

## Targeted Rate Funding Application

To be eligible, you must be the named ratepayer on the Council's Rating Information Database and rates payments on the property must be up to date.

Financial assistance is only available using Hawke's Bay Regional Council (HBRC) approved suppliers.

| Homeowner and property information   |     |                          |    |                          |  |  |  |  |  |  |
|--|-----|--------------------------|----|--------------------------|--|--|--|--|--|--|
| Name of property owner/s   |     |                          |    |                          |  |  |  |  |  |  |
| Property address   |     |                          |    |                          |  |  |  |  |  |  |
| Email  |     |                          |    |                          |  |  |  |  |  |  |
| Daytime phone number   |     |                          |    |                          |  |  |  |  |  |  |
| VRN (Valuation Roll Number*)   |     |                          |    |                          |  |  |  |  |  |  |
| Is the home within a designated Airshed?<br><i>(Clean Heat application only)</i>   | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |  |  |  |  |  |  |
| <i>(If "Yes", your current rate assessment will show a Clean Heat/Healthy Homes rate)</i>  |     |                          |    |                          |  |  |  |  |  |  |
| I own the property specified in this application and confirm my rates payments are up to date with HBRC <input type="checkbox"/> |     |                          |    |                          |  |  |  |  |  |  |

\*The Valuation Roll Number can be found on the property's rate assessment

**Ratepayer(s) Agreement** By completing this application you are applying to HBRC to contract a Supplier to provide a sustainable homes or clean heat service, costs to be repaid as a voluntary targeted rate (VTR) on your property .

- I/we declare that the property information in this application form is correct and complete and accept the HBRC terms and conditions of the agreement as specified on pages four and five of this application. **I have included; a quote from an approved supplier; a direct debit form; and a credit check for applications over \$5000.**
- I authorise the Approved Service Provider below to submit this application and authorise HBRC to notify the Service Provider about any decision relating to my application.
- In applying for a Council Funded Clean Heating Service, I give permission for the removal or permanent disablement of the non-compliant heating device being replaced, and access to my property for installation quality audit purposes

| Signature (s) | Name (please print) |
|---------------|---------------------|
|               |                     |
|               |                     |

### Approved Service Provider

I declare that the information in this application form is correct and complete to the best of my knowledge.

**Company Name**

**Signature**

**Date**

Please return to: [sustainable.homes@hbrc.govt.nz](mailto:sustainable.homes@hbrc.govt.nz)

or Sustainable Homes, Hawke's Bay Regional Council, 159 Dalton Street, Private Bag 6006 Napier 4142

## Section One – Sustainable Homes Funding request

All Hawke's Bay properties - funding rate 6%

Tick the type of Sustainable Homes funding are you requesting?

|                    |                    |                          |                          |                    |                          |
|--------------------|--------------------|--------------------------|--------------------------|--------------------|--------------------------|
| Insulation         | \$1,000 - \$4,500  | <input type="checkbox"/> | Ventilation              | \$1,000 - \$7,500  | <input type="checkbox"/> |
| Clean heat *       | \$1,000 - \$10,000 | <input type="checkbox"/> | Gas / Heatpump hot water | \$1,000 - \$10,000 | <input type="checkbox"/> |
| Septic Tanks       | \$1,000 - \$20,000 | <input type="checkbox"/> | Water Storage System     | \$1,000 - \$20,000 | <input type="checkbox"/> |
| Solar Photovoltaic | \$1,000 - \$20,000 | <input type="checkbox"/> | Double Glazing Windows   | \$1,000 - \$20,000 | <input type="checkbox"/> |

\* Woodburner, Gas fire, Heatpump, (home should be insulated)

Total value of financial assistance (VTR) (max \$20,000) per property \$

Please confirm the following VTR conditions with a tick:

|  |                          |
|--|--------------------------|
| I am applying for a VTR to be applied to my property to install a Sustainable Homes solution | <input type="checkbox"/> |
| I have obtained quotes, and attached a copy of the chosen approved supplier's quote(s)       | <input type="checkbox"/> |
| I have attached a direct debit payment form for my bank to pay the monthly cost of the VTR   | <input type="checkbox"/> |

**I have selected the VTR amount from the table below (same or less than quote(s))**

| Sustainable Homes value* | Total to repay | Cost per month |  | Sustainable loan value*   | Total to repay | Cost per month |
|--------------------------|----------------|----------------|--|---|----------------|----------------|
| 1000                     | 1330           | 11.08          |  | 9,500   | 12,650         | 105.42         |
| 1250                     | 1660           | 13.83          |  | 10,000  | 13,320         | 111.00         |
| 1500                     | 1990           | 16.58          |  | 10,500  | 13,980         | 116.50         |
| 1750                     | 2330           | 19.42          |  | 11,000  | 14,650         | 122.08         |
| 2000                     | 2660           | 22.17          |  | 11,500  | 15,320         | 127.67         |
| 2250                     | 2990           | 24.92          |  | 12,000  | 15,980         | 133.17         |
| 2500                     | 3330           | 27.75          |  | 12,500  | 16,650         | 138.75         |
| 2750                     | 3660           | 30.50          |  | 13,000  | 17,310         | 144.25         |
| 3000                     | 3990           | 33.25          |  | 13,500  | 17,980         | 149.83         |
| 3250                     | 4320           | 36.00          |  | 14,000  | 18,650         | 155.42         |
| 3500                     | 4660           | 38.83          |  | 14,500  | 19,310         | 160.92         |
| 3750                     | 4990           | 41.58          |  | 15,000  | 19,980         | 166.50         |
| 4000                     | 5320           | 44.33          |  | 15,500  | 20,640         | 172.00         |
| 4250                     | 5660           | 47.17          |  | 16,000  | 21,310         | 177.58         |
| 4500                     | 5990           | 49.92          |  | 16,500  | 21,630         | 180.25         |
| 5000                     | 6660           | 55.50          |  | 17,000  | 22,640         | 188.67         |
| 5500                     | 7320           | 61.00          |  | 17,500  | 23,310         | 194.25         |
| 6000                     | 7990           | 66.58          |  | 18,000  | 23,980         | 199.83         |
| 6500                     | 8650           | 72.08          |  | 18,500  | 24,640         | 205.33         |
| 7000                     | 9320           | 77.67          |  | 19,000  | 25,310         | 210.92         |
| 7500                     | 9990           | 83.25          |  | 19,500  | 25,970         | 216.42         |
| 8000                     | 10,650         | 88.75          |  | 20,000  | 26,640         | 222.00         |
| 8500                     | 11,320         | 94.33          |  | <b>Note maximum combined funding available for Sustainable Homes \$20,000</b> |                |                |
| 9000                     | 11,990         | 99.92          |  |   |                |                |

\*Funding rate charged - effective from 15<sup>th</sup> May 2022 (Sustainable Homes 6%)

## Section two - Heatsmart Financial Assistance or Grant

Property must be in Airzone 1 or 2 for Napier or Hastings to be eligible - **funding rate 3%**

### You must be replacing a non-compliant fire

What type of heating is being replaced?

Replacing with either

Open Fire

  

OR Woodburner

  

Zero Emission  
(heatpump, gas)

OR Low emission

(woodburner, other)

### Ratepayer can apply for either funding assistance (VTR) or a one-off grant

Which type of Heatsmart assistance are you applying for?

*(you cannot claim both)*

Funding assistance (VTR)

  

OR Grant

## Financial Assistance – VTR (Voluntary Targeted Rate) 3% interest

### Please confirm the following VTR conditions with a tick:

Tick

I am applying for a VTR to be applied to my property to install Clean Heating

  

My non-compliant fire will be removed/decommissioned so it can't be used as a heat source in airsheds

I have attached a direct debit form to pay HBRC the monthly cost of the VTR

  

I have obtained quotes, and attached a copy of the chosen approved supplier's quote, matching the selected amount of financial assistance required in the table below (same or less than quote)

| Clean Heat value* | Total to repay | Cost per month |
|-------------------|----------------|----------------|
| 1000              | 1150           | 9.58           |
| 1250              | 1440           | 12.00          |
| 1500              | 1730           | 14.42          |
| 1750              | 2020           | 16.83          |
| 2000              | 2310           | 19.25          |
| 2250              | 2600           | 21.67          |
| 2500              | 2890           | 24.08          |
| 2750              | 3180           | 26.50          |
| 3000              | 3470           | 28.92          |
| 3250              | 3760           | 31.33          |
| 3500              | 4050           | 33.75          |
| 3750              | 4340           | 36.17          |
| 4000              | 4630           | 38.58          |
| 4250              | 4920           | 41.00          |
| 4500              | 5210           | 43.42          |

\*Funding rate charged, effective from 15<sup>th</sup> May 2022 (Heatsmart 3%)

## Heatsmart - Grant Assistance \$608 (plus GST if applicable)

### Please confirm the grant conditions with a tick:

Tick

I am applying for a one off grant to replace a non-compliant fire

  

My non-compliant fire has been removed/decommissioned so it can't be used as a heat source in airsheds

I have attached a building or electrical code of compliance certificate

  

I have attached the installers invoice that confirms the fire has been removed or decommissioned

Payment to be made to Account Number

  

I have attached proof of bank account - deposit slip / screen shot (no balances required)

# Funding Application Terms and Conditions

*(please keep a copy for your records)*

## Introduction

- 1.1. HBRC (Hawkes Bay Regional Council) has developed a Financial Assistance Programme as a means of helping more homes to be warmer, drier and resource efficient for water storage and power.
- 1.2. The Property Owner(s)/Ratepayer(s) intend to have sustainable home solutions installed and the Ratepayer has applied to Council to have Council contract with an Approved Service Provider to provide part of that solution.
- 1.3. The application requires the approved service provider to provide a quote for the product to be installed. The Council contracted price will be the same or less than the quote. Additional costs above the Council contracted price will be met by the Ratepayer to the supplier direct. The Council contracted price will be recovered by means of a voluntary targeted rate on the property, paid by Direct Debit Authority.
- 1.4. HBRC is required when entering a 'voluntary targeted rate' (VTR) contract with ratepayers to ensure "they are satisfied on reasonable grounds that it is likely the borrower will make the payments under the agreement without suffering substantial financial hardship..."and ...."The lender must keep records about the inquiries made by the lender under section 9C (including the results of those inquiries). Those records must demonstrate how the lender has satisfied itself as to the matters in section 9CA of the CCCFA as amended December 2021.
- 1.5. Any funding or combined funding application for \$5000 or more will now require a credit check. The required score for HBRC approval will be 700 or higher. Customers can check their credit score (free of charge) on the following website <https://www.centrix.co.nz/my-credit-score/>
- 1.6. Any new homeowners will need to provide a credit check with a score of 700+ or an address of a previously owned property in Hawke's Bay to verify Rates payment history.
- 1.7. **From 15<sup>th</sup> May 2022** the interest rate on term borrowing will be 6% for Sustainable Homes, and 3% for Heatsmart.
- 1.8. By signing this application, the Ratepayer is authorising Council to contract the Approved Service Provider to provide Council Funded Installation Services to the Property to the value of the Council Contracted Price. When Council has approved this Agreement, there will be a binding contract between the Ratepayer and Council on the terms and conditions outlined below.

## General Ratepayer Agreements

- 2.1. The Ratepayer understands and accepts that the Ratepayer's Property will be assessed with a VTR for the recovery of the cost of services / product to deliver the sustainable homes solution to the value of the funding agreed with HBRC by the ratepayer over a term of ten years. The VTR is calculated to recover the GST exclusive cost of the services to council, plus an amount reflecting the agreed or current funding rate. The rate is subject to GST.
- 2.2. Subject to Council accepting the Ratepayer's Application it will contract with the service provider on behalf of the Ratepayer who has agreed terms with HBRC for repayment.
- 2.3. Council will instruct the Approved Service Provider to liaise directly with the Ratepayer in relation to the practical details of providing the Council Funded Service.
- 2.4. Once the Approved Service Provider has installed the Sustainable Homes solution, they will invoice Council and seek payment. When payment has been made the VTR will commence and Ratepayer will be informed of the direct debit start date.

