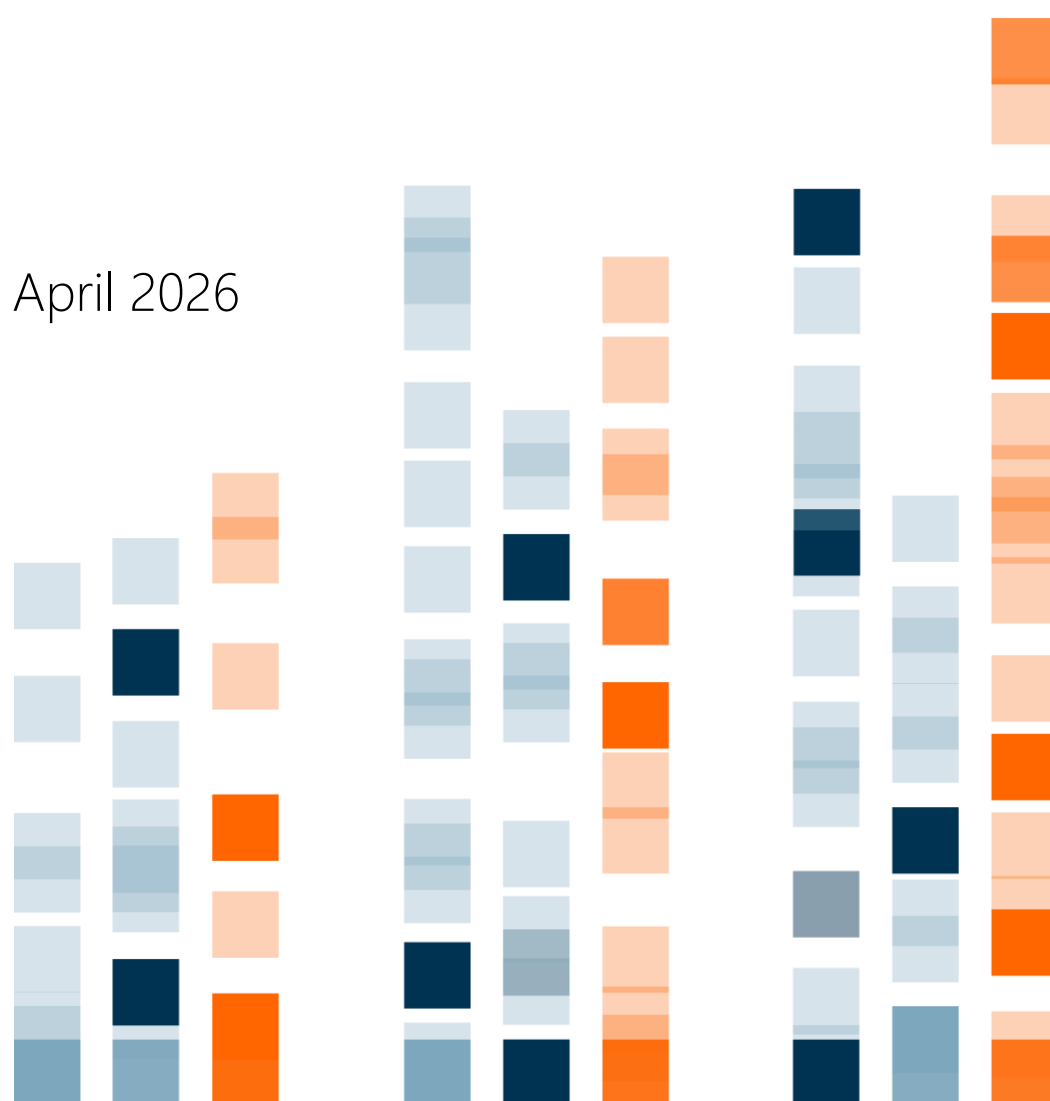


Kāpiti Coast rates affordability

for Kāpiti Coast District Council



Authorship

This report has been prepared by Principal Economist Nick
Brunsdon

Email:

Nick.Brunsdon@infometrics.co.nz

All work and services rendered are at the request of, and for the purposes of the client only. Neither Infometrics nor any of its employees accepts any responsibility on any grounds whatsoever, including negligence, to any other person or organisation. While every effort is made by Infometrics to ensure that the information, opinions, and forecasts are accurate and reliable, Infometrics shall not be liable for any adverse consequences of the client's decisions made in reliance of any report provided by Infometrics, nor shall Infometrics be held to have given or implied any warranty as to whether any report provided by Infometrics will assist in the performance of the client's functions.

Table of contents

Introduction.....	5
Methodology	6
District, regional and water rates for 2025/26.....	6
Household incomes	6
Median measure used	6
Analysis at suburb level	6
Value for money not assessed	7
Analysis.....	8
KDCDC rates make up 82% of Kāpiti rates	8
Rates account for 5.8% of household incomes.....	8
Rates have grown faster than incomes.....	9
Least affordable rates in Waikanae West, Ōtaki.....	9
Distinct hotspots with affordability challenges	10
Ranking suburbs by affordability	12
Little change in suburb rankings 2019 to 2025.....	13
Comparing Kāpiti rates to other councils	13
Kāpiti rates 11 th highest in country.....	14
Kāpiti rates 14 th least affordable in country.....	14
Council rates vary for a variety of reasons.....	15
Council costs rise faster than household costs.....	15
Sub-district fact sheets	16
Forest Lakes.....	16
Ōtaki Beach	18
Ōtaki.....	20
Waitohu.....	22
Te Horo	24
Ōtaki Forks	26
Peka Peka.....	28
Waikanae Beach.....	30
Waikanae Park.....	32
Waikanae West.....	34
Waikanae East	36
Otaihanga	38
Paraparaumu Beach North.....	40
Paraparaumu Beach West	42
Paraparaumu Beach East	44

Paraparaumu North	46
Paraparaumu Central	48
Paraparaumu East	50
Maungakotukutuku	52
Raumati Beach West	54
Raumati Beach East	56
Raumati South	58
Paekākāriki	60

Introduction

Kāpiti Coast District Council (KCDC) commissioned Infometrics to analyse rates affordability for communities within the district. Infometrics has provided similar analysis to KCDC in 2017, 2020 and 2023. In this report we outline our approach, key findings at a district level, comparing affordability across suburbs, and then compare Kāpiti to other councils. Finally, we include two-page fact sheets on rates affordability for each of 23 communities within the district.

Methodology

District, regional and water rates for 2025/26

We have analysed unit-record rates data provided by KCDC, with unique identifiers such as owner names removed. Our analysis focuses on rateable residential rating units, and includes KCDC rates, water rates, and Greater Wellington Regional Council (GWRC) rates. KCDC and GWRC are based on actual rates for the 2025/26 rating year.

Water rates are estimated based on actual charges from the 2024/25 rating year, updated to account for changes in the 2025/26 rating year. These changes include the transfer of fixed water charges from water invoices to general rates notices, and the 24%pa increase in volumetric water charges.

Household incomes

This analysis looks at rates relative to household incomes – which include earnings by all household members. Household income is stated before-tax and includes wages, salaries, benefits, superannuation and investment income. Household income excludes non-taxable government support such as rates rebates, Working for Families tax credits, and Accommodation Supplement. These exclusions mean that rates affordability for lower incomes households may be better than stated.

Tax and non-taxable government support have complex eligibility requirements, and it is not possible to model their applicability robustly across a community due to data limitations.

Our household income estimates are based on a combination of Infometrics existing household income series for Kāpiti Coast district (for the year to December 2025) and 2023 Census data. The 2023 Census includes household incomes for small areas in the year to March 2023. We have updated these estimates based on Kāpiti's overall household income growth between March 2023 and December 2025.

Median measure used

We have used the median of both rates and household incomes to calculate rates as a share of household incomes. This approach differs from our 2022 analysis for KCDC which used a mean, and means that estimates from 2022 cannot be directly compared to this analysis. For comparing rates across territorial authorities, we have used mean instead, as the cross-council data doesn't include a median.

Analysis at suburb level

Our analysis at a suburb level uses Stats NZ's statistical area framework. There are 23 statistical area 2 (SA2) areas within Kāpiti, each with an average population of 2,400. Within each SA2 are 17 statistical area 1 (SA1) areas on average, each with an average population of 390. The boundaries for these areas can be seen in the *Sub-district fact sheets*.

Value for money not assessed

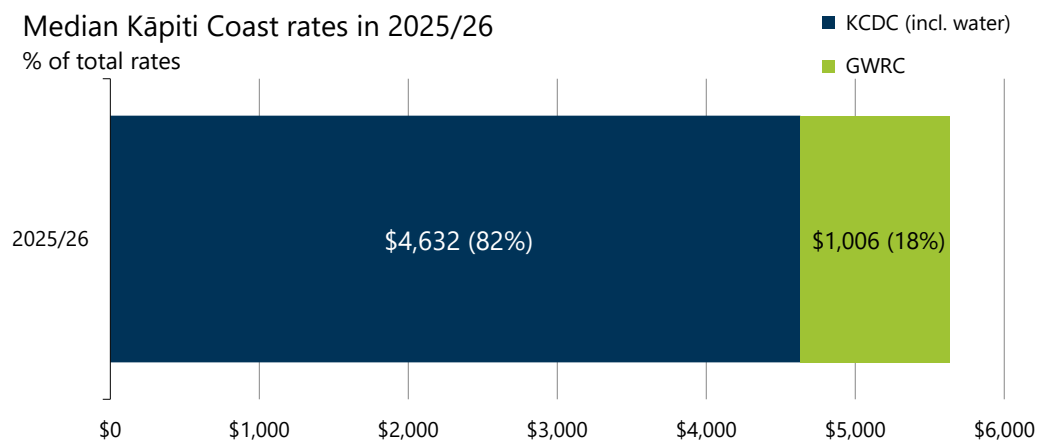
A key limitation to this analysis is that it does not consider levels of service received in return for rates – either over time in Kāpiti, across suburbs in Kāpiti, or between Kāpiti and other territorial authorities. This limitation means that this analysis is not an assessment of value for money.

Analysis

KCDC rates make up 82% of Kāpiti rates

Median rates for residential ratepayers in Kāpiti amounted to \$5,638 in 2025 (2025/26 rating year). Chart 1 shows that Kāpiti’s median rates comprised \$4,632 for Kāpiti Coast District Council (KCDC) including water rates, and \$1,006 for Greater Wellington Regional Council (GWRC). KCDC rates make up 82% of residential rates in Kāpiti in 2025, with GWRC making up 18%.

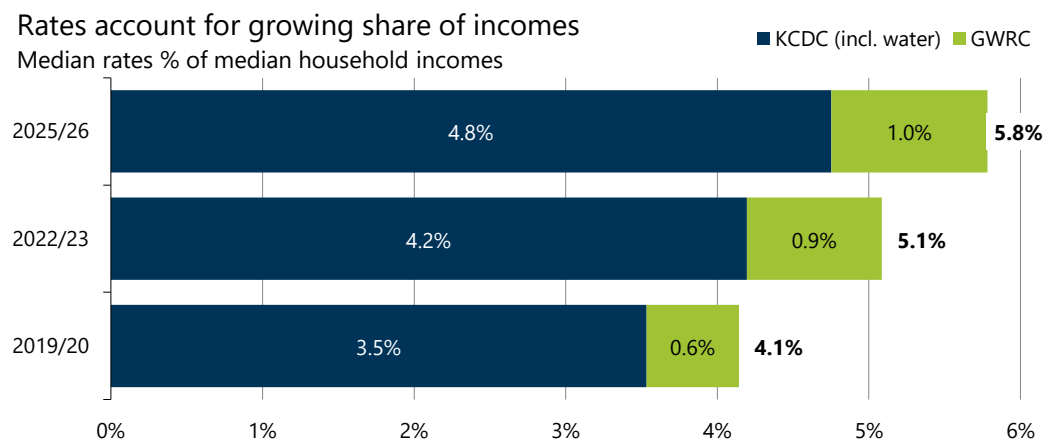
Chart 1



Rates account for 5.8% of household incomes

Median residential rates (including KCDC and GWRC) amount to 5.8% of the median household income of \$97,500 (see Chart 2). In 2019 (2019/20 rating year), median rates were \$3,211, or 4.1% of incomes. In 2022 (2022/23), median rates were \$4,470, or 5.1% of incomes.

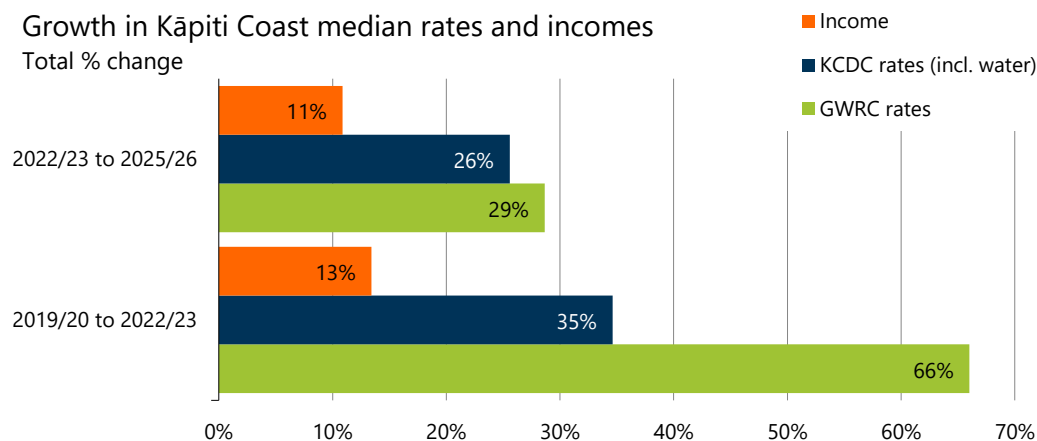
Chart 2



Rates have grown faster than incomes

Between 2019 and 2022, total residential rates in Kāpiti rates increased 39%, ahead of household income growth of 13%. Between 2022 and 2025, rates increased 26%, ahead of income growth of 11%. Chart 3 shows that GWRC rates led the overall rates increase in both periods, with GWRC rates rising 66% between 2019 and 2022, and 29% between 2022 and 2025. However, KCDC rates still increased much faster than incomes, rising 35% between 2019 and 2022, and 26% between 2022 and 2025.

Chart 3



Least affordable rates in Waikanae West, Ōtaki

Rates affordability varies widely within the district, with the median share of household income taken up by rates ranging from 3.2% in Peka Peka up to 8.6% in Waikanae West (see Table 1). Despite the high share in Waikanae West, the remaining Waikanae suburbs spend on average between 5.0% and 5.9% of their incomes on rates. Across all Waikanae suburbs, median rates sit in a tight range between \$5,700 and \$6,100, but incomes in Waikanae West are substantially lower, driving the higher rates share. Median incomes in Waikanae West are \$68,500, well behind the next lowest, Waikanae Park, with \$97,000.

Ōtaki includes a cluster of relatively high rates relative to incomes, with rates amounting to 6.5% of incomes in Ōtaki Beach and 6.8% in Ōtaki. Median rates in the two suburbs of Ōtaki are relatively low – both roughly \$4,600, compared to \$5,638 across the district. A key reason for this difference is that GWRC applies a lower targeted rate for public transport in Ōtaki, reflecting that the level of service for public transport is lower. GWRC rates amount to 12-13% of Ōtaki rates compared to 18% districtwide. However, despite a lower dollar value for rates in Ōtaki, incomes are substantially lower, contributing to the high rates share of income. In the Waitohu suburb of Ōtaki, rates are still relatively low at \$5,033, but incomes are appreciably higher, so rates amount to 5.1% of incomes.

Rural suburbs such as Ōtaki Forks, Te Horo, Peka Peka and Maungaotukutuku have the most affordable rates – less than 4% of incomes. Rural areas often have lower rates because they receive fewer services – such as reticulated water and wastewater – and in some cases are home to higher income households on lifestyle blocks. Rural households often face higher costs beyond rates – such as septic tank servicing or pump

maintenance – which should be borne in mind when comparing their rates affordability with urban areas.

