



**Internal Affairs**  
**Te Tari Taiwhenua**

# Rates Rebates

**Rates relief for SuperGold Cardholders from  
1 July 2025**

**Webinar with councils  
27 May 2025**



**Te Kāwanatanga o Aotearoa**  
**New Zealand Government**

# Webinar structure

- Introduction and overview of the rates rebates scheme
- What's changing and who's affected
- What implementation by 1 July looks like (and the leadup to that)
- Who to contact if you need support
- Time at the end for your questions and feedback



# Rates rebates: an overview

- The Rates Rebate Scheme, established in 1973, is a partial refund for people who pay rates to their council. It exists to provide financial relief for low-income New Zealanders who own their own home.
- Eligibility is calculated based on income, dependants, and rates payable.
- Currently, councils receive, grant and pay rebates of rates to ratepayers then seek reimbursement from the Department of Internal Affairs (DIA) using the electronic Rebate Management System (eRMS).
- The 2025 Government Budget introduced changes to the scheme to take effect from 1 July 2025.

**To enable this change we need to adjust the rates rebates process.**



# What's changing from 1 July 2025?

## **Expanded Rates Rebate scheme**

The scheme will introduce a new income abatement threshold to assist SuperGold Cardholders from 1 July.

## **New process for council claims**

To give effect to the changes, DIA will retire eRMS and implement a new process for council requests for refunds.



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# New thresholds for the 2025 rating year

<b>Category</b>	<b>2024 rating year (1 July 2024 – 30 June 2025)</b>	<b>2025 rating year (1 July 2025 – 30 June 2026)</b>
SuperGold Cardholder	—	<b>\$45,000</b>
Non-SuperGold	\$31,510	<b>\$32,210</b>
<b>Maximum rebate</b>	\$790	<b>\$805</b>



# Effect of new thresholds

## Non-SuperGold \$32,210

Household Income	Level of Rates							
	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	
	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	<b>\$6,000</b>
<b>\$38,000</b>	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$40,000</b>	\$587.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$42,000</b>	\$337.00	\$670.33	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$44,000</b>	\$87.00	\$420.33	\$753.67	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$46,000</b>	-	\$170.33	\$503.67	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$48,000</b>	-	\$0.00	\$253.67	\$587.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$50,000</b>	-	-	\$3.67	\$337.00	\$670.33	\$805.00	\$805.00	\$805.00
<b>\$52,000</b>	-	-	-	\$87.00	\$420.33	\$753.67	\$805.00	\$805.00
<b>\$54,000</b>	-	-	-	\$0.00	\$170.33	\$503.67	\$805.00	\$805.00
<b>\$56,000</b>	-	-	-	-	\$0.00	\$253.67	\$587.00	\$805.00
<b>\$58,000</b>	-	-	-	-	-	\$3.67	\$337.00	\$670.33
<b>\$60,000</b>	-	-	-	-	-	\$0.00	\$87.00	\$420.33
<b>\$62,000</b>	-	-	-	-	-	-	\$0.00	\$170.33
<b>\$64,000</b>	-	-	-	-	-	-	-	<b>\$0.00</b>

## SuperGold Cardholders \$45,000

Household Income	Level of Rates							
	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	
	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	<b>\$6,000</b>
<b>\$48,000</b>	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$50,000</b>	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$52,000</b>	\$685.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$54,000</b>	\$435.00	\$768.33	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$56,000</b>	\$185.00	\$518.33	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$58,000</b>	-	\$268.33	\$601.67	\$805.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$60,000</b>	-	\$18.33	\$351.67	\$685.00	\$805.00	\$805.00	\$805.00	\$805.00
<b>\$62,000</b>	-	-	\$101.67	\$435.00	\$768.33	\$805.00	\$805.00	\$805.00
<b>\$64,000</b>	-	-	-	\$185.00	\$518.33	\$805.00	\$805.00	<b>\$805.00</b>
<b>\$66,000</b>	-	-	-	-	\$268.33	\$601.67	\$805.00	<b>\$805.00</b>
<b>\$68,000</b>	-	-	-	-	\$18.33	\$351.67	\$685.00	<b>\$805.00</b>
<b>\$70,000</b>	-	-	-	-	-	\$101.67	\$435.00	<b>\$768.33</b>
<b>\$72,000</b>	-	-	-	-	-	-	\$185.00	<b>\$518.33</b>
<b>\$74,000</b>	-	-	-	-	-	-	-	<b>\$268.33</b>



