LPS **RATES DEFERMENT SCHEME** APPLICATION FORM

Land & Property Services®

This form is an application to postpone rates on your property. You may be able to postpone paying your rates until your death, the property is sold/transferred or any of the terms of the agreement with the Department of Finance and Personnel are broken. The debt will be secured against your home and the outstanding rates will have to be paid back with interest.

For assistance in completing the application, please see the advice notes at the end of the form.

SECTION 1 – RATE ACCOUNT DETAILS

Ratepayer ID*	Account ID*	Occupancy ID*

* These reference numbers can be found on your rate bill

SECTION 2 – PERSONAL DETAILS

Details of additional applicants should be recorded in Section 7

	First Applicant	**Second Applicant** (if applicable)
Title (Mr/Mrs/Ms, etc)		
Forename(s)		
Surname		
Address		
	Postcode	Postcode
Home telephone number		
Contact telephone number (if different from above)		
E-mail address		
Marital status	☐ Married ☐ Single ☐ Partnership	☐ Married ☐ Single ☐ Partnership
Gender	☐ Male ☐ Female	☐ Male ☐ Female
Date of birth	DD/MM/YYYY	DD/MM/YYYY
Do you own the property?	☐ Yes ☐ No	☐ Yes ☐ No
Is this your sole or main residence?	☐ Yes ☐ No	☐ Yes ☐ No

Please Note: If you do not own the property or if it is not your sole or main residence you are not able to apply to postpone the rates on your property

SECTION 3 – JOINT OWNERS

Details of additional joint owners should be recorded in Section 7

	Person 1	Person 2
Do you own your home jointly with anyone else, apart from the person named in Section 2?	☐ Yes ☐ No	☐ Yes ☐ No

If **Yes** please give details below, otherwise go to Section 4

	Person 1	**Person 2**
Title (Mr/Mrs/Ms, etc)		
Forename(s)		
Surname		
Address		
	Postcode	Postcode
Date of birth	DD/MM/YYYY	DD/MM/YYYY
Relationship to you		

SECTION 4 – DETAILS OF OTHER PEOPLE LIVING IN THE PROPERTY WITH YOU

Details of additional people living in the property should be recorded in Section 7

	Person 1	Person 2
Does anyone else live in your property, apart from those named in Section 2?	☐ Yes ☐ No	☐ Yes ☐ No

If **Yes** please give details below, otherwise go to Section 5

	Person 1	**Person 2**
Title (Mr/Mrs/Ms, etc)		
Forename(s)		
Surname		
Address		
	Postcode	Postcode
Date of birth	DD/MM/YYYY	DD/MM/YYYY
Relationship to you		

SECTION 5 – PROPERTY DETAILS

Have you had a market value assessment on your property within the last 18 months?

☐ Yes ☐ No

If **Yes**, please specify value and date of valuation.

Value £

Date of Valuation

Is the property a mixed Hereditament? (i.e. is part of the property used for commercial purposes?)

☐ Yes ☐ No

If **Yes**, please tell us what the commercial part is used for.

Is there a lease on the commercial part of the property?

☐ Yes ☐ No

If **Yes** please give details below of the leasee

Title (Mr/Mrs/Ms, etc)

Forename(s)

Surname

Address

Postcode

Number of years remaining on the lease

Which of these bands does the current market value of your property fall into?

☐ Don't Know
☐ £50,000 – £100,000
☐ £101,000 – £150,000
☐ £151,000 – £200,000
☐ £201,000 – £250,000
☐ £251,000 – £300,000
☐ £301,000 – £350,000
☐ £351,000 – £400,000
☐ £401,000 – £500,000
☐ £501,000 – £600,000
☐ £601,000 – £700,000
☐ £701,000 – £800,000
☐ £801,000 – £900,000
☐ £901,000 – £1 million
☐ Over £ 1million

If you tick the **Don't Know** box, LPS will provide a value for illustration purposes.

Is your house held with land?	☐ Yes ☐ No If **Yes**, how many acres are there with the property? acres
Please specify any planning or other restrictive covenants on the title.	For example, is the property a Listed Building, are there agricultural occupancy restrictions, rights of way etc.
Have any structural alterations been carried out to the property in the last five years?	☐ Yes ☐ No If **Yes**, please give details of the alterations that have been carried out below
Is there any current planning permission or building control permission being applied for (e.g. extension or change of use or other alterations to the property)?	☐ Yes ☐ No If **Yes**, please give details below
Are you aware of any serious repair issues within the property?	☐ Yes ☐ No If **Yes**, please give details below

SECTION 6 – EXISTING MORTGAGES, LOANS OR CHARGES ON THE PROPERTY

Details of additional lenders should be recorded in Section 7

Do you have any existing mortgages, loans or charge secured against the property?	☐ Yes ☐ No If **Yes**, please give details below, otherwise go to Section 8	
	Lender/Chargeholder 1	**Lender/Chargeholder 2**
Name of lender/ chargeholder		
Address of lender/ chargeholder	 Postcode	 Postcode
Lender/chargeholder reference number		
Amount outstanding	£	£
Is it a variable mortgage/charge?	☐ Yes ☐ No	☐ Yes ☐ No
Can further monies be drawn against the mortgage/loan/charge, over and above that which is currently owed?	☐ Yes ☐ No	☐ Yes ☐ No
	Lender/Chargeholder 3	**Lender/Chargeholder 4**
Name of lender/ chargeholder		
Address of lender/ chargeholder		
Lender/chargeholder reference number	Postcode	Postcode
Amount outstanding	£	£
Is it a variable mortgage/charge?	☐ Yes ☐ No	☐ Yes ☐ No
Can further monies be drawn against the mortgage/loan/charge, over and above that which is currently owed?	☐ Yes ☐ No	☐ Yes ☐ No

SECTION 7 – ADDITIONAL INFORMATION

If you need to provide additional information in relation to Sections 2, 3, 4 or 6 please record it in this section.

