



New Zealand Government
Te Kāwanatanga o Aotearoa

Rates Rebate Scheme Council Handbook

This council handbook is to
provide operational support

10 June 2026

Current rating year's rebate of rates
calculator (with exact amounts) and application forms

www.govt.nz/rates-rebates

This document will change as functions move from the
Department of Internal Affairs to the Ministry for Cities,
Environment, Regions and Transport from 1 July 2026.
Check the latest *Rates Rebates Update* newsletters.

Council support is now available at

www.mcert.govt.nz/our-work/local-government/local-government-policy/rates-rebates-claims/

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Revision History

Version date	Description
7 July 2025	<ul style="list-style-type: none"> • Addition of rebates calculator that can be requested by councils • Information on Oranga Tamariki Caregiving (foster care) Payments not being income.
8 July 2025	<ul style="list-style-type: none"> • Addition information in council process about- Council Reference Unique Property ID .
31 July 2025	<ul style="list-style-type: none"> • Confirmation that expired SuperGold combo cards can be accepted.
27 August 2025	<ul style="list-style-type: none"> • Amended as a result of Child Support (Pass On) Acts Amendment Act 2023.
15 October 2025	<ul style="list-style-type: none"> • The rebate must be apportioned if apply for a rebate after property sold, and did not become the ratepayer of another property.
6 January 2026	<ul style="list-style-type: none"> • Amended 'Dependents and relatives affect rebate' to replace and with or, so that it now states that a dependent can be a child or a relative.
12 March 2026	<ul style="list-style-type: none"> • Definition of 'rates' amended on 27 August 2025 by Local Government (Water Services) (Repeals and Amendments) Act 2025, to include water services changes.
14 May 2026	<ul style="list-style-type: none"> • New rating amounts in Appendix I, new benefit information in Appendix 3 for the 2026 rating year
10 June 2026	<ul style="list-style-type: none"> • General content review

Introduction

Purpose of the Rates Rebate Scheme Council Handbook (Handbook)

This handbook replaces all earlier versions on the Rates Rebate Scheme. The handbook assists local authorities to process applications for rates rebates in conjunction with the [Rates Rebate Act 1973](#) and changes as a result of the [Local Government \(Rating of Whenua Māori\) Amendment Act 2021](#).

The handbook 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.

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.

Definitions

Directly refer to the Interpretation section and specific parts of the Acts. For example:

[Local Government \(Rating\) Act 2002:](#)

- Ratepayer
- Dwelling
- Person using land or a rating unit
- Underlying rating unit (in relation to rating of Whenua Māori)
- Separate rating area (in relation to rating of Whenua Māori)
- Residual rating area (in relation to rating of Whenua Māori)

[Rates Rebate Act 1973:](#)

- Dependant types – child and relative
- Rating year
- Property
- Residential property

[Retirement Villages Act 2003:](#)

- Retirement village
- Residential unit

[Local Government \(Water Services\) Act 2025](#)

- Charges set and collected by Watercare Services Limited

Public information on rates rebates

Public information on rates rebates can be found at www.govt.nz/rates-rebates about:

- What is a rates rebate
- Rates rebate calculator
- Who is eligible to get a rates rebate
- Application forms.

Applications must be made to the council in the rating year	<p>Applications must be received by the council by 30 June of that rating year, unless 30 June is on a weekend. If 30 June falls on a weekend, applications can be accepted on the next working day.</p> <p>Applications for a rebate of the rates payable in a rating year, must be applied for within that rating year.</p> <p>Late applications after 1 July of the previous rating year cannot be accepted.</p> <p>There is no discretion, whatever the circumstances are, within the Rates Rebates Act for ratepayers to apply late for the previous years that they missed out on.</p> <p>Do not give a late application ratepayer the Department of Internal Affairs (DIA) Rates Rebate Support email as there is no opportunity of giving them a different answer.</p>
Rates rebate decisions	<p>Councils are responsible for deciding whether a rebate of rates is granted to a ratepayer. If a rebate is granted, the council can apply to DIA for a refund of the rebates granted.</p>
Eligibility and thresholds	<p>From 1 July 2025 there are two income abatement thresholds for SuperGold cardholders and non-SuperGold cardholders.</p>
Rates rebate applications	<p>Applications for rates rebates are made to and granted by local councils. Councils are reimbursed the rates rebate by the Government through DIA.</p>
Communication with ratepayers	<p>All direct communications with ratepayers are the responsibility of the council.</p> <p>Reminder that support@ratesrebates.govt.nz is dedicated support for council use only.</p>
Formula for calculating a rates rebate	<p>Rates rebates are calculated using a formula in the Rates Rebate Act 1973. These rates are updated each year on 1 July on the govt website. Councils are encouraged to make use of the online rates rebates calculator to calculate exact amounts.</p> <p>A rates rebate calculator (in an Excel spreadsheet) can be emailed to councils on request. This includes a table with maximum rebates payable and income abatement threshold's allowing councils to calculate rates rebates for past years.</p>

COUNCIL INFORMATION

Support

Webpage for councils www.mcert.govt.nz/our-work/local-government/local-government-policy/rates-rebates-claims/ provides easy access for councils to:

- Handbooks
- Forms
- Newsletters
- Webinar on new processes for 2025 rating year

Email for assistance Councils can email support@ratesrebates.govt.nz for assistance with:

- The new process from 1 July 2025 to request a refund of rebates granted or the adjustment of a rebate that has already been paid to the council
- Information from the retired electronic Rebate Management System (eRMS)
- Complex applications that are not covered in this handbook
- Alleged fraudulent activity.

For questions relating to the Rating of Whenua Māori, contact councils@dia.govt.nz.

Any advice given by DIA does not constitute legal advice. If a legal opinion is required, councils must consult with their legal team.

Order forms from Bluestar

Order the application form for the current rating year, DLE brochure and A1 poster from the [Bluestar portal](#).

You will receive an email confirmation from Bluestar when your order has been received.

If you require a second order to go to a different delivery address, you will need to place a second order using the link above.

All delivery addresses are for a street address. Do not enter a PO Box or a Private Bag.

Download forms from govt.nz website

You or the applicant can download individual new forms from the govt.nz website '[Get a rates rebate](#)' webpage - [Apply for a rates rebate: application forms](#). These forms are only available on govt.nz:

- [Retirement village residents — Declaration form \(PDF 108KB\)](#)
- [Company-share apartment residents — Declaration form \(PDF 744KB\)](#)

Retain forms for 7 years

Application forms must be retained by council for 7 years

Do not send ratepayers application forms to DIA. Councils must retain forms in hardcopy or digitised (scanned) form for 7 years.

If you scan the forms, you do not need to keep the paper application forms. You can save the paper or digitised (scanned) application forms in the most appropriate way for the council. Scanned forms may be best saved with the property files.

electronic Rebate Management System (eRMS) has been retired

electronic Rebate Management System (eRMS) has been retired

As of 1 July 2025, the electronic Rebate Management System (eRMS) entered retirement and its web application has now been fully decommissioned.

New refund request process from 1 July 2025

Monthly request for refund

A request for a refund must be emailed to RatesRebates.OperationsDelivery@dia.govt.nz within the first 5 working days after month end. The request for refund includes a list of all claims the council has granted for that month.

If the council did not grant any claims in any month, a request for refund form must still be emailed but showing zero claims granted.

One DIA payment run will be made each month to all 67 councils. For your council to be included in the monthly DIA payment run, you must email your request to refund to DIA within 5 working days after the end of the month. If your council misses the 5 working day end of month deadline, the payment from DIA to the council will be made in the following month.

After the payment is made into the council bank account, the council will use their own internal information about which claims the payment relates to.

The refund and adjustment forms and specifications are available for councils at www.dia.govt.nz/Rates-Rebates-Claims

Adjustment of claim already paid to council

If DIA has paid the council for a claim, and that claim is later reassessed, the council must email RatesRebates.OperationsDelivery@dia.govt.nz an adjustment form.

Reassessment may mean that the ratepayer's rebate has increased, reduced or they are not eligible.

If there is more than 1 adjustment, a list must be emailed along with the adjustment form.

The refund and adjustment forms and specifications are available for councils at www.dia.govt.nz/Rates-Rebates-Claims

DIA will pay the council in the next monthly payment, the difference between what has already been paid to the council, and the new assessment calculation.