Within Paraparaumu, rates are least affordable in Paraparaumu Beach West and East, and Paraparaumu Central. Median rates in Paraparaumu Central are \$5,159, slightly below the districtwide average (\$5,638), but median incomes of \$78,800 are substantially below the district average (\$97,500), contributing to poor affordability. In Paraparaumu Beach West and East, rates are slightly above the district-wide average and incomes are slightly below the districtwide average.

Table 1

Kāpiti Coast residential rates affordability by suburb

2025/26 year, median

Suburb (SA2)	Household income	Rates			Rates as % of household income		
		KCDC	GWRC	Total	KCDC	GWRC	Total
Waikanae West	\$68,542	\$4,804	\$1,073	\$5,877	7.0%	1.6%	8.6%
Raumati Beach East	\$77,124	\$4,695	\$966	\$5,661	6.1%	1.3%	7.3%
Ōtaki	\$68,085	\$4,078	\$582	\$4,659	6.0%	0.9%	6.8%
Paraparaumu Beach West	\$90,169	\$4,959	\$1,073	\$6,032	5.5%	1.2%	6.7%
Paraparaumu Beach East	\$90,169	\$4,816	\$1,086	\$5,902	5.3%	1.2%	6.5%
Paraparaumu Central	\$78,841	\$4,287	\$872	\$5,159	5.4%	1.1%	6.5%
Ōtaki Beach	\$71,746	\$4,053	\$582	\$4,635	5.6%	0.8%	6.5%
Waikanae Park	\$97,035	\$4,682	\$1,059	\$5,742	4.8%	1.1%	5.9%
Waikanae Beach	\$103,099	\$4,994	\$1,086	\$6,079	4.8%	1.1%	5.9%
Paraparaumu North	\$107,333	\$4,894	\$1,086	\$5,980	4.6%	1.0%	5.6%
Paraparaumu East	\$101,383	\$4,393	\$872	\$5,265	4.3%	0.9%	5.2%
Waitohu	\$98,293	\$4,362	\$671	\$5,033	4.4%	0.7%	5.1%
Paraparaumu Beach North	\$116,259	\$4,910	\$1,019	\$5,929	4.2%	0.9%	5.1%
Raumati Beach West	\$121,179	\$5,067	\$1,086	\$6,153	4.2%	0.9%	5.1%
Waikanae East	\$114,542	\$4,649	\$1,113	\$5,761	4.1%	1.0%	5.0%
Paekākāriki	\$121,293	\$4,762	\$1,179	\$5,941	3.9%	1.0%	4.9%
Raumati South	\$126,099	\$4,970	\$1,059	\$6,029	3.9%	0.8%	4.8%
Otaihanga	\$131,592	\$5,019	\$1,073	\$6,092	3.8%	0.8%	4.6%
Forest Lakes	\$114,885	\$3,533	\$950	\$4,483	3.1%	0.8%	3.9%
Ōtaki Forks	\$120,149	\$3,474	\$1,080	\$4,554	2.9%	0.9%	3.8%
Maungakotukutuku	\$152,532	\$4,048	\$1,146	\$5,194	2.7%	0.8%	3.4%
Te Horo	\$114,885	\$3,000	\$851	\$3,852	2.6%	0.7%	3.4%
Peka Peka	\$142,234	\$3,530	\$1,064	\$4,594	2.5%	0.7%	3.2%
Kāpiti Coast District	\$97,492	\$4,632	\$1,006	\$5,638	4.8%	1.0%	5.8%

Distinct hotspots with affordability challenges

With the data sources available, it's not possible to estimate exactly how many households pay a high share of income on rates – we can only compare affordability

across suburbs. However, we can look at the SA1 areas (neighbourhoods) within each SA2, and estimate how many of these neighbourhoods are paying more than 5% of their household income on rates. Table 2 shows that in suburbs with the least affordable rates – Ōtaki, Ōtaki Beach, Waikanae West, Waikanae Beach, Paraparaumu Beach West – at least 85% of neighbourhoods pay more than 5% of their incomes on rates, on average. Every suburb and neighbourhood will have a mix of households with different rates and incomes, but these figures highlight that there are distinct hotspots of relatively unaffordable rates.

Table 2

Kāpiti Coast residential rates affordability by suburb

2025/26 year, median

Suburb (SA2)	Rates % of income	% SA1 paying over 5%	% aged 65+
Waikanae West	8.6%	89%	44%
Raumati Beach East	7.3%	67%	27%
Ōtaki	6.8%	90%	22%
Paraparaumu Beach West	6.7%	94%	32%
Paraparaumu Beach East	6.5%	65%	30%
Paraparaumu Central	6.5%	67%	25%
Ōtaki Beach	6.5%	85%	25%
Waikanae Park	5.9%	56%	40%
Waikanae Beach	5.9%	88%	31%
Paraparaumu North	5.6%	44%	29%
Paraparaumu East	5.2%	53%	18%
Waitohu	5.1%	63%	23%
Paraparaumu Beach North	5.1%	37%	21%
Raumati Beach West	5.1%	64%	23%
Waikanae East	5.0%	44%	28%
Paekākāriki	4.9%	42%	21%
Raumati South	4.8%	48%	20%
Otaihanga	4.6%	43%	18%
Forest Lakes	3.9%	0%	28%
Ōtaki Forks	3.8%	0%	28%
Maungakotukutuku	3.4%	10%	25%
Te Horo	3.4%	0%	25%
Peka Peka	3.2%	0%	32%
Kāpiti Coast District	5.8%	59%	27%

The proportion of the population aged 65 years and older is a useful proxy for the portion of households receiving NZ Super and therefore a more limited income. In Waikanae West, where rates amount to 8.6% of household incomes on average, 44% of the population is aged 65 years or older, the highest proportion in Kapiti. However, age alone does not solely explain the variation in rates affordability, as 40% of Waikanae Park’s population is aged 65 years or older, yet rates amount to 5.9% of incomes, similar to the districtwide average.

Ranking suburbs by affordability

Table 3 shows the 23 suburbs of Kāpiti with rankings of rates, incomes and rates affordability, which shows at a glance how relative rates and incomes contribute to relative affordability. Suburbs may have similar rates affordability, but for different reasons.

Otaihanga has the 2nd highest rates in the district, but also the 3rd highest household incomes, meaning that it ranks 18th for rates as a share of income – rates are more affordable in Otaihanga than most suburbs.

Raumati Beach West has relatively high rates (1st) and household incomes (6th) meaning that their rates affordability is middle of the pack at 14th. However, Raumati Beach East has relatively low incomes (20th) coupled with middling rates (13th), contributing to a high rates share of income (2nd).

Table 3

Kāpiti Coast suburbs ranked by rates affordability

Ranked out of 23 SA2 suburbs, 2025

Suburb (SA2)	Rates	Household income	Rates affordability
Waikanae West	10	22	1
Raumati Beach East	13	20	2
Ōtaki	18	23	3
Paraparaumu Beach West	4	17	4
Paraparaumu Beach East	9	17	5
Paraparaumu Central	16	19	6
Ōtaki Beach	19	21	7
Waikanae Park	12	16	8
Waikanae Beach	3	13	9
Paraparaumu North	6	12	10
Paraparaumu East	14	14	11
Waitohu	17	15	12
Paraparaumu Beach North	8	8	13
Raumati Beach West	1	6	14
Waikanae East	11	11	15
Paekākāriki	7	5	16
Raumati South	5	4	17
Otaihanga	2	3	18
Forest Lakes	22	9	19
Ōtaki Forks	21	7	20
Maungakotukutuku	15	1	21
Te Horo	23	9	22
Peka Peka	20	2	23

Little change in suburb rankings 2019 to 2025

To understand how rates affordability has changed over time, we can look at the rankings of suburbs by rates affordability. Table 4 shows that although there have been subtle changes, most suburbs have held a similar ranking for affordability over time, with nine suburbs seeing no change in ranking between 2019 and 2025. The least affordable suburb in both 2019 and 2025 was Waikanae West.

Three suburbs saw their rankings change by four places. Rates affordability became worse in Paraparaumu Beach West (from 8th to 4th) and Raumati Beach East (from 6th to 2nd). Paraparaumu Central rates affordability improved from 2nd to 6th.

Table 4

Kāpiti Coast suburbs ranked by rates affordability

Ranked out of 23 SA2 suburbs.

Higher ranking means less affordable

Suburb (SA2)	2019	2025	Change 2019-2025
Waikanae West	1	1	0
Raumati Beach East	6	2	-4
Ōtaki	3	3	0
Paraparaumu Beach West	8	4	-4
Paraparaumu Beach East	4	5	1
Paraparaumu Central	2	6	4
Ōtaki Beach	5	7	2
Waikanae Park	7	8	1
Waikanae Beach	10	9	-1
Paraparaumu North	9	10	1
Paraparaumu East	11	11	0
Waitohu	14	12	-2
Paraparaumu Beach North	15	13	-2
Raumati Beach West	13	14	1
Waikanae East	12	15	3
Paekākāriki	16	16	0
Raumati South	17	17	0
Otaihanga	19	18	-1
Forest Lakes	18	19	1
Ōtaki Forks	20	20	0
Maungakotukutuku	21	21	0
Te Horo	22	22	0
Peka Peka	23	23	0

Comparing Kāpiti rates to other councils

This section uses a slightly different measure of rates to compare Kāpiti against other councils. The Taxpayers Union (TPU) collected data on mean (not median) residential rates for the 2025/26 rating year, excluding regional council rates. To align with the TPU

data, we have used mean incomes in this section, and analysed mean rates affordability. Kāpiti’s mean residential rates were \$4,696, compared to mean household incomes of \$125,600, with rates amounting to 3.7% of household incomes.

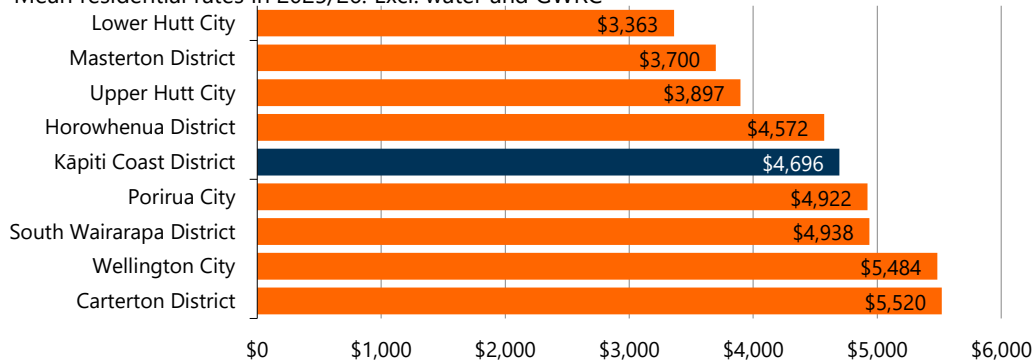
Kāpiti rates 11th highest in country

Kāpiti’s mean rates of \$4,696 are the 11th highest out of 59 territorial authorities. Chart 4 shows that compared to other councils in Wellington and Horowhenua, Kapiti’s mean rates were higher than Horowhenua, Lower Hutt, Upper Hutt and Masterton, but lower than Porirua, Carterton, South Wairarapa and Wellington.

Chart 4

Kāpiti rates middle of pack in Wellington

Mean residential rates in 2025/26. Excl. water and GWRC



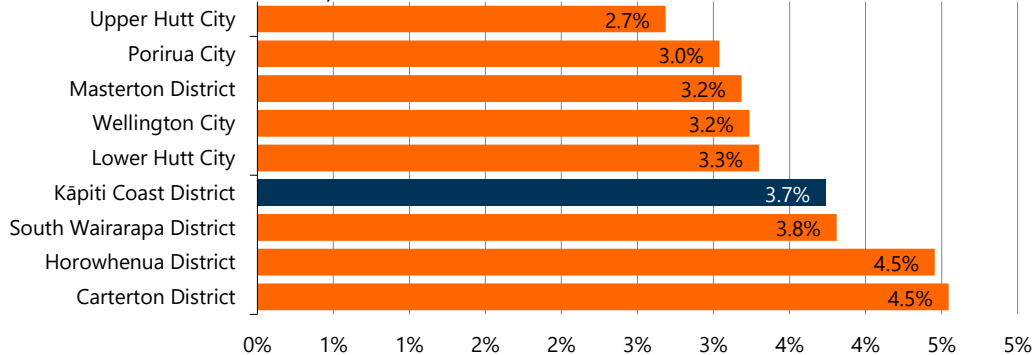
Kāpiti rates 14th least affordable in country

Chart 5 shows that after adjusting for household incomes, Kāpiti’s rates are the 14th least affordable out of 59 territorial authorities, but more affordable than Horowhenua, Carterton and South Wairarapa.

Chart 5

Kāpiti rates affordability middle of pack in Wellington

Mean residential rates in 2025/26. Excl. water and GWRC



Council rates vary for a variety of reasons

Rates vary widely between councils for a variety of reasons, including:

- Financial assets – some councils have financial assets such as ownership of ports, airports, electricity companies or forestry investments which can help to keep rates lower than they would otherwise be.
- Debt levels – councils with higher levels of debt may have higher rates due to the cost of servicing debt.
- Economies of scale – councils serving a larger population may gain from economies of scale.
- Non-residential ratepayers – councils with a larger non-residential rates base can more effectively spread costs across residential and non-residential ratepayers.
- Levels of service – levels of service can vary between councils, with some councils providing higher levels of service.

Our analysis highlights differences in residential rates between councils, but does not examine the degree to which these factors contribute to the differences.

Council costs rise faster than household costs

Local government has faced more severe cost escalation than households over the past decade. The Local Government Input Cost Index shows that local government operational costs rose 3.3% per year on average over the past decade, ahead of 2.9% for household costs (based on the Consumers Price Index).

Earnings rose 2.6% per year on average over this period, eclipsed by rising costs, however, household incomes rose faster at 4.0%pa, likely reflecting an increase in income sources per household, such as more people working more hours.

Between 2025 and 2037, earnings are forecast to grow 2.0% nationally, just behind consumer costs at 2.2%. We do not expect household incomes to continue growing faster than earnings in future, as this is not sustainable.