This section can also be used to record any other information relevant to your application

SECTION 8 – DECLARATION

By signing this application you are confirming the following:

- I/we declare that the information I/we have given in this form is true and complete and that I/we live in and own the property for which I/we are postponing rates. If I/we provide, or allow anyone else to provide, any documents which I/we know to be false the agreement may be terminated.
- I/we understand that Land & Property Services may contact other people to check the information I/we have given in this form.
- I/we understand that I/we must tell Land & Property Services about any changes in circumstances which may affect my/our application/agreement to postpone rates.
- I/we understand that if I/we do not provide all the evidence and information that Land & Property Services ask for, it may affect my/our ability to postpone rates and Land & Property Services may reject my/our application.
- I/We understand the potential financial implications on entering into a deferment agreement.
- The information I have provided in this application form is true and complete. If I supply or allow to be supplied, any information which I know to be false the agreement may be terminated

	Applicant 1	**Applicant 2**
Signature		
Date(s)	DD/MM/YYYY	DD/MM/YYYY

Help with your rates may be available through the Housing Benefit, Rate Relief, Lone Pensioner Allowance or Disabled Persons Allowance schemes. Any help given would reduce the amount of rates to be postponed and thereafter the final debt. You will have to complete a separate claim form for each scheme.

Have you applied for and are awaiting a decision on any of the above reliefs or benefits?
If so, please tick the appropriate box(es).

☐ Housing Benefit ☐ Rate Relief ☐ Disabled Persons Allowance
☐ Lone Pensioner Allowance (Aged 70 and over)

If you would like us to send you a claim form for any of the above schemes please tick the box(es).

☐ Housing Benefit ☐ Rate Relief ☐ Disabled Persons Allowance
☐ Lone Pensioner Allowance (Aged 70 and over)

If Land & Property Services deems it necessary for a full market value assessment to be carried out on your property, someone will contact you to make arrangements for the inspection to be carried out.

Data Protection Act 1998
Please note that the information on this form will be used by Land & Property Services for the processing of this application for relief. Occasionally this information may be passed to other organisations, but only when we are required to do so by law, or when the disclosure complies with the Data Protection Act 1998. Land & Property Services is under a duty to protect public funds and to this end may use information provided on this form for the prevention and detection of fraud.

WHEN YOU HAVE COMPLETED THIS FORM PLEASE RETURN IT TO:

Land & Property Services
Rates Deferment Section
Londonderry House
21–27 Chichester Street
Belfast
BT1 4JJ

Land & Property Services®

An Agency within the Department of Finance and Personnel
www.dfpni.gov.uk

LPS **RATES DEFERMENT SCHEME**
APPLICATION ADVICE NOTES

SECTION 1 – RATE ACCOUNT DETAILS

These details relate to the property you want to postpone rates on. You will be able to find these on your rate bill. If you do not have your rate bill please leave these details blank and we will complete them for you.

SECTION 2 – PERSONAL DETAILS

This section relates to you and your spouse/partner's personal details. The first applicant details should be completed by the ratepayer in the property and the second applicant details should be completed by their spouse or partner, if they reside in the property as well.

All applicants must own and occupy the property on which rates are to be postponed.

SECTION 3 – JOINT OWNERS

If you own your home jointly with anyone, other than the person listed in Section 2, you must give us their details.

All joint owners must be eligible to postpone rates and enter into the agreement. If they do not then an agreement cannot be entered into.

SECTION 4 – OTHERS LIVING IN THE PROPERTY WITH YOU

If anyone lives in the property with you, apart from those listed in Section 2, please list their details here. Anyone living in the property aged 17 or over will need to provide consent for you to postpone the rates on the property, if you decide to proceed to the second stage of the application process.

SECTION 5 – PROPERTY DETAILS

This section relates to your property. In order to calculate the amount of equity in your property we need to know the current market value of it.

At this stage of the application process we are asking you to provide us with an estimate of the current market value to prevent you incurring costs. We recommend that the value you estimate is realistic and not over inflated as this will affect the illustration we provide you with. If the estimated market value differs from the Department's value the latter will be used and we will advise you of this.

We also need to know some other details on your property as the answers may have an effect on the market value.

In some cases we may need to carry out an inspection to determine the market value of your property. If an inspection is to be carried out LPS will contact you to inform you who will inspect the property and the date and time it will take place. All inspectors will carry identification and you should ask to see this prior to the inspection taking place.

SECTION 6 – EXISTING MORTGAGES AND/OR LOANS ON THE PROPERTY

In order to calculate the equity in your property we need to know if there are any mortgages, loans or charges secured against the property, if they are variable and if you are able to draw down further monies against the mortgage, loan or charge. If you have, we need to know the lender's details as they will need to provide consent if you decide to proceed to the second stage of the application process. Generally, if a variable charge or mortgage is in place, on which further monies could be secured, the Department will not permit rates postponement.

DECLARATION

Please read the declaration carefully and then sign the application form.

FURTHER INFORMATION

For detailed guidance on the scheme you must read the 'Guide to Rates Postponement for Owner Occupier Pensioners' that was issued with this application form.

You can also contact LPS on 101 or on Minicom 1800 1101 for further information on the scheme.

NEXT STEPS

On receipt of your application LPS will decide if you might be eligible to postpone rates and will provide you with an illustration to give you an idea of what the amount outstanding under a deferment agreement would be at the end of the term. The final debt will be different and could be higher or lower.

If you decide to proceed at that stage and be formally considered for rates postponement you will be asked to verify the information supplied in your application form and any other additional information required. This will have to be verified through a solicitor and other bodies which will incur costs which you will have to pay.