Only submit one adjustment form per day. This is due to IT constraints in how the adjustment form is processed at DIA.

**Council Reference
Property ID**

Council Reference and **Property ID** are reference numbers created by the council. These numbers can be the same as were used when claims were submitted to eRMS.

The Council Reference must be a unique number that specifically identifies the ratepayers application. It must be unique as there will be a check to make sure that duplicate applications are not submitted. The council reference should be unique across all rating years.

The Property ID must be unique for a rating year, for that ratepayer's application. If there is a change of ownership, or a ratepayer turns 65 during the rating year and makes a second application, the same property ID can be used.

The council must be able to use the Council Reference and Property ID to locate a specific application if required to for audit purposes.

The reference numbers need to be the same if the council makes an 'adjustment' to a rates rebate claim so we can link them together and there is an audit trail.

Remittance information

When a payment is made to the council's bank account, a remittance advice is emailed. The remittance advice is usually emailed to the council's finance team.

The remittance advice can be sent to multiple email addresses. To add another email address, email us at support@ratesrebates.govt.nz.

**Recovery of
overpayments**

A ratepayer can be required to repay the amount of any rebate they were not entitled to if DIA declines to make a refund to the council because the ratepayer is not entitled to the rebate. The amount of the rebate is deemed to be a rate payable to the council and is recoverable accordingly. In such cases DIA will deduct the amount of the rebate from the council's next monthly payment via the 'adjustment' process.

**Reimbursement to
councils**

DIA will reimburse councils for all rebates granted that:

1. have been properly granted or refunded, and
2. have already been paid to the ratepayer.

Rating by instalments

Where a system of rating by instalments is involved, a single reimbursement is to be claimed for the full year's rebates after it is possible to ascertain this figure (i.e. after rates for the current year have been made).

Feedback

DIA welcomes feedback about how to improve the process. Rates officers can email support@ratesrebates.govt.nz with suggestions.

Auditing

Auditing A new audit process is being developed for the 2025 rating year. The purpose of this process will be to support councils with their rates rebates control frameworks to ensure processes are robust and meet requirements.

APPLICANT INFORMATION

Income

Income sources The gross income received from New Zealand and overseas, before tax and/or expenses, unless otherwise stated (i.e. self-employed).
Income generally includes:

- all money received by the ratepayer and their spouse/partner from any source for their use or advantage - [section 2 of the Rates Rebate Act 1973](#), and
- if the ratepayer carries on any business as a self-employed person – more detailed information follows.

Exclusions

For the full list of excluded sources of income refer to [section 2\(1\) 'Income' \(d\) of the Rates Rebate Act 1973](#). For example:

- any capital money received from any source e.g. inheritance, prizes and winnings, sale of personal assets.
- any family tax credit payable under the Income Tax Act 2007
- any winter energy payment received under the Social Security Act 2018.

Year of income The ratepayer needs to include income from the preceding tax year, which is the 12 months ending 31 March before the start of the rating year.
For example: The 2025 rating year is from 1 July 2025 to 30 June 2026, so the income that the ratepayer needs to declare is from 1 April 2024 to 31 March 2025.

Income from spouse/partner Spouse means the ratepayer's wife or husband on 1 July at the start of the rating year.
Partner means the ratepayer's civil union partner or de facto partner on 1 July at the start of the rating year.
The ratepayer must include all money, from the preceding tax year, from any source received by their spouse/partner that is for them or the ratepayer's spouse/partner's use or advantage.
This applies where the ratepayer's spouse/partner is "ordinarily resident on the property" on 1 July. As the ratepayer's spouse/partner only needs to be "ordinarily" resident on 1 July, that means they can be temporarily absent, such as being on holiday or in hospital - [section 2 of the Rates Rebate Act 1973](#).

If the ratepayer separated from their spouse/partner after 1 July of the rating year and they no longer were “ordinarily resident on the property”, the spouse/partner’s income must still be included in the application.

An application for a rates rebate is determined as on 1 July of the rating year. If the ratepayer and their spouse/partner were together on the property on that date, both of their incomes must be included.

Exclusions

- Do not include income from the ratepayer’s spouse/partner, if before 1 July of the rating year:
 - they died, even if their name still appears on the rates assessment notice.
 - the ratepayer separated from their spouse/partner and they were not “ordinarily resident on the property” as at 1 July.

Some sources of income are excluded – see [section 2\(1\) ‘Income’ \(d\) of the Rates Rebate Act 1973](#). For example:

- any capital money received from any source e.g. inheritance, prizes and winnings, sale of personal assets.
- any family tax credit payable under the Income Tax Act 2007
- any winter energy payment received under the Social Security Act 2018.

Income “does not include”

All money received by the ratepayer and their spouse/partner from any source for their use or advantage from the preceding tax year must be included in the rates rebates application with the exceptions of these specifically defined in [section 2 of the Rates Rebate Act 1973](#) that are **not to be included**:

- any capital money received from any source e.g.
 - loans
 - inheritance
 - prizes and winnings
 - sale of personal assets
 - lump sum payments from the Accident Compensation Corporation
 - capitalisation of Superannuation or retirement allowance
 - cash grants
 - capital payments
 - drawings from a capital account where the ratepayer is self-employed.
- payments made under the Veterans’ Support Act 2014, or any pension or periodical allowance received from a Commonwealth country (other than NZ) that the Ministry of Social Development has determined is comparable, **other than**:
 - weekly income compensation
 - weekly compensation (whether for a veteran or the veteran’s family)
 - veteran’s pension
 - retirement lump sum
 - children’s pension, or

- dependant's pension.
- money received as a grant to meet funeral expenses
- money paid to the recipient of a military decoration
- Family Tax Credits payable under the Income Tax Act 2007 (for clarification see *Appendix Two: Benefit guide as to whether 'income'*
- any salary or wages of a person in receipt of any supported living payment, sole parent support, or related emergency benefit under the Social Security Act 2018 or a veteran's pension under Part 6 of the Veterans' Support Act 2014 or a veteran's pension under the Social Welfare (Transitional Provisions) Act 1990, being salary or wages earned in respect of a period before the date of commencement of that benefit or pension
- any winter energy payment received under the Social Security Act 2018
- other examples of income that is not to be included are provided in this document as a result of questions from councils e.g. lump sum money received from family should be excluded (*regular ongoing payments need to be included as income*).
- A comprehensive list of Benefits and Allowances (Work & Income, IRD, Veteran entitlement Study link etc) and whether they are included as income can be found at the end of this handbook.

Income on ratepayers tax return

Income under the Rates Rebate Act 1973 is, generally, all money received by the ratepayer(s) and their spouse/partner from any source for their use or advantage during the preceding tax year.

The 'preceding tax year' is defined as being *the period of 12 months ending with 31 March preceding the commencement of the rating year in respect of which the application is made.*

Therefore, for the purposes of the Rates Rebate Act 1973, income is generally any money received during a period of *12 months ending with 31 March*, to the exclusion of the types of income that fall under "does not include" in section 2 of the Rates Rebate Act 1973.

Whether or not money received is taxed is irrelevant to identifying it as income under the Rates Rebate Act 1973, with one exception - it is only where the ratepayer is self-employed that there is a reference in the Act to the "preceding tax year (within the meaning of the Income Tax Act 2007)".

The income required to be included on an application under the Rates Rebate Act 1973 is therefore the gross monies received. It is generally not in relation to the Income Tax Act 2007, unless the ratepayer is in business as a self-employed person.

Self-employed ratepayer

If the ratepayer or their spouse/partner are self-employed:

- the ratepayer must include all money, from the preceding tax year, from any source received by their spouse/partner that is for their or their spouse/ partner's use or advantage; and

- for the self-employed part of the ratepayer’s income, the [net income](#) in the preceding tax year; and
- refer to the ‘Income’ section of this document for further guidance.

DIA requires that self-employed persons provide proof of their income:

- a copy of their IR3B or IR10 that was provided to Inland Revenue, or
- a complete set of financial accounts for the last income year.

Drawings from a self-employed person’s capital account are not income under the Rates Rebate Act.

Low or zero income

A very low or zero income requires the ratepayer to provide a letter explaining how they support themselves financially through the year. There could be a perfectly logical reason why a low income is declared by a ratepayer e.g. inheritance money, savings etc. If not satisfied, the council is authorised by DIA to request evidence of income.

