Footnote A.1 General Title Rates and Water arrears comparison

Current quarter 2025-2026

(Please note due to The Local Government Rating Act, period 2024-2025 rates invoiced 30 June 2025. Current rates do not get reflected till the end of 2025-2026 rating year.)

General Title Rates 2025-2026 31 March 2026							
General Title Rates Categories	2024-2025	2023-2024	2022-2023	2021-2020	2020+	Total	# accounts
Abandoned Land	80,189	73,557	64,864	57,045	120,499	396,154	39
Payment Arrangement	33,342	8,326	2,248	1,539	1,482	46,937	16
Deceased Rate Payer	109,086	85,601	73,578	64,724	117,283	450,272	49
Mortgage Run 2024-2025	2,733,885	887,966	574,004	433,014	714,224	5,343,093	1,284
Legal Action Commenced (external)	102,895	88,199	90,214	82,297	368,478	732,084	46
Legal Action Commenced (FNDC)	37,692	33,942	31,166	29,969	98,769	231,538	13
Liquidation	2,463	2,286	2,183	2,074	3,904	12,910	2
Direct Debit	249,814	61,836	33,233	22,914	13,470	381,267	131
Debt recovery action to commence	647,201	1,007,475	710,311	532,858	596,953	3,494,798	269
Rates Total	3,996,567	2,249,189	1,581,801	1,226,434	2,035,062	11,089,054	1,849

Note: Approximately 3% of yearly rates invoiced for 2024-2025 Year is at debt recovery stage or mortgage demand stage.

Year on year quarter comparison 2024-2025

General Title Rates 2024-2025 31 March 2025							
General Title Rates Categories	2023-2024	2022-2023	2021-2020	2020-2019	2019+	Total	# accounts
Abandoned Land	70,722	63,797	54,940	52,277	115,518	357,253	38
Payment Arrangement	25,835	8,539	4,388	1,490	-	40,252	17
Deceased Rate Payer	94,884	78,889	67,843	61,991	115,592	419,199	48
Mortgage Run 2024-2025	1,961,310	819,376	518,607	452,590	687,344	4,439,227	926
Legal Action Commenced (external)	93,130	94,274	85,028	79,751	306,475	658,658	47
Legal Action Commenced (FNDC)	15,782	13,876	13,268	12,547	29,445	84,918	7
Liquidation	2,286	2,183	2,074	1,938	3,858	12,339	2
Direct Debit	261,295	63,632	31,216	21,531	3,870	381,544	148
Debt recovery action to commence	845,017	701,924	518,341	396,226	314,512	2,776,020	427
Rates Total	3,370,259	1,846,491	1,295,704	1,080,341	1,576,615	9,169,409	1,660

Current quarter 2025-2026

General Water Arrears 2025-2026 31 March 2026							
General Title Water Categories	2024-2025	2023-2024	2022-2023	2021-2020	2020+	Total	# accounts
Abandoned Land	-	-	-	-	-	-	-
Payment Arrangement	2,316	1,569	-	-	-	3,884	2
Deceased Rate Payer	21,135	14,133	10,919	6,993	36,607	89,787	13
Mortgage Run 2024-2025	418,239	113,277	57,954	34,864	44,451	668,785	473
Legal Action Commenced (external)	6,468	4,525	6,550	9,548	33,858	60,949	8
Legal Action Commenced (FNDC)	4,674	2,801	4,373	6,074	19,622	37,544	4
Liquidation	-	-	-	-	-	-	-
Direct Debit	160,965	67,231	23,978	15,929	23,518	291,622	123
Debt recovery action to commence	207,418	127,021	65,374	35,045	41,372	476,230	145
Water Total	821,214	330,558	169,149	108,453	199,427	1,628,802	768

Year on year quarter comparison 2024-2025

General Water Arrears 2024-2025 31 March 2025							
General Title Water Categories	2023-2024	2022-2023	2021-2020	2020-2019	2019+	Total	# accounts
Abandoned Land	-	-	-	-		-	-
Payment Arrangement	4,475	136	-	-	-	4,611	2
Deceased Rate Payer	14,953	11,194	7,448	11,689	46,190	91,474	12
Mortgage Run 2024-2025	374,861	148,021	66,084	64,095	39,787	405,530	356
Legal Action Commenced (external)	5,201	6,370	9,316	4,736	28,709	54,331	8
Legal Action Commenced (FNDC)	1,937	4,373	6,074	4,038	15,585	32,006	2
Liquidation	-	-	-	-	-	-	-
Direct Debit	113,767	15,149	4,726	3,825	2,133	139,600	83
Debt recovery action to commence	70,473	44,042	31,476	28,499	16,588	191,078	151
Water Total	585,668	229,284	125,123	116,882	148,991	1,205,948	614

