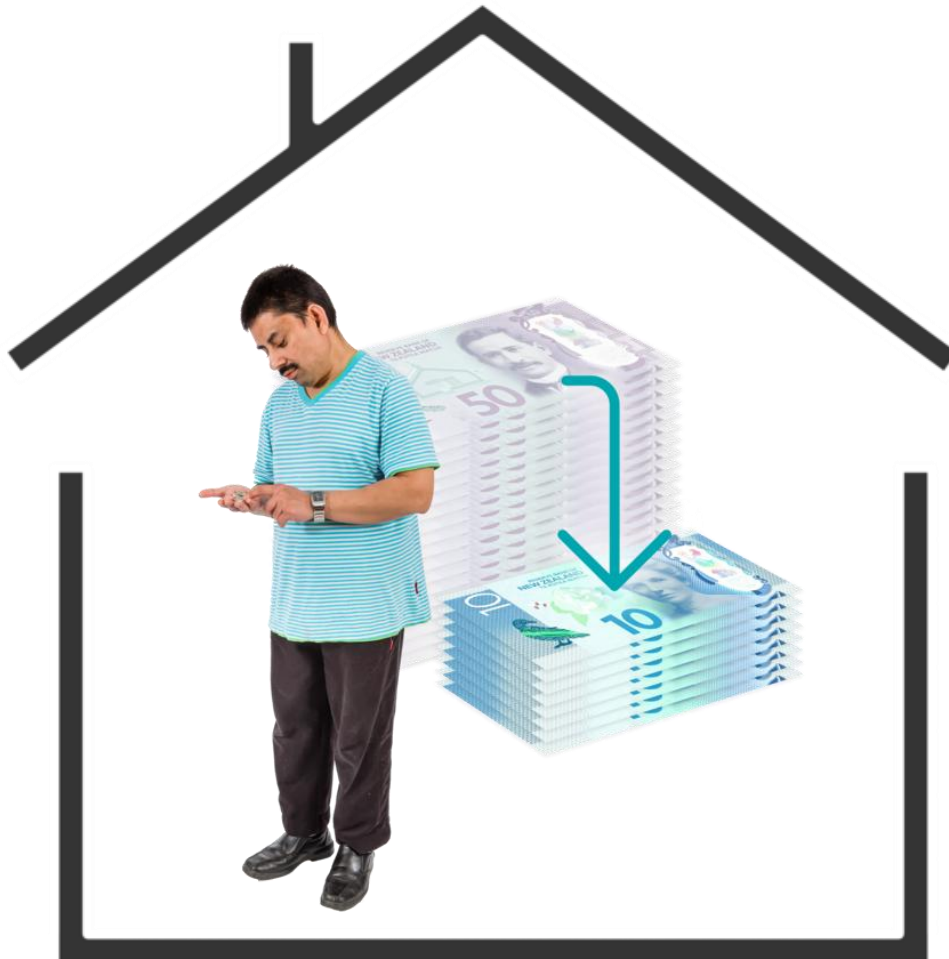




**Te Kāwanatanga
o Aotearoa**
New Zealand Government



Who can get a rates rebate?



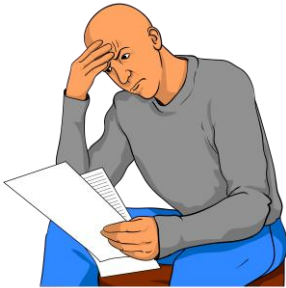
Published: June 2026

Before you start



This is a hard document.

It can be hard for some people to read a document like this.



Some things you can do to make it easier are:



- read it a few pages at a time
- set aside some quiet time to look at it
- have someone read it with you to support you to understand it.



What you will find in here

Page number:



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for your rates30



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What is a rates rebate?



This Easy Read is about who can get a **rates rebate**.



Rates are money you pay to your local **council** so they can run services like rubbish collection.