Evidence of income

If DIA has specified on the application form that the rate payer must provide evidence of income e.g. IR3B or IR10 for business owners, then the Council is carrying out the direction of DIA by ensuring those documents are included in their application form.

While the council cannot request additional evidence of income (**other than that which is requested on the application form**), if the rate payer provides additional evidence of income, this should be included with the application and forwarded to DIA.

If the council have serious concerns about a ratepayer’s income, that should be referred to DIA (support@ratesrebates.govt.nz) for investigation before the council grant the application.

Offsetting a loss

Offsetting a loss on one category of income against another category is not permitted e.g. the ratepayer cannot deduct a loss on a business or rented property from money earned from salary or wages.

For example, a person who made a loss from a business of \$5,000 and received superannuation payments of \$31,899.64 they must declare the \$31,899.64 superannuation as income in their rates rebate application. The business loss of \$5,000 is recorded as \$0 beside ‘Net business income’.

Housekeeping contributions

This is where money has been received for housekeeper duties, such as for home management, associated tasks and/or cleaning.

If the ratepayer and/or their spouse/partner have received money for housekeeping it needs to be declared as income.

Exclusions

- Do not add in again any money paid between the ratepayer and their spouse/partner to help with the housekeeping, as that is already included as part of their income.

Dependents and relatives affect rebate

Dependents of the ratepayer are generally (refer to [section 2 of the Rates Rebate Act 1973](#)) “who ordinarily resides on the property” as at 1 July:

- children who are under the age of 18 years old and are not married, in a civil union or de facto relationship, or

- relatives of the ratepayer who are receiving a social security benefit under the Social Security Act 2018 at the start of the rating year.

Each dependent increases the amount of the rates rebate as per [section 3\(1\)\(a\)\(ii\)](#) of the Rates Rebate Act 1973.

As the dependent only needs to be “ordinarily” resident on 1 July, they can be temporarily absent, such as being at a boarding school. The dependent must still be financially dependent and maintained as a member of the family as well as being under the primary care of the ratepayer or their spouse/partner.

Exclusions

- A child is not a dependent of the ratepayer if they have been placed in the care of an approved person and payments are being made in respect of [section 363 of the Children, Young Persons, and Their Families Act 1989](#)
- The spouse/partner of a ratepayer is not a dependant for the purpose of [section 3\(1\)\(a\)\(ii\)](#) of the Rates Rebate Act 1973.

Income from dependants

All money from any source (with some exceptions e.g. money from Working for Families Tax Credits) for the use or advantage of the ratepayer and their spouse/partner benefit must be included in the application for a rates rebate.

Money received by a dependent of the ratepayer is only included if they are also a ratepayer of the property.

All ratepayers “ordinarily resident” must include their income

Everyone named as a ratepayer who is "ordinarily resident on the property" on 1 July must include all money from any source (with some exceptions). Income of spouse/partners who are "ordinarily resident on the property" on 1 July should also be added.

Long-term in a hospital or rest home

Where the ratepayer is in a hospital or rest home on 1 July and has been for less than 12 months, a rebate may be granted provided that the property has not been let and the ratepayer is still responsible for paying the rates.

If the spouse/partner of the ratepayer is a long-term patient in a hospital or rest home, then the residential property the ratepayer is applying for a rates rebate is not their ordinary residence. In that case, the spouse/partner’s income should be excluded from the application.

One of the criteria is that the residential property the ratepayer is applying for a rates rebate for, is used as their usual place of residence at the start of the rating year. If there are multiple ratepayers for the property and one of them is a long-term patient in a hospital or rest home, then the property is not their usual place of residence. If that is the case, their income should be excluded from the application.

Had to vacate apartment during leaky building remediation

The general rule on place of residence:

- If the ratepayer is temporarily absent on 1 July, then their eligibility would not be affected.

- If the ratepayer has been absent from their usual place of residence whilst it is being repaired, for less than 12 months, a rebate may be granted, providing that the property has not been let and the ratepayer is still responsible for paying the rates.
- If the ratepayer has been absent for more than 12 months, then it would not be considered their usual place of residence at that time and they would not be eligible for a rebate.

Benefit Income

Work and Income benefits

Generally, the *gross* amounts (i.e. before tax) of all Work and Income benefits and allowances are to be included in the application.

For Work and Income payment rates for benefits and entitlements since 2009 refer to www.workandincome.govt.nz/products/benefit-rates/index.html or Appendix Three: Benefit Amounts for 2025/26 tax year, as relevant for the 2026/27 rating year.

Exclusions

- Exclude benefits that are marked with “No” in *Appendix Two: Rates Rebate Scheme Classification of Assistance* of this document (e.g. Unsupported Child’s Benefit).

War pensions

Generally, the *gross* amounts (i.e. before tax) of all war pensions payable under the Veterans’ Support Act 2014 are to be included as income in a rates rebate application.

Include payments made under the Veterans’ Support Act 2014 that are:

- weekly income compensation
- weekly compensation (whether for a veteran or the veteran’s family)
- veteran’s pension
- retirement lump sum
- children’s pension, or
- dependant’s pension.

Also include any pension or periodical allowance received from a [Commonwealth country](#) (other than NZ) that the [Ministry of Social Development](#) has determined is comparable to the list above.

Exclusions

- Payments made under the Veterans’ Support Act 2014 or any pension or periodical allowance received from a Commonwealth country (other than NZ) that the Ministry of Social Development has determined is comparable, **that are not bulleted above.**

SuperGold Card

SuperGold cardholders eligibility

From 1 July 2025, applicants for a rebate of rates that hold a SuperGold Card are eligible for a rebate calculated on a higher income abatement threshold than non-SuperGold cardholders.

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 receiving New Zealand Superannuation who are struggling to pay their rates and this is addressed through expanding the existing rates rebate scheme.

The legal ratepayer named on the rating information database (RID) must hold the SuperGold Card. If two ratepayers are named in the RID, then either can apply for a rebate.

This eligibility excludes overseas SuperGold Cards.

Types of SuperGold card

SuperGold card



SuperGold combo card with expiry date



A ratepayer receives a SuperGold Card

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](#)

Expired SuperGold Card

SuperGold Card's do not expire.

SuperGold 'combo cards' have an expiry date, which mainly applies to the eligibility for a Community Services Card. When the combo card is due to expire, a new one will be sent automatically, unless the person's income is close to the limit for a Community Services Card. Refer to [SuperGold Card - Work and Income](#)

For the purpose of applying for a rebates of rates, expired SuperGold 'combo cards' can be accepted.

Ratepayers obtain a SuperGold card partway through the year

Ratepayers that gain a SuperGold Card partway through a rating year due to their 65th birthday occurring after 1 July, are eligible to apply under for the higher income abatement threshold for a top-up to the maximum rebate. The top-up applies, as if the ratepayer had held a SuperGold Card from the start of the rating year.

The scenario will only occur if:

- The ratepayer applied for a rebate before they turned 65, and received less than the maximum rebate, and
- In the same rating year, the ratepayer turned 65 and now holds a SuperGold Card, so
- They can make a fresh application for a top-up to the maximum rebate based on the higher income abatement threshold.

The same ratepayer does not need to apply for the top-up, but the application must be received from one of the ratepayers named in the RID.

If the ratepayer does not apply for their 'top-up' by 30 June, their late application cannot be accepted.

Retirement villages and owner-occupiers

The higher SuperGold Card eligibility is available to residents of retirement villages as well as individuals who own their own home or live in an owner-occupier flat or a company-share flat or apartment.

Name on the Super Gold Card does not match

The names on the RID and the SuperGold Card may not always match. In these cases, the council must be satisfied that the person that holds the SuperGold Card is the same person listed on the Rating Information Database. The most common reason may be as a result of a surname assumed on marriage.

Evidence of SuperGold Card

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.

Power of attorney

If a power of attorney is applying on behalf of the ratepayer, the council needs to be satisfied that the ratepayer named in the rating information database holds a SuperGold Card.

Estates can claim a SuperGold card rates rebate

Normal eligibility of an estate claiming a rates rebate applies.

If the ratepayer was alive and listed on the rating information database on 1 July, had a SuperGold Card and died during the rating year, the estate may be eligible for a rebate.

