

Questions and Answers from councils

Rates Rebates webinar, Tuesday 27 May 2025

Timing of announcements

1. The short notice of these changes, just five weeks before the new rating year, to undertake a major systems reconfiguration—a time when rating teams are already at full capacity has put undue pressure on councils. Why was this timeframe chosen, why weren't councils told sooner about these major changes and why weren't signed confidentiality agreements considered with councils?
 - a. The timeframe was set by the [Government Budget announcement](#). The Department of Internal Affairs (DIA) was unable to announce any information sooner or have signed confidentiality agreements with councils prior to the Budget announcement.
2. Will DIA allow flexibility for councils that are unable to implement the new process by 1 July?
 - a. Councils must be prepared to grant applications under the new eligibility criteria from 1 July 2025. The Department has and will provide guidance, information and support as councils transition to the new request for refund process. The first time this new process will occur is in the first week of August 2025.

Rates rebate calculations

3. With the electronic Rebate Management System being retired from 1 July 2025, will there be an online tool available to calculate individuals' rebates for both SuperGold Card holders and non-gold card holders.
 - a. The online Rates Rebate Calculator will be available on the 1 July 2025 at www.govt.nz/browse/housing-and-property/getting-help-with-housing/getting-a-rates-rebate/rates-rebate-calculator/. It will be modified so that exact amounts can be input.

Super Gold Card

4. Why is the SuperGold Card income higher than a Non SuperGold Card income?
 - a. This was a Government decision to provide targeted relief for seniors on the SuperGold Card, who are on fixed incomes and are dealing with rates increases. This change recognises that there are people who receive NZ Superannuation struggling to pay their rates and addresses this through expanding the existing rates rebate scheme. Refer to [Rates relief for up to 66,000 more SuperGold cardholders | Beehive.govt.nz](#)

5. Do SuperGold Cards expire? If they do how often are they renewed?
 - a. Since 2010, there are no expiry dates on SuperGold Cards except on 'combo cards' that include the Community Services Card. If the back of a card includes an expiry date (EXP) and this date has expired, a replacement card can be issued. Refer to: [SuperGold Card - Work and Income](#)

6. Does every person on National Super have a Super Gold Card?
 - a. Work and Income will automatically send a SuperGold Card out when a person's New Zealand Super or Veteran's Pension application is approved, or when their main benefit application is approved (if they are 65 or older). More information on SuperGold Cards is available at: [SuperGold Card - Work and Income](#)

7. For two ratepayers (e.g. a couple) at a property, do they both have to have a SuperGold Card?
 - a. No, just one legal ratepayer named in the Rating Information Database needs to hold a SuperGold Card for the higher SuperGold Card income abatement thresholds to be applied.

8. What if one ratepayer at a property is a SuperGold Card holder and the other ratepayer isn't?
 - a. One legal ratepayer named in the rating information database must hold a SuperGold Card in order to be eligible for the higher SuperGold Card income abatement threshold.

9. Can different ratepayers listed on the Rating Information Database in a property apply for the rates rebate at the beginning of the rating year and then another person when they get their SuperGold Card halfway through the rating year?
 - a. Yes, if both applicants are legal ratepayers named in the rating information database. If one applies at the start of the year and does not receive the maximum rebate, the other with a SuperGold Card may apply later in the year to receive the maximum rates rebate.

10. Is the number of people forecast to help 66,000 per SuperGold Card holders or 66,000 property owners - as there may be more than one SuperGold Card holder at a property?
 - a. The changes have been forecast to help up to 66,000 more SuperGold Cardholders with their rates payments – but this number could increase due to publicity associated with the budget announcement see: [Rates relief for up to 66,000 more SuperGold cardholders | Beehive.govt.nz](#)

11. Do council staff need to sight a SuperGold Card or can a copy of the of the SuperGold Card be provided?

If the application is being made in person over the counter at a service centre, then council staff may indicate in the 'Council use only' portion of the form that

they have sighted the ratepayers SuperGold Card – a photocopy is not required. The SuperGold Card number must not be recorded. If the application is received by post or email, then the application must include a copy of the signed side of the SuperGold card.

12. If someone is applying for a rebate on behalf of the family (e.g. family have power of attorney to sign on behalf of the family member e.g. their parents) - Would they need to bring their parent's SuperGold Card?
 - a. The council needs to be reasonably satisfied that the rates rebate can be applied to the ratepayer of the property and the ratepayer listed on the rating information database holds a SuperGold Card.