# Expected demand



In 2025/26 we expect to help  
**up to 66,000** more  
SuperGold Cardholders with  
their rates payments



Demand will be spread  
across councils



Publicity from Budget  
announcements may lead to  
additional applications



# What should councils do between now and 30 June?

## **Business as usual:**

Processing of batches will continue via eRMS until 30 June 2025.

## **Start preparing for 1 July 2025:**

SuperGold eligibility and evidence

Operating with two thresholds

New refund and adjustment to payment process



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# What should councils be doing from 1 July 2025?

## In this section we'll cover:

- Changes from 1 July onwards
- Collateral
- Retiring eRMS
- New refund and adjustment process
- Example scenarios
- Audit process
- Recap of key dates
- Ongoing support



# | From 1 July 2025

- 2024 rating year IS CLOSED to new applications
- Order 2025 rating year forms, brochure and poster from [Bluestar](#) portal
- Download new forms from the [govt.nz website](#)
- The updated [online rebate calculator](#) will be available to use
- Start receiving applications under the new eligibility criteria and two thresholds



# | During July 2025

- Remaining claims loaded into eRMS during June will be paid to councils by DIA
- Councils can login to eRMS to view invoices paid in July
- Councils continue granting ratepayers' rebates from the 2024 rating year, and start granting rebates for the 2025 rating year



# Process from August 2025

- Councils compile a list of all the claims granted in July
- Email DIA list with new request for refund form
- DIA pays council
- DIA emails invoice to council
- Council knows which claims the payment covers
- Exception is where the payment was adjusted by the reassessment of granted rebate



# electronic Rebate Management System



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You are here: [Rates Rebate Home](#) > [Login](#)

## Nau mai, Welcome

This website is not intended for public use. It provides authorised users with access to The Rates Rebate System, provided by the New Zealand Department of Internal Affairs.

If you are an authorised user, please log in to proceed.

## Enter Login Details

Username:

Password:

Login

**RETIRED**

# The decision to retire eRMS

- The Budget 2025 changes provided an opportunity to re-evaluate and improve our operating model
- This led to the decision to retire eRMS, which was designed 20 years ago based on best practice at the time
- Moving to a new model allows:
  - Councils to disentangle grant process from highly transactional eRMS
  - Privacy risk is mitigated by no longer sharing names or addresses
  - Councils to operate more autonomously



# Use of eRMS up to 30 June 2025

- Submit batches until 30 June 2025
- Reject and revoke claims until 30 June
- Read-only access will be implemented from 5pm on 30 June
- View invoices and 'Publications' tab
- From 1 July 2025, it's all the new process



# Introducing some key collateral

- Application forms
- Brochure and flyer
- Poster



# New brochure

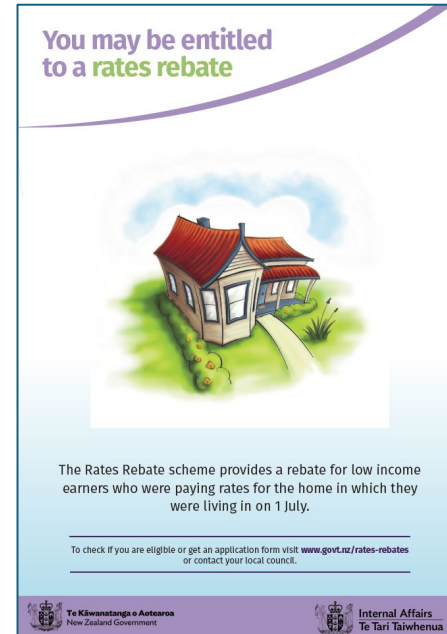


## How is my rebate worked out?

Your rebate will be calculated based on your income, rates, the number of dependants living with you and if you are a SuperGold cardholder.