With regards to applying for a rebate in future years, it is recommended that the person living in the property gets legal advice about updating the

Rating Information Database (RID) if they intend to apply for a rebate in the following rating year.

Other Income

Accident compensation Regular ongoing payments as compensation received under the Accident Compensation Act 2001 must be included as income.

Exclusions

- A lump sum compensation payment (e.g. for permanent impairment).

Personal superannuation

Any money received from the Government Superannuation Fund, National Provident Pension Scheme or overseas personal superannuation must be included in the rates rebate application as it is for the use or advantage of the ratepayer.

There are seven Government Superannuation Fund (GSF) schemes: General, Armed Forces, Police, Prisons, Judges, Solicitor-General, and Parliamentary.

There are 10 National Provident Fund (NPF) schemes including the Defined Benefit Plan (DBP) operated by The NPF Trustees governed by the National Provident Fund Restructuring Act 1990. The scheme has been closed to new contributors since 1991. The National Provident Pension Scheme pays pensions to people who were previously members of the NPF schemes.

Overseas superannuation (converted to New Zealand dollars) is treated in the same way New Zealand personal superannuation income.

KiwiSaver and other PIE income

A portfolio investment entity or PIE is an entity which invests the contributions from its investors in different types of passive investment. An example of a PIE is KiwiSaver.

If the ratepayer withdraws money from a PIE, the interest on the money they invested will also be paid to them and is available for the use and advantage of the ratepayer. It is this interest on withdrawn funds received during the preceding tax year that must be included as income for rate rebates purposes. Usually, it is only a small amount that needs to be included as income for rates rebates.

The ratepayer will need to contact the PIE provider to find out the interest earned on the funds they have withdrawn from their PIE account. The information provided by Inland Revenue and lump sum interest on all the funds is not useful in the rates rebate calculations.

The exception is when the PIE provider is incapable of providing the interest earned, then that income source does not need to be included in the application.

This also applies if the ratepayer is 65 or older and withdraws funds from a PIE.

Money from family

Regular ongoing money received from family is included as income.

Lump sum money received from family is not included as income.

Rental income	<p>Rental income is considered to be running a business as a self-employed person, so the amount that needs to be included in the rates rebates application is the ratepayer/spouse/partner's net income in the preceding tax year.</p> <p>Income from rent is determined by deducting all legitimate expenses (as when completing the ratepayers tax return) relating directly to the rented property from the gross rent received and then declaring the net rent.</p> <p>The rates on a rental property are a legitimate expense and may be deducted from the gross rent. This means that where a ratepayer is renting a portion of their property, they can deduct rates to the same proportion as an expense in arriving at the net income from rent.</p> <p>Where only part of the property is rented a reasonable proportion of the expenses on the property should be allowed when calculating net rent.</p>
Boarders	<p>Boarders (other than dependents of the ratepayer) are persons who rent a room or rooms and have meals provided by the ratepayer.</p> <p>The ratepayer can have up to 2 boarders without needing to include that money in their rates rebates application.</p> <p>If the ratepayer has three or more borders, the property is considered a business and therefore they cannot apply for a rates rebate.</p> <p>Children receiving Oranga Tamariki caregiving (foster care) payments for the purpose of rates rebates are not considered boarders (see information on Appendix Two).</p>
Tenants	<p>Tenants are persons who rent a room or rooms only and have no meals provided by the ratepayer.</p> <p>The ratepayer can apply for a rates rebate if they have up to 2 tenants and that needs to be included as income.</p> <p>If the ratepayer has three or more tenants, the property is considered a business and therefore they cannot apply for a rates rebate.</p>
Maintenance (e.g. divorce)	<p>When a relationship ends, the parties normally become financially independent of each other. In some situations, however, one spouse or partner may pay maintenance to the other to support them for a period.</p> <p>If the ratepayer receives maintenance, it must be included as income in the rates rebates application.</p>
Trusts	<p>Personal income of a trustee must be declared when applying for a rates rebate, not that of the trust itself.</p> <p>This includes any income the trustee receives from the trust.</p> <p>Exclusions</p> <ul style="list-style-type: none"> • Capital Distributions.
Capital Distributions from a Trust	<p>"Capital Distributions" are a way for a trust to provide for beneficiaries by distributing capital, from trustee income accumulated in previous years, or they can distribute capital gains made from selling trust property.</p>

The Rates Rebate Act 1973 states that income from “any capital money received from any source” is not to be included.

Therefore, the Capital Distribution the ratepayer received is not included as income under the Rates Rebate Act 1973.

Interest and dividends Generally, income includes all money received by the ratepayer and their spouse/partner from any source for the use or advantage of the ratepayer. That includes interest and dividends from investments, including non-taxable dividends.

Conversion of overseas income Include all overseas income before tax and/or expenses, unless otherwise stated (i.e. self-employed) should be converted to New Zealand dollars using the average exchange rate for the income period. Refer to www.ird.govt.nz/managing-my-tax/overseas-currency-conversion-to-nz-dollars

Deceased person Estates of deceased persons may be granted rebates where the deceased person met the normal criteria but died within the current rating year. The executor/administrator of the estate must be able to complete the application form’s declaration, confirming that all the information included is true and correct.

A copy of the probate (for an executor) or letter of administration (for an administrator) must be included with the application.

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.

Legal entities

Trusts and beneficial owners A rates rebate cannot usually be claimed against a property owned by a trust or by an occupier under a will of entitlement to reside or living at the property under a trust. The exception is where the occupier is a trustee named on the rating information database, and they meet the eligibility to apply for a rates rebate.

If the person living in the property (the occupier), is paying the rates and not on the rating information database they cannot claim for a rates rebate as they are not the ‘ratepayer’ as per the definition of the [Rates Rebate Act 1973](#). This type of arrangement is a private agreement between the occupier and the trust.

Companies A ratepayer is the person who is named as a ratepayer in the rating information database and the district valuation roll. As “person” is not defined in the Rates Rebate Act 1973 or the Local Government (Rating) Act 2002, the definition is therefore provided in the Legislation Act 2019: “person includes a corporation sole, a body corporate, and an unincorporated body”.

For reference, a corporation sole is a legal entity where a single office (not the individual) continues over time, holding assets and responsibilities as different people take up the role. In the private sector,

it is rare but can include religious office holders (e.g. a bishop holding church property) acting as the enduring legal entity.

Therefore "person" may refer to a natural person or individual or a company for the purposes of the Rates Rebates Act.

The property subject to the application must be the registered office of the company.

Where a company can satisfy the requirements of the Rates Rebate Act, it may apply for a rates rebate. However, it is the company that must apply for and be paid the rebate. The rebate cannot be paid to another person, natural or otherwise.

A company must have a natural person or individual to act for it. Any person acting on behalf of a company may only do so if acting under express or implied authority:

- Express authority: The company's constitution, or a resolution of the company's board of directors, specifically gives authority to a person or class of persons to act on behalf of the company.
- Implied authority: Arises from the position in the company held by the person.

For example, someone holding the position of "director" with a company would generally have authority to act on behalf of a company, as would someone employed by the company in a senior managerial position.

A company is only eligible to apply for a rebate within a rating year that it is registered in the Companies Register. If a company is removed from the register during the current rating year, it is still eligible to apply within that rating year, but not in later rating years.

A company must meet all the same requirements to apply for a rates rebate as any other applicant under the Rates Rebates Act.

Exclusions

- Corporations, societies, associations or institutes are not eligible for a rates rebate.
- The residential property applied for cannot be used principally for commercial or industrial or business or farming purposes, unless it is a retirement village.

Property

Residence can apply for To apply for a rates rebate for a residential property (i.e. a rating unit or separate rating area) during a rating year, the ratepayer must be using it as their “usual place of residence” on 1 July at the start of the rating year.

Exclusions

- Commercial, industrial, business and farming activities - [sections 2 and 3 of the Rates Rebate Act 1973](#).

What is a business?

In order for an activity to be determined as a business, tax cases have determined that there must be an intention and a reasonable prospect of making a profit. There are other factors which the courts have considered, again in tax cases, as described in these examples:

- Whether there are elements of continuity and repetition of transactions of a similar character. Then it may be considered a business.
- The size of the undertaking. If the activity has no significant commercial purpose or character, it may not be a business.