13. Why are you requesting visibility of the SuperGold Card? The SuperGold Card is automatically issued when a person applies for and is granted National Super therefore, if we know their income is National super then by default, we know they have a SuperGold Card.
 - a. The Government has specified that the eligibility criteria is that the applicant holds a SuperGold Card.

14. Is the SuperGold Card versus no- SuperGold Card eligibility only applicable for individuals who own their own home or is it applicable to retirement villages residents?
 - a. The higher SuperGold Card eligibility is available to Cardholders to retirement village residents as well as individuals who own their own home or they live in an owner-occupier flat or a company-share flat or apartment.

15. What would happen if the legal ratepayer's name, and the SuperGold Card name don't match? For example, a maiden name, married name, or other spelling (i.e., they are same person, but there is a mismatch). Does it need to be an exact match?
 - a. The council must be satisfied that they are the same person.

16. If the applicant is an estate (i.e., the legal ratepayer is deceased) does the SuperGold Card threshold still apply?
 - a. Yes, the estate can claim a rates rebate if the ratepayer was alive and listed on the rating information database on 1 July and passes away during the rating year. We do recommend whoever is living on the property gets legal advice to update the Rating Information Database if they intend to apply for a rebate in the following rating year.

17. Wouldn't it have been better to take the applicants status as of 1 July each year rather than accept a new SuperGold Cardholder later in the year which is very admin heavy.
 - a. The Government has decided that ratepayers that hold a SuperGold Card partway from through a rating year are eligible to apply under the higher income abate threshold for a top-up to the maximum rebate. The top-up applies as if the ratepayer held a SuperGold Card at the start of the rating year.

18. Does this exclude international overseas SuperGold Cards?
 - a. Yes, overseas SuperGold Cards are excluded as is it only New Zealand SuperGold who are eligible.

19. Does the SuperGold Card holder need to be resident 1 July, or just identified on the Rating Information Database?
 - a. Normal eligibility rules apply to an applicant for the rates rebate as they must be a ratepayer listed on the Rating Information Database and the applicants usual place of residence on 1 July.

20. What happens if a customer receives their SuperGold Card on 30 June and applies after the 1 July for the past years Super Gold Card top up?
 - a. Normal rules apply with no late applications. The applicant must submit their application on 30 June to be eligible for the higher income abatement threshold for SuperGold Card holders. Late applications after the 1 July cannot be accepted.

Turning 65 during the rating year

21. If a person is turning 65 in the rating year, wouldn't it be sensible to suggest they apply at that time to minimise the top up option, and ensure they do get their full entitlement?
 - a. Councils may recommend to ratepayers that they wait. However, SuperGold Cardholders are eligible to apply for a top-up later in the rating year.

22. For the applicants that re apply for the rebate due to becoming eligible for the SuperGold Card, would we use their original application, or would they need to complete a new form?
 - b. The applicant would need to make a fresh new application.

23. Our council system won't allow for a customer to apply for a rebate twice in a rating year. How do we get past this?
 - c. Council systems will need to accommodate two applications a year, to include the SuperGold Card eligibility occurring throughout the year.

Rates Rebate application form

24. Is there going to be only 1 application form for both SuperGold Card and non SuperGold Card applicants.
 - a. Yes, there will be only one rates rebate application form.

25. Is it possible to add a Yes/No question under question 9 like: "I have previously applied for a rebate this rating year?" This would enable us to easily identify if someone has applied already during the year without holding a SuperGold Card.
- a. If the ratepayer enters an amount into question 9 for any rebate they have already received, that means they have already applied and been granted a rebate.
26. Could the question 9 on the application form have a tick box for the sighting and confirmation of a Super Gold Card for the applicant that can also be initialled as proof?
- a. The 'Council use only' section has an area to note/tick off SuperGold Card has been sighted.
27. Will the application form have an updated Privacy Statement? As now, all the personal information is obtained, retained and managed by Councils effectively on behalf of DIA, this should be explicitly expressed. in keeping with the proposed Privacy Act changes going through parliament currently:
- a. The existing privacy statement refers applicants to contact their council about the information they hold.
28. Can a word version of the application form be provided, as at the October rating conference we were told this could happen?
- a. Yes, a word version will be made available when the printed version is finalised.
29. Can we have a copy of the PDF version of the new rebate form so that we can start updating our rebate guide that we send to ratepayers.
- a. PDF forms are now available in the electronic Rebate Management System publication tab.
30. Are you saying that City Councils needs to keep application forms or digitize (scan) them, rather than posting the paper copies to you?
- a. Yes, this is the process we set in December 2024. Refer to [our newsletter](#) sent to councils on 2 December 2024.
31. Where do we get the forms for the new council request for refunds and the revoke a rebate?
- a. PDF forms are now available in the electronic Rebate Management System publication tab.