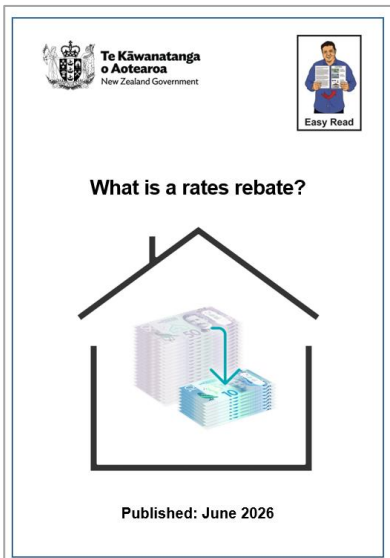
You only have to pay rates if you own a property / house.



A **council** is the group of people who make choices about how to run a town / city.



A **rates rebate** is when you pay less money for your rates.

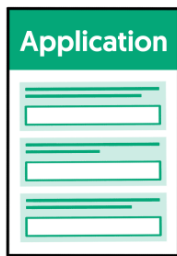


There is an Easy Read booklet call:

What is a rates rebate?

In that Easy Read booklet you can find information about rates rebates like:

- what a rates rebate is
- how to apply for a rates rebate.



You can find this Easy Read at:

www.govt.nz/what-is-a-rates-rebate



To decide if you can get a rates rebate your council will look at:



- how much money you earn
- where you live
- how many **dependents** you have
- how much you have to pay for your rates.

Dependents are people you are in charge of looking after like your children.



You can use this **website** to see what rates rebate you might be able to get:

www.govt.nz/rates-rebate-calculator/



This website is **not** in Easy Read.



This website does **not** tell you exactly how much you will have to pay on your rates.



Your council will work out exactly how much you have to pay when you ask for a rates rebate.

How much you earn



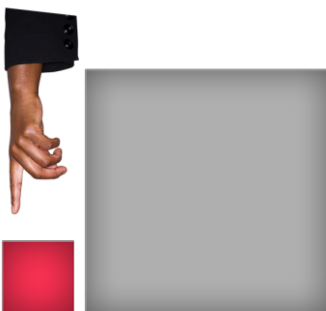
Rates rebates are for people who do not earn much money.



You can only get the biggest rates rebate if you earn less than a certain amount of money.



The Government decides what the certain amount of money is each year.



If you earn more than this amount of money:

- you might be able to get a rates rebate
- your rates rebate will be smaller.

The amount of money you can earn is higher if:



- you have a **SuperGold Card**
- someone you live with has a SuperGold Card.



A **SuperGold Card** is a card for people over 65 years old.

People with a SuperGold Card can pay less for lots of things they spend money on.

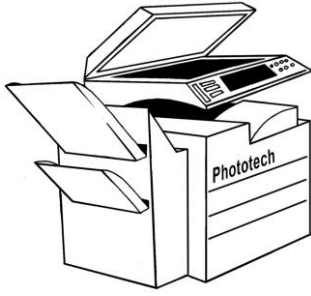


You can find out more about the SuperGold Card on this **website**:

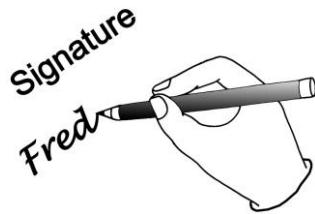
www.govt.nz/supergold-card/



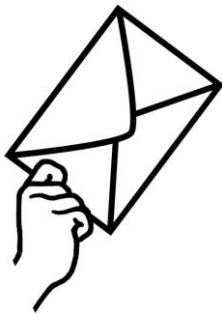
This website is **not** in Easy Read.



If you have a SuperGold Card you need to:



- make a copy of your SuperGold Card

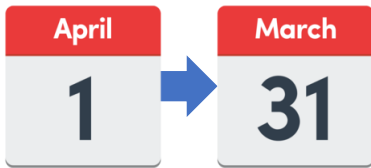


- make sure the copy shows you have signed your SuperGold Card

- send the copy of your SuperGold Card to your council when you apply for a rates rebate.



Your council will look at your **total household income before tax** to work out if you can get a rates rebate.



Your **total income** is all the money you earn from 1 April 1 year to 31 March the next year.



To work out your **total household income** you add up:

- your total income
- the total income of anyone who owns the home with you if they live with you
- the total income of your partner if they live with you.



If your dependents earn money this is not part of your total household income.



If your partner does not live with you their income is not part of your total household income.



Before tax means your council looks at how much money you would earn if you did not have to pay **tax**.



Tax is money you pay to the Government so it can pay for services like:



- schools
- hospitals
- roads.

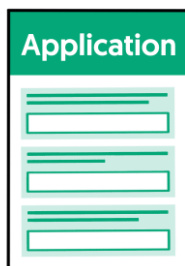


Income can come from lots of places like:

- money you earn at your job
- benefits / money the Government pays you
- money you earn overseas
- **interest.**



Interest is money the bank pays you when you keep your money in a savings account.



The application form you use to ask for a rates rebate says what kinds of income you need to count in your total household income.



You need to show **proof** of your income when you apply for a rates rebate.



Here **proof** of your income is a document that says how much you earn.



You can get proof of your income from:

- **Inland Revenue**
- **Work and Income.**



Inland Revenue is the part of the Government that collects taxes.



Work and Income is the part of the Government that pays benefits / money to people who do not:

- have a job
- earn enough money to pay for important things they need.



This **website** tells you how to get proof of your income from Inland Revenue:

<https://tinyurl.com/2m4bhwa4>



This website is **not** in Easy Read.



You can also get proof of your income by phoning Inland Revenue.



This **website** tells you how to phone
Inland Revenue:

<https://www.ird.govt.nz/contactus>



This website is **not** in Easy Read.



If you get money from Work and
Income you can ask them to give you
a letter showing your income.



You can **phone** Work and Income
on:

0800 559 009



It does **not** cost money to phone this
number.



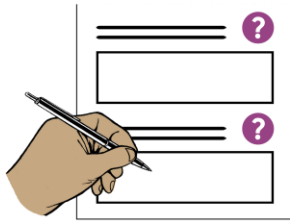
If you find it hard to use the phone
the **New Zealand Relay** service is for
people who are:

- Deaf / hard of hearing
- deafblind
- speech impaired / find it hard to talk.



You can find out more about the New
Zealand Relay service at:

www.nzrelay.co.nz



You need to fill in a form to show how much you earn if you are **self-employed**.



Being **self-employed** means you:

- work for yourself
- do not have a boss.



For example if you run your own business you might be self-employed.



You can get the form on the Inland Revenue **website**:

<https://tinyurl.com/3evsukh4>



This website is **not** in Easy Read.

Where you live



You can only get a rates rebate for a property / house if you **usually** live there.



Here **usually** living somewhere means you live there most of the time.



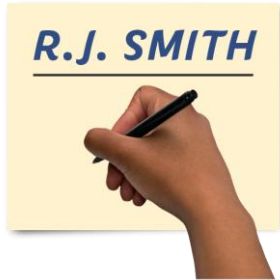
You can still get a rates rebate even if you are away from your property / house for a short time like if you:



- go on holiday
- are in hospital.



You can only get a rates rebate if you are living in the property / house on 1 July each year you want to get a rates rebate.



Most people can only get a rates rebate if their name is on the rates bill.



You might be able to get a rates rebate if your name is not on the rates bill if you live in a:



- **retirement village**
- **company-share apartment**
- **trust-owned property.**



A **retirement village** is a place where people can live when they are:

- older
- no longer working.

People who live in retirement villages:

- are allowed to live in their home for as long as they want to
- do not own their home.



A **company-share apartment** is when:

- a company owns the building you live in
- people who live in the building:
 - own part of the company
 - are allowed to live in their apartment for as long as they want to.

You might live in a company-share apartment if you live in:

- an apartment building
- a block of flats.

A **trust-owned property** is when a **trust** owns your property / house.



A **trust** is a legal way of:

- keeping money / property safe
- making sure the money / property can only be used for certain things.



Most people who live in a retirement village can apply for a rates rebate.

Name _____
Address _____

Phone Number _____

If you live in a retirement village you need to fill in the **Retirement village resident rates rebate certificate form** when you apply for a rates rebate.



You might be able to get a rates rebate if you live in a company-share apartment.



If you live in company-share apartment you need to fill in the **Company-share apartment rates rebate declaration form** when you apply for a rates rebate.