Each case must ultimately be decided on the application of these principles to the facts.

‘Principally’ used for business

If the property is also used ‘principally’ for commercial or industrial or business or farming purposes, it will not be eligible for a rates rebate.

The definition of residential property in the Rates Rebate Act was relaxed in 1974 by adding the word ‘principally’. This was to allow rebates to ratepayers who may use part of their property to supplement their income. For example, where part of the property is let for grazing or for rental accommodation or where part of the property contains a roadside stall.

For example, a small Airbnb operation where a room is rented out from time to time would not deem the property to be primarily used for business purposes. Whereas, renting out the entire property for extended periods could be considered using it primarily for business. Financial documents showing income and expenses from the Airbnb business is a good way to make a clear determination. If over half the properties rates are claimed as an expense, then the property would likely be deemed to be primarily used for business.

The date at which the principal use is determined is 1 July of the year for which application is made. For example, if a property is used both as a dairy and a place of residence but the dairy closes in April 2021. The property would be residential property on 1 July 2021, enabling the ratepayer to apply for a rebate for the 2020/21 rating year. However, the ratepayer’s income from the dairy for the tax year ended 31 March 2021 must be declared.

Farming purposes

A property used principally for farming is excluded for rates rebate purposes. However, if part of the property is used for example, grazing or growing crops to supplement the ratepayer’s income, then so long as the property is not principally used for this purpose, a rebate may be granted.

Multiple lots on one property Where a rebate is applied for in respect of a property consisting of more than one lot, only one of which contains the ratepayer's residence, the rebate is to be calculated only on the rates applicable to the lot on which the residence is situated. An apportionment of values between the lots can be provided by the Valuer-General through Land Information New Zealand (see Rating Valuations Act 1998).

One property only A rebate may not be granted on more than one property. However, provisions apply for ratepayers that change their place of residence during the rating year.

Purchased after 1 July A ratepayer who first purchased a property after 1 July is not eligible to receive a rebate for that rating year. This is because the property was not their usual place of residence of the ratepayer on 1 July. The ratepayer could, however, apply for a rebate for the following year. However, provisions apply for ratepayers that change their place of residence during the rating year.

Sold during rating year and another purchased A ratepayer who, at the commencement of a rating year, was the ratepayer of a residential property, and later during that year becomes the ratepayer of another residential property or a retirement village, is entitled to a rates rebate. The amount of the rebate must be apportioned according to the amount of time the ratepayer was the ratepayer of each residential property during the rating year.

The ratepayer must provide evidence from a solicitor or elsewhere showing:

- the date of sale of the former property and the date of occupation of the new property; and
- the amounts of the rates apportioned between the vendor and the purchaser on the two properties; and that the rates have been paid on the former property.

If the ratepayer has already been granted a rebate on the rates due on the former property, and that rebate was less than the maximum allowable rebate, then they may be eligible for further assistance towards the rates due on the new property. The rebate should be assessed using the combined apportioned total of rates on both properties for which the ratepayer is responsible for paying. However, any rebate already granted is to be deducted from the newly calculated rebate.

If in calculating the rebate on the new property the ratepayer would only be eligible for an amount that was less than that of the rebate on the former property, no action can be taken to recover the difference.

The application for a rebate should be made to the council in whose district the purchased property is situated.

In all cases of sale and purchase, the apportionment of rates paid (whether the rates have been reduced by way of a rates rebate) is a matter between the vendor and the purchaser.

Sold during rating year and another NOT purchased Any rebate granted to and received by the ratepayer prior to selling the property cannot be withdrawn.
A person who was the ratepayer of a residential property on 1 July may apply for a rates rebate after the property has been sold. The amount of the rebate must be apportioned according to the amount of time they were the ratepayer of the property.

Where rates are payable by instalments Refer to the [Rates Rebates Act](#) for instructions where rates are payable by instalments.

Separate rating areas on Māori freehold land From 1 July 2021, the [Local Government \(Rating of Whenua Māori\) Amendment Act 2021](#) allows occupiers of individual homes on Māori freehold land to apply to council to establish a separate rating area for their house.

Once a separate rating area has been established and a person placed on the Rating Information Database (RID), a rates rebate can be applied for. The process for assessing and granting a rates rebate application on a separate rating area is no different than for other types of rating units.

Ratepayers of separate rating areas will be able to apply for rates rebates for rates assessed from 1 July 2021, but not for rates assessed earlier than that.

For further guidance on the establishment of separate rating areas or any other changes made by the Amendment Act, DIA has published '[A council officers guide to implementing the Local Government \(Rating of Whenua Māori\) Amendment Act 2021](#)' to assist councils.

If you have any further questions relating to the Rating of Whenua Māori, contact councils@dia.govt.nz.

Remissions
(e.g. for weather related events) This clarifies how to calculate a rates rebate where a remission has been granted to a ratepayer. Rates remission (remitted rates) is the cancelling or reduction of the amount a ratepayer must pay, as per the [Local Government \(Rating\) Act 2002](#).

According to the Rates Rebates Act 1973, a rebate of rates applies to the rates "payable".

To calculate a rates rebate, the rates payable is the rates assessment minus the remitted rates.

If a SuperGold cardholder applies later in the rating year for a 'top-up', and a remission has been granted by the council, the council may want to reverse the remission, apply the full rebate to the ratepayer's invoice, and apply to DIA for a refund of the adjusted rates assessment.

Application processing

Additional rates payable Where a ratepayer becomes aware of additional rates payable after applying for and receiving a rebate, a new application may be made. The rebate will need to be recalculated.

Cannot be withdrawn	<p>Once a rebate has been granted it cannot be withdrawn, unless the ratepayer is subsequently found to be ineligible.</p> <p>If the ratepayer was not eligible, they may need to refund the rebate they were not entitled to.</p>
Late applications	<p>Applications received after 30 June, the end of the rating year, cannot be accepted unless the 30th falls on a weekend. In these cases, the deadline shifts to the following working day.</p> <p>Applications for a rebate of the rates payable in a rating year, must be applied for within that rating year. There is no discretion within the Rates Rebates Act for ratepayers to apply for previous years that they missed out on.</p> <p>Applications can be posted but they must be received within the rating year (not afterwards).</p> <p>A posted application is deemed to have been delivered after 3 working days if it was properly addressed, prepaid and posted. Three working days is when something is considered to have been delivered within the ordinary course of business (refer section 17 of the Legislation Act 2019).</p>
Rates rebates calculations	<p>Rates rebates are calculated using a formula in the Rates Rebate Act 1973. These rates are updated each year on 1 July on the govt website. Councils are encouraged to make use of the online rates rebates calculator to calculate exact amounts from 1 July 2025.</p>
All questions must be answered	<p>All questions on the application form must be answered. If any question is not relevant to the applicant, the word “nil” or the letters “N/A” must be inserted in the appropriate place.</p>
Ratepayer can be helped but must sign	<p>The ratepayer (or someone with power of attorney to act for the ratepayer) must sign the applicant verification statement even though they may be assisted by someone to complete the rest of the application.</p> <p>If the form is signed on behalf of the ratepayer, a copy of the power of attorney must be attached.</p>
Declaration	<p>Council officers must check that the form and the verification statement has been signed and dated.</p>
Granting a rebate	<p>Once the council officer is satisfied that the application has been properly completed, the rebate must be granted and the amount of the rebate must be deducted from the rates due on the property. The balance is deemed to be the rates payable on the property. This applies whether the rates are paid at this time or not.</p> <p>It is a matter for individual councils to determine how to indicate to the ratepayer, either on the rates assessment or otherwise, the balance of the rates due.</p> <p>Council officers must grant the rebate before applying to DIA for reimbursement – not vice versa (see section 9 of the Rates Rebate Act).</p>
Water charges	<p>Where water is charged for separately, this is to be added to the rates amount.</p>

If the water charges payable for the current year is not known at the time of applying for a rebate, the water charges for the previous rating year are used for calculating the rebate. The water charges used must be those for the whole of the previous year, not part of the previous year and part of the current year, and the accounts must accompany the application.

The water accounts that are attached to the rates rebates application as evidence of the previous rating years charges, must be those applying to the property in respect of which a rebate is applied for even though that property may have changed hands during the previous year and the water accounts paid by someone else. Copies of the accounts are to accompany the application unless the council is able to verify the amount in some other way.

