What is changing?

The council rating year is 1 July to 30 June. Previously, we sent rates invoices in July, October, January and April. We are now moving to just two invoices each year.

This year, council has delayed the adoption of our Long Term Plan (LTP) because changes to national legislation mean we must now re-include three waters infrastructure. This means we will not be able to send rates assessments or invoices until November. There will then be a second invoice in May.

We have decided to keep the change to two invoices a year permanent to reduce administrative costs.

What does that mean for my rates?

When you receive your invoice in November, it will be at least twice as big as previous rates invoices because it will be for six months (from July to December) not three months as previously. It will also be slightly higher again to account for a likely rates rise that has yet to be adopted by council.

You may need to start planning now to spread the cost of that invoice across the year.

How much will my rates be this year?

Until council has adopted the LTP, we cannot know the rates due on each property (your rates assessment). However, you may be able to make a fairly accurate guess based on last year's rates and the figures in our draft LTP.

Our draft LTP uses a proposed rates rise of 10% (keep a lookout for Council's *Long Term Plan 2024-34 Consultation Document*). That is an average figure so some properties would be higher and some lower. But we won't know the final rates rise figure until after public consultation and adoption of the plan by council.

When estimating your rates for 2024/25, you could use the same amounts as last year, but add a small amount for the likely rates rise this year.

Rates payment options

Payment may be made by cash, eftpos, telephone or internet banking, bill pay, direct debit or automatic payment. You can pay online using credit or debit cards or Real Time Debit.

Get in touch:
- In person – 108 St John Street, Ōpōtiki
- Telephone 07 315 3030
- Email rates@odc.govt.nz
- Or send an enquiry through our online contact form.

Need help paying your rates?

If you own a property in the Ōpōtiki district, you must pay the rates on that property. We know that this can be difficult sometimes and there are services that can help.

- **Rates rebates** – A government scheme, up to $790 for low-income ratepayers. More details on our website.
- **Rates remission** – We have a policy on rates remission if you meet certain criteria. Full details of our policies and how to apply are on our website along with an online application form.
- **Māori Freehold Land** – Changes to national legislation mean there are new rules for rating of Māori land including historical arrears, Ngā Whenua Rāhui, wholly unused land, and multiple land blocks from the same parent block. You can read more about what this may mean for owners of freehold Māori land and link to an online application form on our website.
- **Direct debit** – spread your annual rates over the year into weekly, fortnightly, monthly or quarterly payments. We will manage the payments for you and you won't have to worry about due dates and penalties.
- **Payment plan** – If you think you are going to have trouble paying your rates on time, please do not hesitate to contact Council to discuss the issue; phone 07 315 3030 and ask for the rates team.

www.odc.govt.nz

Changes to rates invoices from 2024

You need to take action now!

Ōpōtiki District Council

STRONG COMMUNITY STRONG FUTURE

What does it mean for me?

Take action now!

If you pay by **Direct Debit**

What is direct debit?

A direct debit is a regular payment that's approved by you and set up and managed by us at council. It means you can spread the cost of your rates across the whole rating year on a regular day that suits you (weekly, fortnightly, monthly or quarterly) rather than paying at each instalment due date. You don't have to worry about penalties or due dates or calculate payment amounts yourself because we do this for you, no penalties or late fees apply.

What do I have to do right now?

If you already have a direct debit with us, you don't have to take any action now.

1. Your direct debits will continue the same as last year (weekly, fortnightly, monthly or quarterly).
2. **Optional** – you can let us know if you would like to increase your existing direct debit payments by a small amount (for example 4%). This will help to cover some of the likely increase in your rates for this year.

What happens in November?

In November, when we know your rates assessment for the 2024/25 year, we will recalculate your direct debit payments. That new payment amount will include any outstanding rates from the first half of the year spread across the remaining six months. We will inform you of this change and your direct debits will continue as normal.

What happens in future years?

In future years, each July we will send you your rates assessment notice letting you know your rates for the year and what that means for your direct debits. Your direct debits will continue on that basis.

If you pay by **Automatic Payment**

What is an automatic payment?

An automatic payment is a regular payment that's set up and controlled by you through your bank for a set amount each time. Although you can manage the payments to suit you (for example weekly, fortnightly or monthly) if there is a change in your rates or you miss a payment, you will need to make the change in your automatic payment yourself or pay a top-up to ensure your invoice is paid in full by each time. Unlike direct debit, a penalty is charged on any outstanding balance after the due date.

What do I have to do right now?

You can continue your automatic payments on the same amount as last year and then make a top-up payment to cover any shortfall amount when you receive your first invoice in November.

Alternatively, you could increase your payments slightly (for example by 4%) and then you will have less to pay in November when you receive your invoice.

In November, you will also have to change your automatic payment amount to ensure it covers your full rates assessment for the second half of the year.

What happens in future years?

In future years, each July we will send you your rates assessment notice letting you know your rates for the year and you will need to organise your automatic payments so that they clear your rates by each half-yearly due date. We can help with guidance on how to calculate your automatic payments.

If you pay **manually at each due date**

If you pay in a one-off payment each year or you pay when you receive each invoice from council (over the counter, online, or by internet banking or credit card), this change will have the most impact on you.

What do I have to do right now?

You need to consider what you can do to be ready for a larger rates invoice in November. Remember – it will be for half of the year and it is likely to be around 10% higher than last year (based on the projected rates rise in the draft LTP).

Consider how you can spread the rates over the whole year, not just when the invoice is due.

- Now is a good time to set up a **direct debit** – you can divide your rates payments over the whole year with a regular day that suits you – weekly, fortnightly, monthly or quarterly and we will manage the process for you. That way you won't need to make any additional payments or adjustments or worry about late fees or penalties.
- Organise your own **automatic payment** directly to us or to a bank account you keep safe from spending so that the funds are set aside when you receive your rates invoice in November.
- Get in touch to talk about how you can start preparing now with our rates team.

www.odc.govt.nz