You can find the forms on this **website**:

<https://tinyurl.com/2efxtye4>



The forms are **not** in Easy Read.



To get a rates rebate if you live in a trust-owned property:

- you must be a **trustee** of the trust
- your council must say you can get a rates rebate.



A **trustee** is a person who looks after the money / property in a trust.



Contact your council if you:

- live in a trust-owned property
- do not know if you can get a rates rebate.



You cannot get a rates rebate for a property / house if you:

- do not usually live there
- use it mainly for business.



Examples of using a property / house mainly for business are:

- farming on land you own

- renting out a house:
 - for someone else to live in

 - as a holiday home.



You can only get a rates rebate for 1 property / house.

Your dependents



To decide if you can get a rates rebate your council will look at how many dependents were living with you on 1 July of the year you want to get a rates rebate for.



Your children count as dependents if:

- they live in your home
- you are in charge of looking after them
- they were aged under 18 on 1 July.





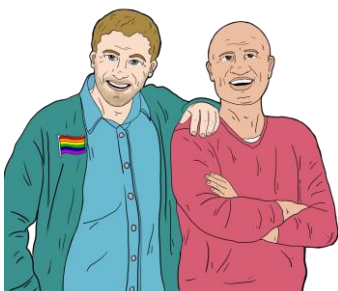
Your children still count as your dependents if:

- you do not live with their other parent
- your children live with:
 - you some of the time
 - their other parent the rest of the time.



Your children do not count as your dependents if they are:

- married
- in a **civil union**
- in a **de facto relationship**.



Being in a **civil union** is the same as being married.



A **de facto relationship** is when:

- you live with your partner
- you are not married to / in a civil union with your partner
- the law treats you like you are married to / in a civil union with your partner.

Your children are not your dependents if **Oranga Tamariki** pays you to look after them.

Oranga Tamariki is the part of the Government that makes sure children are looked after properly.



Other people are your dependents if:

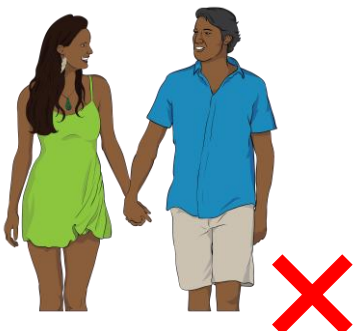
- they live in your home
- you are in charge of looking after them
- they get a benefit / money from Work and Income.



Other people are not your dependents if the benefit / money they get from Work and Income is **New Zealand Superannuation.**



New Zealand Superannuation is money the Government pays to people over 65 years old.



Your partner is not your dependent.

How much you have to pay for your rates



To decide if you can get a rates rebate your council will look at how much you had to pay for rates in the year you want to get a rates rebate for.



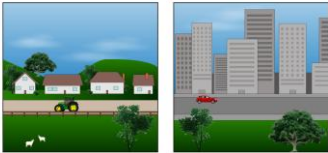
The year:

- starts on 1 July
- ends on 30 June the next year.



How much you have to pay for rates includes the rates you pay:

- to your **city / district council**
- to your **regional council**
- for water.



Your **city / district council** is the council for the city / town you live in.

Your **regional council** is the council for the **region** you live in.



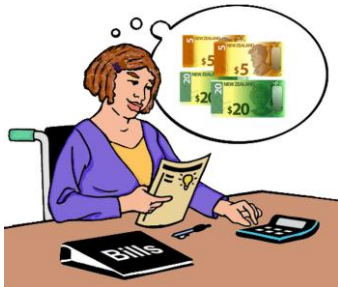
A **region** is a part of Aotearoa New Zealand like:

- Otago
- Northland.



If you do not know how much you have to pay for rates you can contact:

- your local council
- the people who run your retirement village.



You should apply for a rates rebate when you get your first rates bill for the year.

More information



You can contact your local council if you have questions about rates rebates.



You can find out who your local council is on this **website**:

<https://tinyurl.com/yyybvf84>



This **website** has more information about rates rebates:

www.govt.nz/getting-a-rates-rebate



These websites are **not** in Easy Read.



This information has been written by the New Zealand Government.



It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.



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