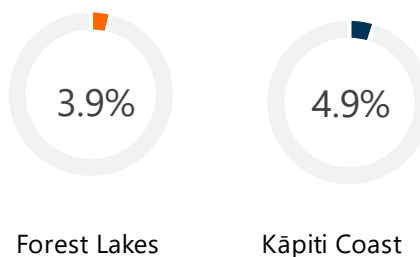
Sub-district fact sheets

Forest Lakes

Summary, 2025

	Forest Lakes	Kāpiti Coast
Population	621	55,920
Median household income	\$114,885	\$121,293
Median rates	\$4,483	\$5,941

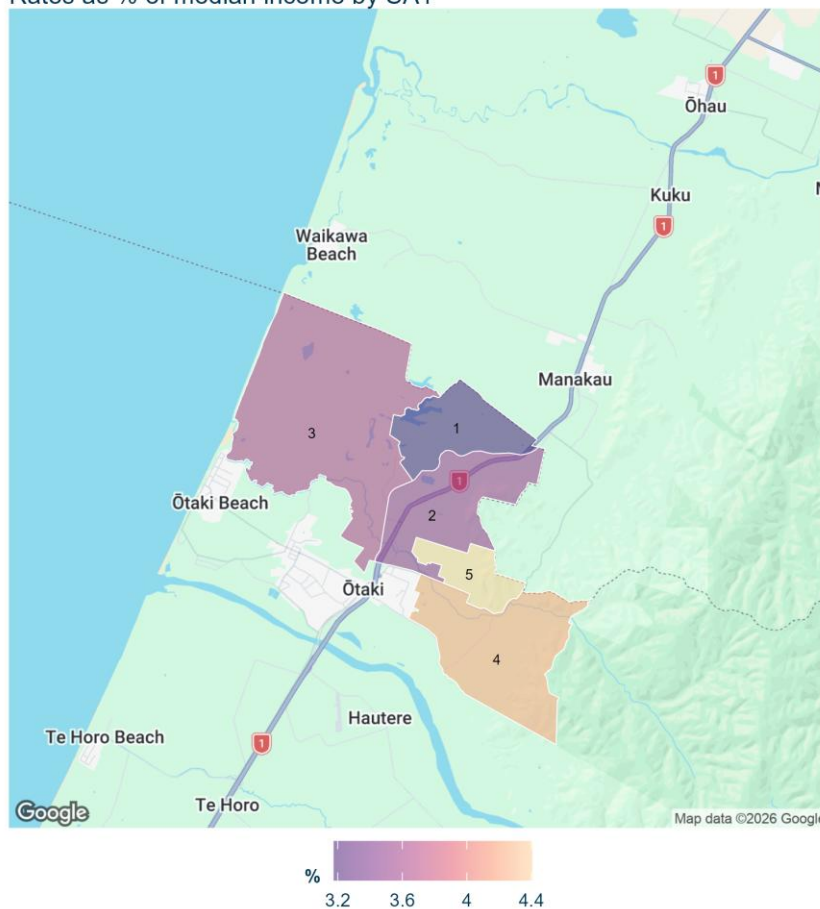
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Forest Lakes

Rates as % of median income by SA1



Small area breakdown

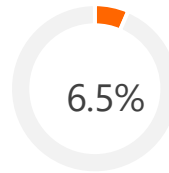
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
5	7019188	144	23.2%	54	\$120,035	\$5,287	4.4%
4	7019189	132	21.3%	54	\$111,338	\$4,704	4.2%
3	7019156	123	19.8%	51	\$110,995	\$4,055	3.7%
2	7019187	117	18.8%	39	\$113,627	\$4,011	3.5%
1	7019186	102	16.4%	27	\$117,861	\$3,743	3.2%

Ōtaki Beach

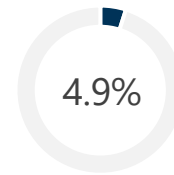
Summary, 2025

	Ōtaki Beach	Kāpiti Coast
Population	2,145	55,920
Median household income	\$71,746	\$121,293
Median rates	\$4,635	\$5,941

Rates as a proportion of income



Ōtaki Beach

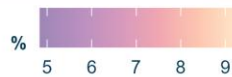
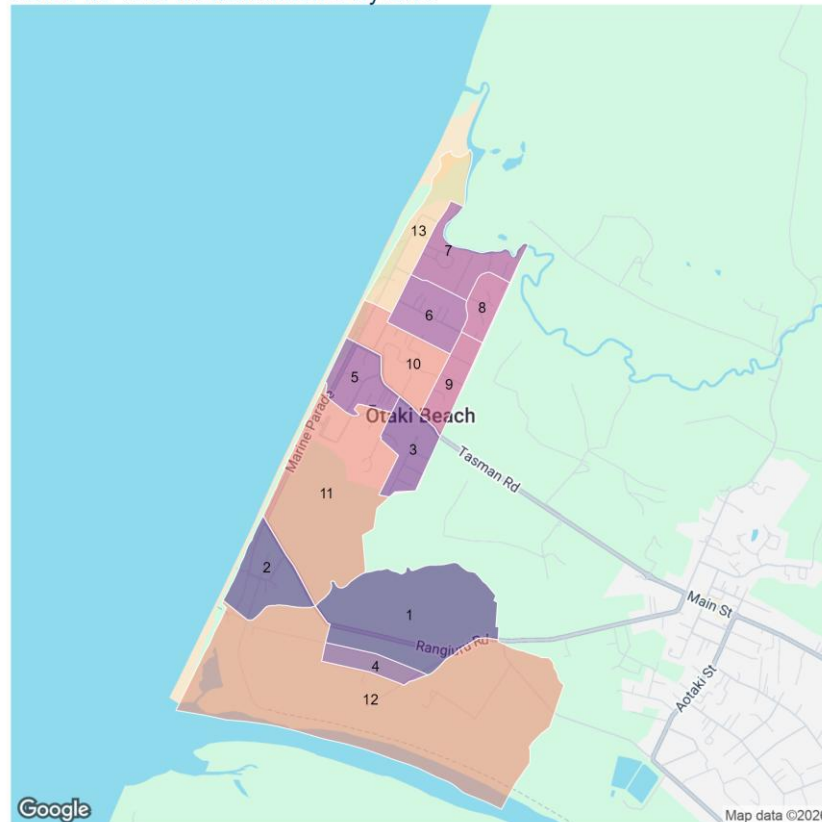


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Ōtaki Beach

Rates as % of median income by SA1



Small area breakdown

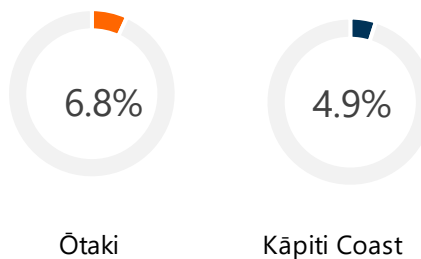
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
13	7019136	90	4.2%	36	\$58,816	\$5,461	9.3%
12	7019146	99	4.6%	42	\$56,413	\$4,620	8.2%
11	7019130	162	7.6%	75	\$57,672	\$4,664	8.1%
10	7019140	255	11.9%	120	\$60,532	\$4,889	8.1%
9	7019142	102	4.8%	51	\$67,284	\$4,625	6.9%
8	7019138	180	8.4%	75	\$65,109	\$4,373	6.7%
7	7019137	240	11.2%	93	\$75,408	\$4,727	6.3%
6	7019139	201	9.4%	90	\$75,637	\$4,565	6.0%
5	7019141	156	7.3%	63	\$80,786	\$4,758	5.9%
4	7019145	105	4.9%	42	\$79,642	\$4,675	5.9%
3	7019143	273	12.7%	105	\$83,303	\$4,492	5.4%
2	7019131	132	6.2%	60	\$96,463	\$4,738	4.9%
1	7019144	156	7.3%	66	\$93,716	\$4,535	4.8%

Ōtaki

Summary, 2025

	Ōtaki	Kāpiti Coast
Population	3,771	55,920
Median household income	\$68,085	\$121,293
Median rates	\$4,659	\$5,941

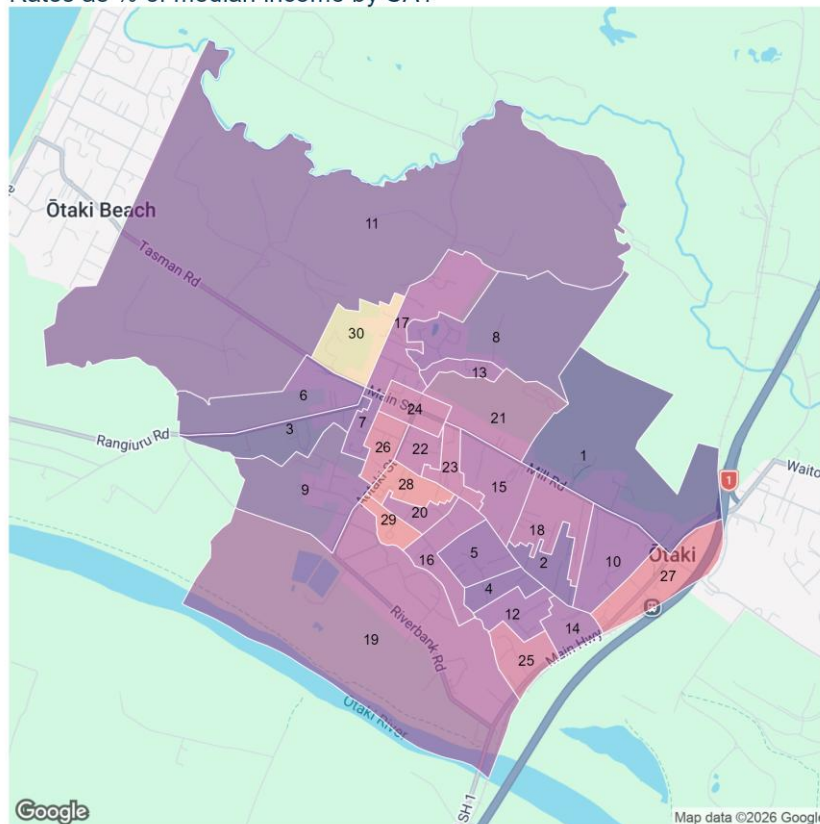
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Ōtaki

Rates as % of median income by SA1



Small area breakdown

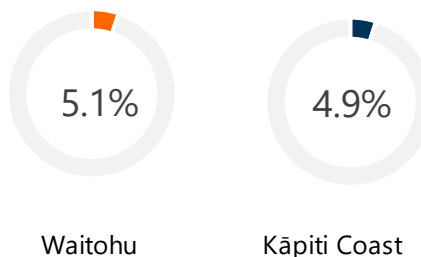
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
30	7019149	30	0.8%	24	\$35,701	\$4,859	13.6%
29	7034410	102	2.7%	48	\$46,915	\$4,848	10.3%
28	7019165	132	3.5%	72	\$42,567	\$4,382	10.3%
27	7019176	33	0.9%	15	\$44,284	\$4,395	9.9%
26	7019161	126	3.3%	69	\$49,662	\$4,616	9.3%
25	7019173	96	2.5%	45	\$57,328	\$5,118	8.9%
24	7019159	60	1.6%	24	\$53,895	\$4,494	8.3%
23	7019163	90	2.4%	45	\$56,756	\$4,671	8.2%
22	7019162	108	2.9%	45	\$57,214	\$4,465	7.8%
21	7019160	108	2.9%	42	\$60,990	\$4,656	7.6%
20	7034411	123	3.3%	45	\$63,279	\$4,759	7.5%
19	7019154	42	1.1%	18	\$62,821	\$4,702	7.5%
18	7019167	213	5.6%	96	\$65,910	\$4,855	7.4%
17	7034408	195	5.2%	81	\$60,418	\$4,363	7.2%
16	7019168	228	6.0%	90	\$66,826	\$4,780	7.2%
15	7019164	126	3.3%	51	\$66,025	\$4,644	7.0%
14	7019177	108	2.9%	48	\$66,597	\$4,465	6.7%
13	7034409	102	2.7%	36	\$72,547	\$4,764	6.6%
12	7019172	114	3.0%	51	\$68,771	\$4,417	6.4%
11	7019148	108	2.9%	33	\$78,040	\$5,012	6.4%
10	7019175	189	5.0%	75	\$77,811	\$4,889	6.3%
9	7019153	192	5.1%	54	\$74,607	\$4,494	6.0%
8	7034407	171	4.5%	63	\$93,945	\$5,540	5.9%
7	7019151	117	3.1%	48	\$78,383	\$4,535	5.8%
6	7019150	111	2.9%	48	\$80,672	\$4,658	5.8%
5	7019169	144	3.8%	63	\$86,965	\$4,788	5.5%
4	7019171	102	2.7%	39	\$94,861	\$4,771	5.0%
3	7019152	153	4.1%	57	\$96,920	\$4,795	4.9%
2	7019170	114	3.0%	36	\$103,099	\$4,878	4.7%
1	7019174	240	6.4%	93	\$104,816	\$4,730	4.5%

Waitohu

Summary, 2025

	Waitohu	Kāpiti Coast
Population	1,251	55,920
Median household income	\$98,293	\$121,293
Median rates	\$5,033	\$5,941

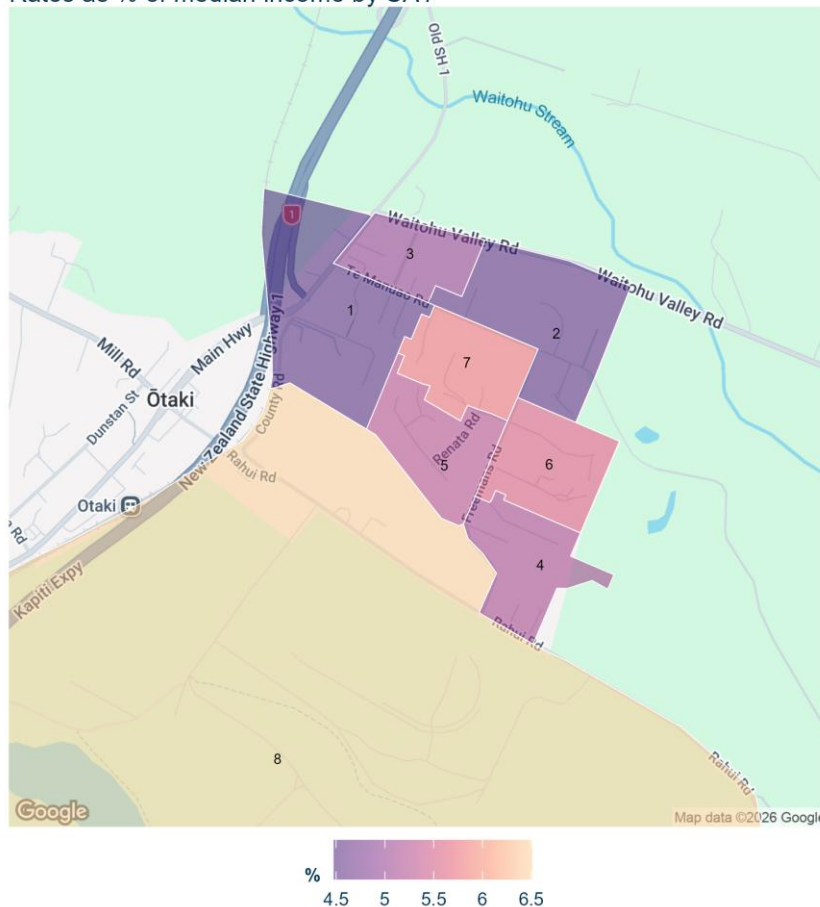
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Waitohu

Rates as % of median income by SA1



Small area breakdown

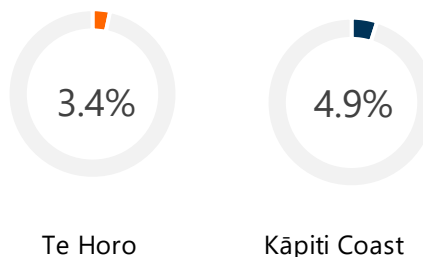
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
8	7019178	111	8.9%	42	\$75,751	\$4,930	6.5%
7	7019182	132	10.6%	51	\$92,229	\$5,330	5.8%
6	7019184	180	14.4%	75	\$97,035	\$5,391	5.6%
5	7019183	165	13.2%	66	\$96,348	\$5,073	5.3%
4	7019185	129	10.3%	51	\$95,890	\$4,924	5.1%
3	7019179	114	9.1%	42	\$94,861	\$4,694	4.9%
2	7019181	246	19.7%	99	\$110,423	\$4,947	4.5%
1	7019180	168	13.4%	54	\$106,532	\$4,770	4.5%

Te Horo

Summary, 2025

	Te Horo	Kāpiti Coast
Population	1,560	55,920
Median household income	\$114,885	\$121,293
Median rates	\$3,852	\$5,941