Exclusions (to 26 August 2025)

- Charges for water and wastewater services provided by council controlled organisations, and other providers contracted by councils, are not included as rates. For example, charges for services provided by Watercare Services Limited, a council controlled organisation, would not be included as rates.

From 27 August 2025

The [Local Government \(Water Services\) \(Repeals and Amendments\) Act 2025](#) changed the definition of 'rates' in the [Rates Rebate Act 1973](#) to include:

- charges set and collected under section 86, 87, or 88 of the Local Government (Water Services) Act 2025; and
- charges set and collected by Watercare Services Limited for providing water supply services and wastewater services under the Local Government (Water Services) Act 2025

This means that any charges from Watercare or any other water organisations (like Tiaki Wai) can be included when working out the total rates.

Council's responsibility

On receipt of the application the council officer must be satisfied that all the information required is shown. The council has no responsibility under the Rates Rebate Act for checking the accuracy of the information beyond making sure that the particulars of rates are correctly filled in and the income totals are correct.

While council officers do not have a legal responsibility for checking the accuracy of statements on the application form, if there is any doubt as to the accuracy of the information supplied, the application should be referred to support@ratesrebates.govt.nz for investigation before a rebate is granted.

Refunds

Instead of applying for a rebate prior to the payment of their rates, a ratepayer may pay the rates in full and then apply for a refund of the amount they would have been allowed by way of rebate.

Applications must be made during the year for which the rebate is intended.

The same application form is to be completed, and any refund owing is to be calculated the same as a rebate.

The Rates Rebate Act requires that the refund must be paid to the ratepayer before reimbursement is sought from the Department.

Owner-occupier flat refunds

Special provision has been made for the owners of owner-occupier flats, where each flat forms part of one rating unit and is not rated separately. This type of owner-occupier flats are often referred to as company share apartments and were common before the Unit Titles Act 1972. In all such cases only refunds of rates will be granted. Such refunds are to be calculated on the owner-occupier's contribution towards the rates on the whole property.

Instead of being accompanied by receipted rates assessments such applications must be accompanied by a certificate signed by the person appearing in the rate records as the occupier of the property of which the owner-occupier flat forms part.

The higher SuperGold Card eligibility is available to owner-occupier flat or a company-share flat or apartments.

There is a [rate rebate declaration form](#) for an owner of an 'owner-occupier' flat that must be accompanied by a certificate.

Retirement villages

Retirement village resident refunds

A resident of a retirement village who has a residential unit in the retirement village but is not a ratepayer in respect of that unit; and who contributes to the outgoings of the retirement village may apply for a refund.

The higher SuperGold Card eligibility is available to residents of retirement villages.

There is a specific form for this purpose, the "[Rates Rebate declaration certificate Resident of a retirement village unit](#)".

Retirement village scenarios

Scenario 1 – Non-separately rated unit, licence to occupy agreements, i.e. conventional:

- Residents apply with the "Rates Rebate declaration certificate Resident of a retirement village unit".

Scenario 2 – Separately rated unit with the resident named on the RID, usually a unit title:

- Residents can apply under the same process as regular homeowners, so they do not need to provide a declaration certificate.

Scenario 3 – Separately rated unit with the village named on the rating information database:

- Need to include declaration certificate with application, as the village is the 'ratepayer'. Should show the dollar amount of rates paid for the unit rather than the village.

Retirement village applications	Is a similar process for owner-occupier company share flats where there is one property but multiple ratepayers.
Retirement village claims	Rebates granted to retirement village residents are to be included in the council's monthly request for refund to DIA.
Contacting retirement villages	<p>Councils should contact registered retirement villages in their region to build a relationship and determine how best to facilitate the application process for residents holding licence to occupy agreements.</p> <p>Useful websites:</p> <ul style="list-style-type: none"> • Retirement villages that operate under the Retirement Villages Act 2003 www.companiesoffice.govt.nz/all-registers/retirement-villages/ • Village Guide is an independent, impartial guide to retirement villages and rest homes www.villageguide.co.nz • Village finder by the Retirement Villages Association (RVA) www.retirementvillages.org.nz/Site/RVA_Villages/Default.aspx • The office of the Retirement Commissioner, the Commission for Financial Capability (CFFC) provides websites that offer village-finding tools by region https://cffc.govt.nz/retirement-villages/living-in-a-retirement-village/finding-a-registered-retirement-village/

Appendix One: History of rebate amounts

Rating year	Contribution by ratepayer	Maximum rebate	Income abatement threshold (increased per dependant)
1973/74	\$50	No limit	\$2,340
1974/75	\$50	No limit	\$2,800
1975/76	\$50	No limit	\$3,400
1976/77	\$50	No limit	\$3,760
1977/78	\$50	No limit	\$3,760
1978/79	\$50	No limit	\$4,235
1979/80	\$100	\$200	\$4,850
1980/81	\$100	\$200	\$4,850
1981/82	\$120	\$200	\$5,700
1982/83	\$160	\$200	\$5,700
1983/84	\$160	\$200	\$5,700
1984/85	\$160	\$200	\$5,700
1985/86	\$160	\$200	\$6,527
1986/87	\$160	\$200	\$6,527
1987/88	\$160	\$200	\$6,527
1988/89	\$160	\$200	\$6,527
1989/90	\$160	\$200	\$6,920
1/4/90-30/6/90 (Transitional Qtr)	\$40	\$50	\$1,730
1990/91	\$160	\$200	\$7,400
1991/92	\$160	\$200	\$7,400
1992/93	\$160	\$200	\$7,400
1993/94	\$160	\$200	\$7,400
1994/95	\$160	\$200	\$7,400
1995/96	\$160	\$200	\$7,400
1996/97	\$160	\$200	\$7,400
1997/98	\$160	\$200	\$7,400
1998/99	\$160	\$200	\$7,400
1999/2000	\$160	\$200	\$7,400
2000/01	\$160	\$200	\$7,400
2001/02	\$160	\$200	\$7,400
2002/03	\$160	\$200	\$7,400

Rating year	Contribution by ratepayer	Maximum rebate	Income abatement threshold (increased per dependant)
2003/04	\$160	\$200	\$7,400
2004/05	\$160	\$200	\$7,400
2005/06	\$160	\$200	\$7,400
2006/07	\$160	\$500	\$20,000
2007/08	\$160	\$500	\$20,000
2008/09	\$160	\$530	\$21,180
2009/10	\$160	\$550	\$21,910
2010/11	\$160	\$570	\$22,340
2011/12	\$160	\$580	\$23,240
2012/13	\$160	\$590	\$23,650
2013/14	\$160	\$595	\$23,870
2014/15	\$160	\$605	\$24,250
2015/16	\$160	\$610	\$24,440
2016/17	\$160	\$610	\$24,470
2017/18	\$160	\$620	\$24,790
2018/19	\$160	\$630	\$25,180
2019/20	\$160	\$640	\$25,660
2020/21	\$160	\$655	\$26,150
2021/22	\$160	\$665	\$26,510
2022/23	\$160	\$700	\$28,080
2023/24	\$160	\$750	\$30,100
2024/25	\$160	\$790	\$31,510
2025/26	\$160	\$805	SGC \$45,000 Non-SGC \$32,210
2026/27	\$160	\$830	SGC \$46,400 Non-SGC \$33,210

Appendix Two: Guide to whether benefit is classified as ‘income’

The table below outlines whether a specific benefit or allowance is classified as “income for applying for a rates rebate. It lists types of assistance from Work and Income, Inland Revenue, Veterans Affairs and Ministry of Education.

Generally, all benefits and allowances are considered as income unless they are listed as “does not include” income types in the Interpretation section of the Rates Rebate Act 1973, or unless they are defined by DIA as being a reimbursement.

This list is a guide and does not include all types of assistance. For additional information on benefits refer to the relevant government department’s website e.g.