Refer to the application form or your local council for more information.

# Same Poster




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# The 2025 application form

1. SuperGold eligibility
2. Two estimate tables
3. Proof of SuperGold (signed)
4. Question 9

**Rates rebate application form 2025–2026**  
**Puka tono monihoki reiti 2025–2026**

For the rating year 1 July 2025 to 30 June 2026



**Te Kīwanatanga o Aotearoa**  
New Zealand Government

If you are a low income homeowner, use this form to apply for a subsidy towards your rates.  
 Mehemea he tangata whai whare koe e iti ana te whiiwhinga pūtea, whakamahia tēnei puka ki te tono i tētahi pūtea āwhina ki te utu i ō reiti.

**Before you apply**

**Am I eligible?**  
 You may be eligible if:

- you are the legal ratepayer for your property
- your property was your place of residence on 1 July 2025
- your property is not used principally for commercial, industrial, business or farming purposes
- you apply between 1 July 2025 and 30 June 2026.

**How much will my rebate be?**  
 Your council will calculate your rates rebate. Your rebate amount depends on:

- your rates amount
- if you hold a SuperGold Card
- you and your spouse/partner's (if applicable) gross income, and
- the number of dependants living with you.

To check what your entitlement might be, use the online rates rebate calculator:  
[www.govt.nz/rates-rebates-calculator](http://www.govt.nz/rates-rebates-calculator).

**Examples of the amount of rates rebate you may be entitled to with no dependants**

Non-SuperGold card Household income	Level of rates			SuperGold Card Household income	Level of rates		
	\$2,000	\$4,000	\$6,000		\$2,000	\$4,000	\$6,000
\$38,000	\$503.67	\$805.00	\$805.00	\$48,000	\$805.00	\$805.00	\$805.00
\$40,000	\$253.67	\$805.00	\$805.00	\$50,000	\$601.67	\$805.00	\$805.00
\$42,000	\$3.67	\$805.00	\$805.00	\$52,000	\$351.67	\$805.00	\$805.00
\$44,000	-	\$805.00	\$805.00	\$54,000	\$101.67	\$805.00	\$805.00
\$46,000	-	\$805.00	\$805.00	\$56,000	-	\$805.00	\$805.00
\$48,000	-	\$587.00	\$805.00	\$58,000	-	\$805.00	\$805.00
\$50,000	-	\$337.00	\$805.00	\$60,000	-	\$685.00	\$805.00
\$52,000	-	\$87.00	\$805.00	\$62,000	-	\$435.00	\$805.00
\$54,000	-	-	\$805.00	\$64,000	-	\$185.00	\$805.00
\$56,000	-	-	\$805.00	\$66,000	-	-	\$805.00
\$58,000	-	-	\$670.33	\$68,000	-	-	\$805.00
\$60,000	-	-	\$420.33	\$70,000	-	-	\$768.33
\$62,000	-	-	\$170.33	\$72,000	-	-	\$518.33
\$64,000	-	-	-	\$74,000	-	-	\$268.33

Last updated 1 July 2025
NGA ARATOHU - GUIDE NOTES - 1



# 1. SuperGold eligibility

## **How much will my rebate be?**

Your council will calculate your rates rebate. Your rebate amount depends on:

- your rates amount
- if you hold a SuperGold Card
- you and your spouse/partner's (if applicable) gross income, and
- the number of dependants living with you.



## 2. Two estimate tables

### Examples of the amount of rates rebate you may be entitled to with no dependants

Non-SuperGold card Household income	Level of rates		
	\$2,000	\$4,000	\$6,000
\$38,000	\$503.67	\$805.00	\$805.00
\$40,000	\$253.67	\$805.00	\$805.00
\$42,000	\$3.67	\$805.00	\$805.00
\$44,000	-	\$805.00	\$805.00
\$46,000	-	\$805.00	\$805.00
\$48,000	-	\$587.00	\$805.00
\$50,000	-	\$337.00	\$805.00
\$52,000	-	\$87.00	\$805.00
\$54,000	-	-	\$805.00
\$56,000	-	-	\$805.00
\$58,000	-	-	\$670.33
\$60,000	-	-	\$420.33
\$62,000	-	-	\$170.33
\$64,000	-	-	-