2024-25 Rating Year

32. Do all applications for 2024 need to be loaded by 30 June to be eligible as you cannot load in eRMS after this date?

- a. No, as long as councils have received the application by 30 June 2025 you can apply for a refund of 2024 rating year rebates the council has granted, in the new way from 1 July 2025.
33. What if you get applications for 2024 after the 30 June 25?
- a. Applications, as is normal practice, cannot be accepted for the 2024 rating year after the 30 June 2025.
34. Income Verification- does this remain the same as previous years
- a. Yes, income verification is the same as previous years.
35. DIA has stated that councils are expected to confirm not only that rebate forms are signed and complete, but also that the information provided is correct. However, Section 5(6) of the Rates Rebate Act 1973 clearly states that territorial authorities are not obligated to verify the accuracy of statements about income or occupancy. Section 5(5) also states that a rebate shall be granted if the application has been properly completed based on the information provided.
- a. Councils are not required to enter into authorised information matching programmes with Inland Revenue, Work and Income, or any other private or public agency. Councils can continue performing the usual checks based on the information included in the application form and the information held within the councils rating information database.

2025-26 Rating Year

36. Will eRMS still be used to enter 2024 rebate applications after the 30 June 2025?
- a. No, eRMS is being retired and cannot be used to submit batches after 30 June 2025. It will be available as read only access from the 1 July 2025.
37. Is an applicant identifier e.g. customer ID#, being used for an applicant moves and purchases a new property?
- a. You must have a council reference number of your own choosing that you can use to identify a particular applicant and the associated application form.
38. How do we get the new application forms, posters and flyers
- a. From BlueStar portal at <https://portal.bluestar.co.nz/WebForm/DEPINT?form=Stationery&>
39. Will the rates rebate calculator be ready before 1 July?
- a. The calculator will reflect the 2024 rating year thresholds until 30 June 2025. From 1 July 2025, the calculator will be available for council and the public to use for the 2025 rating year.

Refunds and spreadsheets

40. Will the Council Rates Rebate Handbook provide the format DIA wants to see requesting a refund?
 - a. PDF forms for requesting refunds are now available in the electronic Rebate Management System publication tab.

41. Will you be sending out a copy of the Excel templates for councils to use that has your preferred format (columns, order of data) for the list/spreadsheet available or does the council create their own spreadsheet?
 - a. The spreadsheet specifications are now available from the electronic Rebate Management System (eRMS) under the 'publication' tab.

42. What do you see as being the difference between "council reference number " and "unique property ID"?
 - a. Councils currently provide a council reference number and unique property ID for each claim submitted to eRMS. The reference numbers are unique to each claim in each rating year. The way councils assign those reference numbers can remain the same. The reference number will continue to be used to identify a specific ratepayer and the associated application form.

43. Does this mean 1 spreadsheet per month with only rebates granted and no batches.
 - a. Yes, only one spreadsheet per month requesting payment (or a nil return if no payment is required) for each council, with a spreadsheet itemising each rebate granted. The batching of applications is no longer being used.

44. For the council reference, which some councils call the Rebate Register unique #, are there any formatting / field length restrictions e.g. our register reference is formatted ###.####.#####.### would you require it without a . between number strings so a single sequence of numbers with no punctuation?
 - a. The formatting that councils currently use can continue.

45. Are we keeping to 100 applications for submitting in the spreadsheet or is it unlimited now?
 - a. Batches will be no longer used as the spreadsheet will include all rebates granted during a specific month.

46. DIA expects councils to submit rebate claims within 5 working days after the end of each month. This timeframe is unrealistic, especially as month-end and month-start are peak periods for rating teams. Will the DIA consider extending this deadline to a more workable timeframe?
 - a. Councils currently receive payments throughout each month as batches are approved. DIA are moving to refund councils once a month and we want to pay councils as soon as we reasonably can. One payment will be made to councils each month, after councils have submitted their refund details to DIA. As

councils transition to the new system, DIA welcomes feedback about the process and encourages rates officers to get in contact support@ratesrebates.govt.nz should they have suggestions on how to improve the system. Any changes to how the rebates process works would require councils to agree on a consistent approach.

Adjustments

47. Do we need to make this adjustment on the refund form or will DIA make this adjustment on their side?
 - a. The adjustments need to be shown on the Adjustment form, and if there is more than 1, on an attached spreadsheet. Due to IT constraints only one adjustment form/spreadsheet can be sent to DIA each day.