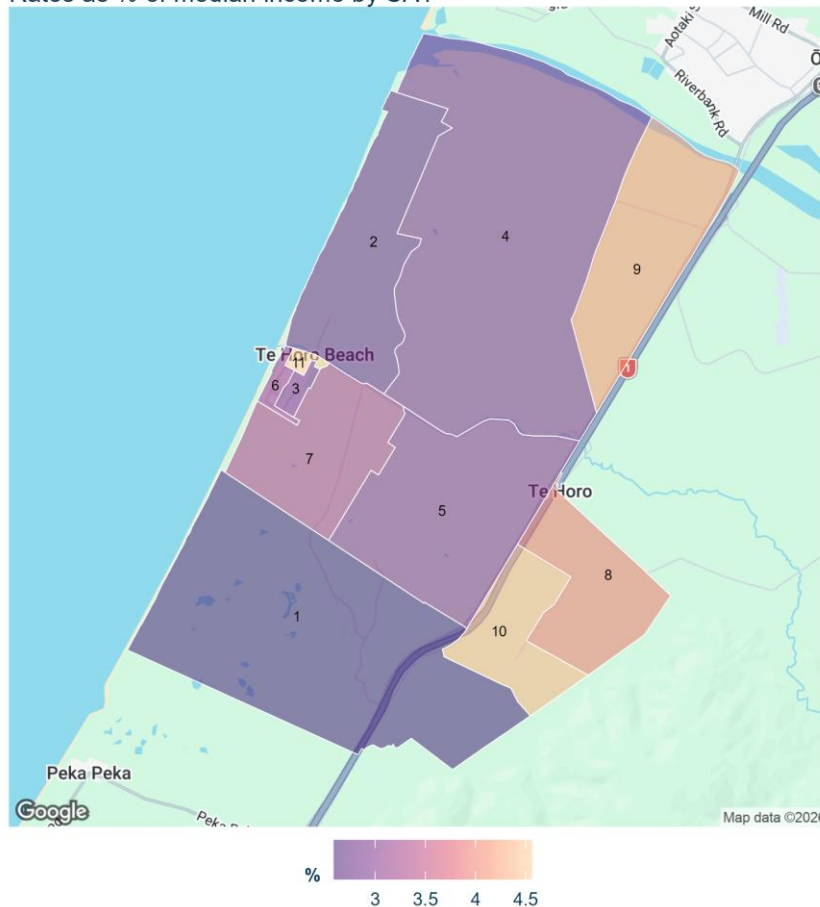
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

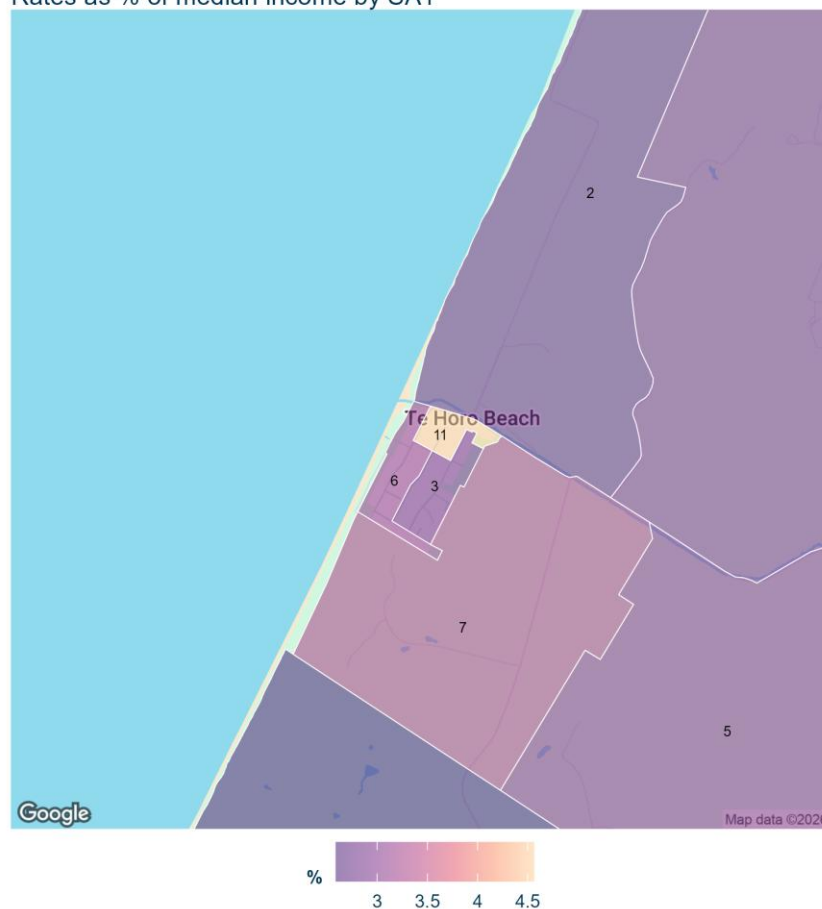
Rates burden in Te Horo

Rates as % of median income by SA1



Rates burden in Te Horo Beach

Rates as % of median income by SA1



Small area breakdown

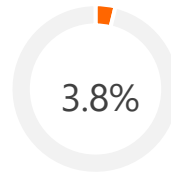
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
11	7034406	90	5.8%	36	\$70,259	\$3,205	4.6%
10	7029885	99	6.3%	39	\$106,761	\$4,660	4.4%
9	7019155	165	10.6%	75	\$92,114	\$3,858	4.2%
8	7019147	129	8.3%	57	\$102,413	\$4,081	4.0%
7	7019127	105	6.7%	45	\$120,492	\$4,022	3.3%
6	7019126	102	6.5%	45	\$112,597	\$3,502	3.1%
5	7019134	204	13.1%	75	\$129,990	\$3,969	3.1%
4	7019133	189	12.1%	63	\$131,706	\$3,959	3.0%
3	7034405	180	11.5%	72	\$111,567	\$3,206	2.9%
2	7019129	81	5.2%	30	\$150,816	\$4,309	2.9%
1	7029886	216	13.8%	93	\$174,502	\$4,519	2.6%

Ōtaki Forks

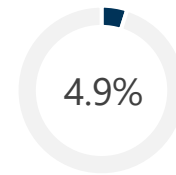
Summary, 2025

	Ōtaki Forks	Kāpiti Coast
Population	867	55,920
Median household income	\$120,149	\$121,293
Median rates	\$4,554	\$5,941

Rates as a proportion of income



Ōtaki Forks

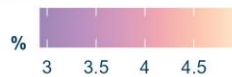
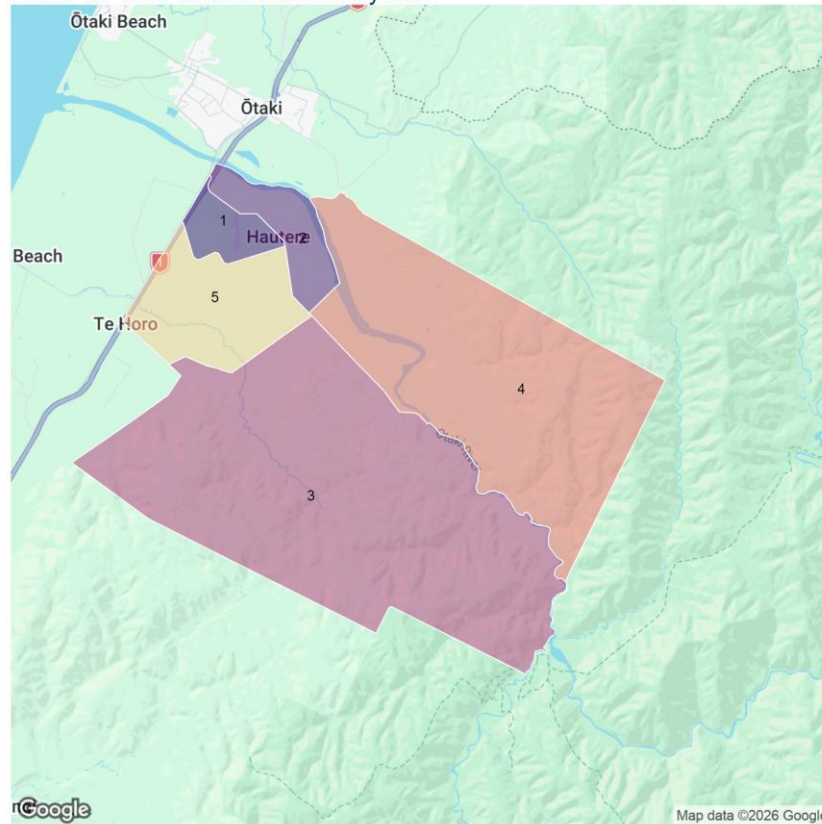


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Ōtaki Forks

Rates as % of median income by SA1



Small area breakdown

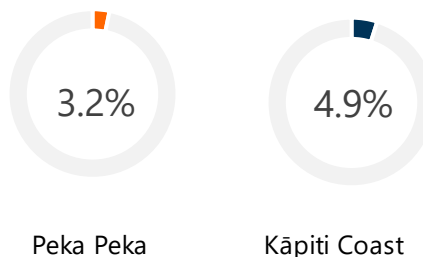
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
5	7019290	201	23.2%	75	\$97,035	\$4,803	5.0%
4	7019293	216	24.9%	87	\$101,726	\$4,359	4.3%
3	7019292	165	19.0%	66	\$99,895	\$3,790	3.8%
2	7019291	147	17.0%	51	\$156,537	\$5,026	3.2%
1	7019289	138	15.9%	54	\$171,413	\$5,016	2.9%

Peka Peka

Summary, 2025

	Peka Peka	Kāpiti Coast
Population	702	55,920
Median household income	\$142,234	\$121,293
Median rates	\$4,594	\$5,941

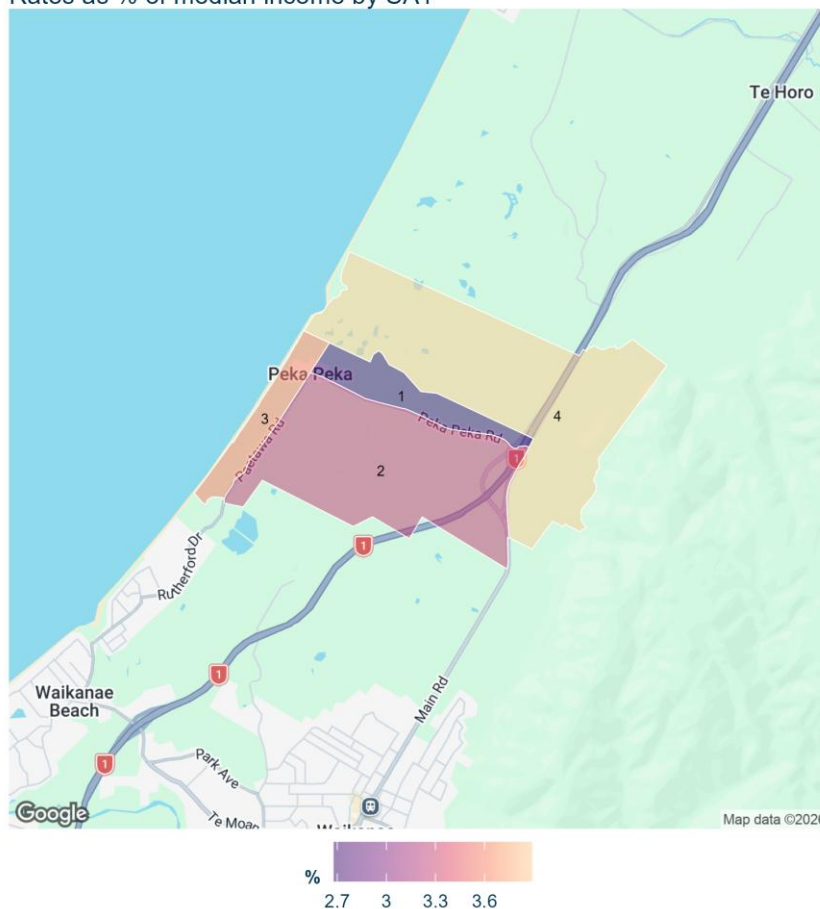
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Peka Peka

Rates as % of median income by SA1



Small area breakdown

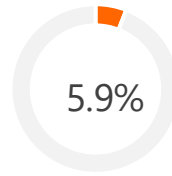
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
4	7034439	213	30.3%	75	\$115,686	\$4,501	3.9%
3	7019234	189	26.9%	87	\$135,597	\$4,872	3.6%
2	7019248	156	22.2%	60	\$139,487	\$4,538	3.3%
1	7019267	147	20.9%	51	\$165,806	\$4,443	2.7%

Waikanae Beach

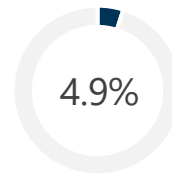
Summary, 2025

	Waikanae Beach	Kāpiti Coast
Population	3,249	55,920
Median household income	\$103,099	\$121,293
Median rates	\$6,079	\$5,941

Rates as a proportion of income



Waikanae Beach

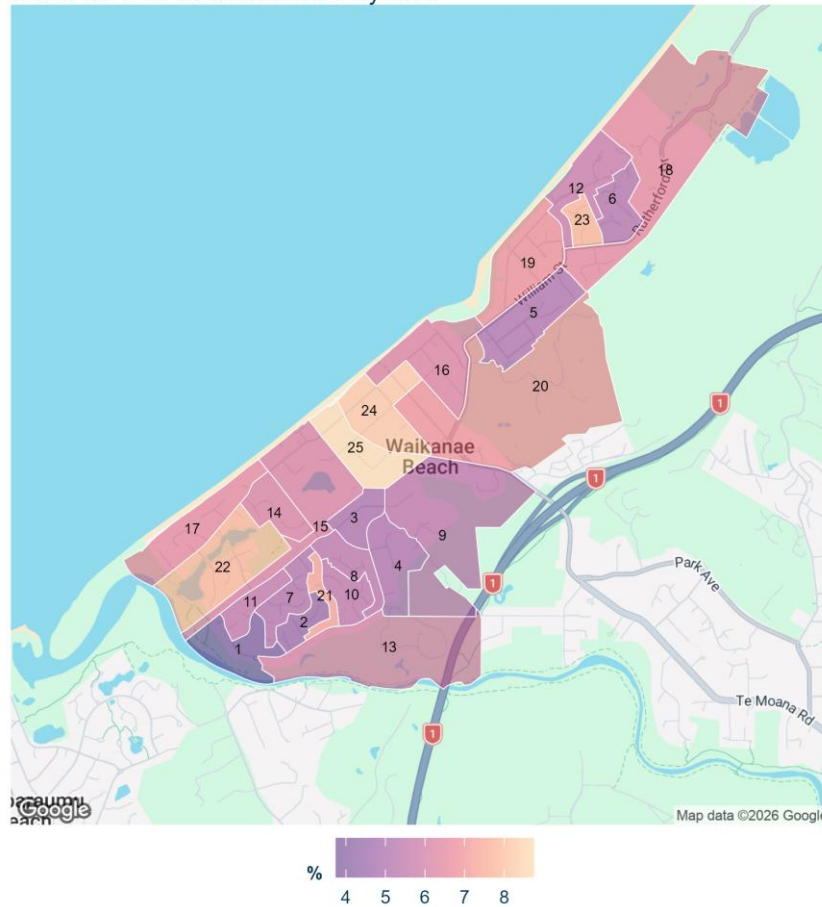


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Waikanae Beach

Rates as % of median income by SA1



Small area breakdown

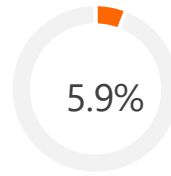
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
25	7019196	117	3.6%	57	\$67,970	\$5,953	8.8%
24	7019215	90	2.8%	45	\$81,015	\$6,677	8.2%
23	7034417	78	2.4%	33	\$71,517	\$5,573	7.8%
22	7019200	162	5.0%	78	\$85,134	\$6,634	7.8%
21	7019204	66	2.0%	27	\$78,841	\$5,770	7.3%
20	7019214	117	3.6%	45	\$93,945	\$6,459	6.9%
19	7019211	156	4.8%	72	\$90,970	\$6,201	6.8%
18	7019228	135	4.2%	63	\$89,483	\$5,873	6.6%
17	7019195	144	4.4%	72	\$118,662	\$7,769	6.5%
16	7019213	96	3.0%	48	\$108,134	\$6,757	6.2%
15	7019197	207	6.4%	84	\$98,293	\$6,105	6.2%
14	7019198	120	3.7%	54	\$94,288	\$5,839	6.2%
13	7019218	144	4.4%	57	\$96,691	\$5,915	6.1%
12	7019229	120	3.7%	54	\$114,428	\$6,581	5.8%
11	7019205	132	4.1%	54	\$96,920	\$5,376	5.5%
10	7019202	126	3.9%	57	\$105,388	\$5,758	5.5%
9	7019216	150	4.6%	60	\$115,572	\$6,283	5.4%
8	7019201	147	4.5%	63	\$105,617	\$5,698	5.4%
7	7019203	129	4.0%	57	\$112,711	\$5,824	5.2%
6	7034418	147	4.5%	63	\$117,746	\$6,084	5.2%
5	7019212	195	6.0%	84	\$119,234	\$6,053	5.1%
4	7019217	117	3.6%	45	\$114,657	\$5,772	5.0%
3	7019199	99	3.0%	33	\$115,801	\$5,756	5.0%
2	7019206	138	4.2%	48	\$126,099	\$5,740	4.6%
1	7019207	114	3.5%	45	\$155,507	\$5,826	3.7%

Waikanae Park

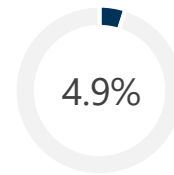
Summary, 2025

	Waikanae Park	Kāpiti Coast
Population	2,427	55,920
Median household income	\$97,035	\$121,293
Median rates	\$5,742	\$5,941

Rates as a proportion of income



Waikanae Park

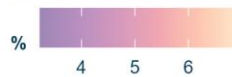
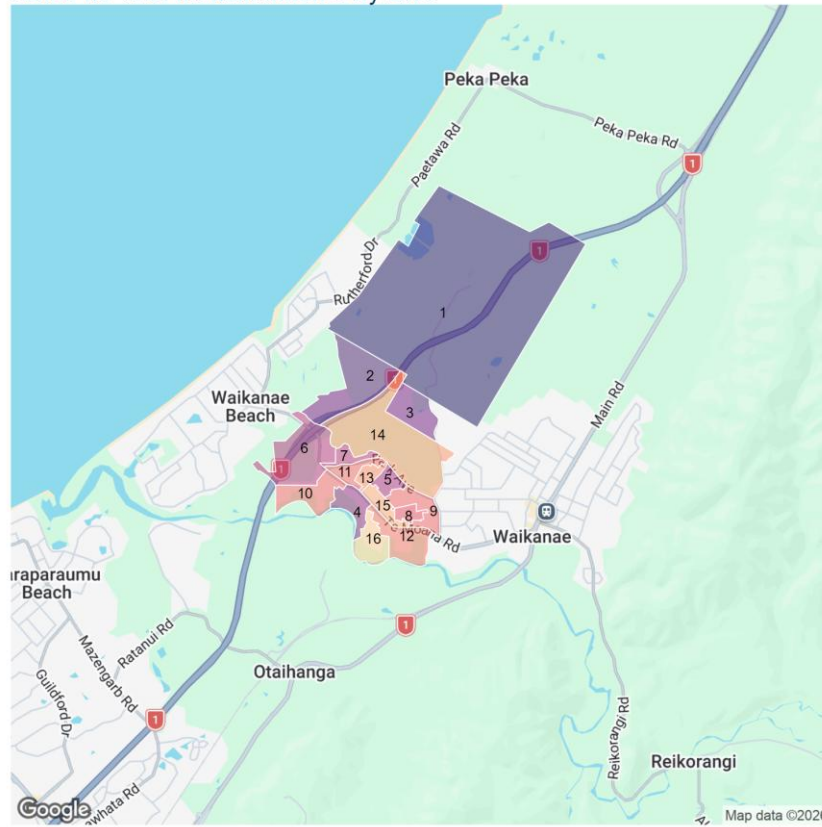


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Waikanae Park

Rates as % of median income by SA1



Small area breakdown

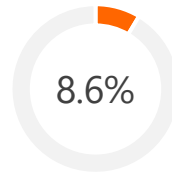
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
16	7019227	141	5.8%	63	\$81,816	\$5,671	6.9%
15	7019225	165	6.8%	72	\$86,050	\$5,629	6.5%
14	7034421	81	3.3%	33	\$99,895	\$6,284	6.3%
13	7034415	93	3.8%	48	\$94,517	\$5,891	6.2%
12	7019226	204	8.4%	81	\$99,667	\$5,889	5.9%
11	7034416	141	5.8%	63	\$95,547	\$5,509	5.8%
10	7019210	177	7.3%	72	\$93,945	\$5,376	5.7%
9	7034423	123	5.1%	51	\$122,094	\$6,965	5.7%
8	7034424	111	4.6%	42	\$105,045	\$5,731	5.5%
7	7034413	117	4.8%	42	\$115,343	\$5,598	4.9%
6	7019209	192	7.9%	75	\$110,423	\$5,299	4.8%
5	7019223	168	6.9%	51	\$126,214	\$5,827	4.6%
4	7019224	114	4.7%	48	\$132,851	\$5,795	4.4%
3	7034422	174	7.2%	63	\$187,318	\$7,239	3.9%
2	7034414	66	2.7%	30	\$135,826	\$5,173	3.8%
1	7019235	123	5.1%	42	\$159,512	\$5,137	3.2%

Waikanae West

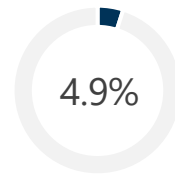
Summary, 2025

	Waikanae West	Kāpiti Coast
Population	4,755	55,920
Median household income	\$68,542	\$121,293
Median rates	\$5,877	\$5,941

Rates as a proportion of income



Waikanae West

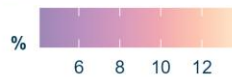
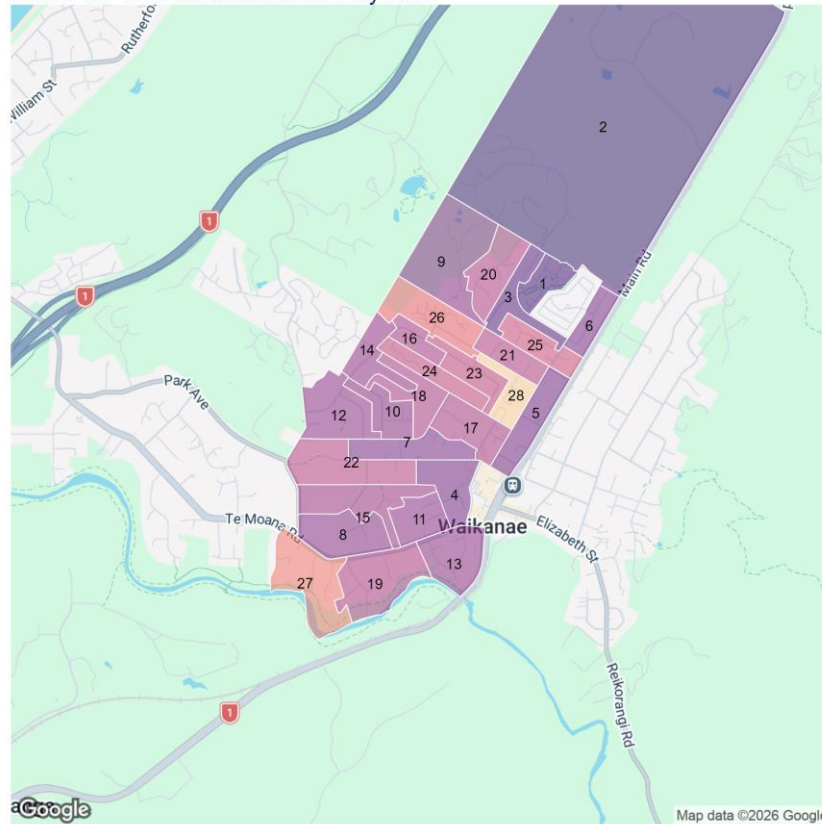


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Waikanae West

Rates as % of median income by SA1



Small area breakdown

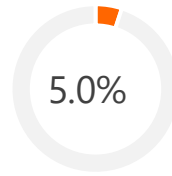
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
28	7019258	153	3.2%	84	\$41,652	\$5,733	13.8%
27	7019247	192	4.0%	78	\$59,388	\$6,467	10.9%
26	7034433	153	3.2%	102	\$48,060	\$4,940	10.3%
25	7034441	126	2.6%	69	\$64,652	\$5,836	9.0%
24	7019257	180	3.8%	90	\$55,841	\$4,841	8.7%
23	7034434	192	4.0%	90	\$57,557	\$4,914	8.5%
22	7034428	207	4.4%	90	\$75,866	\$6,208	8.2%
21	7019255	156	3.3%	66	\$67,512	\$5,413	8.0%
20	7019250	144	3.0%	66	\$76,209	\$6,063	8.0%
19	7019246	153	3.2%	78	\$77,696	\$6,153	7.9%
18	7034425	93	2.0%	42	\$75,179	\$5,795	7.7%
17	7034436	141	3.0%	69	\$65,224	\$4,995	7.7%
16	7019254	111	2.3%	51	\$68,199	\$5,193	7.6%
15	7034427	201	4.2%	90	\$92,000	\$6,610	7.2%
14	7034426	132	2.8%	63	\$84,333	\$5,789	6.9%
13	7019263	141	3.0%	66	\$90,512	\$6,110	6.8%
12	7019240	222	4.7%	96	\$87,194	\$5,847	6.7%
11	7034429	99	2.1%	42	\$99,552	\$6,588	6.6%
10	7019241	177	3.7%	81	\$85,706	\$5,637	6.6%
9	7019249	108	2.3%	45	\$96,119	\$6,262	6.5%
8	7019245	177	3.7%	75	\$100,124	\$6,495	6.5%
7	7019261	201	4.2%	93	\$92,114	\$5,555	6.0%
6	7034440	87	1.8%	39	\$96,463	\$5,813	6.0%
5	7034435	159	3.3%	66	\$89,254	\$5,210	5.8%
4	7034438	159	3.3%	66	\$99,552	\$5,811	5.8%
3	7034431	135	2.8%	51	\$134,338	\$6,427	4.8%
2	7019269	159	3.3%	57	\$133,652	\$6,349	4.8%
1	7034430	153	3.2%	57	\$142,577	\$5,851	4.1%

Waikanae East

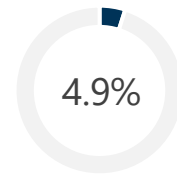
Summary, 2025

	Waikanae East	Kāpiti Coast
Population	2,535	55,920
Median household income	\$114,542	\$121,293
Median rates	\$5,761	\$5,941

Rates as a proportion of income



Waikanae East

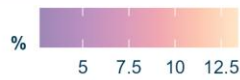
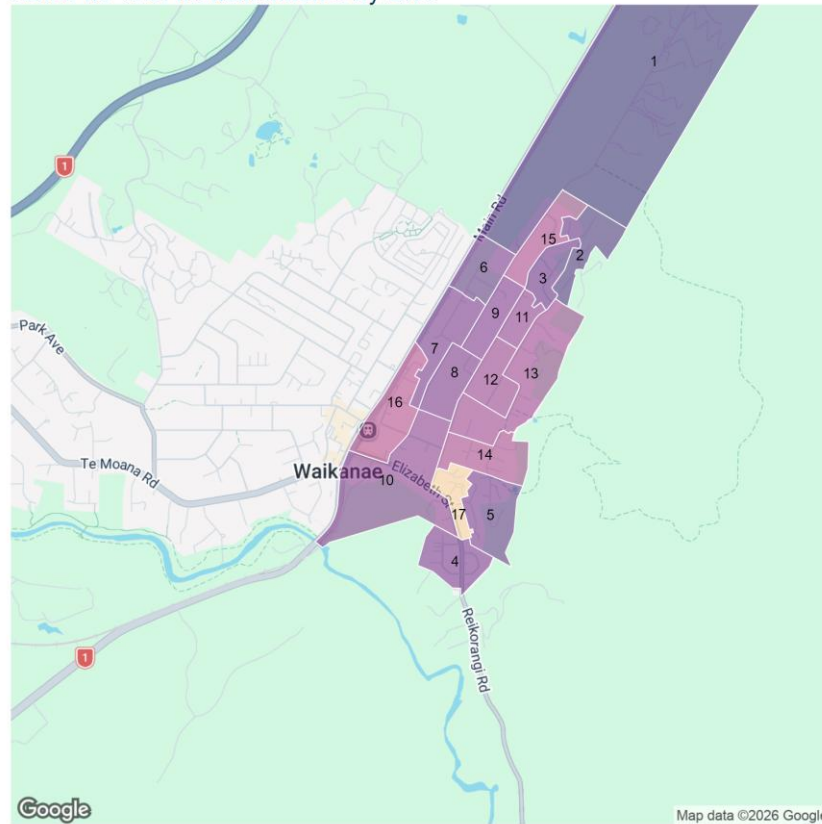


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Waikanae East

Rates as % of median income by SA1



Small area breakdown

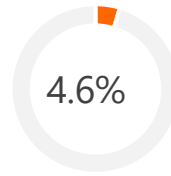
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
17	7019278	183	7.2%	69	\$39,249	\$5,263	13.4%
16	7019264	162	6.4%	75	\$75,179	\$5,242	7.0%
15	7019281	123	4.9%	57	\$91,885	\$5,974	6.5%
14	7019277	153	6.0%	69	\$90,398	\$5,800	6.4%
13	7019274	231	9.1%	105	\$102,184	\$6,026	5.9%
12	7019275	126	5.0%	48	\$110,652	\$6,322	5.7%
11	7019272	99	3.9%	36	\$119,005	\$6,283	5.3%
10	7019265	150	5.9%	63	\$99,209	\$5,044	5.1%
9	7019271	141	5.6%	57	\$129,075	\$5,857	4.5%
8	7019276	126	5.0%	45	\$133,308	\$6,011	4.5%
7	7019273	222	8.8%	87	\$129,075	\$5,536	4.3%
6	7034446	87	3.4%	30	\$146,353	\$6,243	4.3%
5	7019279	150	5.9%	57	\$140,975	\$5,862	4.2%
4	7019280	237	9.3%	87	\$111,681	\$4,636	4.2%
3	7034442	108	4.3%	42	\$173,244	\$6,246	3.6%
2	7034443	51	2.0%	21	\$192,353	\$6,610	3.4%
1	7034445	168	6.6%	63	\$167,179	\$4,485	2.7%

Otaihanga

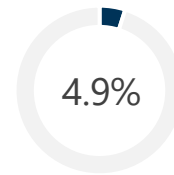
Summary, 2025

	Otaihanga	Kāpiti Coast
Population	855	55,920
Median household income	\$131,592	\$121,293
Median rates	\$6,092	\$5,941

Rates as a proportion of income



Otaihanga

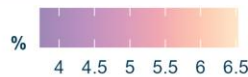
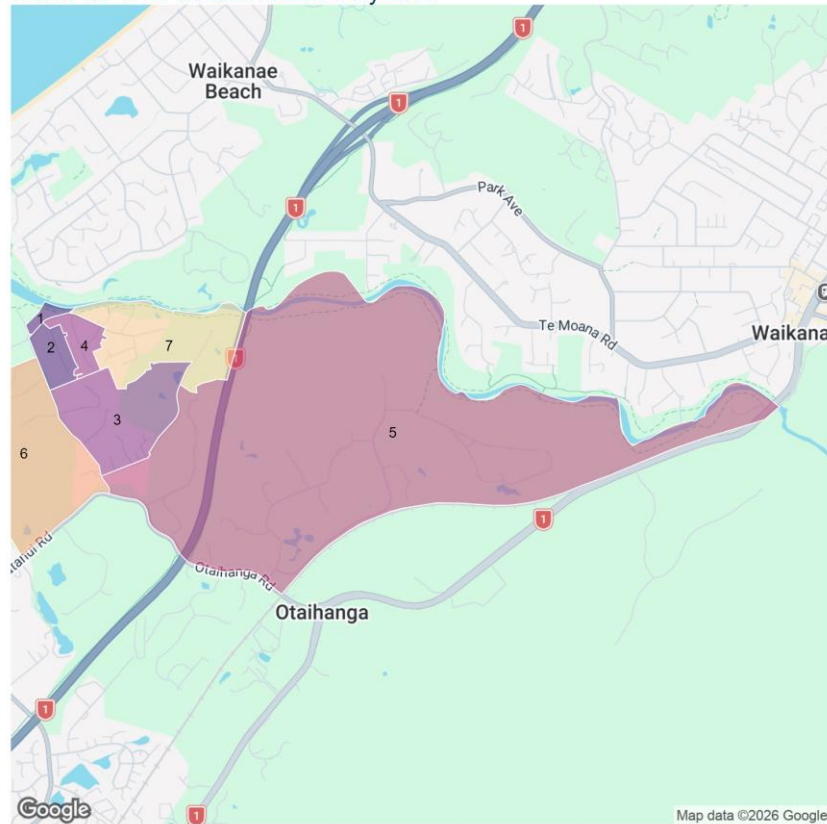


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Otaihanga

Rates as % of median income by SA1



Small area breakdown

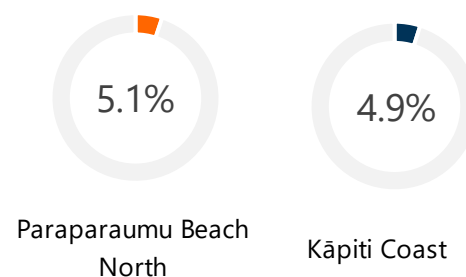
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
7	7019476	126	14.7%	48	\$87,423	\$5,707	6.5%
6	7034456	69	8.1%	30	\$132,851	\$8,090	6.1%
5	7019493	186	21.8%	69	\$161,458	\$8,087	5.0%
4	7019475	96	11.2%	42	\$120,149	\$5,469	4.6%
3	7019478	225	26.3%	72	\$127,930	\$5,740	4.5%
2	7019477	126	14.7%	45	\$149,328	\$5,585	3.7%
1	7019474	27	3.2%	9	\$149,328	\$5,568	3.7%

Paraparaumu Beach North

Summary, 2025

	Paraparaumu Beach North	Kāpiti Coast
Population	4,119	55,920
Median household income	\$116,259	\$121,293
Median rates	\$5,929	\$5,941

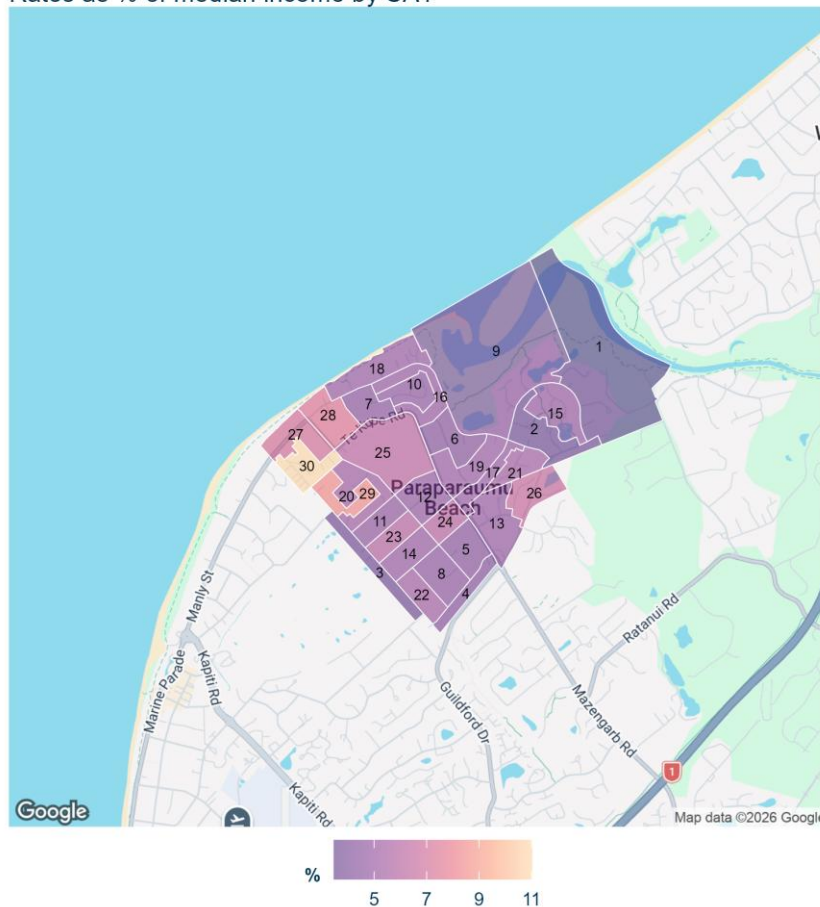
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Paraparaumu Beach North

Rates as % of median income by SA1



Small area breakdown

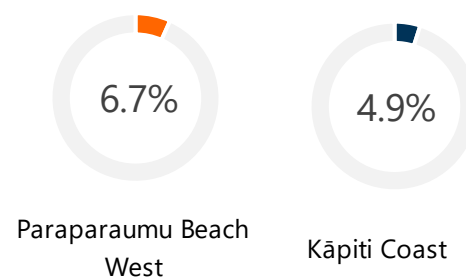
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
30	7019368	171	4.2%	90	\$54,239	\$5,976	11.0%
29	7019370	117	2.8%	54	\$68,657	\$5,817	8.5%
28	7019364	174	4.2%	72	\$80,099	\$5,934	7.4%
27	7019365	129	3.1%	54	\$91,542	\$6,428	7.0%
26	7019429	102	2.5%	45	\$95,433	\$6,297	6.6%
25	7019367	147	3.6%	60	\$90,741	\$5,583	6.2%
24	7019373	93	2.3%	30	\$95,433	\$5,754	6.0%
23	7019374	105	2.5%	42	\$97,149	\$5,777	5.9%
22	7019379	120	2.9%	42	\$110,537	\$5,893	5.3%
21	7019427	105	2.5%	42	\$126,214	\$6,677	5.3%
20	7019369	90	2.2%	33	\$108,478	\$5,580	5.1%
19	7019426	195	4.7%	78	\$111,109	\$5,516	5.0%
18	7019360	132	3.2%	57	\$139,831	\$6,941	5.0%
17	7019428	111	2.7%	36	\$114,428	\$5,643	4.9%
16	7019362	132	3.2%	51	\$116,945	\$5,721	4.9%
15	7019424	93	2.3%	33	\$149,672	\$7,319	4.9%
14	7019375	153	3.7%	54	\$120,607	\$5,888	4.9%
13	7019430	171	4.2%	57	\$123,925	\$6,019	4.9%
12	7019371	168	4.1%	48	\$120,035	\$5,780	4.8%
11	7019372	129	3.1%	42	\$112,368	\$5,326	4.7%
10	7019361	132	3.2%	45	\$122,667	\$5,707	4.7%
9	7019422	144	3.5%	57	\$166,264	\$7,675	4.6%
8	7019377	180	4.4%	69	\$118,089	\$5,424	4.6%
7	7019363	114	2.8%	48	\$115,686	\$5,163	4.5%
6	7019366	180	4.4%	63	\$128,960	\$5,685	4.4%
5	7019431	153	3.7%	45	\$133,652	\$5,842	4.4%
4	7019378	93	2.3%	33	\$135,254	\$5,792	4.3%
3	7019376	147	3.6%	48	\$170,612	\$6,066	3.6%
2	7019425	195	4.7%	66	\$196,015	\$6,955	3.5%
1	7034457	150	3.6%	54	\$213,064	\$7,384	3.5%

Paraparaumu Beach West

Summary, 2025

	Paraparaumu Beach West	Kāpiti Coast
Population	2,424	55,920
Median household income	\$90,169	\$121,293
Median rates	\$6,032	\$5,941

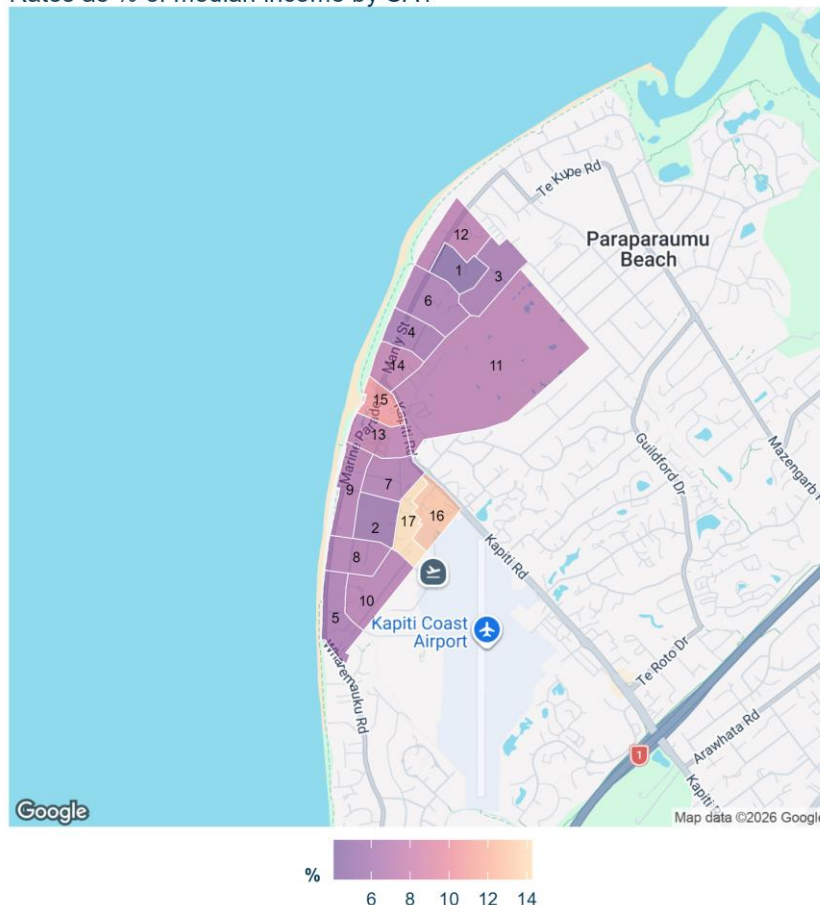
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Paraparaumu Beach West

Rates as % of median income by SA1



Small area breakdown

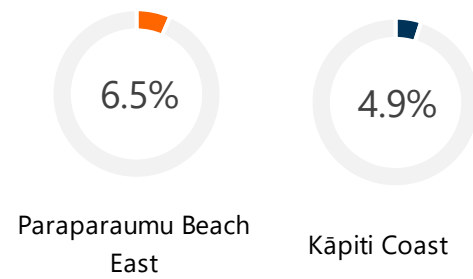
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
17	7019311	123	5.1%	75	\$38,219	\$5,451	14.3%
16	7019309	147	6.1%	51	\$35,816	\$4,609	12.9%
15	7019305	93	3.8%	45	\$59,502	\$6,221	10.5%
14	7019304	87	3.6%	36	\$97,836	\$7,140	7.3%
13	7019306	129	5.3%	72	\$76,323	\$5,472	7.2%
12	7019300	162	6.7%	72	\$86,507	\$6,146	7.1%
11	7019381	135	5.6%	57	\$83,876	\$5,870	7.0%
10	7019313	201	8.3%	108	\$80,557	\$5,405	6.7%
9	7019308	132	5.4%	66	\$98,065	\$6,422	6.5%
8	7019312	153	6.3%	63	\$96,463	\$6,134	6.4%
7	7019307	159	6.6%	63	\$94,060	\$5,974	6.4%
6	7019302	201	8.3%	90	\$117,174	\$7,138	6.1%
5	7019314	204	8.4%	63	\$118,204	\$7,160	6.1%
4	7019303	93	3.8%	36	\$138,114	\$7,921	5.7%
3	7019380	156	6.4%	69	\$107,562	\$6,132	5.7%
2	7019310	108	4.5%	48	\$110,308	\$5,617	5.1%
1	7019301	138	5.7%	51	\$154,477	\$6,309	4.1%

Paraparaumu Beach East

Summary, 2025

	Paraparaumu Beach East	Kāpiti Coast
Population	2,673	55,920
Median household income	\$90,169	\$121,293
Median rates	\$5,902	\$5,941

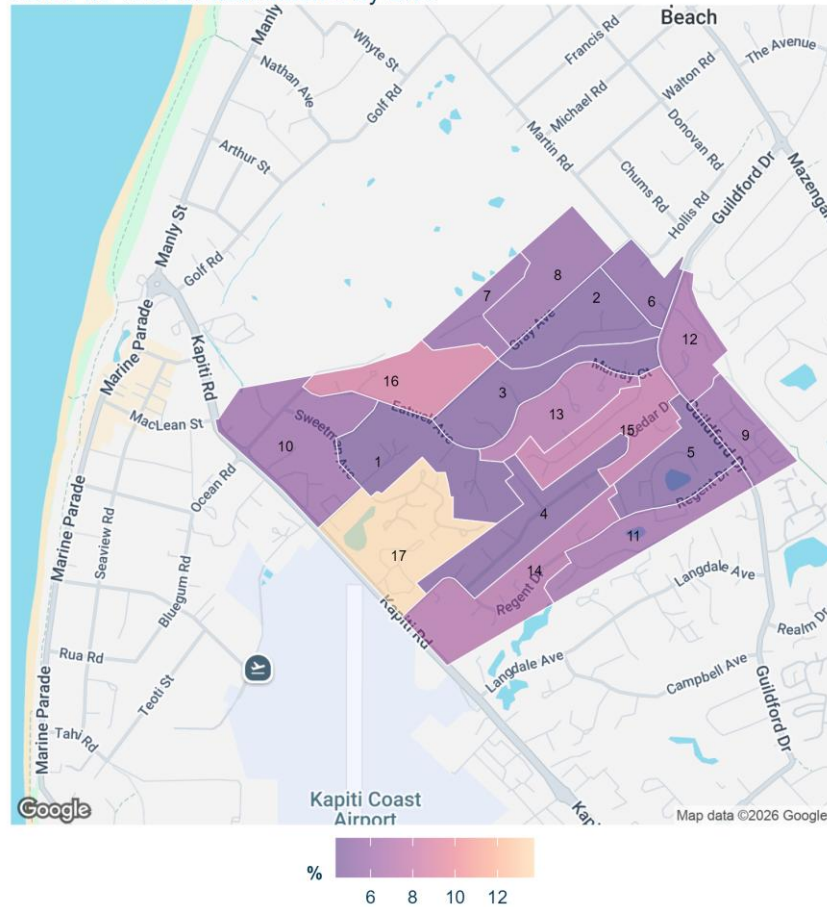
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Paraparaumu Beach East

Rates as % of median income by SA1



Small area breakdown

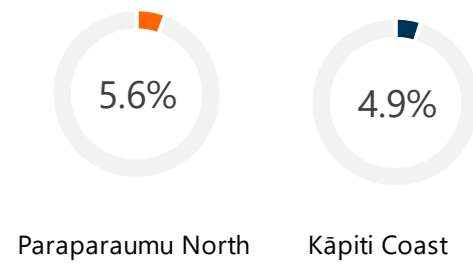
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
17	7019399	204	7.6%	141	\$36,502	\$5,013	13.7%
16	7034453	117	4.4%	57	\$66,597	\$5,805	8.7%
15	7019395	183	6.8%	78	\$80,328	\$6,244	7.8%
14	7019401	165	6.2%	69	\$87,194	\$6,072	7.0%
13	7019394	129	4.8%	54	\$86,164	\$5,965	6.9%
12	7019391	99	3.7%	39	\$95,662	\$6,104	6.4%
11	7019400	162	6.1%	66	\$102,184	\$6,168	6.0%
10	7019315	222	8.3%	96	\$102,070	\$5,802	5.7%
9	7019444	120	4.5%	48	\$101,383	\$5,763	5.7%
8	7019388	123	4.6%	42	\$107,219	\$5,811	5.4%
7	7034452	96	3.6%	36	\$109,050	\$5,852	5.4%
6	7019389	108	4.0%	36	\$114,771	\$5,630	4.9%
5	7019397	174	6.5%	57	\$139,030	\$6,356	4.6%
4	7019398	222	8.3%	81	\$130,333	\$5,916	4.5%
3	7019393	168	6.3%	66	\$127,816	\$5,755	4.5%
2	7019390	177	6.6%	69	\$127,129	\$5,678	4.5%
1	7019396	201	7.5%	81	\$116,259	\$5,077	4.4%

Paraparaumu North

Summary, 2025

	Paraparaumu North	Kāpiti Coast
Population	3,576	55,920
Median household income	\$107,333	\$121,293
Median rates	\$5,980	\$5,941

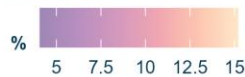
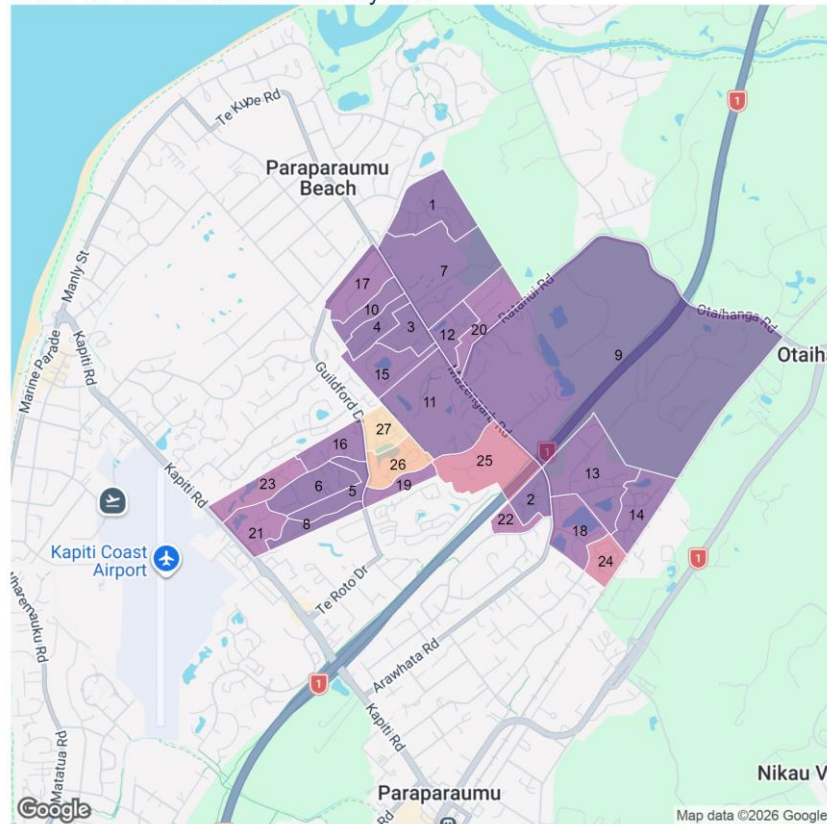
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Paraparaumu North

Rates as % of median income by SA1



Small area breakdown

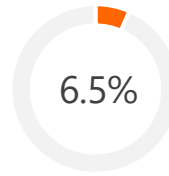
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
27	7019440	93	2.6%	63	\$37,990	\$5,776	15.2%
26	7019441	162	4.5%	81	\$41,766	\$5,710	13.7%
25	7019442	108	3.0%	42	\$62,706	\$6,122	9.8%
24	7034468	120	3.4%	69	\$51,950	\$5,007	9.6%
23	7019383	132	3.7%	60	\$71,403	\$5,138	7.2%
22	7034467	99	2.8%	42	\$68,657	\$4,754	6.9%
21	7019387	111	3.1%	48	\$77,582	\$5,220	6.7%
20	7034459	99	2.8%	39	\$94,060	\$5,857	6.2%
19	7019443	96	2.7%	42	\$94,288	\$5,764	6.1%
18	7034469	120	3.4%	54	\$104,473	\$6,122	5.9%
17	7019434	192	5.4%	72	\$93,144	\$5,301	5.7%
16	7019382	135	3.8%	60	\$109,279	\$5,737	5.3%
15	7034460	138	3.9%	45	\$136,970	\$6,742	4.9%
14	7019482	189	5.3%	75	\$125,871	\$6,162	4.9%
13	7019480	123	3.4%	45	\$131,821	\$6,324	4.8%
12	7034458	120	3.4%	45	\$142,234	\$6,667	4.7%
11	7019439	171	4.8%	66	\$138,572	\$6,366	4.6%
10	7019435	123	3.4%	45	\$132,050	\$6,023	4.6%
9	7019479	207	5.8%	66	\$179,995	\$8,157	4.5%
8	7019386	111	3.1%	42	\$118,433	\$5,158	4.4%
7	7019433	114	3.2%	39	\$153,676	\$6,604	4.3%
6	7019384	156	4.4%	60	\$129,418	\$5,544	4.3%
5	7019385	108	3.0%	42	\$130,219	\$5,556	4.3%
4	7019437	153	4.3%	54	\$151,846	\$6,233	4.1%
3	7034461	102	2.9%	30	\$161,686	\$6,613	4.1%
2	7034466	108	3.0%	39	\$138,000	\$5,633	4.1%
1	7019432	183	5.1%	60	\$167,522	\$6,822	4.1%

Paraparaumu Central

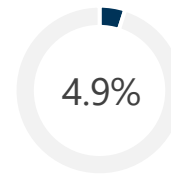
Summary, 2025

	Paraparaumu Central	Kāpiti Coast
Population	3,966	55,920
Median household income	\$78,841	\$121,293
Median rates	\$5,159	\$5,941

Rates as a proportion of income



Paraparaumu Central

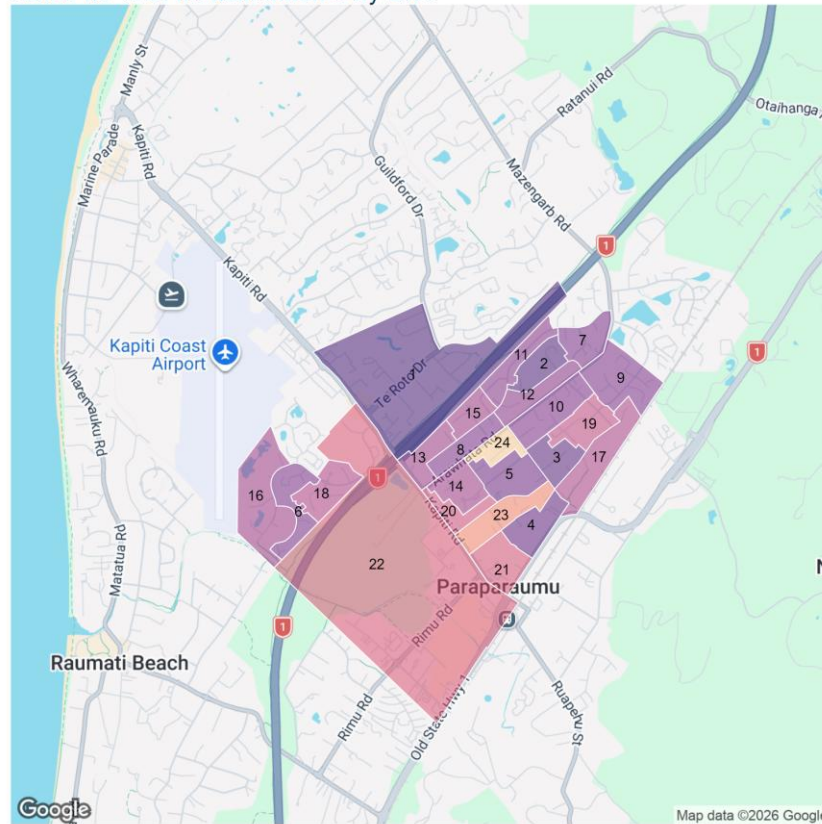


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Paraparaumu Central

Rates as % of median income by SA1



Small area breakdown

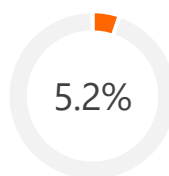
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
24	7019454	93	2.3%	51	\$53,667	\$4,903	9.1%
23	7019460	150	3.8%	69	\$65,109	\$5,115	7.9%
22	7019406	39	1.0%	21	\$70,259	\$4,846	6.9%
21	7019462	171	4.3%	81	\$71,403	\$4,831	6.8%
20	7019459	93	2.3%	48	\$75,293	\$4,983	6.6%
19	7019452	174	4.4%	69	\$81,701	\$5,174	6.3%
18	7019403	153	3.9%	54	\$110,308	\$6,648	6.0%
17	7019486	93	2.3%	39	\$87,766	\$5,206	5.9%
16	7019404	156	3.9%	63	\$115,000	\$6,514	5.7%
15	7019451	138	3.5%	54	\$85,706	\$4,825	5.6%
14	7019458	180	4.5%	63	\$93,487	\$5,248	5.6%
13	7019455	105	2.6%	45	\$93,831	\$5,267	5.6%
12	7019449	210	5.3%	75	\$94,403	\$5,005	5.3%
11	7034463	210	5.3%	81	\$96,806	\$5,026	5.2%
10	7019450	207	5.2%	84	\$104,701	\$5,296	5.1%
9	7019485	168	4.2%	66	\$112,711	\$5,665	5.0%
8	7019453	153	3.9%	66	\$97,950	\$4,897	5.0%
7	7019484	204	5.1%	81	\$98,522	\$4,889	5.0%
6	7019405	168	4.2%	60	\$133,652	\$6,584	4.9%
5	7019457	150	3.8%	54	\$109,164	\$5,174	4.7%
4	7019461	126	3.2%	48	\$126,099	\$5,623	4.5%
3	7019456	144	3.6%	51	\$119,348	\$5,205	4.4%
2	7034462	141	3.6%	45	\$137,542	\$5,691	4.1%
1	7019448	111	2.8%	45	\$151,273	\$6,055	4.0%

Paraparaumu East

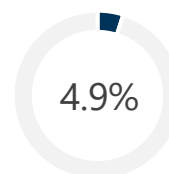
Summary, 2025

	Paraparaumu East	Kāpiti Coast
Population	2,295	55,920
Median household income	\$101,383	\$121,293
Median rates	\$5,265	\$5,941

Rates as a proportion of income



Paraparaumu East

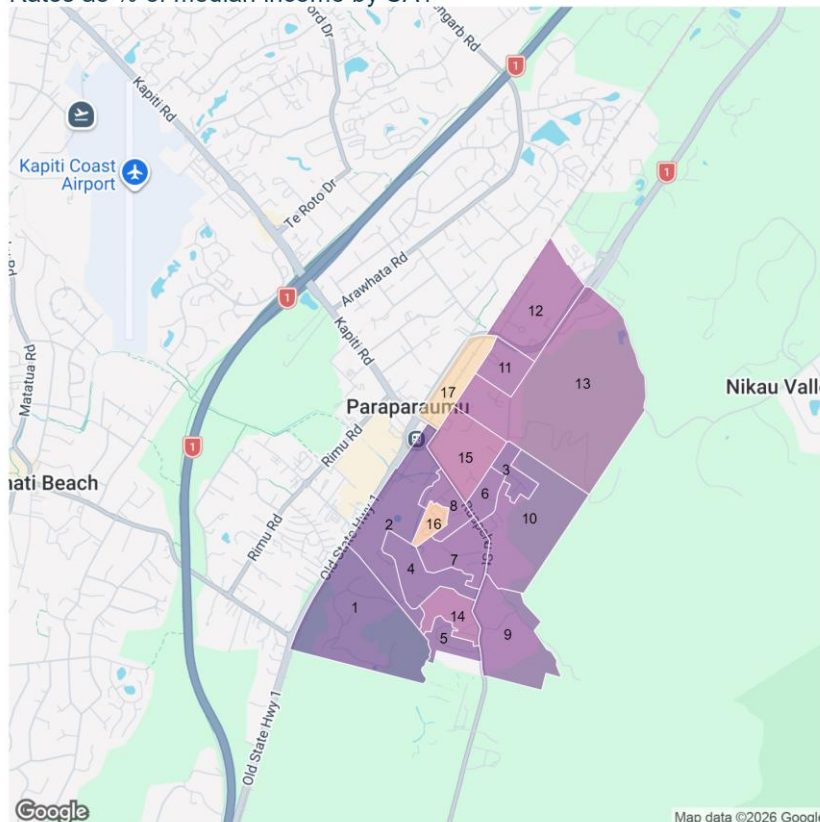


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Paraparaumu East

Rates as % of median income by SA1



Small area breakdown

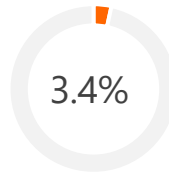
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
17	7019463	36	1.6%	15	\$45,771	\$6,008	13.1%
16	7019468	87	3.8%	66	\$38,104	\$4,579	12.0%
15	7019464	243	10.6%	63	\$78,040	\$5,241	6.7%
14	7019471	102	4.4%	39	\$89,483	\$5,569	6.2%
13	7019489	123	5.4%	57	\$84,562	\$5,192	6.1%
12	7019487	150	6.5%	60	\$90,283	\$5,350	5.9%
11	7019488	126	5.5%	51	\$95,089	\$5,393	5.7%
10	7019491	129	5.6%	51	\$105,846	\$5,388	5.1%
9	7019492	90	3.9%	36	\$110,423	\$5,540	5.0%
8	7019466	147	6.4%	42	\$110,880	\$5,520	5.0%
7	7019469	192	8.4%	66	\$120,264	\$5,793	4.8%
6	7019465	123	5.4%	36	\$113,398	\$5,281	4.7%
5	7034465	138	6.0%	48	\$112,254	\$4,942	4.4%
4	7019470	147	6.4%	51	\$124,726	\$5,159	4.1%
3	7019490	108	4.7%	42	\$128,045	\$5,221	4.1%
2	7019467	192	8.4%	75	\$135,597	\$5,259	3.9%
1	7019472	78	3.4%	30	\$211,234	\$6,983	3.3%

Maungakotukutuku

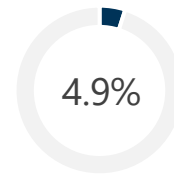
Summary, 2025

	Maungakotukutuku	Kāpiti Coast
Population	1,416	55,920
Median household income	\$152,532	\$121,293
Median rates	\$5,194	\$5,941

Rates as a proportion of income



Maungakotukutuku

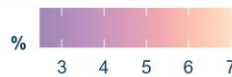
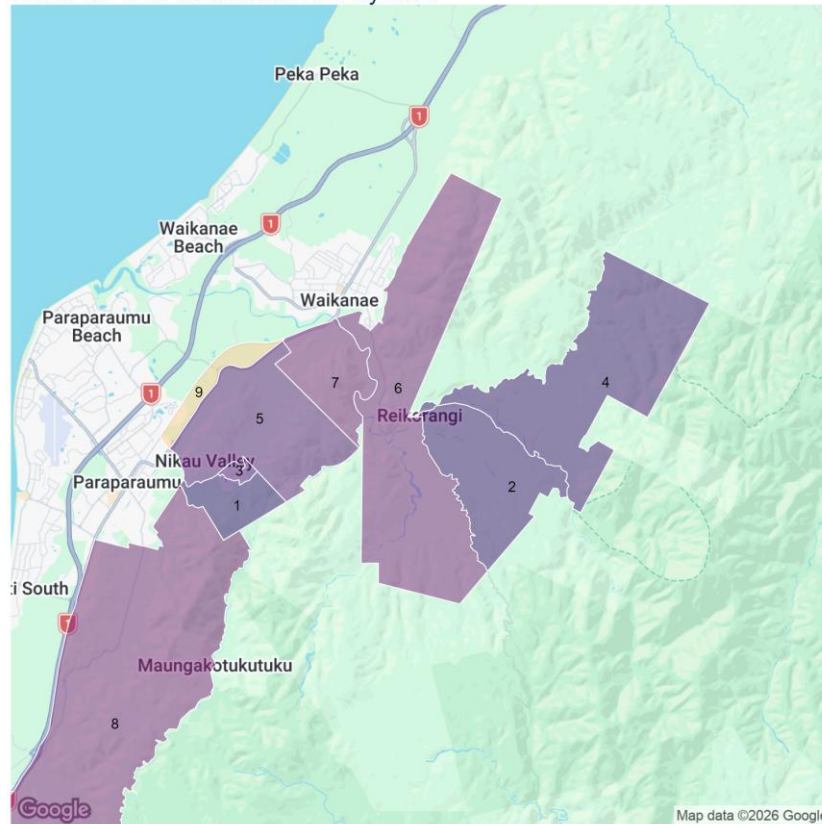


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Maungakotukutuku

Rates as % of median income by SA1



Small area breakdown

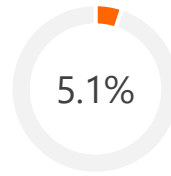
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
9	7019219	225	15.9%	90	\$91,084	\$6,532	7.2%
8	7034412	192	13.6%	75	\$125,298	\$4,660	3.7%
7	7019266	135	9.5%	54	\$137,542	\$5,113	3.7%
6	7034447	129	9.1%	45	\$128,502	\$4,658	3.6%
5	7019231	171	12.1%	72	\$174,045	\$5,611	3.2%
4	7019288	204	14.4%	66	\$152,532	\$4,152	2.7%
3	7019232	102	7.2%	36	\$210,318	\$5,685	2.7%
2	7019287	123	8.7%	48	\$170,383	\$4,588	2.7%
1	7019220	141	10.0%	48	\$228,856	\$5,682	2.5%

Raumati Beach West

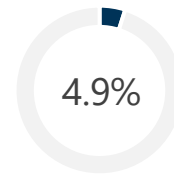
Summary, 2025

	Raumati Beach West	Kāpiti Coast
Population	2,934	55,920
Median household income	\$121,179	\$121,293
Median rates	\$6,153	\$5,941

Rates as a proportion of income



Raumati Beach West

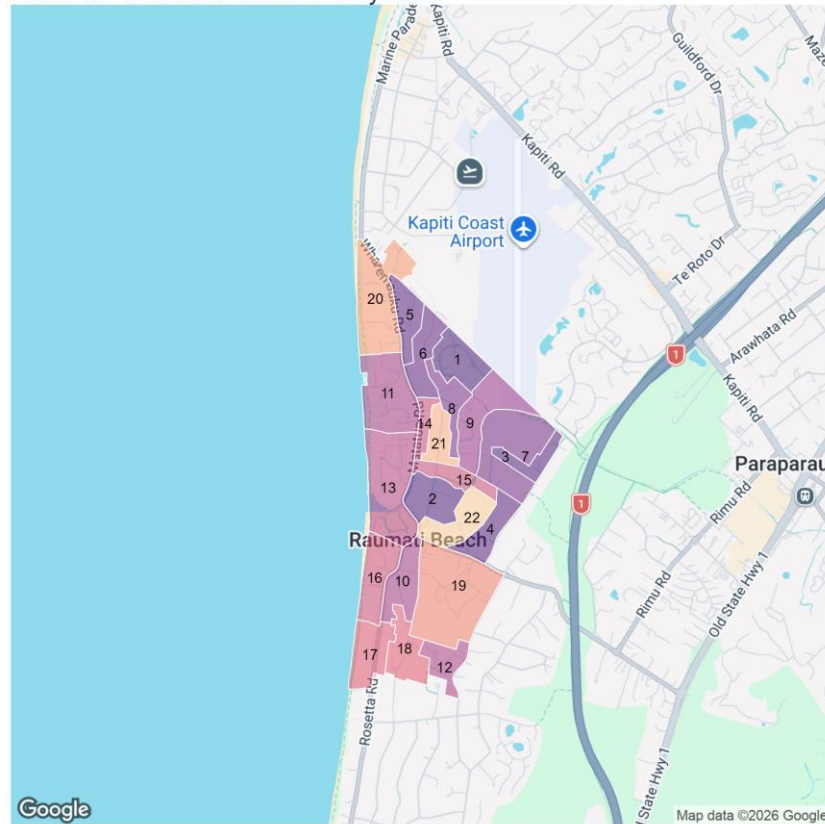


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Raumati Beach West

Rates as % of median income by SA1



Small area breakdown

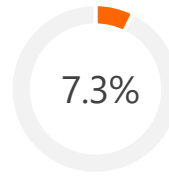
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
22	7034450	48	1.6%	21	\$84,562	\$6,076	7.2%
21	7019325	111	3.8%	45	\$84,562	\$5,812	6.9%
20	7019317	180	6.1%	81	\$109,507	\$7,238	6.6%
19	7034451	201	6.9%	75	\$84,562	\$5,376	6.4%
18	7019336	105	3.6%	42	\$109,050	\$6,465	5.9%
17	7019335	117	4.0%	54	\$114,542	\$6,762	5.9%
16	7019332	105	3.6%	45	\$144,751	\$8,240	5.7%
15	7019328	90	3.1%	42	\$87,423	\$4,933	5.6%
14	7019324	54	1.8%	30	\$89,826	\$5,019	5.6%
13	7019329	159	5.4%	72	\$156,880	\$8,444	5.4%
12	7019337	120	4.1%	51	\$127,816	\$6,731	5.3%
11	7019321	147	5.0%	60	\$169,010	\$8,738	5.2%
10	7019334	162	5.5%	66	\$117,517	\$6,056	5.2%
9	7019323	177	6.0%	69	\$111,453	\$5,596	5.0%
8	7019322	114	3.9%	48	\$118,089	\$5,464	4.6%
7	7019326	123	4.2%	48	\$116,945	\$5,352	4.6%
6	7019319	162	5.5%	60	\$140,060	\$6,105	4.4%
5	7019318	156	5.3%	54	\$138,572	\$5,910	4.3%
4	7019331	135	4.6%	45	\$137,542	\$5,846	4.3%
3	7019327	99	3.4%	39	\$131,249	\$5,495	4.2%
2	7019330	180	6.1%	66	\$142,348	\$5,949	4.2%
1	7019320	198	6.7%	63	\$158,482	\$6,474	4.1%

Raumati Beach East

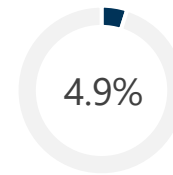
Summary, 2025

	Raumati Beach East	Kāpiti Coast
Population	2,319	55,920
Median household income	\$77,124	\$121,293
Median rates	\$5,661	\$5,941

Rates as a proportion of income



Raumati Beach East

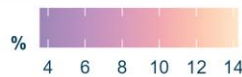
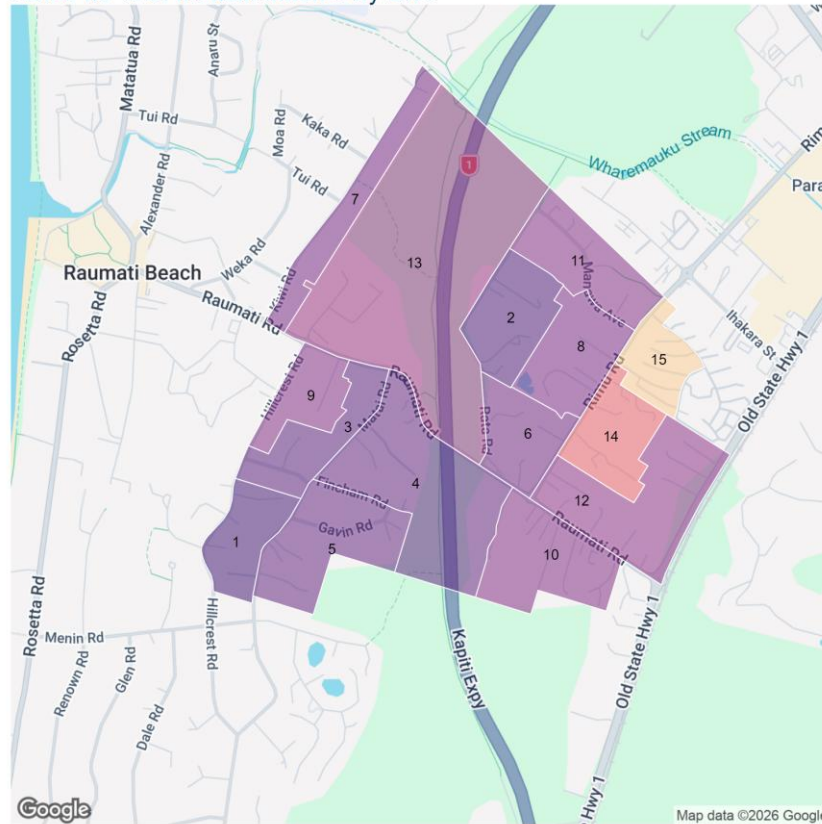


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Raumati Beach East

Rates as % of median income by SA1



Small area breakdown

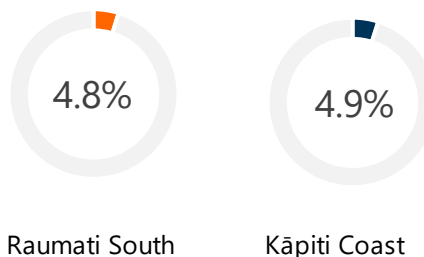
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
15	7019411	117	5.0%	78	\$40,050	\$5,707	14.2%
14	7019414	132	5.7%	63	\$44,627	\$4,589	10.3%
13	7034454	174	7.5%	72	\$82,731	\$5,764	7.0%
12	7019416	138	6.0%	51	\$103,328	\$6,694	6.5%
11	7019408	195	8.4%	75	\$76,323	\$4,684	6.1%
10	7019417	126	5.4%	42	\$108,478	\$6,578	6.1%
9	7019338	141	6.1%	69	\$84,448	\$5,041	6.0%
8	7019410	108	4.7%	42	\$108,478	\$6,210	5.7%
7	7034455	135	5.8%	51	\$99,895	\$5,549	5.6%
6	7019413	99	4.3%	42	\$105,502	\$5,537	5.2%
5	7019341	207	8.9%	75	\$115,915	\$5,535	4.8%
4	7019415	180	7.8%	51	\$129,418	\$6,163	4.8%
3	7019339	168	7.2%	69	\$128,274	\$5,609	4.4%
2	7019409	135	5.8%	48	\$142,806	\$5,610	3.9%
1	7019340	96	4.1%	30	\$185,831	\$6,618	3.6%

Raumati South

Summary, 2025

	Raumati South	Kāpiti Coast
Population	3,780	55,920
Median household income	\$126,099	\$121,293
Median rates	\$6,029	\$5,941

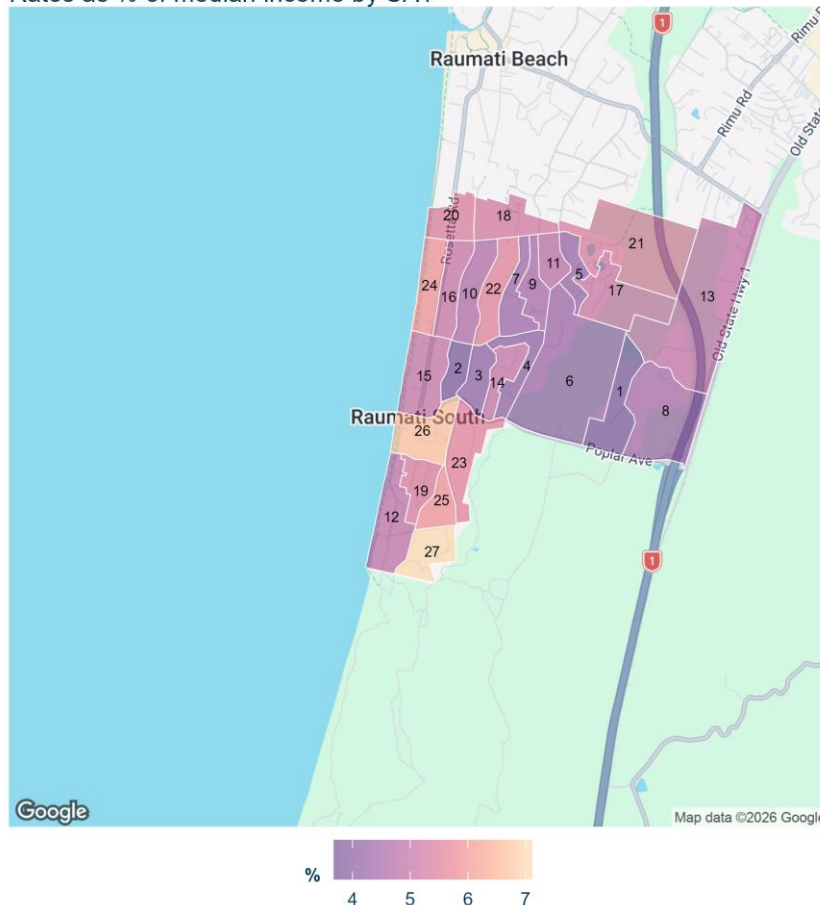
Rates as a proportion of income



Heatmap (lighter colour = higher burden)

Rates burden in Raumati South

Rates as % of median income by SA1



Small area breakdown

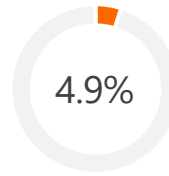
Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
27	7019299	171	4.5%	57	\$87,423	\$6,217	7.1%
26	7019296	150	4.0%	60	\$100,582	\$6,700	6.7%
25	7034449	96	2.5%	42	\$95,547	\$5,634	5.9%
24	7019294	114	3.0%	45	\$139,487	\$8,215	5.9%
23	7019358	198	5.2%	78	\$105,045	\$5,837	5.6%
22	7019348	180	4.8%	72	\$107,219	\$5,928	5.5%
21	7019418	102	2.7%	36	\$113,398	\$6,137	5.4%
20	7019342	114	3.0%	48	\$126,214	\$6,810	5.4%
19	7034448	114	3.0%	48	\$126,328	\$6,749	5.3%
18	7019343	138	3.7%	57	\$106,647	\$5,616	5.3%
17	7019351	123	3.3%	45	\$118,318	\$6,046	5.1%
16	7019346	132	3.5%	63	\$120,607	\$6,066	5.0%
15	7019295	168	4.4%	69	\$153,905	\$7,705	5.0%
14	7019354	132	3.5%	45	\$123,010	\$6,133	5.0%
13	7019419	183	4.8%	60	\$111,109	\$5,535	5.0%
12	7019298	189	5.0%	84	\$144,293	\$7,018	4.9%
11	7019344	99	2.6%	39	\$121,980	\$5,813	4.8%
10	7019349	183	4.8%	63	\$126,672	\$5,885	4.6%
9	7019347	132	3.5%	42	\$138,000	\$6,204	4.5%
8	7019420	138	3.7%	42	\$121,866	\$5,425	4.5%
7	7019350	162	4.3%	57	\$138,114	\$5,985	4.3%
6	7019355	123	3.3%	45	\$143,721	\$6,198	4.3%
5	7019345	111	2.9%	42	\$142,005	\$5,894	4.2%
4	7019352	117	3.1%	45	\$150,701	\$6,130	4.1%
3	7019356	117	3.1%	42	\$146,582	\$5,928	4.0%
2	7019353	102	2.7%	39	\$154,592	\$5,696	3.7%
1	7019357	177	4.7%	63	\$138,000	\$5,076	3.7%

Paekākāriki

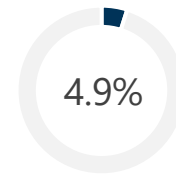
Summary, 2025

	Paekākāriki	Kāpiti Coast
Population	1,674	55,920
Median household income	\$121,293	\$121,293
Median rates	\$5,941	\$5,941

Rates as a proportion of income



Paekākāriki

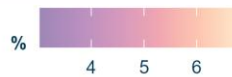


Kāpiti Coast

Heatmap (lighter colour = higher burden)

Rates burden in Paekākāriki

Rates as % of median income by SA1



Small area breakdown

Map no.	SA1	Population (2023 Census)	Population % of SA2 (2023 Census)	Households (2023 Census)	Median income (2025)	Median rates (2025)	Rates % of median income (2025)
12	7019496	108		57	\$102,756	\$6,970	6.8%
11	7019498	204		87	\$110,766	\$6,886	6.2%
10	7019500	147		60	\$114,199	\$6,748	5.9%
9	7019499	132		54	\$115,572	\$6,292	5.4%
8	7019495	162		69	\$111,796	\$5,683	5.1%
7	7019494	186		81	\$141,318	\$6,813	4.8%
6	7019504	162		63	\$113,398	\$5,414	4.8%
5	7019501	153		57	\$123,582	\$5,607	4.5%
4	7019502	201		69	\$133,194	\$5,745	4.3%
3	7019503	90		39	\$129,647	\$5,578	4.3%
2	7019497	87		36	\$120,836	\$4,535	3.8%
1	7019505	36		9	\$151,388	\$4,582	3.0%