



Applying for a rebate of rates

Guidelines for Retirement Village Operators

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Introduction

The Rates Rebate Scheme is a partial refund for people who pay rates to their council. It exists to provide financial relief for low-income New Zealanders owning their own home.

This guide is for retirement village operators to help retirement village residents apply for a rebate [under section 7A of the Rates Rebates Act 1973 \(the Act\)](#).

This guide does not constitute legal advice. In all respects, NZ legislation is the only authority for making decisions. The decision to record a person on the Rating Information Database (RID) and/or grant a rebate is a council decision.

Applications for rates rebates are made to and granted by local councils. An application needs to be made each rating year. Talk to your council first if you have any questions regarding the rebate application process and payments for your retirement village.

The resident of a retirement village may be eligible for a rebate of the rates payable if they live in a residential unit in the retirement village on 1 July of the rating year, and while not a ratepayer, they contribute to the outgoings of the retirement village.

Rates rebates are calculated using a formula in the Act, which is usually adjusted each year. The calculation of a rebate takes into account the ratepayer's (and spouse/partner's) gross income for the tax year preceding the start of the rating year (with the exception of self-employed income), the amount of rates payable for the rating year, the number of dependants living with the ratepayer, and from 1 July 2025, whether the legal ratepayer holds a SuperGold Card. Not everyone will be eligible for a rebate, and or the full rebate amount.

A rebate calculator [is available](#) to help provide an indication of the rebate a resident may be eligible to receive at www.govt.nz/rates-rebates

For more information visit www.govt.nz/rates-rebates

Application forms

Application forms are available from your local council or can be downloaded from www.govt.nz/rates-rebates

The resident must submit a retirement village resident rebate certificate with their application form. It must be filled in and signed by the village operator and the resident. The certificate is available to download at www.govt.nz/rates-rebates

Application process

1. Village operator and resident complete the [‘Retirement village residents rates rebate certificate’](#).

Where the residents physical address is different from the rating address, include both addresses, or, the valuation number.

2. Resident completes [‘Rates rebate application’ form](#).

The resident must provide their gross income that they and their spouse/partner or joint homeowner earned in the preceding tax year to the current rating year. For example, for the rating year that started on 1 July 2025, the gross income is needed for the period 1 April 2024 to 31 March 2025.

3. Resident submits application and certificate to their local council.

The completed rebate application form, declaration certificate, evidence if they hold a SuperGold Card and evidence of any income other than superannuation must be submitted to the council before the end of the current rating year (30 June). Check your local council’s website on how to submit an application.

Council approves or declines the application.

How is the rebate paid to the resident?

There are two ways the rebate can be paid to the resident:

Option 1 (default) Credit villages rating account	Option 2 Pay the applicant directly
<p>The operator will either pay the applicant directly or discount the amount from the applicant's contribution to the village outgoings.</p> <p>A notice will be generated to the village operator and resident stating:</p> <ul style="list-style-type: none">• resident's name• rebate amount• rating year that the rebate amount applies to and when the rebate was credited.	<p>The resident must have requested this on the retirement village residents rates rebate certificate.</p> <p>The Council will pay the rebate directly into the resident's bank account.</p>

Common queries

SuperGold Card eligibility

The Government has introduced a new income abatement threshold to assist SuperGold Cardholders from 1 July 2025. The income abatement threshold to be eligible for the maximum rebate for SuperGold Cardholders and their households is higher than for other ratepayers. SuperGold Cardholders earning only NZ Superannuation, will be eligible for the full rebate, if they meet all the other eligibility criteria. SuperGold Cardholders earning more than NZ Superannuation may be entitled to a smaller rebate.

Individually rated property

Where the application is for an individually-rated property owned by the village, the total rates paid by the village is the amount for the individual property only.

Villages with Rest Home Services

Where a retirement village also has rest home services, the rest home portion of the rates should be **excluded**. Contact your local council to understand the way your village is rated.

GST is included

Council rates are a service fee and therefore are GST inclusive. Therefore, GST is **included** in the calculation for total rates payable by the village.

Not at full capacity

If your retirement village was not at capacity at 1 July, you can use the total annual contribution that would be expected if all units were filled.

When residents can apply

Residents must apply to their local council within the current rating year. A rating year starts on 1 July and ends on 30 June. A resident can only apply once the retirement village operator has provided the resident with a declaration certificate stating the resident's rates contribution to the village. This will be after 1 July when the village operator receives their first rates bill of the year from the council.

Late applications will not be accepted after the rating year has ended.

Moved addresses during the rating year

A rebate may be given if a ratepayer has moved addresses during the rating year and was residing in their own home in which they were the ratepayer on 1 July of that rating year (e.g. not in the retirement village). The resident must provide evidence from a solicitor of the sale and rates payable of the first property. The council will apportion the rebate accordingly.

Not living in their unit on 1 July of the current rating year

If a resident has moved into the unit after 1 July, they are only eligible for a rebate if they were residing, on the 1 July, at another property they owned or held a licence to occupy agreement as a ratepayer.

If they were temporarily absent, for example on holiday or in hospital, they can still apply as long as:

- they were away for less than 12 months, and
- they were still responsible for paying rates during this time, and
- the property was not rented or otherwise leased out.

How privacy of income information is managed

The village operator should not see a residents completed rates rebate application form. Only the council is required to view the household income etc.

Couples need to declare their gross income

Yes couples living together on 1 July of the current rating year must declare their combined gross income.

How residents can obtain their income details

Superannuation and other benefits – Benefit amounts from 1 April for the last tax year are available at www.workandincome.govt.nz/products/benefit-rates/index.html. Councils also have this information.

Interest or dividends – The residents bank or financial provider can provide a statement.

Wages or salary earnings – The resident's employer can provide them with an income statement for the financial year.

Business or self-employed income – This will be included in the financial documents or IR3B/IR10 form that you submitted to IRD. For business or rental income, the net profit before tax must be declared. Business or rental losses cannot be offset against other income - losses should be declared as \$0.

Overseas pensions etc. – Residents need to contact their pension provider. These are required to be declared as gross income converted to New Zealand Dollars.