48. If there is an adjustment would the total amount in the spreadsheet be the adjustment amount or the new Rebate amount?
 - a. The spreadsheet will need to show the rebate calculation for the original amount, the new amount and the difference.

49. What happens to rates rebate applications that we have already input before 1 July but need to be changed after that date due to the wrong information being input?
 - a. The spreadsheet will need to show the rebate calculation for the original amount, the new amount and the difference.

50. Scenario - customer is eligible for partial rebate of \$700 as a non-SuperGold Cardholder. The council have also applied a remission to the account of \$105 so that ratepayer has been given a total rebate of \$805. Customer applies later in the year due to receiving a SuperGold Card - they now are eligible for the full \$805. What should the council do in this case?
 - b. The ratepayer is now eligible for the full rebate of \$805 via the rates rebates scheme. The council can reverse the \$105 remission, grant the ratepayer the extra \$105 under the Rates Rebates Act 1973 and apply to DIA for an adjustment of \$105 to be refunded to the council.

Remittance information provided to the Council

51. What remittance do we get back with the payment - i.e. a full list of all claims paid? (our system uses the ERMs download file to update). What will DIA provide now?
 - a. Council finance teams will still get the same remittance advice they get at the moment making it clear that the payment relates to rates rebates.

52. DIA plans to make one bulk payment for all councils per month. How will remittance information be provided to allow for proper reconciliation at the council level?
 - a. Councils will use the spreadsheet they provided with the refund application to determine which claims were part of the refund payment.

53. Without an official electronic system, councils must integrate the new rebate processing and tracking into their existing rating systems. Are there plans to fund or subsidise any council-side development work to adapt to these changes?
- a. There are no plans to fund or subsidise council to adapt to this work. Councils will need to manage this scheme through their existing rates rebates administrative resource
54. The online calculator only confirms entitlement amounts but does not assist with batch processing, tracking, or reconciling. Will DIA provide templates or system support to reduce the need for councils to build their own solutions from scratch?
- a. Councils must be prepared to grant applications under the new eligibility criteria from 1 July 2025. The Department has and will provide guidance, information and support as councils transition to the new request for refund process. The first time this new process will occur is in the first week of August 2025.
55. You are requiring councils to submit rebate claims within 5 working days of the end of each month. However, both the start and end of month are often peak operational periods for rating teams. How was this 5-day timeframe decided, and will DIA reconsider or extend the deadline to better align with operational realities at councils—particularly in months when pressure is highest?
- a. Councils currently receive payments throughout each month as batches are approved. With DIA moving to refund councils once a month, we want to pay councils as soon as we reasonably can at the beginning of each month. Councils may want to explore automation to create the spreadsheet of claims occurring each month prior to submitting for a rebate refund.
 - b. As we transition to the new system, DIA welcomes feedback about the process and encourages rates officers to get in contact support@ratesrebates.govt.nz should they have suggestions on how to improve the system, including around the timing of refunds. Any changes to how the rebates process works would require councils to agree on a consistent approach.
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56. The remittance advice coming back to council post refund payment to council, can it be sent to more than one email address at council?
- a. Yes, the remittance advice (DIA invoice) email can be sent to multiple email addresses. Let us know at support@ratesrebates.govt.nz

Council Rates Rebate Handbook

57. Will you still be providing the Income each year for Benefits from Work & Income?
- a. Yes we will be putting this in the council handbook available on 1 July 2025.

Rates rebate audit of councils

58. Is it anticipated the audits will incur a cost to Council or will audit costs be borne by the DIA?
- a. If your council is selected for an audit, DIA will work with your team to make the process as smooth and efficient as possible. However, we need to ensure that DIA can be satisfied with the council's processes and systems are compliant. The council's internal costs associated with an audit will be met by that council. We are still working through what our audit process will look like but anticipate our auditors will visit a sample of councils each rating year – to ensure the success of this councils will need to free up time to engage about your process and make applications available so we can follow these through and end to end process.
59. If Councils are now keeping all the forms and not sending you any detailed information about the applicant, how are you making sure you are complying with Section 9(1) of the Act that says the Secretary for the Local Government is "satisfied that the rebate or refund has been properly granted"? Is it only through your occasional audits of Councils?
- a. DIA will continue performing checks to ensure that claims do not exceed the maximum rebate for the rating year and reduce the risk of duplicate applications etc. DIA will also audit council's rates rebate processes to ensure consistency and compliance.
60. How long do we need to keep the applications for audit purposes?
- a. Rates rebate applications (paper or digitized version) need to be retained by the council for 7 years as advised to councils in [our newsletter](#) on 2 December 2024.
61. How much notification will we get before an audit and how many times a year will we be audited?
- a. The audit process is still being developed but our targeted audits are likely to involve a sample of selected councils each year. It's unlikely that a council would be audited multiple times per year unless serious issues were identified.
62. If audited, would paper copies of applications be required or are scanned copies from archive systems acceptable?
- a. Digitised (scanned) copies of paper application forms are an acceptable way to archive the rates rebate applications. If you scan the forms, you do not need to keep the paper application forms. You can save the digitised (scanned) application forms in the most appropriate way for the council e.g. with the property files.
63. What will the window for audits be - i.e. will you only audit applications within 6 months of granting? Thinking about how long we should be keeping paper applications in our cabinets.

