

# Upper Hutt Council Open Workshop on Tiaki Wai

24th Feb 2026



<https://www.youtube.com/watch?v=jqzxErEg6rg>

Some highlights from the open workshop on Tiaki Wai

- 9:40 Cr Ultra is cut off with no answer to her valid question about if it is possible to extend the delivery time of the IT systems for Tiaki Wai?  
Mayor Zee stated that she would talk to Cr Ultra After.  
**- Not very transparent as public cannot hear the answer to the question.**
- 10:49 - "there are increases to water charges on the horizon"  
There is also a need to cover hardship, list of debtors and harmonisation.
- 11:11 - "we all need to be communicating with people at the right time on the thing that matters."  
**- The community is screaming out for costs for the 26/27 year to start but also beyond.**
- 11:22 Bunch of decisions coming up as a council as councils over the next while.  
You've got the transfer agreements.  
We approved the template at our board meeting last week. That's then gone out.  
A bunch of schedules which set out the particulars of each cities and the and the regional council's going through review and then we'll finalize those in May.
- 14:51 We do need a multi-channel process of engagement.  
- Multi Channel Engagement  
- Social Media  
- Advertising  
- Pieces of paper in letterboxes
- 16:00 Tiaki Wai are available to support councillors and for councillors to ask Questions on how it will work. So, when community bail you up in the supermarket, the warehouse, wherever else you can then explain.  
**- So go ahead and chat with your councillor/mayor and ask any questions you may have.**
- 16:57 Water will be removed from the rates bill  
Mayor Zee - The charges will broadly be inline with the LTP changes  
**- Is this the amended changes or changes as a result of higher water costs in 25/26 Annual Plan?**  
Year 2 costs are not known yet and Tiaki Wai need to assess what is the best way forward to tackle affordability
- 19:34 It will hit ratepayers in the pocket.
- 20:33 Tiaki Wai have the ability to look a lot further forward and take out long-term debt instruments and that will enable us to smooth things across generations in a way that we can't do today.
- 21:07 We have the rate payer assistance scheme going through parliament at the moment.  
**- This seems very much like a healthy homes loan scheme which could put residents in more debt.**  
[- https://www.lgnz.co.nz/policy-advocacy/ratepayer-assistance-scheme/](https://www.lgnz.co.nz/policy-advocacy/ratepayer-assistance-scheme/)
- What is the Ratepayer Assistance Scheme (RAS)?**  
The RAS is a new local government-led, low-cost loan scheme that helps ratepayers manage upfront council charges like rates, development contributions/levies and property upgrades by converting them into affordable payments over a longer period of time.
- Is RAS a loan?**  
Yes, but it's cheaper and/or longer-term than other sources of borrowing. RAS loans are secured against the property and repaid through a levy or on sale of the property. The RAS is expected to offer lower interest rates than comparable mortgages.



**The Ratepayer Assistance Scheme (RAS)** is a broad-based ratepayer loan scheme that will help ease the cost-of-living pressures New Zealanders are currently dealing with while enabling housing builds and upgrades to get off the ground that otherwise would not.

It makes local government charges more affordable, gets more homes built and supports households to cut their energy bills and improve their homes. The proposed new financing tool has the ability to make all of that happen without impacting councils' ability to borrow to pay for core infrastructure and services or relying on government subsidies.

The way it works is that rather than people having to pay rates, development charges and property improvement costs upfront, payments can be spread across a long period of time (up to 20-30 years for certain products). And because the scheme will have central and local government support, the interest rates will be lower than equivalent bank rates.

The RAS will help ratepayers manage cost-of-living pressures, and provide them and property developers choices in how they pay for council fees like rates, development charges and property improvements such as solar panels.

### **Status of RAS (as at 4 September 2025)**

We have raised funding from a group of councils and Energy Efficiency Conservation Authority (EECA) to refresh the business case, so we can make a fully informed final decision whether to establish the RAS.

RAS has been developed in partnership with LGNZ, LGFA, metro councils and Cameron Partners with the support of Rewiring Aotearoa and EECA. Significant work has been undertaken already and assuming a decision is made to proceed by the end of 2025 and legislation is passed, it is expected the RAS could be up and running in Q3 2026.

We've received a letter from the Minister of Local Government asking us to update the business case and if the Government gives us the green light, we will seek their support as a shareholder and to enact legislation. In that time, we will raise the remaining funds from the local government sector to establish the RAS.

In the meantime, we're calling on more councils to back the RAS so that we can get it up and running as soon as possible. If your council is interested in finding out more, please contact us at [information.centre@lgnz.co.nz](mailto:information.centre@lgnz.co.nz).