SuperGold Card Household income	Level of rates		
	\$2,000	\$4,000	\$6,000
\$48,000	\$805.00	\$805.00	\$805.00
\$50,000	\$601.67	\$805.00	\$805.00
\$52,000	\$351.67	\$805.00	\$805.00
\$54,000	\$101.67	\$805.00	\$805.00
\$56,000	-	\$805.00	\$805.00
\$58,000	-	\$805.00	\$805.00
\$60,000	-	\$685.00	\$805.00
\$62,000	-	\$435.00	\$805.00
\$64,000	-	\$185.00	\$805.00
\$66,000	-	-	\$805.00
\$68,000	-	-	\$805.00
\$70,000	-	-	\$768.33
\$72,000	-	-	\$518.33
\$74,000	-	-	\$268.33



### 3. Proof of SuperGold (signed)

#### Proof of SuperGold Card

If the legal ratepayer of the property holds a SuperGold Card you may be eligible to receive a higher rebate. You need to provide evidence that you hold a SuperGold Card by including a copy of your SuperGold Card (signed) with this application.



## 4. New question 9

### 9. SuperGold card

Do you hold a SuperGold Card? (tick one)

- Yes ▶ Include a copy of your SuperGold Card (signed).
- No ▶ Continue to next section.

If you have already received a rebate for this rating year and have just received your SuperGold Card, you may be eligible for a higher rebate.

#### Details of rates rebate received for this rating year

Rates rebate received for this rating year

\$



# New refund process


- Councils submit one request for refund within 5 working days of month end
- Minimal contact with DIA in July 2025
- Council can submit an adjustment at any time
- Nil returns must be made



# Refund form

- Similar to the current 2024 rating year form
- Assurance statements
- Spreadsheet of claim details

Application to the Secretary for Local Government by a territorial authority for a refund under section 9(1) of Rates Rebate Act 1973



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This form must be completed monthly and emailed to [RatesRebates.OperationsDelivery@dia.govt.nz](mailto:RatesRebates.OperationsDelivery@dia.govt.nz) within 5 working days after the reporting month ends. Attach the spreadsheet of monthly claims granted to the email. All values are GST inclusive.

The \_\_\_\_\_  
Name of territorial authority (TA)

hereby applies to the Secretary for Local Government (the Secretary) for a refund pursuant to section 9(1) of the Rates Rebate Act 1973, of rebates of rates already granted pursuant to section 5 (including payments made pursuant to section 8(1)(d)) and refunds of rates already granted under section 6, 7, or 7A of the Act.

The refund is for claims granted in month \_\_\_\_\_ of year \_\_\_\_\_

Total refund applied for is \$ \_\_\_\_\_

I certify that that all the following assurance statements have been complied with:

1. Our territorial authority ("TA") will grant a rebate of rates to the applicant only if satisfied that the application has been properly completed pursuant to section 5, 6, 7 or 7A of the Rates Rebate Act 1973.
2. Our TA's staff that process rates rebates have access to and are familiar with the latest version of the Department of Internal Affairs ("the Department") handbook to support councils in the operational application of rates rebates legislation.
3. Our TA manages personal information relating to rates rebates in a safe and secure manner and in accordance with the provisions of the Privacy Act 2020.
4. Our TA has an effective procedure for managing rates rebates complaints.
5. Our TA has appropriate processes and controls in place to protect rates rebates applicant information from unauthorised access and/or alterations.
6. All rates rebates information obtained by our TA is only used for the purposes for which it was obtained.
7. Our TA's staff processing rates rebates are adequately trained to ensure that they are familiar with the relevant legislation and TA's policies and procedures.
8. Our TA understands that the TA can request the Secretary revoke a claim for reimbursement of rates rebates at any stage, whether before or after the reimbursement has been paid to the TA.
9. Our TA will retain 'Rates Rebate Applications' (in physical or digital format) for 7 years from the last information entry date. After 7 years the applications can be securely destroyed.
10. The TA understands that it is an offence for any person to obtain a rates rebate for themselves or for another person by being misleading or providing false information.
11. The TA has conflict of interest policies and/or procedures covering staff involvement in the processing of rates rebates applications made by close family or friends.
12. The TA has documented policies and procedures to complete due diligence on rates rebates applications before any claim for reimbursement is submitted to the Department; that the Department can request if necessary.

