
</tr>
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<tbody>
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</table>
Are there any exceptional circumstances or other information that is relevant to your application?
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

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

Day Month Year