### **Frequently asked questions**

#### **What is the Ratepayer Assistance Scheme?**

The RAS is a new local government-led, low-cost loan scheme that helps ratepayers manage upfront council charges like rates, development contributions/levies and property upgrades by converting them into affordable payments over a longer period of time.

It is designed to help address cost-of-living pressures New Zealanders face and support housing development-getting more houses built quickly, and improving the current stock, by providing ratepayers with affordable finance without impacting council or government finances.

#### **What can I get a RAS loan for?**

There are three components to RAS:

- Rates postponement helps homeowners defer rates until they sell their property. This is especially useful for people on fixed incomes like superannuates
- Development contributions/levies can be paid overtime by developers or by the homeowner when the house is sold to them. This removes the barrier of the high upfront cost, for small developers
- Property improvement loans such as Energy Affordability Loans, which for solar panels alone would save most households around \$1,000 a year, including paying back the loan over a long period.

## **Who can use RAS?**

It's a voluntary scheme and any eligible ratepayer or developer can choose to access it once the RAS is in place. Ratepayers will be required to meet approval criteria.

## **How does RAS work?**

RAS pays the council upfront and the ratepayer or developer repays RAS over time through a levy.

## **Is RAS a loan?**

Yes, but it's cheaper and/or longer-term than other sources of borrowing. RAS loans are secured against the property and repaid through a levy or on sale of the property. The RAS is expected to offer lower interest rates than comparable mortgages.

## **What are the benefits for ratepayers?**

- Lower upfront costs
- Access to cheaper finance for rates postponement, deferred development contributions and specified home improvements like solar
- It provides ratepayers with choice about when to pay local authority charges.

## **What are the benefits for developers?**

- It removes the impediments to developers of upfront development contributions – reducing the cost and risks of development to both small and large-scale developers.

## **What are the benefits for councils?**

- No impact on council debt limits as the Council is fully paid upfront and the financing is off-balance sheet for councils
- Councils can continue to invest in core services and infrastructure
- It supports housing growth
- It can support central and local government policy objectives like electrification and improving the healthiness and safety of homes
- Removes the administration costs and risk of managing loans to ratepayers.

## **What are the benefits for central government?**

- Unlock additional private capital to achieve Government outcomes (e.g. cost of living relief, new housing builds, lower energy bills)
- Minimal upfront investment (minor legislative change, small investment) and no ongoing administrative role
- By becoming a shareholder, the Government can have some influence over the future direction of the RAS.

## **Are developers going to increase their profits due to RAS?**

No. RAS is a financing tool, not a discount or subsidy. It helps make the costs more manageable. Developers still face market forces, cost of land and construction costs etc. RAS doesn't change those fundamentals; it just helps to reduce a financing barrier that can stall good developments.

Councils and Government approve how RAS is used. They can set eligibility criteria, monitor uptake, and ensure it aligns with housing and infrastructure goals.

## **Is RAS supported by the Government?**

The Minister for Local Government has endorsed RAS and directed officials to begin policy work in August 2025. Councils are now working at pace to complete the final development work so we can make a decision whether to establish the RAS.

## **Who will own RAS?**

It is envisaged that RAS will be owned by councils, the Local Government Funding Agency (LGFA), and the Crown.

## **When will RAS be available?**

RAS could launch in mid-late 2026 if central government enables legislation, and ratepayers will be able to access this when it's stood up.

## **Media**

### **RAS Media articles**

- <https://www.thepost.co.nz/nz-news/360720204/relief-ratepayers-proposed-assistance-scheme>
- <https://www.rewiring.nz/news/relief-for-ratepayers-with-proposed-assistance-scheme>
- <https://www.thepost.co.nz/nz-news/360738849/lower-hutt-chips-200000-new-nationwide-ratepayer-loan-scheme>
- <https://newsroom.co.nz/2025/05/27/govt-actively-considering-financing-home-solar-via-council-mechanism/>

For media enquiries about the RAS, please contact [media@lgnz.co.nz](mailto:media@lgnz.co.nz)

### **Find out more**

- If you're interested in finding out more about the RAS and how it can benefit you as a council, ratepayer or developer, please contact us at [information.centre@lgnz.co.nz](mailto:information.centre@lgnz.co.nz)
- For media enquiries about RAS, contact [media@lgnz.co.nz](mailto:media@lgnz.co.nz)

### **WEBSITE...**

<https://www.lgnz.co.nz/policy-advocacy/ratepayer-assistance-scheme/>