- www.workandincome.govt.nz
- www.veteransaffairs.mil.nz
- www.ird.govt.nz

Work and Income main benefits and allowances	Income for rebates of rates?
Jobseeker Support: Helps people to find work and provides them with a weekly payment.	Yes
New Zealand Superannuation: New Zealand Superannuation gives those eligible a retirement income once they reach the qualifying age of 65.	Yes
Sole Parent Support: Helps single parents and caregivers of dependent children get ready for future work, support them to find part-time work and provide financial help through a weekly payment.	Yes
Supported Living Payment: A weekly payment to provide assistance for people who have, or are caring for someone with a health condition, injury or disability.	Yes
Emergency Benefit: An income and asset tested benefit paid to people who are in hardship and who are not earning enough income and cannot get another benefit.	Yes
Emergency Maintenance Allowance: Provides income support for sole parents with one or more dependent children when they cannot get any other benefit	Yes
Unsupported Child’s Benefit: A weekly payment paid to the main caregiver of children whose parents are unable or unwilling to support them because of a family breakdown.	No
Orphan’s Benefit: A weekly payment paid to the main caregivers of children whose parents have died or can’t be found, or can’t look after them because they have a long-term illness or incapacity.	No

Veteran Entitlements	Income for rebates of rates?
Weekly Income Compensation: A form of income compensation available to veterans with qualifying service who are unable to work full-time due to injury or illness from any cause.	Yes
Weekly Compensation: A form of income compensation available to veterans with qualifying operational service after 1 April 1974, and who suffer from a service-related impairment that prevents them from working.	Yes
Veteran's Pension (under 65): A form of income support that was available to veterans who were granted a Veteran's Pension due to infirmity under the War Pensions Act 1954 and who have not reached the qualifying age of New Zealand Superannuation. This support payment was replaced by Weekly Income Compensation on 7 December 2014, but there are a small number of veterans who continue to be paid this.	Yes
Veteran's Pension (over 65): An alternative to New Zealand Superannuation for veterans with qualifying operational service.	Yes
Retirement Lump Sum: An asset tested lump sum available to veterans who reach the New Zealand Superannuation age and who have been receiving Weekly Income Compensation (for this entitlement includes the Veteran's Pension, War Veteran's Allowance, War Service Pension and Economic Pension payable under the War Pensions Act 1954) or Weekly Compensation for 10 years or more.	Yes
War Disablement Pension: A compensatory payment paid periodically to veterans with a service-related impairment. The War Disablement Pension was replaced by the Disablement Pension from 7 December 2014 however many veterans who were already receiving this pension continue to be paid it.	No
Disablement Pension: A compensatory payment paid periodically to veterans with a service-related impairment. The Disablement Pension replaced the War Disablement Pension from 7 December 2014.	No
Terminal Lump Sum: A lump sum payment of one year of the War Disablement Pension or Disablement Pension, payable to veterans with a terminal service-related impairment.	No
Independence Allowance: A compensatory payment available to veterans who have a service-related permanent impairment relating to qualifying operational service that occurred between 1 April 1974 and 31 March 2002.	No
Lump Sum payment for permanent impairment: A one-off compensation payment available to veterans who have a service-related permanent impairment relating to qualifying operational service that occurred on or after 1 April 2002.	No

Supplementary Benefits + Other Allowances	Income for rebates of rates?
Accommodation Supplement: A weekly, non-taxable, payment that provides assistance towards accommodation costs.	Yes
Away from Home Allowance: A weekly payment that helps cover the living costs of 16 or 17 year old children who have to live away from home to undertake tertiary study or an approved employment related training course. The allowance is paid to the main caregiver.	Yes
Childcare Subsidy: A weekly payment for families with pre-school aged dependent children who are attending an early childhood programme for three or more hours a week.	Yes
Community Costs: A weekly payment that helps people in a short-term residential treatment programme meet their essential ongoing costs in the community.	Yes
Employment Transition Assistance: A weekly payment that helps a person stay in employment where they have a reduced level of income after completing an Invalid's Benefit (Supported Living Payment from 15 July 2013) employment trial.	Yes
New Employment Transition Grant: For clients with a dependent child, or children, during the first 6 months that their benefit is stopped for employment reasons. It can be paid when the client is unable to work because he/she, or any partner, or the dependent child, becomes sick; or because of a breakdown in childcare arrangements.	Yes
Seasonal Work Assistance: For clients who have taken up seasonal horticultural work and provides financial assistance to workers who are unable to work (and who lose income) due to poor weather conditions.	Yes
OSCAR Subsidy: For families with children aged 5 to 13, or up to 18 if a Child Disability Allowance is received. It helps towards the costs of before and after school care of up to 20 hours a week, and school holiday programmes of up to 50 hours a week.	Yes
Special Benefit: Assistance to clients whose particular circumstances are causing them hardship. Cannot be paid to people who were not receiving it, or had not applied for it, immediately before 1 April 2006. Special Benefit continues to be payable to those granted it before 1 April 2006, until they are no longer qualified to receive it.	Yes
Special Needs Grant International Custody Dispute Payment: A weekly payment for parents in financial hardship who are involved in an international custody or access dispute over the care of their children.	Yes
Temporary Additional Support: A weekly payment that can be paid for a maximum of 13 weeks. It is made as a last resort to help clients with regular essential living costs that cannot be met from what they earn or other sources.	Yes

Supplementary Benefits + Other Allowances	Income for rebates of rates?
<p>Employment and Work Readiness Assistance Programme (EWRAP)</p> <p>There are a large number of payments under the EWRAP that are ‘one-off employment and work readiness assistance payments including but not limited to:</p> <ul style="list-style-type: none"> • Transition to Work Grant • Transition to Work Grant (one-off expense). • Business Training and Advice Grant • Course Participation Assistance • Education and Employment-related Training • Modified Grant • Participation allowance 	No
<p>Child Disability Allowance: It is paid in recognition of the extra care and attention that may be needed for a dependent child with a serious disability. Paid fortnightly to the main caregiver.</p>	No
<p>Civilian Amputee Assistance: Helps amputees, or those born without a limb(s), with some of their costs when they need to go to an Artificial Limb Centre.</p>	No
<p>Disability Allowance: Reimburses people for ongoing additional costs that they incur because they have a disability.</p>	No
<p>Orphans Benefit and unsupported Childs Benefit products One-off ad-hoc payments to carers who are granted Orphans Benefit or Unsupported Childs Benefit.</p>	No
<p>Funeral Grant: A lump sum payment that helps with some of the funeral costs of someone who has died.</p>	No
<p>Home Help: Assists people with the part-time temporary cost of home help to complete household tasks.</p>	No
<p>Recoverable Assistance Payment: One-off assistance to help people pay for something they need urgently when they have no other way of paying for it. Generally paid for items such as appliances, uniforms or rent arrears, and has to be paid back.</p>	No
<p>Residential Care Subsidy: Paid towards the cost of contracted care for a client in long-term residential care in a hospital or rest home, indefinitely. Assessed by Work and Income and paid through the Ministry of Health.</p>	No
<p>Residential Support Subsidy: Paid towards the cost of residential care services for people with physical, intellectual or psychiatric disabilities (including drug and alcohol rehabilitation) who are receiving residential care services. Assessed by Work and Income and paid through the Ministry of Health.</p>	No

Supplementary Benefits + Other Allowances	Income for rebates of rates?
Social Rehabilitation Assistance: Paid to help a person who is in a residential social rehabilitation programme where their benefit is not enough to pay the fees. Payments are made directly to the programme provider.	No
Special Disability Allowance: A weekly payment for people who have a spouse/partner who is in a hospital or rest home (for at least 13 weeks) or who is getting a Residential Care Subsidy.	No
Special Needs Grant: A one-off, payment to help people in financial hardship to meet an immediate and essential need. (They do not have to be a beneficiary to qualify for the grant.)	No
Training Incentive Allowance: Helps people with a number of employment-related education and training costs. This may include course fees and materials, travel and childcare costs.	No
Winter Energy Payment: A weekly payment for beneficiaries (including people receiving New Zealand Superannuation and Veteran's Pension) in addition to their other benefits. Paid to help with over the winter period, currently defined as 1 May to 1 October.	No
Work Bonus: A one-off payment made to people who don't have work obligations and who cancel their benefit to move into employment.	No

StudyLink	Income for rebates of rates?
Student Allowance: A weekly payment to help with living costs to a person who is studying (generally full-time).	Yes
Student Allowance Transfer Grant: paid the week after a person's last Student Allowance payment when they are transferring to a main benefit. To help with living expenses during that week, before their first benefit payment.	Yes
Living Costs Component of a Student Loan	No

