

# A guide to **your rates**

## Rates assessment information

2025/26

[ccc.govt.nz/rates](https://ccc.govt.nz/rates)



## How rates work

Rates are our largest source of income, making up about half of our total funding this year.

Other funding comes from Government grants (particularly for roads), fees and charges, dividends from Council-owned companies, and borrowing.

Rates are a property tax, so are paid regardless of how much the ratepayer uses Council services. However, some rates (particularly those for water and wastewater) are charged only to properties in areas where we provide those services. If your property is outside these areas, you won't be charged these rates.

We set rates for the year beginning 1 July and these apply for the next 12 months, until the end of the following June. Any changes you make to your property through the year (such as demolition or new building) won't affect your rates until the following 1 July.

We'll send you invoices for your rates, payable in quarterly instalments. These will include all your rates except any excess water charges (which are invoiced separately, if required). Invoices will arrive either by mail or by email.

Signing up to get your rates bill by email is easy: visit **[ccc.govt.nz/ratesinvoice](http://ccc.govt.nz/ratesinvoice)**

This guide provides part of your rates assessment information. The invoice for your first instalment will include the specific rates assessment information for your property.



# Rates we charge

We also collect rates on behalf of Environment Canterbury (ECan), which sets its own rates. ECan rates are listed separately on our invoices. All rates charges include GST. Most properties will pay several different types of rates. The types we charge are described below.

When we say SUIP we mean a separately used or inhabited part of a property. Most properties only have one SUIP but some have several, such as a shopping mall or a house with a self-contained flat.

## Value-based general rate

We charge value-based general rates to all properties, as a percentage of each property's capital value. Business properties pay 2.22 times the standard rate. Remote rural properties pay 0.75 times the standard rate (that is, they receive a 25% discount). Properties classified as city vacant pay 4.523 times the standard general rate.



This pays for activities that aren't specifically funded from other sources.

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## Uniform Annual General Charge (UAGC)

We charge this as a fixed amount per SUIP.

This is another type of general rate, so it pays for activities that aren't specifically funded from other sources.

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## Land drainage

We charge for land drainage as a percentage of a property's capital value. It's charged to all rating units in areas that benefit from our stormwater and flood protection work.

This pays for the operating and asset renewal costs of our stormwater and flood protection activities.

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## Sewerage

We charge sewerage rates as a percentage of a property's capital value. It's charged to all properties in areas serviced by our sewerage network.



This pays for the operation, maintenance and replacements for our wastewater collection, treatment and disposal systems.

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## Water supply

We charge water supply rates as a percentage of a property's capital value. It's charged to all properties in areas serviced by our water supply network. Properties that aren't connected (including vacant sections) are charged at half the connected rate.



This pays for the operation, maintenance and replacements for our water supply network.

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## Other water charges

We charge separate water rates for:

- Restricted supply (a fixed charge per unit supplied, for properties that receive a restricted supply).
- Fire connection (a fixed charge per connection, for connected properties).
- Excess supply commercial (calculated on the volume of excess use by commercial properties).
- Excess supply residential (calculated on the volume of excess use by residential properties).



These separate rates also pay for our water supply network, alongside the main water supply rate.

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## Waste minimisation

We charge the waste minimisation rate as a fixed charge per SUIP, on a similar basis to the UAGC mentioned above. Properties outside our kerbside collection area are charged at a lower rate.



Central city properties do not pay this rate as a separate waste regime is used.

The waste minimisation rate pays for all costs related to recycling and organics – your yellow and green wheelie bins.

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## Active travel

We charge the active travel rate as a fixed charge per SUIP, on the same basis as the UAGC mentioned above.



This pays for part of the operating costs of our Active Travel Programme (including pedestrian networks and cycleways).

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## Special heritage (Arts Centre)

This rate pays for Council's \$5.5 million grant to the Arts Centre. It's charged to all properties as a percentage of capital value, and we'll stop charging it on 30 June 2032.

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## Central City Business Association (CCBA)

The rate pays for Council's \$270,000 grant to the CCBA to support their activities. It's only charged to central city business properties with a land value greater than or equal to \$90,000 and is calculated as a fixed charge per property.

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## Excess Water Supply Targeted Rate

### Residential

Households may be liable for excess water rates, at a charge of \$1.47 per cubic metre of water used above the 900 litre daily allowance per SUIP.

This rate is charged to all metered residential properties where the meter records usage for a single property. The rate will also be charged if the meter records usage for multiple properties where there's a special agreement specifying which ratepayer is responsible for payment.