Footnote A.2 Māori Freehold Land Rates and Water

Current quarter 2025-2026

MFL Rates Arrears 2025-2026 31 March 2026							
MFL Rates Categories	2024-2025	2023-2024	2022-2023	2021-2020	2020+	Total	# accounts
Payment Arrangement	13,208	10,850	4,557	3,010	605	32,230	6
Deceased ratepayer	27,413	23,754	21,850	20,826	45,540	139,384	13
Direct debit	50,350	36,033	28,804	24,071	60,795	200,053	33
Abandoned Land	4,900	4,524	3,851	3,683	10,750	27,707	2
Debt recovery action to commence	2,474,263	2,339,381	1,984,635	1,908,029	3,979,747	12,686,055	1,133
Rates Total	2,570,134	2,414,543	2,043,697	1,959,618	4,097,437	13,085,428	1,187

Year on year quarter comparison 2024-2025

MFL Rates Arrears 2024-2025 31 March 2025							
MFL Rates Categories	2023-2024	2022-2023	2021-2020	2020-2019	2019+	Total	# accounts
Payment Arrangement	41,290	4,879	3,524	3,424	6,788	59,906	6
Deceased ratepayer	22,143	20,276	19,308	18,637	25,287	105,651	10
Direct debit	32,680	27,307	21,659	21,129	35,146	137,922	15
Abandoned Land	1,213	1,194	1,139	1,067	2,192	6,804	1
Debt recovery action to commence	2,234,776	1,879,713	1,807,406	1,615,157	2,143,795	9,680,848	973
Rates Total	2,332,103	1,933,369	1,853,037	1,659,414	2,213,209	9,991,131	1,005

Current quarter 2025-2026

MFL Water Arrears 2025-2026 31 March 2026							
MFL Water Categories	2024-2025	2023-2024	2022-2023	2021-2020	2020+	Total	# accounts
Payment Arrangement	1,749	611	-	-	-	2,360	1
Direct Debit	3,033	5,093	1,975	274	-	10,374	3
Debt recovery action to commence	62,549	42,948	29,818	29,822	83,713	248,849	40
Water total	67,330	48,651	31,792	30,096	83,713	261,583	44

Year on year quarter comparison 2024-2025

MFL Water Arrears 2024-2025 31 March 2025							
MFL Water Categories	2023-2024	2022-2023	2021-2020	2020-2019	2019+	Total	# accounts
Payment Arrangement	651	-	-	-	-	651	1
Direct Debit	4,246	-	-	-	-	4,246	2
Debt recovery action to commence	50,410	40,429	42,525	55,489	71,414	260,267	39
Water total	55,307	40,429	42,525	55,489	71,414	265,164	42

Footnote A.3 Sundry Debtors

Current quarter 2025-2026

Sundry Debtors Aged Period Report as at 31 March 2026						
Category	**30 Days**	**60 Days**	**90 Days**	**90 Days +**	**Total**	**% Debt**
Sundry	322,640	26,260	21,397	332,472	702,769	23%
Bookings	-	-	1,200	-	23,676	1%
Septage	1,365	-	-	1,851	3,216	0%
Refuse	-	-	-	3,027	3,027	0%
Building	170,679	36,640	3,944	986,437	1,197,701	39%
Resource	64,612	10,163	1,232	988,324	1,064,331	34%
Liquor	16,043	182	-	1,852	18,077	1%
Health	8,378	4,469	-	64,269	77,116	2%
Total	583,719	77,714	27,773	2,378,232	3,089,913	100%

Note:

- Resource consents team now engage with progress invoicing.
- $325k Sundry Debt at 90+ days has been paid.
- $300k Sundry Debt at 30 days has been paid.

Year on year quarter comparison 2024-2025

Sundry Debtors Aged Period Report as at 31 March 2025						
Category	**30 Days**	**60 Days**	**90 Days**	**90 Days +**	**Total**	**% Debt**
Sundry	181,919	45,777	2,185	473,056	702,937	25%
Bookings	1,000	900	-	21,252	23,152	1%
Septage	-	1,530	-	12,741	14,271	1%
Refuse	-	-	-	3,027	3,027	0%
Building	115,226	31,039	6,855	806,319	959,438	34%
Resource	22,957	58,969	12,715	957,792	1,052,433	37%
Liquor	12,222	3,983	-	4,745	20,950	1%
Health	3,661	5,834	1,624	51,129	62,248	2%
Total	336,985	148,032	23,379	2,330,060	2,838,455	100%

Definitions of categories for rates and water.

Abandoned Land
Abandoned land means a rating unit for which rates have not been paid to the local authority for 3 years or more, and the ratepayer is either unknown, unlocatable, deceased with no representative, or has notified the local authority of their intent to abandon the land.

Payment Arrangement
This is a separate payment arrangement for a set period to halt penalties accumulating on the rate account.

Deceased Rate Payer
Probate process has not been completed.

Mortgage Run 2024/2025
These are properties that we have started the Mortgage demand process on.

Legal Action Commenced (external)
These are properties we have commenced legal action against with an external legal representative.

Legal Actioned Commenced (FNDC)
These are properties we have commenced legal action against with FNDC legal services team.

Liquidation
The rate payer is a Company that has gone into liquidation, and we await the liquidation process to be complete.

Direct Debit
Properties that are paying by direct debit.

Debt recovery action to commence

These are properties with arrears that have no mortgage, and we do not have a Payment arrangement or direct debit set up on the account, next stage would likely be legal action.