Additional Veteran Entitlements	Income for rebates of rates?
Funeral Expenses	No
Gallantry Award: Additional allowance payable to recipients of a War Disablement Pension or Disablement Pension awarded certain British decorations.	No
Hearing Aid Battery Allowance	No
Motor Vehicle Grant	No
Clothing Allowance	No

Additional Veteran Entitlements	Income for rebates of rates?
<p>Travel Expenses and Concessions: Reimbursement of expenses for travel to medical appointments, or to receive treatment or rehabilitation, for veterans with service-related injuries or disabilities. Travel concessions cover recreational travel for eligible veterans.</p>	No

Veteran Family Entitlements	Income for rebates of rates?
<p>Family Weekly Compensation: Income compensation available to the spouse/partner, children and dependants of a deceased veteran whose death relates to certain qualifying operational service on or after 1 April 1974.</p>	Yes
<p>Children’s Pension: Available for a certain period to a child of a veteran who has significant service-related impairment or whose death relates to qualifying service.</p>	Yes
<p>Dependant’s Pension: Available in certain circumstances to the dependants of veterans who have significant service-related impairment or whose death relates to qualifying service.</p>	Yes
<p>Surviving Spouse or Partner Pension: A periodic pension paid to the spouse/partner of a veteran who had qualifying operational service, or whose death relates to qualifying service, or who was, at the time of their death, affected by significant service-related impairment.</p>	No
<p>Children’s Bursary: An annual payment available for a certain period to a child of a veteran who has significant service-related impairment or whose death relates to qualifying service or who is receiving Veteran’s Pension or Weekly Income Compensation.</p>	No
<p>Survivor’s Grant: A one-off payment available to the spouse /partner, children and dependants of a deceased veteran whose death relates to certain qualifying operational service performed after 1 April 1974.</p>	No
<p>Child Care for children of deceased veterans: Periodic payments available for children under 14 or older children if childcare is needed because of a physical or mental condition if the veteran parent’s death relates to certain qualifying operational service performed after 1 April 1974.</p>	No

Ministry of Education Allowances	Income for rebates of rates?
<p>Home Schooling Allowance: Home educators are eligible for the home education supervision allowance. It is calculated on the number of children being educated at home.</p>	No

Child Support Payments	Income for rebates of rates?
Not receiving a benefit: If the custodial parent is not on any benefit and receives child support directly from the non-custodial parent, that payment must be declared as income.	Yes
Sole parent beneficiaries: From 1 July 2023, child support collected by Inland Revenue is passed on to sole parent beneficiaries. These payments must be declared as income.	Yes
Unsupported Child's Benefit – Child support exceeds benefit: If the custodial parent receives more child support than the amount of the Unsupported Child's Benefit, the excess must be declared as income.	Yes
Unsupported Child's Benefit – Child support is less than benefit: When child support paid by the parents is less than the benefit amount, it goes to the government to help cover the cost. This is not income for rates rebate purposes.	No

Oranga Tamariki Care Payment	Income for rebates of rates?
Oranga Tamariki Care Payments: Made under the Oranga Tamariki Caregiving Programme, also known as foster care, these payments are intended to meet the reasonable needs of the child or young person in care and are not considered income for rates rebate purposes, regardless of how many children the ratepayer is receiving payments for.	No

Working for Families Tax Credits - If the ratepayer is not sure which one they have, they should contact IRD www.ird.govt.nz/working-for-families/payment-types	Income for rebates of rates?
In-work Tax Credits: This is a payment available for families who have some income from paid work each week. Like the Family tax credit this payment depends on how much the applicant earns.	Yes
Minimum Family Tax Credits: This is a payment if the applicants annual family income is less than a certain amount. It tops up the applicant's family's income to an amount per week.	Yes
Best Start Tax Credits: Paid per week for families supporting a newborn baby. Families who qualify for Best Start can receive the payment until their baby turns 1, no matter how much they earn.	Yes
Family Tax Credits: This payment depends on how much the applicant earns, the number of dependent children the applicant has and any shared care arrangements.	No

Appendix Three: Benefit amounts for 2025/26 tax year


This a guide only to help determine the income of applicants receiving [NZ Superannuation or a Work and Income benefit](#) for tax year from 1 April 2025 and ending 31 March 2026. These represent the maximum rate for each benefit, however, the amount received may vary depending on individual circumstances. In the table:

- NZ Superannuation is paid on Tuesday over 26 fortnightly paydays.
- Other benefits are paid each of the 52 weeks, on a Tuesday, Wednesday or Thursday.
- For non-standard benefits refer to <https://www.workandincome.govt.nz/map/documents/deskfile/benefit-rate-summaries/benefitratesummary-2025-04-01.pdf>

MAXIMUM RATES OF WORK AND INCOME BENEFITS	YEAR ENDED 31/03/2026 \$ GROSS (WORKING FOR FAMILIES NOT INCLUDED)
NEW ZEALAND SUPERANNUATION	52 weeks with 26 payments
Single living alone	\$32,611.28
Single sharing	\$29,993.60
Couple (only one qualifies)	\$24,776.44
Couple (both qualify)	\$49,552.88
JOBSEEKER SUPPORT	
without children	
Single 18-19 years (away from home)	\$18,513.04
Single 20-24 years	\$18,513.04
Single 25 and over	\$21,450.52
Couple (total)	\$36,106.72
Couple (each)	\$18,053.36
with children	
Sole parent	\$30,557.28
Couple with 1 or more children (total)	\$38,273.04
Couple with 1 or more children (each)	\$19,136.52
WOMAN ALONE AND DOMESTIC PURPOSES	
Woman and DPB woman alone granted before 15 July 2013	\$22,182.16
SOLE PARENT SUPPORT	
Sole parent	\$30,557.28
SUPPORTED LIVING PAYMENT	
without children	
Single 18 and over	\$24,632.40
Couple (Total)	\$41,455.44
Couple (each)	\$ 20,727.72
with children	
Sole parent	\$34,251.88
Couple with 1 or more children (total)	\$43,624.88
Couple with 1 child or more children (each)	\$21,812.44

Appendix Four: Guide to the Local Government (Rating of Whenua Māori) Amendment Act

[www.dia.govt.nz/diawebsite.nsf/Files/Guide-to-implementing-the-Local-Government-\(Rating-of-Whenua-M%C4%81ori\)-Amendment-Act-2021/\\$file/Guide-to-implementing-the-Local-Government-\(Rating-of-Whenua-M%C4%81ori\)-Amendment-Act-2021.pdf](http://www.dia.govt.nz/diawebsite.nsf/Files/Guide-to-implementing-the-Local-Government-(Rating-of-Whenua-M%C4%81ori)-Amendment-Act-2021/$file/Guide-to-implementing-the-Local-Government-(Rating-of-Whenua-M%C4%81ori)-Amendment-Act-2021.pdf)



**Te Tari Taiwhenua
Internal Affairs**

A council officers guide to implementing the Local Government (Rating of Whenua Māori) Amendment Act

Purpose

This guidance is intended to provide practical assistance to council officials implementing the Local Government (Rating of Whenua Māori) Amendment Act (the Act).

Disclaimer

This guidance is provided for information only. It does not constitute legal advice and cannot be relied on as such. After reading this document, if you consider you need further guidance, you should seek formal legal advice.

Introduction

This guidance is produced by the Department of Internal Affairs (DIA) and provides a series of steps and actions you may need to take to implement the changes introduced by the Act. This guidance is not intended to be comprehensive. It aims to address the key matters in each step but does not go through every detail that may be required to implement particular provisions for your district.

The steps are outlined in this table, and then described in more detail below. The steps are shown in order, although some actions may overlap.

Step	Description
1.	Identify the Māori land in your district
2.	Establish your communications plan
3.	Establish internal processes and protocols about use of the write off power
4.	Prepare for making unused land non-rateable
5.	Prepare for making land subject to Ngā Whenua Rāhui kawenata non-rateable
6.	Establish internal processes to provide for separate rate assessments
7.	Review other Māori land that is currently or partially non-rateable
8.	Review your abandoned land and rating sale procedures
9.	Familiarise yourself with new section 20A – be ready to respond
10.	Familiarise yourself with new section 114A – be ready to respond
11.	Establish your timeline for reviewing your funding and financing policies