### Commercial

Some properties may be liable for excess water rates, at a charge of \$1.47 per cubic metre of excess water used above the daily allowance paid for under the Water Supply Targeted Rate, with a daily minimum allowance for each property of 0.6986 cubic metres. These include all properties that receive a commercial water supply, plus motels, rest homes, and boarding houses.

Excess consumption is assessed and invoiced (if required) each time a property's water meter is read. We read water meters through the year and separate invoices are due for payment on the Thursday of the eighth week following the invoice/assessment date.

## Rates reductions

Some people's rates can be reduced by a rebate, postponement or remission.

### Rebate

For low income earners and SuperGold card holders, the Government will pay up to \$805 of your rates, depending on your total rates, income and number of dependents. To qualify, you must be the ratepayer and living at the address on 1 July. You need to complete a new application form each year (if you received a rebate last year, a new form has been included with this guide).

## Remission

A rates remission is a discount available to certain types of properties or in certain situations, including:

- **Community organisations** – a remission may be available where the ratepayer is a non-profit organisation we think provides a significant public good to our community.
- **Māori freehold land** – remission may be available where there is multiple ownership, no formal occupation rights, and limited economic benefit from the land.
- **Penalties** – a remission of a penalty for late payment may be available where there's been genuine error or oversight – but only once every two years, and not where a payment has been deliberately withheld. We allow a remission only if all outstanding rates have been paid.

For other rates remissions visit  
**[ccc.govt.nz/rates-remission-policy](https://ccc.govt.nz/rates-remission-policy)**

## Postponement

We may also postpone rates charges in some circumstances where the ratepayer is experiencing significant financial hardship. The rates will still be charged, but you do not need to pay them for the period of postponement. We'll add a charge to postponed amounts each year to cover administration and financial costs but will not charge any late payments penalties. The postponement will create a growing debt against your property, which you will eventually have to repay. Applicants will need to provide full details of their financial position and a copy of identification, such as a driver licence or passport. Postponement applies to your main place of residence only. All amounts have to be paid if your circumstances change.

To find out if you qualify for a rates reduction:



Visit our website **[ccc.govt.nz/rates](https://ccc.govt.nz/rates)**



Email us at **[ratesinfo@ccc.govt.nz](mailto:ratesinfo@ccc.govt.nz)**



Call us on **(03) 941 8999** or **0800 800 169**



# When and how to pay property rates

## Early payment of rates in full

We assess rates for every property in our district each year.

**Rates (except for any excess water charges) are payable in four equal instalments.**

If you want to pay your property rates in one sum, you can. Just pay the full amount to clear rates for the year by the second invoice and you won't incur a late payment penalty for missing the due date for the first invoice.

## When to pay

Check your area (1, 2 or 3) on your rates invoice or contact us.

### Area 1:

Instalment #1	15 August 2025
Instalment #2	15 November 2025
Instalment #3	15 February 2026
Instalment #4	15 May 2026

### Area 2:

Instalment #1	15 September 2025
Instalment #2	15 December 2025
Instalment #3	15 March 2026
Instalment #4	15 June 2026

### Area 3:

Instalment #1	31 August 2025
Instalment #2	30 November 2025
Instalment #3	28 February 2026
Instalment #4	31 May 2026

When a due date falls on a public holiday or weekend, the next working day becomes the due date.



## Ways to pay

### **Direct debit**

This is the cheapest, most reliable and convenient way to pay, monthly or quarterly. Download the form from our website, or call us on **(03) 941 8999** or **0800 800 169** and we'll send you one, or pick one up at the Civic Offices in Hereford Street or at any of our service centres.

### **Internet banking**

You can pay your rates online into the following BNZ account:

**Christchurch City Council, 02-0800-0044765-01**

You need to include the rate account number (an eight-digit number beginning 73xxxxxx on your rates invoice) in the Reference field. If you own more than one property a separate payment is required for each.

Contact your bank for phone banking.

### **Automatic payment**

If you use automatic payments, you will need to adjust the payment in July for the new rating year.

### **Credit card**

Only by using Visa and Mastercard via an internet service provided by Datacom. Please note that a transaction fee applies.

