

# What are **my rates** used for?



Far North  
District Council



# Why we pay rates

Kia ora! If you own property in the Far North, you are required to pay rates to help fund a range of vital services and facilities that help to make our district a great place to live and work in. These include road maintenance, sewage disposal, town water supply, stormwater, environmental management, Civil Defence and noise and animal control.

Some of our rates are also used to keep our town centres tidy, maintain parks and swimming pools, provide library services and fund community events.

We believe that, as a contributor, it's important that you understand how your rates are structured and where your money is being spent. We'll try to explain this as simply as possible but for a more detailed explanation, you can check out the Long-Term Plan on our website at [www.fndc.govt.nz](http://www.fndc.govt.nz)

If you have any questions about your rates please contact our friendly rates team. You can reach them on [0800 920 029](tel:0800920029) or [09 401 5200](tel:094015200)

Wherever possible we take advantage of government funding and grants but about 75% of our costs are met by ratepayers.





## General rates

Every landowner is liable to pay general rates and we invoice these quarterly as a GST inclusive amount. General rates are partly determined by what your land is worth (not what's built on it) and what it is actually used for. Independent firm Quotable Value revalues properties on behalf of the FNDC every three years. The next revaluations are due to be done in 2017.

Depending on how your property is actually used, you'll be subject to a general or commercial rate or a combination of the two. For example, a title that has a residential house and a joinery factory on it would be subject to a general and a commercial rate.

The other factor that affects how much you pay is the Uniform Annual General Charge or UAGC. This is a fixed amount that applies to every Separately-Used or Inhabited Part of the property (SUIP). It's a standard amount that applies to every individual residence and business usage of your property.

If you believe your rates do not reflect the way your property was being used on July 1st, or you would like clarification of the accepted usage of a property, please give us a call.

**You can check the current valuation of your property online at [qv.co.nz](http://qv.co.nz)**







## Targeted rates

Targeted rates are used to build and maintain services such as water and sewerage. They also help to provide parks, reserves, public swimming pools and many other community facilities.

Some targeted rates are used for special projects such as improvements to the Paihia Central Business District and redeveloping the main street of Kerikeri. However, these targeted rates are funded purely by those who most benefit from the improvements.

Targeted rates are listed as separate items on your annual rates assessment which you will receive annually in July or soon after purchasing a new property.

Please feel free to call us if you need further clarification about targeted rates or wish to query an item on your rates assessment.

## Water rates

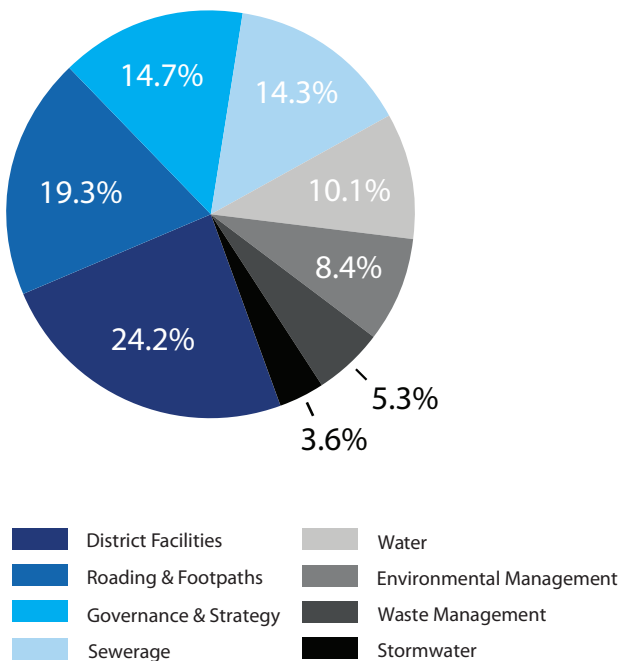
If you are drawing water from the town supply you will also pay for the volume of water recorded by your water meter.

Water rates are invoiced every 6 months.