**Territorial Authority declaration**

- I declare that the information provided is complete and accurate, and
- I declare that I have the delegated authority from the chief executive of the territorial authority to complete this form.

Signed: \_\_\_\_\_ Date signed: \_\_\_\_\_

Full name: \_\_\_\_\_ Position: \_\_\_\_\_

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# Close-up of refund form

This form must be completed monthly and emailed to [RatesRebates.OperationsDelivery@dia.govt.nz](mailto:RatesRebates.OperationsDelivery@dia.govt.nz) within 5 working days after the reporting month ends. Attach the spreadsheet of monthly claims granted to the email. All values are GST inclusive.

The \_\_\_\_\_

*Name of territorial authority (TA)*

hereby applies to the Secretary for Local Government (the Secretary) for a refund pursuant to section 9(1) of the Rates Rebate Act 1973, of rebates of rates already granted pursuant to section 5 (including payments made pursuant to section 8(1)(d)) and refunds of rates already granted under section 6, 7, or 7A of the Act.

The refund is for claims granted in month \_\_\_\_\_ of year \_\_\_\_\_

Total refund applied for is \$ \_\_\_\_\_



# Claim details

- New spreadsheet will record six information fields: Rating year, TA name, Council ref, Property ID, SuperGold flag, Rebate amount.
- No individual names or addresses will be shared with DIA
- Unique claims are still identifiable
- Council reference and property ID for duplicates
- SuperGold flag for forecasting and trends
- Claim amount aligns with rating year



# Example of refund spreadsheet

	A	B	C	D	E	F
1	Rating year	TA name	Council Reference	Unique Property ID	SuperGold Card	Rebate claim amount
2	2024	Ashburton District Council	2024*305	602628600	N	790.00
3	2024	Ashburton District Council	2024*310	602410500	N	790.00
4	2024	Ashburton District Council	2024*334	602837000	N	25.65
5	2024	Ashburton District Council	2024*335	602401100	N	790.00
6	2024	Ashburton District Council	2024*336	602691200	N	790.00
7	2025	Ashburton District Council	2025*337	602414800	Y	805.00
8	2024	Ashburton District Council	2024*339	602656100	N	790.00
9	2024	Ashburton District Council	2024*341	602401800	N	790.00
10	2025	Ashburton District Council	2025*343	602683300	Y	523.36
11	2025	Ashburton District Council	2025*344	602644800	N	805.00
12	2025	Ashburton District Council	2025*348	620005700	Y	488.62
13	2025	Ashburton District Council	2025*351	602006000	Y	805.00
14	2025	Ashburton District Council	2025*352	602628000	Y	805.00
15	2025	Ashburton District Council	2025*353	602055300	N	805.00
16	2025	Ashburton District Council	2025*354	602225700	Y	805.00
17	2023	Ashburton District Council	2023*355	1276148900	N	402.00



# Refund timeline

- DIA makes payment to councils after all councils have filed a return (our process involves a single monthly file upload so all returns must be included in it).
- We therefore need councils to email DIA within 5 working days of month end – this is a shift to a more structured and consistent approach to processing payments.
- DIA aims to process payments within 10 working days of month end.
- DIA aims to make payment to councils by the 20th of each month (January payments may be slightly later due to public holidays).
- This change will result in fewer transactions overall – e.g. Auckland Council will send 12 requests each year instead of 691.



# Adjustment process

## **Effective from 1 July 2025:**

DIA only needs to be informed about changes that affect payments already made to councils.

## **Refund Requests:**

After emailing a refund request, any further changes must be submitted using the adjustment form.

## **Purpose:**

To ensure accurate financial records.

