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| **THE CITY OF GREATER GEELONG** |
| **FOUR YEAR REVENUE AND RATING PLAN**  **2021-22 TO 2024-25** |
| **2023-24 UPDATE** |

The City of Greater Geelong acknowledges Wadawurrung people as the Traditional Owners of this land. It also acknowledges all other Aboriginal and Torres Strait Islander People who are part of the Greater Geelong community today.



**Artwork:** *On Country* by Ammie Howell.

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# Preamble

On 28 June 2021 Council adopted a four-year Revenue and Rating Plan (the Plan). The updated Plan for 2023-24 incorporates feedback from the community engagement during the 2022-23 budget process as well as outcomes from Council’s budget discussions. The Plan will continue to be reviewed and updated on an annual basis.

The four-year plan explains how the City of Greater Geelong (City) will generate sufficient income to deliver infrastructure, services and programs to ensure the social, economic and environmental sustainability of our region.

The Plan will introduce changes outlined in the medium and long term strategy section, key features being;

* In the medium term reduce commercial, industrial and petroleum rates in the dollar relative to the residential rate. Resulting in an overall reduction in the average rates payable by commercial, industrial and petroleum rate classes and bridging the gap to residential average rates payable, and
* Remove the farm rebate and increase the farm rate in the dollar to 75% of the residential rate over the long term.

In 2023-24 it is proposed to;

* Increase general rates by a total of 3.50%, in line with the State Government rate cap.
* Combine the commercial, industrial and petroleum differentials into one differential known as commercial/industrial.
* Discontinue The Point residential, The Point vacant and The Point commercial and combine with the residential, vacant and commercial/industrial differentials as it would not be equitable to charge one sector more rates than one with the same uses and objectives.
* Reduce the average commercial/industrial rates payable by (5.81%)% or $304.61.
* Increase the average residential rates by 5.79% or $80.99.
* Increase the average vacant land rates by 7.15% or $124.18.
* Set the farm rebate at 7.6% to maintain an average rate increase consistent with the residential rate increase.

The Plan also includes the City’s approach to fees and user charges, operating and capital grants, cash contributions and other non-rate revenue.

# Introduction

## PURPOSE

The *Local Government Act 2020* requires Council to prepare a Revenue and Rating Plan (the Plan) for a minimum period of four years, following each Council election. Each year the plan will be revised to take into consideration any changes to the rating and other revenue strategies.

The purpose of the Plan is to outline the most appropriate and affordable revenue and rating approach for Council in conjunction with other income sources that will adequately finance the objectives and actions of Our Community Plan 2021-25.

The Plan explains the revenue required to fund council services and activities and how the funding responsibility will be apportioned between rate payers and users of council facilities and services.

In particular, the Plan sets out the system of rates and charges adopted by Council for the purposes of allocating the required rates contribution across the municipality on the most appropriate, equitable and affordable basis.

## LINKS TO OUR COMMUNITY AND FINANCIAL PLANS

Our Community Plan 2021-25 represents our community voice and guides our resources to deliver infrastructure, services and programs to ensure the social, economic and environmental sustainability of our region.

As part of moving towards Council’s 30-year vision, Our Community Plan focuses on four strategic directions over the next three years. These strategic directions and links to the Revenue and Rating Plan are summarised below:

### Healthy, caring and inclusive community

Working alongside other stakeholders and community groups, the City’s role is to deliver liveable and accessible places, promote active and healthy lifestyles at every stage of life, deliver services and programs more equitably and support people to stay connected with others in their local community. The Plan strongly supports the actions and outcomes of this key initiative in the following ways:

* + Income received from general rates are used to support key direct services and support functions of Local Government (i.e. community grants, statutory planning and administration) and indirect services and amenity (i.e. open space, playgrounds, footpaths and roads).
  + The use of fees and charges to support fully or partly subsided services (i.e. fee for service in long day care, leisure and recreation services).

### Sustainable growth and environment

It is anticipated that Greater Geelong will continue to experience strong growth and demand for housing over a sustained period. Our role will be to manage population growth while maintaining what people love about living in this region, both now and in the future.

The Plan outlines how fees and charges will assist in the supporting growth in in the region.

### Strong local economy

To secure Geelong’s economic future, council supports business and industry across:

* + existing sectors – health, education, construction, tourism, retail and hospitality.
  + diversifying industries – advanced manufacturing, technology, research and innovation, transport, warehousing and logistics.
  + emerging industries – carbon fibre manufacturing, progressive agribusiness, creative and cultural industries, smart technology businesses.

We will continue to work with a range of partners to leverage and promote our competitive strengths including transport and access, available and affordable land, and natural and cultural assets. In addition, we will continue to work with our stakeholders to prepare our workforce for this changing economy.

The Plan’s longer term strategy aims to support the delivery of a strong economy by focussing on the fair distribution of rate income between residential, commercial and industrial rate payers.

### High performing Council and Organisation.

Council make decisions that are evidence-based, financially responsible and reflect the needs of the community and stakeholders we serve.

Advancing technologies, environmental issues, social inequity, rapid growth, organisational change and ageing assets all place pressure on our existing resources. Council adapts to these challenges by continuing to deliver services, programs and infrastructure to our communities in a way that is fair and equitable.

The Plan strongly supports this initiative through:

* + Generating sufficient revenue to maintain service levels.
  + Investing in efficiencies in key initiatives to drive cost savings.
  + Investing in our people, systems and processes to drive an improved community experience of services delivered by Council.

As part of council’s Integrated Strategic Planning and Reporting Framework, a four-year budget is prepared on an annual basis. The key strategies of this Plan will be integrated into the budget document.

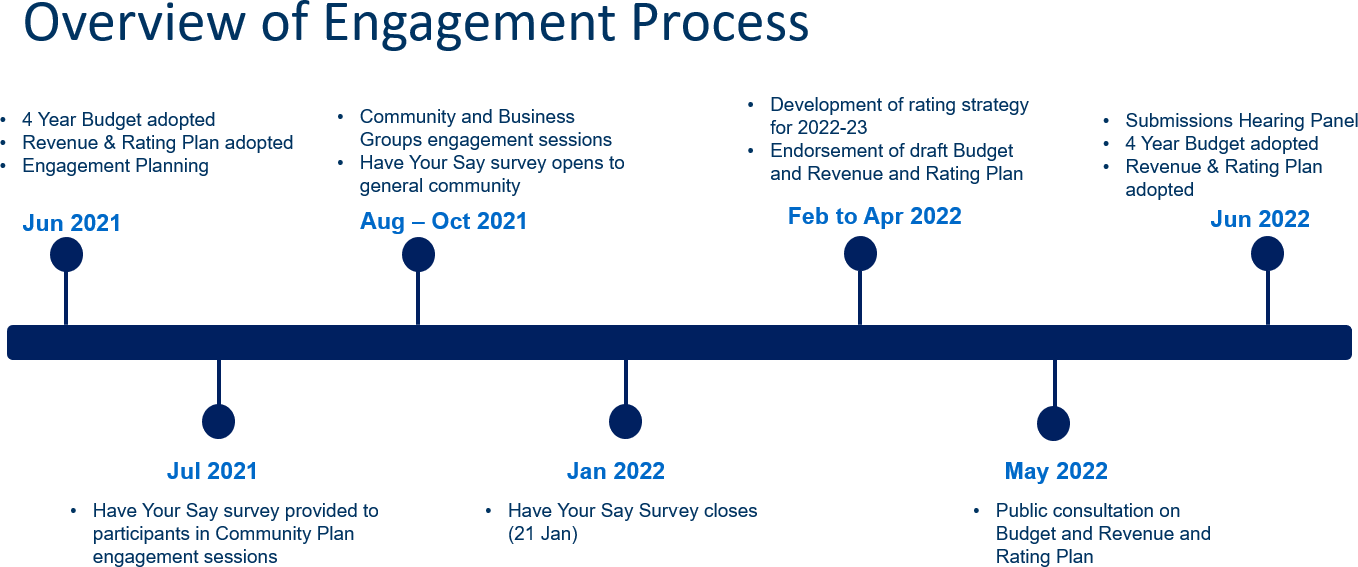
The Plan includes increased focus on the following:

* + Aligning rating decisions and linkages to long term financial plans.
  + Engagement opportunities will continue to be provided for the community to review and provide feedback on the Plan.
  + Revenue raising practices covering both rates and other income sources such as fees and charges, operating and capital grants and other non-rate income.

# How we engaged with the community

Community engagement is a key step in the planning process, it has helped shape several strategic plans and key projects for the City. The feedback received from the community engagement has influenced the development of the Revenue and Rating Plan.

Engagement with the community commenced via a Have Your Say Survey which was open from July 2021 to January 2022. Furthermore, broader discussions were undertaken with a wide range of rating sectors including commercial and residential groups. The engagement provided insight on community expectations regarding the current rating strategy and timeline for any proposed change. The learnings from this engagement were considered as part of setting the 2022-23 rating strategy and on-going engagement will inform future revenue and rating plans.



# What makes up total revenue

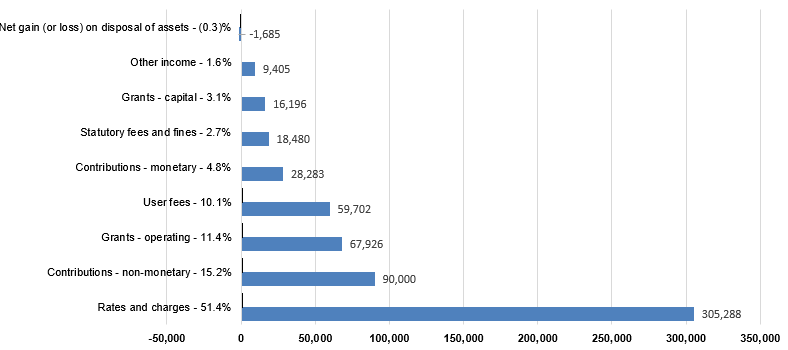
## REVENUE SOURCES

The City requires sufficient revenue to deliver ongoing services, infrastructure and asset management requirements. Some of these services cannot be delivered by the general market (e.g. community services, street lighting, regulatory and compliance activities).

The most significant sources of council funds are:

* General rates and charges;
* Statutory fees and fines;
* User fees and charges;
* Government grants (operating and capital);
* Contributions (both cash and non-cash); and
* Asset sales.

A summary of the City’s revenue for 2023-24 ($’000) is shown in the graph below.



# Rates and Charges

## WHY HAVE A RATING PLAN?

Council is required to consider how the rate contributions from individual rating sectors can be most appropriately apportioned. It is the method by which Council informs its decisions about the rating strategy and how Council will raise revenue from properties within the municipality.

The rating system comprises the valuation base for each property class and the actual rating instruments allowed under the *Local Government Act (1989)* to calculate a property owners’ contribution for rates.

The Plan is underpinned by sound principles, which are well understood, communicated to ratepayers and compliant with current legislation.

Council aims to balance service levels in accordance with the needs and expectations of its community and applies rates to adequately resource its roles and responsibilities.

In setting rates, the City gives primary consideration to the strategies, rate cap and budget sustainability principles the current economic climate, other external factors and likely impacts upon the community.

The City currently receives 51.4% of its total revenue (excluding capital grants and contributions) by way of property based rates and waste charges. The balance of 48.6% is received from government operational grants, fees and charges, statutory fees and fines and other income. The principles of good governance require council to provide ongoing or periodic monitoring and review of the impact of major decisions. It is, therefore required that the City review on a regular basis, the legislative objectives relevant to rating.

## RATING FRAMEWORK

Rates are a property tax on the local community to help fund local infrastructure and services and subsequently a ratepayer will not necessarily receive services to the extent of the tax (rates) paid. Benefits are consumed in different quantities and types over the lifecycle of the ratepayer (e.g. maternal and child health, libraries and aged care, roads and footpaths, local laws).

The City’s practices and decisions regarding rating are underpinned by:

* Accountability, transparency and simplicity;
* Efficiency, effectiveness and timeliness;
* Equitable distribution of the rate contribution across the community according to assessment of property values for like uses (Horizontal equity further defined below) and capacity to pay (Vertical equity further defined below) based on different uses;
* A “safety net” approach to assist eligible ratepayers significantly affected by increasing rates; and
* Compliance with relevant legislation.
* Where feasible, services should be funded on a user pays system.
* Where specified, local objectives can be achieved using differential rates.
* Residual service costs should be apportioned on the basis of property valuation.

In addition to the decisions above, public finance theory sets three major criteria for successful taxation policy:

* Equity - including both horizontal and vertical equity.
  + Horizontal equity means ratepayers in similar situations should pay similar amounts. This is achieved mainly by accurate property valuations, undertaken in a consistent manner, their classification into homogenous property classes and the right of appeal against valuation.
  + Vertical equity means those who are better off should pay more than those worse off. The rationale applies for the use of progressive and proportional income taxation. It implies a “relativity” dimension to the fairness of the tax contribution.
* Efficiency - has two meaning’s. The tax should not unduly interfere with the efficient operation of the economy and secondly is related to the cost of administering the collection of rates. For Local Government the tax should also be consistent with the major policy objectives of council. Administration costs include the issuing of assessments, collection of rates (including maintaining and improving collection systems), monitoring outcomes, communicating and informing ratepayers, and enforcement and debt recovery.
* Simplicity - for both administrative ease (and therefore lower cost) and to ensure that the tax is understood by taxpayers. The latter ensures that the tax system is transparent and capable of being questioned and challenged by ratepayers.

Council has considered the issues concerning equity within the community and through the Plan aims to over the medium to long term ameliorate the changes in commercial and industrial rating groups which have occurred over a long period of time. The inputs used to calculate rates payable include the following:

* Land use – differential groups;
* Valuation – valuation relative to other properties within land use groups;
* Rate in the dollar – based on the City’s revenue requirements and % contribution by differential group; and
* Hardship being taken into consideration – subject to rating impact on class of persons or by application for individuals.

Rating equity as it relates to land uses with the exception of the specified objectives in each of the differentials are as follows:

* Commercial/Industrial, and Mixed Use differs from the Residential differential based on:
  + Vertical equity principle in that these uses all generate a revenue and that it recognises the ability of some ratepayers to obtain concessions from the tax deductibility of council rates.
* Vacant Land – As distinct from all other differentials to stimulate the development of vacant land to attract new residents and businesses; and
* Farm – As distinct from all other differentials to stimulate sustainable primary production.

### NO WINDFALL GAIN

The City does not receive any “windfall gain” of additional income when the property valuations change. The revaluation process results in a redistribution of rate revenue across all properties in the municipality. Any increase to total valuations/number of properties of the municipality is adjusted by recalculating the rate in dollar to stay within the rate cap set by State Government.

The rate in the dollar is adjusted for the change to the capital improved value to obtain the same revenue. The rate in the dollar is then adjusted by the rate cap percentage for the budgeted revenue.

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| **Example** | **2022-23** | **Change to valuation without adjusting**  **rate in $** | **Adjusted to 2022-23 – No windfall gain** | **2023-24**  **Increase by rate cap** |
| Rate in $ | 0.00191288 | 0.00191288 | 0.00176530 | 0.00182708 |
| Valuation | 731,263 | 792,397 | 792,397 | 792,397 |
| Rates Generated | 1,398.82 | 1,515.76 | 1398.82 | 1,447.78 |

\*Rate in $ x Valuation = Rates Generated

## MEDIUM AND LONG TERM RATING PLAN

The City of Greater Geelong medium term (2023-24 to 2025-26) and long-term (to 2032-33) Revenue and Rating Plan will:

* Maintain rate increases in alignment with State Government rate cap, unless significant circumstances warrant a request for a variation to the rate cap.
* Reduce the commercial/industrial rate in the dollar relative to the residential rate over the medium term as opportunities arise in the setting of the annual rate cap and valuation changes allow. The target state to be set at 1.8 times the residential differential by 2025-26. Excluding any valuation changes, this will have the impact of reducing average rates payable for commercial/industrial properties.
* Residential and vacant land rates will, depending on the movement in valuations, need to increase at amounts higher than the rate cap over the medium term in order to reduce the relativity of the commercial/industrial rating differential.
* The current Farm rebate is transitioned out over the medium term to allow all differential rates to be managed solely within the 4 times rule.
* The Farm rate differential to be set at 75% of the residential rates over the long term.
* All rating differentials including vacant land, mixed use and other land use types will continue to be reviewed on an annual basis.

Refer to Appendix 1 for the impact on differentials to set commercial rates at a notional 1.8 of residential rates by 2025-26.

The medium to long term plan recognises the current rating differential comparisons within the Local Government sector where average rates paid by commercial/ industrial rate payers are in the top quartile and the residential rates are in the lowest quartile.

### RATE CAP

The rate cap is regulated by the Essential Services Commission (ESC).[1](#_bookmark14) For the 2023-24 financial year the rate cap is set to a maximum of 3.50% increase on the total rates amount levied and not individual rating classes. Waste charges are a separate cost reflective charge which is excluded from the rate cap calculations.

The Valuer General-Victoria provides the valuations to Council on an annual basis. The actual rate increase for an individual rateable property class is likely to differ from the rate cap percentage due to changes in individual property valuations and changes between property classes.

Where the change in an individual property valuation is higher than the average for all rateable properties, the rate increase for that property may be greater than the cap. Where the change in the property valuation is lower than the average for all properties, the rate increase may be lower than the cap.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Rate Type** | **Number of Properties** | **Average Capital Valuation 2022-23**  **$** | **Average Capital Valuation 2023-24**  **$** | **Valuation Change %** |
| Residential | 122,927 | 731,263 | 792,397 | 8.4% |
| Vacant land | 6,085 | 650,135 | 742,381 | 14.2% |
| Commercial/Industrial | 8,854 | 1,083,386 | 1,164,643 | 7.5% |
| Mixed use | 299 | 867,726 | 938,813 | 8.2% |
| Farm | 937 | 2,627,017 | 2,962,689 | 12.8% |
| Cultural and recreation land | 53 | 3,037,962 | 3,179,943 | 4.7% |
| **Grand Total** | **139,155** |  |  | **8.6%** |

### Property Valuations

The *Valuation of Land Act 1960* is the principal act in determining property valuations. Generally, each separate occupancy on rateable land must be valued and rated. Contiguous areas of vacant land with more than one title in the same ownership may be consolidated for rating purposes.

For the purpose of rating an assessment may be levied on any piece of land subject to separate ownership or occupation. In this context, land has been defined to include buildings, structures or improvements and may include automatic teller machines, signage, advertising, radio and mobile telecommunications towers.

Local Government may adopt one of the following three valuation methodologies to value properties in its area (LGA section 157).

1 The *Local Government Act (Vic) 1989* (the Act) was amended in December 2015 to include Part 8A – Rate Caps, sections 185A to 185G to promote the long- term interests of ratepayers and the community in relation to sustainable outcomes in the delivery of services and infrastructure.

**Capital Value:** (CIV) the value of land and other improvements including the house, other buildings and landscaping.

**Site Value:** (SV) the value of the land plus any improvements which permanently affect the amenity or use of the land, such as drainage works, but excluding the value of buildings and other improvements. Also referred to as the unimproved market value of the land.

**Net Annual Value:** (NAV) the value of the rental potential of the land, less the landlords’ outgoings (such as insurance, land tax and maintenance costs). For residential and farm properties this must be set at 5% of the CIV (Valuation of Land Act 1960 - section 2).

Council has adopted the Capital Improved Value as the value to which the rate in the dollar will be assessed.

Council applies a capital improved valuation (CIV) method to all properties within the municipality to take into account the full development value of the property. This method is applied irrespective of whether the property is subject to rates or exempt under legislation.

The Valuer General-Victoria has a statutory requirement under the *Valuation of Land Act 1960 section 13DC (5)*, to conduct a review of property values based on market movements and recent sales trends on an annual basis. For the 2023-24 rating year, valuations will be based on values returned as at 1 January 2023.

The valuers undertake a physical inspection of some properties during each revaluation. Other valuations are derived from a formula based on sectors, sub market groups, property condition factors (including age, materials and floor area), influencing factors such as locality and views, and land areas compared to sales trends within each sector/sub-market group. The municipality has defined sub-market groups of homogeneous property types which are reviewed during the revaluation process. The valuers determine the valuations according to the highest and best use of a property.

In valuing large areas of land without buildings, residential zoning, permits for subdivision or structure plans are indications of potential for subdivision. If the land is capable of subdivision it will be valued accordingly as potential subdivisional land rather than farm land, despite its use. The value of subdivisional land will typically be higher than farm land. The amount of valuation increase will depend on market factors at the time of valuation.

### Supplementary Rates

In certain circumstances, valuations must be performed between general valuations. These are known as supplementary valuations. The Valuer-General Victoria is tasked with undertaking supplementary valuations and advises council of valuation and Australian Valuation Property Classification Code (AVPCC) changes. Supplementary valuations bring the value of the affected property into line with the general valuation of other properties within the municipality.

They are mainly required when properties are:

* physically changed – for example, when buildings are altered, erected or demolished; or
* amalgamated or subdivided; or
* when data held on council’s database is corrected.

Supplementary valuations are completed in accordance with the circumstances as listed in section 13DF (2) (a)-(o) of the *Valuation of Land Act 1960*.

### Rate Review

Rateable and non-rateable land shall be subject to regular review and audit.

* upon revaluation;
* when building permits or subdivisions occur;
* physically changed – for example, when buildings are altered, erected or demolished;
* where a parcel of land may have more than one land use;
* if the creation of a separate assessment on a parcel of land is required;
* upon sale and transfer of land;
* upon inspection by the City; and
* upon application and inquiry by the ratepayer.

### Objections for Property Valuation

The *Valuation of Land Act 1960* provides that objection to the valuation may be made each year within two months of the issue of the original or amended (supplementary) Rates and Valuation Charges Notice (Rates Notice), or within four months if the notice was not originally issued to the occupier of the land.

Objections must be dealt with in accordance with the Valuation of Land Act – Division 3 sections 16-21.

The City will continue to advise ratepayers via the Rates, Charges and Valuation Notice (the Rate Notice), brochure, web site and City News, of their right to object and appeal the valuation.

Property owners also have the ability to object to the site valuations on receipt of their land tax assessment. Property owners can appeal their land valuation within two months of receipt of council Rate Notice (via the City) or within two months of receipt of their Land Tax Assessment (via the State Revenue Office).

Property owners are able to lodge objections directly with the Valuer-General Victoria via the Rating Valuation Objections Portal [www.ratingvaluationobjections.vic.gov.au.](http://www.ratingvaluationobjections.vic.gov.au/)

## DIFFERENTIAL RATING CLASSES

### Ministerial Guidelines

The Local Government Legislation Amendment (Miscellaneous) Act 2012 allows the Minister to set differential rating guidelines for compliance by councils. The final version of the Ministerial Guidelines was gazetted on 26 April 2013 and came into effect from 1 July 2013. Council needs to consider the objectives, the suitable uses and the types of classes of land when introducing a differential rate. There are no new differential rates being introduced as part of the 2023-24 Budget.

### Reasons for Differential Rates

Rating, through the application of different differentials recognises the ability of some ratepayers to obtain concessions from the tax deductibility of council rates and provides for a series of differential rates. This considers low economic return to large landholdings, avoid distortions in the market or an ability to contribute above the standard charge.

## DIFFERENTIAL CHARACTERISTICS & RATING OBJECTIVES

**Residential Land** - means any land:

1. that is used exclusively for residential purposes; or
2. on which a habitable building is erected, which building is unoccupied, and which is zoned residential under the Greater Geelong Planning Scheme.

Rating Objective:

1. That all rateable land makes an equitable and efficient financial contribution to the cost of carrying out the functions of the City generally, including the:
   1. construction and maintenance of public infrastructure;
   2. development and provision of health and community services; and
   3. provision of general support services

**Vacant Land** - means any land:

1. that does not have the characteristics of Farm Land; and
2. on which no building is erected, save for any uninhabitable shed or shelter, the size of which does not exceed 5% of the total area of the land.

Rating Objectives:

1. That all rateable land makes an equitable and efficient financial contribution to the cost of carrying out the functions of the City generally, including the:
   1. construction and maintenance of public infrastructure;
   2. development and provision of health and community services; and
   3. provision of general support services.
2. To encourage the prompt development of vacant land to attract new residents and businesses to the City of Greater Geelong.

These objectives will be met by setting the Vacant Land differential at 134.23% of the Residential Land differential.

**Commercial/Industrial Land** - means any land:

1. That does not have the characteristics of:
   1. Farm Land; or
2. That is used predominantly for the sale of goods or services or other commercial purposes; or
3. predominantly used for industrial purposes, which includes manufacturing, repairing, servicing, processing and reprocessing or warehousing; or
4. that is used primarily for the production or conveyance of petroleum and/or petroleum by-products; and
5. on which a habitable building is erected, which building is unoccupied, and which is zoned other than residential under the Greater Geelong Planning Scheme.

Rating Objective:

1. That all rateable land makes an equitable and efficient financial contribution to the cost of carrying out the functions of the City generally, including the:
   1. construction and maintenance of public infrastructure;
   2. development and provision of health and community services; and
   3. provision of general support services.
   4. enhancement of the economic viability of the commercial sector through targeted programs and projects;
   5. That the equitable contribution made by commercial/industrial land recognises the income generating capability and tax deductibility of council rates, which is not available to the majority of the residential sector.

**Farm Land** – means any land which:

1. is not less than 2 hectares in area; and
2. is used predominantly for the business of grazing (including agistment), dairying, pig-farming, poultry farming, fish farming, tree farming, beekeeping, viticulture, horticulture, fruit growing or the growing of crops of any kind or for any combination of those activities; or
3. has a registered deed of covenant with the Trust for Nature (Victoria) through the Victorian Conservation Trust Act 1972 over the land. Through this deed of covenant, the owner of the land has secured permanent protection for significant natural heritage in the municipality.

To avoid doubt, 'business' for the purposes of identifying Farm Land has the same meaning as that given to it by section 2(1) of the *Valuation of Land Act* 1960 for the same purpose, being a business that:

* 1. has a significant and substantial commercial purpose or character; and
  2. seeks to make a profit on a continuous or repetitive basis from its activities on the land; and
  3. is making a profit from its activities on the land, or that has a reasonable prospect of making a profit from its activities on the land if it continues to operate in the way that it is operating.

Rating Objectives:

1. That all rateable land makes an equitable and efficient financial contribution to the cost of carrying out the functions of the City generally, including the:
   1. construction and maintenance of public infrastructure;
   2. development and provision of health and community services; and
   3. provision of general support services.
2. To encourage and support the business of primary production.

These objectives will be met by setting the Farm Land differential at 59.04% of the Residential Land differential and by the provision of a farm rebate of 7.6% under section 169 of the LGA.

**Cultural & Recreational Land** – means any land:

1. that has the characteristics of '*recreational lands*' as defined by the *Cultural and Recreational Lands Act*

1963;

## CULTURAL AND RECREATIONAL LANDS RATES

Council declares the Cultural and Recreation Rate on all land reserved under and in accordance with the

*Cultural and Recreational Lands Act 1963* – section 4.

The *Cultural and Recreational Lands Act 1963* provides that “an amount be payable in lieu of rates in each year being such amount as the municipal council thinks reasonable having regard to the services provided in relation to such lands and having regard to the benefit to the community derived from such recreational lands”.

Rather than calculating the costs that local government bears in respect to such lands, or the benefits received by locals in relation to these properties, Council has set the rate representing a concession to the commercial rate. The 2023-24 rate is 33.0% of the commercial rate.

## REBATES AND CONCESSIONS

Council provides the following rebates:

### Pensioner Rebates

Council administers the State Government funded pension rebate according to the eligibility criteria set by the State Government.

Holders of a Centrelink or Veterans Affairs pension concession card, or a Veteran Affairs Gold card which stipulates TPI or War Widow (excludes Health Care and DVA all conditions, POW, EDA and dependant cards) may claim a rebate on their sole or principal place of residence.

For 2023-24 the government-funded indexed rebate is provided under the Municipal Rates Concession scheme. It will increase from $253.20 to an estimated $262.10 (amount to be provided by State Government) or 50% of the rate payment, whichever is the less. Upon initial application, an ongoing eligibility is maintained unless rejected by Centrelink or Department of Veteran Affairs during verification procedures. Upon acceptance of pensioner status the concession or rebate is deducted from the rate account before payment by the ratepayer. Applications for the concession must be lodged by 30 June in each year.

### Farm Rebates

Council declares a Farm Rebate to support the continuation of broad acre farming or protection of significant natural heritage. The Farm Rebate is fixed at 7.6% of farm rates payable in respect of each assessment that is subject to the Farm Land differential.

Council has resolved to retain and set the farm differential at a lower rate than the residential rate, (for 2023-24 the farm differential will be set at 59.04% of the residential differential before the farm rebate, set at 53.07% of the residential rate after the rebate) and provide a rebate to all farm properties in accordance with having the farm sector as the lowest rated differential.

To qualify for the farm rebate, properties will be classified and rated as farm land. The rebate will be set at 7.6% of the amount payable of the capital improved value of the property. The rebate recognises the nature of the farm with a LGA section 169 rebate.

### Incentives for Prompt Payment

Council has determined that no incentives for prompt payment will be offered for the year 2023-24.

### Liability to Pay Rates

The Local Government Act section 156 makes the owner of the land liable to pay the rates and charges on that land. In certain cases, the occupier, mortgagee or licensee holder is liable to pay the rates.

The Local government Act section 156(6) declares the rate or charge, unpaid interest or costs to be a first charge upon the land.

### Electronic Notices

Council encourages the electronic distribution of rate notices and promotes the My Geelong website where ratepayers can receive either their Annual Rate notice or Instalment Rate notice electronically through their email address.

Register with your rate notice at [www.geelongaustralia.com.au/ratesonline.](http://www.geelongaustralia.com.au/ratesonline) Once you have registered you can:

* Receive and manage rate notices and payments
* Receive and manage animal registrations
* Check bin collection days
* Submit service requests.

### Payment Dates for Rates

Council, in accordance with the Act section 167 (1) must allow for the payment of rates by four instalments per annum. Council may allow a person to pay a rate or charge in a single lump sum payment LGA section 167 (2).

The Minister for Local Government fixes instalment and single lump sum payment dates by notice published in the Government gazette.

This is set in accordance with the Act.

Council offers ratepayers the option to pay rates by four instalments due on 30 September, 30 November, 28 February and 31 May each year, or the next working day thereafter should those days be a weekend or public holiday.

Ratepayers may pay in a single lump sum payment provided that payment is received by 15 February or next working day thereafter if that day is a weekend or public holiday.

For 2023-24 there is to be no change to the existing payment instalment arrangements.

### Payment Options

The City offer a range of payment options including direct debit, Bpay, internet via [www.geelongaustralia.com.au,](http://www.geelongaustralia.com.au/) by mail, telephone, over the counter services at customer service centres or Australia Post agencies. Council also uses Centrepay arrangements which allows Centrelink recipients to have payments deducted directly from their Centrelink entitlements.

Individual payment arrangements are available by contacting our team. Any payment arrangement should be set with a known end date that clears the debt within an agreed timeframe preferably within 12 months.

Council incurs costs of collection via agency and merchant service fees. A payment processing fee on credit card transactions in 2023-24 will be 0.25% from 1 July 2023 to offset the merchant service fees charged by financial institutions.

If you overpay your rates, there may be a $30 administration fee to process your refund. If the administration fee is to be charged, you will be notified at the time of your request. Please note any refunds may take up to 2-3 weeks to be fully processed.

### Late Payment of Rates

Council has determined that the application of interest penalties will be in accordance with the Act section 172. Late payment of fines and penalties will be applied to any outstanding rates not paid by the due date. .

### Interest on Arrears and Overdue Rates

Interest is charged on all overdue rates in accordance with the Act section 172. Penalty interest is to be charged from the date when each instalment was due, irrespective of whether a lump sum option is available.

Under the Local Government Act 1989, Section 172 (2)(a) The interest rate to apply is fixed under section 2 of the Penalty Interest Rates Act 1983, which is determined by the Minister and published by notice in the Government Gazette. The penalty interest rate of 10% per annum will apply from 1 July 2017. Under Part 2 – Amendment of Local Government Act 1989, the Minister must fix a maximum rate of interest that may be calculated under section 172 (2)(a) by notice published in the Government Gazette. If no rate is declared prior to 1 July 2023, the current rate of 10% will apply.

Whilst Council cannot apply an alternative rate it does have the power to exempt any person from paying the whole or part of any interest amount generally or specifically payable – LGA section 172 (2A).

As part of the hardship provisions the City allows people who have proven financial difficulties to defer rate payments. The interest rate for deferred rate payments is set at 4.81% for 2023-24.

### Debt Recovery - Collection of Overdue Rates

It is the ratepayers’ responsibility to properly advise the City of their contact details. Amendments to the Act require both the vendor and buyer of property, or their agents (e.g. solicitors), to notify the City by way of a notice of acquisition.

Council has established procedures for the issue of an overdue final notice which may include interest pre calculated to a forward payment date.

Where an account remains unpaid, the City may take legal action with notice to recover any overdue amount. All fees and court costs are recoverable from the ratepayer.

If Rates remain in arrears for three years or more, Council may sell the land in accordance with the Local Government Act – section 181.

Councils debt collection practices have regard to ratepayers who are experiencing hardship but are intended to act as a deterrent to ratepayers who might otherwise fail to pay rates on time.

## RELIEF AND HARDSHIP POLICIES AVAILABLE TO RATEPAYERS IN DISTRESS

Rates Assistance is reviewed annually as part of the budget process and published within the City’s Revenue and Rating Plan and on our website [www.geelongaustralia.vic.gov.au.](http://www.geelongaustralia.vic.gov.au/)

Ratepayers are encouraged to contact the City to discuss support options available to them.

Applications for hardship will be considered in accordance with sections 170 and 171 of the LGA and as per Council’s hardship policy.

### Rates Assistance Waiver

Council declares a waiver to any qualifying ratepayer experiencing an increase in valuation of more than 50% due solely to the annual revaluation.

The purpose of this measure is to provide relief to qualifying ratepayers who have incurred significant increases to valuation and hence rates arising solely from an increase in valuation caused by market conditions. Relief is granted subject to the criteria below.

* + the property is the principal place of residence;
  + the property has been owned by the same ratepayer for both valuation periods;
  + the property is rated within the residential or farm differential; and
  + have not had an increase in valuation because of improvements made requiring a building permit;
  + can demonstrate that they are of low- income status with a maximum income of $58,108 or less (Statement of Earnings SOE - Centrelink or most recent tax assessment notice).

The amount of the waiver is shown in the table below:

|  |  |  |
| --- | --- | --- |
| **Property valuation increased by:** |  |  |
| 50% - 51.9% | Waiver | 25% |
| 52% - 53.9% | Waiver | 30% |
| 54% - 55.9% | Waiver | 35% |
| 56% - 57.9% | Waiver | 40% |
| 58% - 59.9% | Waiver | 45% |
| 60% or greater | Waiver | 50% |

The waiver for 2023-24 is granted in accordance with the waiver / hardship provisions of section 171A of the Act. The waste charge is excluded from the waiver.

### Housing Support Waivers

Council declares a Housing Support Waiver of 100% of general rates under section 171 of the LGA for ratepayers in respect of assessments which contain the following types of housing:

* + transitional, emergency or crisis housing;
  + housing for legatees or war widows, provided by the Geelong Legacy Club or provided by RSL; and
  + supported housing for disabled people.

This allows Council to waive the fire services property levy under section 27 of the FSPL Act. This waiver recognises that these properties provide for specific needs within the community.

The waste charge is excluded from the waiver.

### Assistance to Individuals in Hardship or Domestic Violence

In times of emergency, the City recognises the significant hardship that can be experienced by the members of the community and business. Managing financial hardship is a shared responsibility and the City has a part to play whilst ensuring that it maintains the necessary cashflow to deliver critical services to the community during this time.

Council has determined that the provisions for deferral (the Act section 170) and waiver of rates (the Act section 171 & 171A) may be utilised in accordance with the delegated authority to officers approved by Council.

Promotion of this option will occur on the rate notice, rate brochures and web site.

The City will consider an application for financial hardship relief confidentially and objectively based on the information provided by the person or business in the application and will advise of its decision in writing within 14 days of receiving the application and all supporting information.

The deferral will be granted on the following conditions:

* + That the ratepayer pay interest on the amount affected by the deferral at a rate fixed by Council.
  + The deferral ceases if the City in its discretion revokes the deferral (in which case the City must give the ratepayer at least 30 days’ notice in writing of the revocation before taking action to recover rates affected by the deferral);
  + The ratepayer ceases to own or occupy the land in respect of which rates are imposed (in which case the rates are immediately payable); and
  + Any other conditions at the City’s discretion.

The application for deferral does not change the due date for payment of rates.

In all applications for Deferral, Ratepayers will be encouraged to continue to pay that portion of the rates, fees and charges or rent that is affordable given their individual circumstances. This will be mutually agreed given the particular circumstances of the Ratepayer’s individual case.

Council policy is that deferral is appropriate where ratepayers have incurred increases to rates and immediate affordability is an issue.

Council acknowledges an inequity for ratepayers is created where rates are waived which would otherwise be charged against the property assets and recognises the deferral of rates and charges as a more equitable outcome for the entire community.

Council will consider waiving or reducing rates for ratepayers where exceptional circumstances are experienced, and where severe impact can be demonstrated.

Consideration of a waiver can only occur if all relevant financial information has been disclosed to the City with supporting documentation as may be requested. For residential rates the ratepayer needs to meet with a financial

counsellor and provide authority for the City to discuss the account. Penalties apply for providing false and misleading information for an application for waiver.

Exceptional circumstances will be determined at the sole discretion of the Chief Executive Officer. Waivers can only be approved by the Chief Executive Officer and are limited to a total value of one instalment.

Where a person or business is dissatisfied with the outcome of their application, the person or business may ask the Chief Financial Officer to review the City’s decision by completing and lodging the [*Appeal Against Decision*](https://www.geelongaustralia.com.au/covid19/documents/item/8d850bb34f27c1d.aspx)form. The Chief Financial Officer will determine the appeal within 14 days from receipt of the form.

### New Corio Estate Waivers

For 2023-24 financial year, Council declares a waiver of 100% of general rates under section 171 of the LGA for the class of persons comprised of ratepayers in respect of assessments which are in private ownership within the inappropriate subdivision known as New Corio Estate.

This rates assistance waiver recognises the financial burden associated with ownership of this land. Land within the New Corio Estate is zoned as farming land and the area has been determined to be an inappropriate subdivision due to the difficulty of providing utilities and drainage and due to its distance from other residential areas. The Minister for Environment & Climate Change has approved a native vegetation plan for this land in support of natural temperate grassland of the Victorian Volcanic Plains.

The waiver recognises the ongoing encumbrances on the land that prevent owners from making any demands on council services now and into the future.

## OTHER SERVICE RATES AND CHARGES COLLECTED VIA THE RATES PROCESS

### Waste Collection Service Charges – LGA section 162

Council declares a service charge in respect to the collection and disposal of refuse. The Recycle and Waste Collection service is based on cost reflective principles to cover the costs of collection, recycling and landfill disposal. The City operates a full domestic garbage, recycling and green waste system providing a three-bin service to all residential and eligible farm households. Private contractors generally undertake all non-residential refuse collections by direct arrangement with the landowner or tenant.

The Recycling and Waste Collection Service charge is levied on the following criteria:

* + Geographic existence within those areas of the municipal district in which the City provides a domestic refuse collection and disposal service. The standard 3 bin waste collection service charge will be raised irrespective of whether the service is used or not.
  + Where during the planning process of high rise and multiple units, it is identified that the standard 3 bin service is unable to be utilised, the identified multi-unit rate will apply. This charge will be raised in place of the standard annual service charge.

The service charge does not form part of the rate cap. The waste collection charge will increase from $429.65 to

$457.25 or 6.4%. For identified multi-unit assessments, the charge will be $176.35 per assessment. The EPA landfill levy moves from $80.75 to $80.12 per tenement (included in the service charge). The charges are a direct result of the State Government EPA levy.

A section 162 service charge was introduced in 2016-17- The Annual Service Charge – Additional Bin Service.

From 1 July 2016 property owners currently receiving the waste collection service charge are able to apply for the additional bin service via application compliant with the following criteria with upfront payment:

* + In all cases of application for additional bins, the City reserves the right to inspect the applicant’s existing bins to confirm that they are overloaded. If this cannot be confirmed, the additional bins will not be provided;
  + The property owner or their authorised agent signs the additional bin application form, provides appropriate supporting evidence and agrees to the application service charge.

Applications that meet the criteria will be billed via the Rate, Valuation & Charges notice in future years.

If an application is received and approved in the first six months of the financial year, that is, from July to December, the full annual cost of the additional bin will be charged. If an application is received and approved in the second half of the financial year, that is January to June, half the annual cost will be charged.

The following costs will apply for the additional bin service per year:

* + