

**I TE KOOTI WHENUA MĀORI O AOTEAROA
I TE ROHE O TE WAIARIKI**

*In the Māori Land Court of New Zealand
Waiariki District*

AP-20230000024027

WEHENGĀ
Under

Section 98, Te Ture Whenua Māori Act 1993

MŌ TE TAKE
In the matter of

Lot 2-4 DP 7045 and Lot 5-8 DP 70145 and Others

NĀ
By

HEREMIA RATIMA, KERI RATIMA AND
TAAKO RATIMA
Ngā kaitono
Applicants

Kōtitanga:
Hearing 3 July 2026, 379 Waiariki MB 261-268
(Heard at Ōpōtiki)

Kanohi kitea:
Appearances T Te Whenua for Applicants

Whakataunga:
Judgment date 23 September 2026

TE WHAKATAUNGA A KAIWHAKAWĀ T M WARA
Judgment of Judge T M Wara

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Hei tīmatanga kōrero*Introduction*

[1] This decision concerns the Māori Land Court Special Aid Fund (the Fund), and whether a charging order ought to be issued pursuant to s 98(6) of Te Ture Whenua Māori Act 1993 (the Act).

[2] Charging orders have been within the jurisdiction of the Court since the Act came into force.¹ However, there appears to be no reported decision addressing when a charging order ought to be issued. That is surprising given that, under the former Practice Note dated 31 May 2012 (the 2012 Practice Note), a charging order was to be made once an order for payment from the Fund had been granted.² The current Practice Note dated 17 October 2023 (the 2023 Practice Note) does not repeat that guidance but confirms that the Court retains its discretion to issue a charging order.³

[3] Dr Keri Ratima is a recipient of assistance from the Fund and has sought a significant increase of aid from the Fund. As part of considering the request for an extension, I have turned my mind to the prospect of a charging order. Therefore, the sole issue for determination is whether a charging order ought to be issued pursuant to s 98(6) of the Act and, if so, in what amount and on what terms.

He aha ngā mea kua pā ki te Tahua Awhina Motuhake?*What has occurred with the Special Aid Fund?*

[4] On 29 June 2020 Dr Keri Ratima applied to the Court for assistance from the Fund in the amount of \$18,240.75. On 5 October 2021 Judge Harvey (as he then was) made an order engaging Ms Te Whenua as counsel for Dr Ratima, and approving payment from the Fund, for the benefit of the trustees of the Ngā Taonga o Keri Trust (the Trust), in the amount of \$18,240.75.⁴

¹ The Act came into force on 1 July 1993: s 1(2).

² Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) (the 2012 Practice Note) at [3].

³ Māori Land Court, *Special Aid Practice Note* (17 October 2023) (the 2023 Practice Note) at [4.5].

⁴ 262 Waiariki MB 75-76 (262 WAR 75-76).

[5] On 5 October 2022 the Court approved payment of an invoice in the amount of \$8,044.02, leaving a balance of \$10,196.73 of the original grant.⁵

[6] On 14 July 2026, after the hearing had concluded and a settlement had been reached, counsel sought to increase the grant by \$14,981.65. If approved, the total grant would be **\$33,222.40** including GST. The request for an extension remains unresolved.

[7] The request for an extension is problematic. If I decline it, the likelihood is that the cost will be borne by counsel. If I approve it without more deliberation, little weight is given to the special character of the Fund. A charging order under s 98(6) offers a way through, whereby the extension can be approved, counsel can be paid, and the mana of the Fund remains intact. For that reason, I issued a minute signalling that I intended to issue a charging order pursuant to s 98(6) of the Act and invited Dr Ratima to provide a statement of financial position.⁶ Financial evidence and submissions were subsequently filed.

What were the substantive proceedings about?

[8] A brief outline of the substantive proceedings provides context for the circumstances relied upon.

[9] On or about 12 August 2020, Dr Ratima filed an application pursuant to ss 18(1)(d) and 26 of the Act seeking determination of a dispute under the Fencing Act 1978 and alleging breach of contract and the torts of negligence and nuisance.

[10] The dispute related to work carried out by her neighbour, the Otanemutu Lands Trust. The parties had agreed to a boundary fence being erected, and an excavator being used to scrape the fence line. However, the excavation carried out along the boundary went well beyond what Dr Ratima had anticipated. Her evidence was that the excavated line was approximately 100 m long, 3 m wide and up to 2.5 m deep, and that the work undertaken by the Otanemutu Lands Trust damaged the Trust's land.

⁵ 282 Waiariki MB 143-144 (282 WAR 143-144).

⁶ 381 Waiariki MB 160-161 (381 WAR 160-161).

[11] In 2021 the substantive application was paused while the parties sought to negotiate a settlement. The Otanemutu Lands Trust made a settlement offer in mid-2021 that included remedial work. Dr Ratima appears to have accepted the substance of the offer but says she made a counteroffer seeking resolution of additional matters. No agreement was reached.

[12] In 2022 the applicant returned to Court to progress matters. On 18 October 2022 a judicial conference was convened, at which the parties sought an adjournment to take instructions on whether the outstanding issues could be resolved privately or by way of a judicial settlement conference.

[13] Counsel for both parties later advised that a judicial settlement conference was appropriate. However, on 1 December 2022 leave was granted for counsel for the Otanemutu Lands Trust to withdraw, which may have affected progress between the parties.

[14] Dr Ratima says that further efforts appear to have been made to resolve matters privately, but by 2025 no settlement had been achieved. I convened a judicial conference on 16 July 2025 and issued timetabling directions. On 17 November 2025 I directed that the application be set down for a half-day hearing.

[15] The hearing was set down for 3 July 2026, with a site visit to take place beforehand.⁷ Following the site visit the parties elected to negotiate rather than litigate, and a settlement was reached that day.

[16] The terms of that settlement were confirmed in my minute of 2 July 2026.⁸

He aha te ture e pā ana ki tētahi charging order?

What is the law regarding a charging order?

[17] Section 98 of the Act establishes the Fund. Section 98(6) provides:

Where an order is made under subsection (3), the court may also make an order **charging any real or personal property** of the person or class of person in whose favour the first order is made, or of any other owners whose interests are or could have been affected by any order made in the proceedings to which the grant of aid relates, with the whole or any part of the amount so ordered to be paid out of the Fund, and fixing the terms and conditions on which the amount charged is to be repaid.

⁷ 379 Waiariki MB 261-268 (379 WAR 261-268).

⁸ 377 Waiariki MB 214-215 (377 WAR 214-215).

[18] When counsel was engaged and the grant was approved in 2021, the 2012 Practice Note applied. It stated:

Once an order is made under section 98(3) or 98(9) for the payment from the Fund, orders under s 98(6) for a charging order should normally be made unless the circumstances of a particular case renders it inappropriate once the principles and objectives of the Act have been considered.

[19] The 2023 Practice Note, which now applies, does not repeat that statement. It records instead that the Court "retains a discretion to issue a charging order per s 98(6) of the Act".⁹ Neither practice note purports to fetter the statutory discretion. Section 98(6) confers on the Court a broad discretion, once an order for payment out of the Fund has been made, to charge the real or personal property of the person in whose favour that order was made, and to fix the terms and conditions on which the amount charged is to be repaid.

[20] Both practice notes adopt, as guiding principles, propositions drawn from the decisions of the Māori Appellate Court in *Mokomoko – Hiwarau C* and *Pomare v Rangihaeata – Hongoeka 7 Lots 2 and 3*.¹⁰

- (a) that the Fund is not a general legal aid fund;
- (b) that the word *special* in s 98 is a qualifying indicator of how the Fund is to be applied, and denotes something distinguished from others of its kind, for a specific purpose, exceptional and particular; and
- (c) that the Fund is generally only available to those who would otherwise not be able to prosecute their case because of the special circumstances of that case.

[21] The 2012 Practice Note also recorded that money made available to the Fund is public funding.¹¹

⁹ Māori Land Court, *Special Aid Practice Note* (17 October 2023) at [4.5].

¹⁰ *Mokomoko – Hiwarau C* (2001) 10 Waiariki Appellate Court MB 32 (10 APRO 32); *Pomare v Rangihaeata – Hongoeka 7 Lots 2 and 3* (2009) 16 Whanganui Appellate MB 108 (16 APWG 108); adopted in the Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [3] and the Māori Land Court, *Special Aid Practice Note* (17 October 2023) at [4].

¹¹ Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [5].

[22] Those principles inform the exercise of the discretion under s 98(6). A charging order is the mechanism by which the Fund, having been drawn upon, could be replenished. It is the way in which the Court, as kaitiaki of the Fund, ensures that assistance given in one case does not diminish what remains available for the next.

Me tuku e au he charging order i raro i te s 98(6)?

Should I issue a charging order under s 98(6)?

[23] It has been submitted that, in exercising my discretion, I must first determine whether, having regard to all the circumstances, repayment of special aid is appropriate. I do not accept that framing. When the grant was made and counsel engaged, the 2012 Practice Note applied, and its guidance was that a charging order **should be made** unless the circumstances of the particular case render it inappropriate.¹²

[24] Counsel and Dr Ratima accepted the grant on that footing. While the 2023 Practice Note no longer expresses the point as a presumption, the special and public character of the Fund means that the starting point is unchanged: a person who has had the benefit of the Fund, and who holds property over which a charge may be made, should expect to be asked to secure repayment. It therefore falls to Dr Ratima to satisfy the Court that a charging order is inappropriate in the circumstances of this case.

[25] For completeness, I record that I would reach the same conclusion if I approached the matter afresh, without any presumption, and simply weighed the circumstances relied upon against the character of the Fund and the manner in which the grant has been exceeded.

[26] Counsel has signalled a concern that the possibility of a charging order was not raised with Dr Ratima at the outset. Section 98(6) is clear on its face, and a charging order was always a possibility under the statutory regime. Moreover, the 2012 Practice Note required an application for special aid to identify any real or personal property of the person in whose favour the order was sought over, which the Court might make a charging order.¹³ Counsel who applied for the grant was therefore on notice of the possibility. Explaining it to Dr Ratima was the role of counsel, not of the Court.

¹² Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [3].

¹³ Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [4](i).

[27] It is submitted that, in the interests of justice, the applicant should have an opportunity to make submissions. Although I had signalled my intention to issue a charging order, I agree that it is appropriate to hear from Dr Ratima. I confirm that I have considered the memorandum of counsel dated 18 August 2026 and Dr Ratima's brief of evidence outlining the Trust's financial circumstances.

[28] In essence, Dr Ratima opposes any repayment of the grant of special aid. In the alternative, it is submitted that any repayment should be limited.

[29] As to whether a charging order is appropriate, the applicant's submissions address four matters:

- (a) Financial circumstances of the Trust;
- (b) Practical impacts;
- (c) Proportionality and the outcome of the proceedings; and
- (d) Attempts to limit costs.

Financial Circumstances

[30] It is submitted that the Trust does not have the financial resources to repay the full amount of special aid without suffering significant hardship.

[31] The financial circumstances of the Trust are set out in the evidence of Dr Ratima. For privacy reasons I will not set out the Trust's financial position in detail. The evidence confirms that the Trust's principal asset is the general land at 13 Herema Road, which was the subject of the proceedings. The land is subject to a mortgage taken to fund the purchase of a prefabricated house, alongside rates and insurance liabilities. The evidence also includes the personal expenses of beneficiaries of the Trust, notwithstanding the absence of any personal income. A statement of profit and loss has been filed which records legal fees and other expenses as losses brought forward. In total, it is claimed that the Trust's losses are significant.

[32] Without dissecting the financial information, some points should be highlighted. The Trust's only income is funds introduced by Dr Ratima, who, with her children, has the benefit of living on the whenua. Those funds appear for the most part to be sufficient to cover mortgage interest, insurance and rates, but not other expenses. There does not appear to be any rental or occupation agreement between the occupying whānau and the Trust, nor has an independent rental assessment been provided to show that the funds introduced are sufficient or reflect a market rental.

[33] The financial evidence shows that about 44% of the Trust's total expenses are losses brought forward. These include architectural plans, legal services and resource consent fees dating back to 2018, and for the last six years there appears to have been no effort to address them. A further 35% of total expenses comprises the legal fees of \$33,222.40 that are the subject of this decision. The inclusion of the fees as current expenses of the Trust is dishonest. It is difficult to see how those fees can properly be treated as a liability of the Trust when \$8,044.02 has already been met from the Fund, a further \$10,196.73 of the original grant remains available, and the balance is the very sum under consideration. To that extent the losses claimed are overstated.

[34] Further submissions are advanced on financial circumstances. Counsel for Dr Ratima submits that special aid is intended to facilitate access to the Māori Land Court for persons who would otherwise be unable to access it. That is consistent with both practice notes.¹⁴ It was further submitted that the grant of special aid is itself indicative of the applicant's financial circumstances.

[35] That might ordinarily be so. However, and without criticising the original decision to grant aid, no evidence was filed as to the trustees' financial circumstances or the Trust's financial position, although the 2012 Practice Note called for both,¹⁵ and the minute approving the grant makes no reference to financial circumstances.¹⁶ While the grant was in favour of the trustees of the Trust, one of the trustees (and a discretionary beneficiary), Dr Ratima, is a medical practitioner. It is not clear how this was taken into consideration in

¹⁴ Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [3] and [5]; Māori Land Court, *Special Aid Practice Note* (17 October 2023) at [4.1] and [4.5].

¹⁵ Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [4](a) and (b).

¹⁶ 262 Waiariki MB 75-76 (262 WAR 75-76).

approving the grant as the minute does not provide reasons. In those circumstances, there is nothing in the minute that can be treated as a finding about the Trust's means.

[36] Dr Ratima's personal financial position is not in evidence before me, nor is it required to be, given that the grant was made in favour of the trustees of the Trust. However, the Trust's financial position cannot sensibly be assessed in isolation from Dr Ratima. She is now the sole trustee. She is a discretionary beneficiary who, with her children, occupies the Trust's only significant asset. She is the Trust's only source of income, and she alone determines how much is introduced. Where the same person controls both what the Trust receives and what it spends, the losses shown in the accounts are, in substance, a reflection of her own decisions as to how much to contribute. It is artificial to rely on those losses as evidence of significant financial hardship.

[37] On the evidence, the Trust's expenses and losses are matters within Dr Ratima's control as sole trustee, and the Trust's asserted inability to repay is in reality a function of choices that she is in a position to make.

[38] Having regard to the financial circumstances of the Trust as evidenced, I am not satisfied that this circumstance renders a charging order inappropriate.

Practical impacts

[39] Counsel invites the Court to consider the practical impact of an encumbrance on Trust property. It is submitted that the property has significant cultural, whānau and whakapapa significance, and is not readily convertible into funds to meet repayment.

[40] I accept that the Trust acquired the land, which is general land, so that its beneficiaries could live on whenua within the rohe of their iwi, Te Whakatōhea, and that the land is a taonga. However, even Māori freehold land acquired from tūpuna may be mortgaged or charged; the Act expressly provides for this in Part 7. The land here is general land, to which the protections of Part 7 do not apply, and s 98(6) itself contemplates a charge over any real property of the person in whose favour the grant was made.

[41] A charging order is an encumbrance. It does not require the land to be sold or otherwise converted into funds. The Court has a discretion under s 98(6) as to the amount charged and the terms and conditions of repayment. In practical terms the encumbrance simply remains on the title until the amount fixed is repaid. It does not prevent the whānau from occupying and using their taonga.

[42] For these reasons, I am not satisfied that the practicality regarding an encumbrance renders a charging order inappropriate.

Proportionality and the outcome of the proceedings

[43] Counsel submits that special aid exists, in part, to ensure that financial circumstances do not prevent a person from accessing the jurisdiction of this Court, and that it would be inconsistent with that purpose to treat the grant as creating a substantial financial liability. Counsel invites the Court to avoid an approach whose practical effect is a potentially unmanageable financial burden.

[44] That submission must be weighed against the character of the Fund. The Fund is both a **special fund** and a **public fund**. It is not a general legal aid fund. The word *special* in s 98 is a qualifying indicator of how the Fund is to be applied, whereby it exists for a specific purpose, and is exceptional and particular.¹⁷

[45] The Fund is not infinite. Every dollar paid out of it and not repaid is potentially a dollar that is not available to the next applicant who cannot otherwise bring their case before this Court. That is why the Fund is a taonga, and why it must be protected. The Court is its kaitiaki and carries the responsibility of ensuring that the Fund is maintained and remains available for all those who lack the means to access the jurisdiction of this Court. Counsel who accepts appointment under s 98 share that responsibility. The Fund is public money, and both the Court and counsel have a role in ensuring that it is used in a fiscally responsible manner.

¹⁷ Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [3] and [5]; 2023 Practice Note at [4.1]–[4.5]; *Mokomoko – Hiwirau C*, above n 7; *Pomare v Rangihaeata – Hongoeka 7 Lots 2 and 3*, above n 7.

[46] Access to justice, which underpins counsel’s submission, cuts both ways. It is served not only by granting aid in this case, but by preserving the Fund for the next party that requires financial support to access the Court. Nor is there anything inconsistent with access to justice in requiring a person who has the means to do so to repay public money, secured over property. That is Parliament’s general approach to publicly funded civil representation: a grant of civil legal aid is ordinarily repayable, and repayment may be secured by a charge over the aided person’s property.¹⁸

[47] The proportionality argument must be assessed through the lens of the grant as it was sought and made. The application dated 29 June 2020 set out the hourly rate sought, and the hours attributed to the various steps in the proceedings. The estimate as submitted comprised 100 hours plus disbursements, as follows:

Preparation	20 hours
Attendances	10 hours
Reading and research	20 hours
Document preparation	20 hours
Telephone attendances	5 hours
Court attendances	20 hours
Correspondence	5 hours
	100 hours

[48] By way of comparison, the Ministry of Justice’s “Civil Proceedings Steps”, which set the guideline hours for grants of civil legal aid,¹⁹ would have allowed substantially fewer hours for a proceeding of this kind:

Preparation	10 to 16 hours
Preparation for hearing (1.5 times anticipated hearing time)	12 hours
Hearing (actual)	8 hours
Preparation for judicial conference (1.5 times)	4.5 hours

¹⁸ Legal Services Act 2011, ss 18–21 and 36–37 [check section references]. See also the Māori Land Court, *Practice Note – Special Aid Fund – Appointment of a Barrister or Solicitor* (31 May 2012) at [4](f) and the 2023 Practice Note at [6](g), which direct attention to whether civil legal aid or other funding is reasonably available.

¹⁹ Ministry of Justice “Civil Proceedings Steps” (February 2017) Justice.govt.nz - Lawyers & service Providers <<https://www.justice.govt.nz/about/lawyers-and-service-providers/legal-aid-lawyers/proceeding-steps-and-fixed-fee-schedules/>>.

anticipated hearing time)	
Judicial conference x 3	3 hours
	37.5 to 43.5 hours

[49] I should note that this estimate is based on a full day of hearing with no adjustment for breaks and lunch. The hearing for this proceeding was set down for half a day.

[50] The original grant was more than generous given the nature and complexity of the proceedings, particularly when viewed against the civil legal aid guideline hours.

[51] Counsel carried the responsibility of prosecuting the application within the scope and hours of the original grant. The 2023 Practice Note requires counsel to file a further estimate, with reasons, as soon as reasonably practicable once it becomes evident that the grant will be exceeded and provides that invoices must not exceed the approved amount unless the Court directs otherwise.²⁰ No further estimate was filed until after the proceedings had concluded. Had counsel remained within the original grant, it is unlikely that the question of a charging order would have arisen.

[52] That an extension was sought only after the proceedings had concluded, and for an amount that would increase the total grant by more than 80%, indicates that little regard was given to the limits of the grant or to the special character of the Fund. It falls on counsel to run the case responsibly and within the grant, and not to treat the Fund as an inexhaustible resource.

[53] A proportionality argument carries weight only where a fiscally responsible approach has been taken to the prosecution of the case. That has not occurred here. Having regard to the circumstances of proportionality and the outcome of the proceedings, I am not satisfied that this circumstance renders a charging order inappropriate.

Attempts to limit costs

²⁰ Māori Land Court, *Special Aid Practice Note* (17 October 2023) at [20]–[21].

[54] Counsel invites the Court to take into account mitigating factors weighing against an order for full repayment: in particular, that the Trust was not responsible for the circumstances that necessitated the proceeding.

[55] It is further submitted that the trustees at all times attempted to negotiate with the Otanemutu Lands Trust to avoid further costs and the need for a hearing, including through a judicial settlement conference, and that those offers were declined by the Otanemutu Lands Trust until the day of the hearing.

[56] I accept that the Trust was not responsible for the circumstances that necessitated the proceedings. The evidence is that the Otanemutu Lands Trust obtained an expert geotechnical report and agreed to carry out the remedial work recommended. It is clear from the evidence that the issue of compensation was the only outstanding matter. However, while I do not know the details of the private negotiations, it is likely that the extent of the damages sought by the Trust, unsupported by proper evidence quantifying them, was a significant barrier to settlement.

[57] The parties had agreed to remediation work, which the Otanemutu Lands Trust carried out in 2023. This included native planting, contouring and weed control. Despite this, as set out in submissions dated 22 June 2026, the damages sought were extensive:

- (a) \$170,302.81 plus interest for damages; and
- (b) \$50,000.00 plus interest for stress and emotional harm.

[58] The damages sought were unrealistic, particularly when viewed against the final settlement of \$10,000.00. The applicant's approach reflects a "proceed at all costs" attitude to litigation. It is difficult to avoid the conclusion that the approach was bolstered, rather than tempered, by the availability of the Fund. The litigation was being conducted at no cost to the applicant, and the discipline that the prospect of meeting one's own legal costs ordinarily brings to a litigant's expectations was absent. Special aid should not relieve a party of necessary discipline; and it does not relieve them of the responsibility to litigate reasonably.

[59] The attempts to limit costs through negotiation must be viewed in the context of the remediation work that had already been carried out and Dr Ratima's unrealistic expectations as to compensation. Viewed in that light, this circumstance does not render a charging order inappropriate, although it is relevant to the extent of the order.

He aha tāku whakataunga?

What is my determination?

[60] For the reasons given, the starting point is that a charging order should be made unless the circumstances of the particular case render it inappropriate. It is for the applicant to satisfy the Court that it is inappropriate. Having regard to all of the circumstances relied upon, I am not satisfied that a charging order is inappropriate. I would reach the same conclusion if the matter were approached afresh, without any presumption. The special and public character of the Fund, the availability of property over which a charge may be made, and the manner in which the grant was exceeded are all in favour of a charging order.

[61] However, I place weight on the fact that the Trust was not responsible for the circumstances that necessitated the proceeding, and on the fact that, had counsel remained within the original grant, no charging order would have been contemplated. I am also of the view that the prospect of a charging order ought to be raised prior to a grant of assistance from the Fund.

[62] Taking all matters into account, the charging order will be limited to the amount sought over and above the original grant of **\$18,240.75**.

[63] To date, Ms Te Whenua has sought to increase the grant by **\$14,981.65**. Ms Te Whenua is to confirm with Dr Ratima, and advise the Court within 14 days, whether this is the final amount sought. On receipt of that advice, I will make an order under s 98(3) approving the extension in the final amount, together with an order under s 98(6) charging the Trust's land at 13 Herema Road, Toatoa, Ōpōtiki, being Section 4, Block V, Waiaua Survey District with that amount.

[64] The amount charged is to be repaid by the trustees by regular instalments, at a frequency to be nominated by Dr Ratima (weekly, fortnightly or monthly), of not less than \$100.00 per month in aggregate. The trustees may make additional lump sum payments at

any time. No interest will accrue on the amount charged. The charge will be discharged on repayment in full.

[65] A copy of this judgment is to be sent to the applicant and interested parties.

I whakapuakina i te 3:00pm i Rotorua, i tekau mā toru o ngā rā o Hepetema i te tau 2026.
Pronounced at 3:00pm in Rotorua on this 23rd day of September 2026.

T M Wara
KAIWHAKAWĀ