- a. Rates rebate applications (paper or digitised version) need to be retained by the council for 7 years as advised to councils in [our newsletter](#) on 2 December 2024.
64. What will be being audited, and would it relate to just the application forms or other factors of the application process?
- a. DIA will likely want to observe application forms as they are assessed by the council against the Rates Rebates Act 1973 and see evidence that the assurance statements that councils currently sign are complied with.
65. Could DIA clarify how this expectation aligns with the Act—particularly when councils are explicitly not required to verify those details? What exactly would DIA audits be assessing, and how will findings be treated if councils have complied with the Act but have not gone beyond it?
- a. DIA will observe the assessment of application forms by the council and compilation of council signed assurance statements against the Rates Rebates Act 1973.
66. If a breakdown by applicant or property is required for audit or internal control, will DIA supply this?
- a. DIA will expect that a council can locate a specific application for auditing from the council and property reference numbers that are provided each month to DIA.
67. If we discover an applicant owns properties in other districts, without the names being supplied to DIA how would we know if they have already applied for a rate rebate through another council?
- a. DIA cannot link identities across regions based on names alone because names being alike or similar, does not mean that they are the same person. If a council suspect alleged double-dipping, the council should contact support@ratesrebates.govt.nz

Software providers to councils of rates rebates systems

68. Will you be hosting a similar webinar for software providers who currently have rates rebates modules/processes built in?
- a. If you want us to set up a meeting with your software providers contact support@ratesrebates.govt.nz
69. Are you talking to software providers and where can they get support?
- b. Yes we are speaking to the council's rates rebate software providers. Please give them our email address Rates Rebates Support support@ratesrebates.govt.nz so we can have a conversation with them.

70. Which software provider have you already spoken to?
- a. The software providers we have talked to so far (9 June 2025) are:
 - i. Datacom
 - ii. Desktop Imaging
 - iii. MAGIQ Software Ltd
71. Does DIA intend to eventually provide a full processing system for rebates, or is the expectation that councils permanently maintain their own independent solutions?
- a. There are no current plans to implement a nationwide system for ratepayers to apply online to their local council for a rebate of rates.
72. How does DIA plan to support smaller councils that may not have the resources to build robust internal rebate tools?
- a. DIA will continue to support councils via support@ratesrebates.govt.nz. We provide the council handbook. The online rates rebates calculator for 1 July 2025 is being modified so exact amounts can be entered. DIA delivered a webinar about the changes and is prepared to meet councils separately. We can talk to individual councils as required email Rates Rebates Support support@ratesrebates.govt.nz.
73. DIA currently assumes that councils manage rebate processing and tracking in-house, with no anticipated changes to existing processes. However, as some councils currently rely on DIA's terms system—which is scheduled for discontinuation—how does DIA expect councils to manage the transition and integrate rebate processing into their existing rating systems without an official system?
- a. DIA will continue to support councils via support@ratesrebates.govt.nz. We provide the council rates rebate handbook. The online rates rebates calculator for 1 July 2025 is being modified so exact amounts can be entered. DIA delivered a webinar about the changes and is prepared to meet councils separately. We can talk to individual councils as required email Rates Rebates Support support@ratesrebates.govt.nz.

Financial assistance for councils making these changes

74. Are there plans to provide funding or subsidies to support any necessary council-side development resulting from the removal of the current electronic Rebate Management system?
 - a. Councils will need to manage this scheme through their existing rates rebates administrative resource

75. Is there any financial assistance to council as we are now going to have to hire extra staff to help with processing the extra rebate applications and refunds to retirement villages that we will have to start doing from 25/26 rating year.
 - a. Councils will need to manage any increase in the volume of rates rebates applications through their existing rates rebates administrative resource.