



Concerned Ratepayers Kapiti

Being proactive to create positive communities

Press Release 5 June 2026

For immediate release

KAPITI'S MAYOR FUDGING THE TRUTH AS RATES LEVELS ARE BITING HARD

A recent Infometrics report for the Kapiti Coast District Council (KCDC) shows that all the rates paid by Kapiti's households take up 5.8% of their median household incomes, yet recent reporting by Mayor Holborow says that rates are only 4.8% of median incomes. But she is quoting only the KCDC portion of the rates- not all of the rates that people pay. Rates affordability as measured by Infometrics takes into account all of the rates paid as a proportion of median household incomes.

"When KCDC rates, water rates and Greater Wellington Regional Council (GWRC) rates are combined, we get a true picture of the costs ratepayers are facing. Our rates are 5.8% of median household incomes," said Ms Chris Harwood, Chair of the Concerned Ratepayers Kapiti. "But Kapiti's Mayor is saying rates accounts for much less of household incomes."

When Wellington's rates were recently reported to be 4.7% of median incomes across Wellington City and they were judged as being among the least affordable across a range of cities in New Zealand. But Kapiti's rates at 5.8% are significantly less affordable than Wellington's.

At the time, Wellington's mayor decided enough was enough. He instituted an economy drive to get their rates under control. Kapiti's mayor's response is to do nothing and to fudge the truth. By reporting a 4.8% affordability measure, Kapiti's mayor is cherry picking the data. It does not reflect the true level of unaffordability for Kapiti ratepayers.

Actual unaffordability varies greatly depending on where people live and the household income they have. The most unaffordable area in Kapiti is Waikanae West with rates at 8.6% of household incomes. This is because the household income in Waikanae West is just \$68,542 compared to the district wide median of \$97,492. It's no surprise to us that this is the level of unaffordability, because 44% of the population in the area is aged 65 or over.

But median measures do not tell the story for individual ratepayers. The most vulnerable ratepayer groups are single retirees, single-income working age people or families and lower income people with mortgages.

The report identifies that the median rate take in Kapiti in 2025/26 was \$5,638. This equates to around \$217 per fortnight or about quarter of a superannuant's fortnightly super payment of \$1110.30. With large increases in property insurance as well, the fixed payments a superannuant must make are around 50% of their fortnightly income. If they still have a mortgage, the picture is even more dire.

Single income households, and people in lower income brackets are facing the combined impact of rates and insurance as well as mortgage repayments. The threat of not being able to pay their bills is very real indeed.

"We need honest governance so that people know that the financial pressures they are juggling are being taken into account when rates are set and that a better future is possible".

"At a time when the community is being encouraged to engage in significant change with possible amalgamation and a new Long Term Plan that will set expected rates increases for the next 10 years, it's important for ratepayers to have honest reporting of what our rates cost. Otherwise, we will go into these processes with rose tinted spectacles thinking that we are doing well. The truth is that we are not doing very well and people are hurting. Kapiti's total rates at 5.8% of median household income is one of the most unaffordable rate levels across NZ", said Ms Harwood.

At a public meeting hosted by Concerned Ratepayers Kapiti, on 31 May, there was clear recognition from elected members present that the Council needs to change and improve how it does its long-term planning and its engagement with the community."

We totally agree that change and improvement are needed. And being open and honest about the real unaffordability of rates in Kapiti instead of concealing the truth would be a great place to start."

ENDS

Sources:

Infometrics report for the Kapiti Coast District Council

<https://www.kapiticoast.govt.nz/media/pt3jaxgb/infometrics-kapiti-coast-rates-affordability-report-for-publication.pdf>

Infometrics report for the Wellington City Council

<https://wellington.govt.nz/-/media/wellington-city/research/infometrics-wcc-rates-affordability.pdf>

Mayor Holborow's reference to 4.8% rates in:

2 June edition <https://us14.campaign-archive.com/?u=116502ad08e0b48f43720df24&id=dce632e12f>

Rates affordability report a key tool for long-term planning

We've commissioned a Rates Affordability report to help inform our next Long-term Plan. It compares Kāpiti Coast and Greater Wellington rates with household incomes to show how rates are affecting households across our district.



On average, Kāpiti Coast rates make up about 4.8 percent of household income. The report gives us a clearer picture of where affordability is most difficult and will help us look at options for managing rates over the next 10 years.

Please join the community conversations ahead as we work through balancing affordable rates, with investing in essential services and any trade-offs needed to support our community's priorities now and into the future.

Understanding rates affordability