**Targeted rates are used to cover specific roading, stormwater, wastewater, drainage, water supply and district enhancement projects and services not already covered under general rates.**



## How our rates are spent



**19.3% of total rates  
is spent on roading  
and footpaths**





## Key dates for rates instalments

First Instalment	20 August
Second Instalment	20 November
Third Instalment	20 February
Fourth Instalment	20 May

## Rates payment options

You can pay your rates at any council office using MasterCard, Visa, cheque, cash or eftpos. However, you may find it more convenient to pay by direct debit, internet or telephone banking.

We have set up a bill payee option with all New Zealand banks to allow you to pay your rates online. Please ensure you use your billing number as a reference.

If you have more than one property, you will need to make a separate payment for each rates account so we can allocate your payments to the correct account.



Save time, pay online





## Easy Pay - the easy option

Easy Pay is by far the easiest way to make your rates payment and means you'll never incur a penalty because you forgot to process the payment.

It makes budgeting easier too because we'll send you a direct debit form and you decide whether you want to pay weekly, fortnightly, monthly, quarterly or annually.

If there's an annual adjustment we'll get your permission to change the amount before the money is debited from your account. With Easy Pay you're in complete control - you'll always know when the payments are due and how much they'll be.

## Rates rebate

If you're eligible, a portion of your rates will be paid by the Department of Internal Affairs. It's a fairly simple process, but you will need to provide proof of earnings from Inland Revenue or Work and Income. Rates Rebate forms can be downloaded from [www.ratesrebates.govt.nz](http://www.ratesrebates.govt.nz) or collected from your nearest council office.

**Using Easy Pay means  
you'll never incur a penalty  
because you forgot  
to make payment.**





## Rates postponement

If you are 65 or older, you may postpone payment of your rates indefinitely. These must be paid in full if you sell the property or when your estate is settled.


If you are under 65 you can choose to postpone your rates for a maximum of 15 years. However, payment is due in full should you sell the property before the postponement period expires.

Please be aware that if you choose to postpone your rates, you will also pay a postponement fee which is due at the time you settle your rates.

## Rates remission

We have adopted a number of remission and postponement policies for both General and Maori Freehold land.

For more details see the Long-Term Plan on our website or talk to one of our friendly staff in the Rates Department.



**Ratepayers on low or fixed incomes may be entitled to a rates rebate of up to \$595.**



## Property Sales

If you receive a rates invoice after selling your property it means we weren't notified of the sale. This is easily fixed by having your solicitor issue us with a Notice of Sale. Please be aware that you remain liable for rates until we have been notified of the change of ownership.

## Penalty Rates

You can pay your rates in full or by instalments. If you think you're going to have a problem paying your rates contact us before the due date to arrange Rates Easy Pay as this will avoid penalties.

Late payment or failure to meet the agreed payment plan will attract a 10% penalty. A further fee of 10% is added to the unpaid arrears every 6 months. These additional charges are applied in September and March of each year.

## Change of address

If you own a property but live elsewhere, or you use a different postal address, it's your responsibility to notify us of your change of address. You can do this by writing your new address on the remittance form or by emailing your valuation number, name and new address to [ask.us@fndc.govt.nz](mailto:ask.us@fndc.govt.nz)

For more info  
[www.fndc.govt.nz](http://www.fndc.govt.nz)







## Local Offices

**Kaikohe Service Centre**

Memorial Avenue  
KAIKOHE

**Kaeo Service Centre**

Leigh Street  
KAEO

**Kawakawa Service Centre**

Gillies Street  
KAWAKAWA

**Rawene Service Centre**

Parnell Street  
RAWENE

**Procter Library  
& Service Centre**

Cobham Road  
KERIKERI

**Bay of Islands i-SITE**

Marsden Road  
PAIHIA

**Hokianga i-SITE**

29 -31 State Highway 12  
OPONONI

**Kaitaia Service Centre**

Te Ahu  
Corner Matthews Ave  
& South Road  
KAIATIA

**Contact our friendly  
staff today  
0800 920 029  
09 401 5200**



# Got a question about your rates?

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**[www.fndc.govt.nz](http://www.fndc.govt.nz)**



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