### **In person cash and EFTPOS**

Call in at any of our service centres

#### **Civic Offices**

53 Hereford Street

#### **Akaroa Service Centre**

78 Rue Lavaud

#### **Beckenham Service Centre**

75 Lyttelton Street  
(Pioneer Recreation and Sport Centre)

#### **Fendalton Service Centre**

Corner Clyde and Jeffreys roads

#### **Linwood Service Centre**

Eastgate Mall (1st Floor),  
corner Buckleys Road and  
Linwood Avenue

#### **Little River Service Centre**

4236 Christchurch-Akaroa  
Road, Little River

#### **Lyttelton Library and Customer Services**

Corner London and  
Canterbury streets

#### **Matatiki: Hornby Centre**

25 Smarts Road

#### **Papanui Service Centre**

Corner Restell Street and  
Langdons Road

#### **Riccarton Service Centre**

199 Clarence Street

#### **Shirley Service Centre**

36 Marshland Road

#### **Te Hāpua: Halswell Centre**

341 Halswell Road

## Late payment penalties

Rates (including excess water rates) need to be paid by the due date stated on your invoice.

When we receive rates payments, we apply them to the oldest debts first.

Unpaid amounts incur penalties as follows (depending on how long it takes you to pay):

- **Late payment penalty**

A charge of 10% is applied to any part of the current instalment not paid by the due date shown (refer to the **‘When to pay’** section of this guide).

- **Arrears penalty**

Arrears penalties are added twice a year to any amount of rates (including penalties) that remain unpaid from previous rating years:

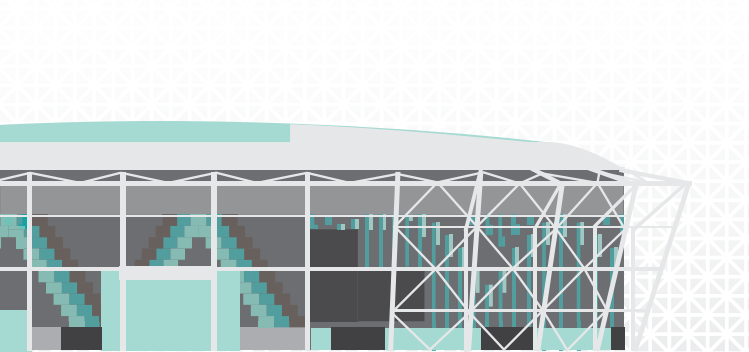
- First arrears penalty – a charge of 10% will be added on 1 October each year.
- Second arrears penalty – a charge of 10% will be added on 1 April each year.

## Difficulty paying?

Please contact us if financial difficulty is making it hard to pay your rates. You may qualify for our postponement scheme or one of the other rates relief schemes available. We'll also work with you on a payment schedule to help you avoid late payment charges.

## Have we made a mistake?

If you think your rates invoice is incorrect, please contact us but continue to pay as invoiced. We'll back-date any corrections so that you don't pay more than you should.



## Find out more

Information about rates and your property is on our website, [ccc.govt.nz/rates](https://ccc.govt.nz/rates), including:

- [Update your rates postal address](#). Ensure your rates invoices and other notices are delivered where you want them to be.
- [Property search](#) with each property's rating valuation and annual rates charge.
- [Payment details](#) including due dates for our quarterly instalments, details of how to pay (including a downloadable direct debit form), and how we can help you if your rates are overdue.
- Sign up to [receive invoices by email](#). It's quick and easy.
- [Managing your direct debits](#) including cancelling, changing frequency, adding or transferring a property to an existing direct debit.
- [Requesting refunds or transfers of funds on rates accounts](#).
- Details and application forms for the [Government rebate](#), our [postponement scheme](#), and our [remissions](#).
- How our [rating valuations](#) are set, with a link to QV, the independent valuers who maintain our valuation database.
- [Other information](#) about this year's rates charges and what we spend our money on.



# Publicly available information and personal details

By law, we have to make rating information about rating units available to the public. We make this available on our website and at our service centres. We provide the owner's name and postal address only if the inspection is made at one of our service centres and relates to a specific property (or if it's necessary to identify the property).

- You can have your name and postal address withheld – please ask by email: **ratesinfo@ccc.govt.nz**
- We don't provide details to anyone else about your rates payments, how much is owed, or penalties – unless you say we can, or the law says we must.
- You can update your contact details online at **ccc.govt.nz/change-your-address**
- If the information in the rating information database (or on your rates invoice) is incorrect, let us know.
- You can object to information we hold in our rating database or in our rates records.
- For more information, see the Local Government (Rating) Act 2002, especially part 2. It is available at **legislation.govt.nz**

## Find out more



Visit our website **ccc.govt.nz/rates**



Email us at **ratesinfo@ccc.govt.nz**



Call us on **(03) 941 8999** or **0800 800 169**