## Payments

- 2.5. The Ratepayer must complete a Direct Debit Authority form provided by Council which will facilitate the payment of the VTR assessed on the Property. This completed form shall be received by Council before it authorises the provision of the Council Funded Installation Service. The Ratepayer undertakes not to revoke the Payment Authority without the Council's consent.
- 2.6. The Ratepayer can make payments, or repayment of the remaining balance before the end of the ten year term. Early settlement (within 12 months of taking on the VTR) will include a \$100 settlement fee\*
- 2.7. Adding another product to an existing VTR will include a \$100 refinancing fee\*  
\* HBRC will not make a profit from charging fees. The fee is calculated to recover the costs associated with reviewing each application including the cost of staff time, systems and overheads. They will be deducted for early settlements and added for refinancing.
- 2.8. If the Ratepayer fails to make financial provisions for the direct debit instalments, the Ratepayer agrees to make up those payments so that the loan is repaid within the ten year term. In the event of three consecutive instalments being missed the full balance of the loan is payable immediately, with any future repayment arrangement being at the discretion of HBRC.

### Property sale

2.9. If the Ratepayer sells the Property during the period after this agreement has been entered into and while the VTR is still being assessed against the Property. The Ratepayer must advise Council before the sale of the Property. If the property is sold with the VTR in place, the balance must be settled at the point of sale.

**Liability for defective work.** The Ratepayer agrees that:

2.10. Council has no liability to the Ratepayer whatsoever, whether in contract, tort, breach of statutory duty or otherwise, arising out of or in connection with the provision of the Council Funded Installation Services to the Property, and the Ratepayer is not entitled to any compensation from Council in respect of defects or damage to, or arising as a consequence of the provision of Council Funded Installation Services to, the Property, unless that liability or entitlement to compensation arises under the Consumer Guarantees Act 1993 or is any other liability or entitlement which Council is not permitted by law to contract out of. However, this clause is not intended to affect any liability the Approved Service Provider may have to the Ratepayer in contract, tort or otherwise, and is not intended to be able to be relied on by the Approved Service Provider as limiting the Approved Service Provider's liability in any way. The Ratepayer acknowledges that this agreement does not limit or restrict any of the rights, powers, remedies and immunities from liability which Council now or in the future possesses, or is entitled to by virtue of any statute or at common law.

### Information issues

2.11. In accordance with the Privacy Act 1993, the Ratepayer is entitled to have access to their personal information held by Council in connection with this agreement and to request correction of that information.

### Appeal / Dispute process

2.12. If you feel that you have been treated unfairly, if you cannot meet the terms of the agreement, or you disagree with a decision made in relation to the application, so as to fairly inform Sustainable.Homes@hbrc.govt.nz of the nature of the dispute and the remedy or remedies sought; each case will be independently judged on merit.

### Definition Guide

|                                      |  |
|--------------------------------------|--|
| <i>Application</i>                   | The application form submitted by the Ratepayer requesting the Council to contract an Approved Service Provider to provide product and service to the Ratepayer's property.  |
| <i>Approved Service Provider</i>     | The service provider approved by HBRC and specified in the application to provide the Sustainable Homes Solution.  |
| <i>Council Contracted Price</i>      | The price of the Council Funded Installation Service requested in the Application and approved by Council as specified in clause 1.3 of this contract.   |
| <i>Direct Debit Authority</i>        | An authority signed by the Ratepayer instructing the Ratepayer's bank to debit the Ratepayer's account with part of the Targeted Rate on a regular basis.  |
| <i>Heat Smart Solution</i>           | The clean heating service requested by the Ratepayer detailed in the Application   |
| <i>Non-Compliant Heating Device</i>  | Means an open fire, or small scale solid fuel burner that does not meet the woodburner design standard specified in Regulation 23 of the Resource Management (National Environment Standards relating to Certain Air Pollutants, Dioxins and Other Toxics) Regulations 2004. |
| <i>Property</i>                      | The Property where the solution is to be installed, as specified in the Application.   |
| <i>Ratepayer</i>                     | The person(s) named as the Ratepayer in the rating information database and the district valuation roll for the property   |
| <i>Voluntary Targeted Rate (VTR)</i> | The rate which Council will set and assess against the Property to recover costs relating to the Council Funded Installation Service. This Voluntary Targeted Rate amount is GST inclusive.  |