## **Adjustments:**

If we owe a council money, or we've overpaid, the next payment will be adjusted accordingly.



# Close-up of adjustment form

The \_\_\_\_\_

*Name of territorial authority (TA)*

hereby applies to the Secretary for Local Government (the Secretary) for an adjustment to a refund pursuant to section 9(1) or 10 of the Rates Rebate Act 1973, of rebates of rates already granted pursuant to section 5 (including payments made pursuant to section 8(1)(d)) and refunds of rates already granted under section 6, 7, or 7A of the Act

Rating year \_\_\_\_\_ SuperGold \_\_\_\_\_

If more than one, attach list in Excel spreadsheet to email

TA ref \_\_\_\_\_ Property ref \_\_\_\_\_

Original total \$ \_\_\_\_\_ New total \$ \_\_\_\_\_ Total difference \$ \_\_\_\_\_

Place in brackets if a negative amount



# Example of adjustment spreadsheet

	A	B	C	D	E	F	G	H
1	Rating year	TA name	Council Reference	Unique Property ID	SuperGold Card	Original amount	New amount	Difference
2	2024	Ashburton District Council	2024*305	602628600	N	790.00	0.00	-790.00
3	2024	Ashburton District Council	2024*310	602410500	N	790.00	780.00	-10.00
4	2024	Ashburton District Council	2024*334	602837000	N	25.65	650.00	624.35
5	2025	Ashburton District Council	2025*337	602414800	Y	805.00	0.00	-805.00
6	2025	Ashburton District Council	2025*343	602683300	Y	523.36	589.00	65.64
7	2025	Ashburton District Council	2025*348	620005700	Y	488.62	805.00	316.38
8	2023	Ashburton District Council	2023*355	1276148900	N	402.00	150.00	-252.00



# Example scenario 1

- Claim submitted in eRMS batch on 26 June 2024
- Today's date is 3 July 2025
- Batch will be paid to the council
- If claim was incorrect, we need to know the difference between what we paid the council and the new calculation

Original rebate: \$540

New rebate: \$840

Difference is an extra \$300

When DIA pays council in August, we will pay an extra \$300



## Example scenario 2

- 4 July: Ratepayer requests rebate
- 10 July: Council grants a rebate of \$700
- 17 July: Council realises rebate should have been \$850
- DIA does not need to be notified of this error, because it was corrected before a request for refund of that claim was made to DIA
- 5 August: Council requests refund from DIA of \$850



# Audit approach

In light of our decision to retire eRMS, we are developing an audit and reporting model to ensure we continue to meet our obligations under the Public Finance Act

Our auditing approach is expected to include:

- **Council selection:** We'll select a sample of councils throughout the rating year for more targeted audit activity
- **Compliance check:** Verifying adherence to assurance statements
- **Application review:** Conducting end-to-end tracing of selected applications

If your council is selected for an audit, our auditors will be in touch to arrange a time to meet with you



# Revisiting key dates

## 30 June 2025

- eRMS changed to read-only
- Last day to submit batches in eRMS

## 1 July 2025

- New criteria for eligibility for rates rebates
- Order new application form, brochure and poster via Bluestar portal
- New rebate online calculator at [www.govt.nz/rates-rebates-calculator](http://www.govt.nz/rates-rebates-calculator)
- New process to adjust a payment already made to the council
- Batches submitted in eRMS paid during July

## August 2025

- Within 5 working days of month-end, council submits request for refund



# Ongoing support

- **Tuning the process:** New processes may require some minor tweaks after 1 July, based on your feedback
- **Updates:** Any further updates will be outlined in the newsletter – ensure you are subscribed
- **Handbook:** The council handbook will be updated by 1 July 2025
- **Support:** We're here to help and support you – let's stay in touch with each other



# DIA contact information

## **support@ratesrebates.govt.nz**

- Difficult queries that are not answered in the council handbook
- Issues relating to the new process
- Subscribing to our rates rebates newsletter

## **RatesRebates.OperationsDelivery@dia.govt.nz**

- Refund requests
- Adjustments





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# Questions Pātai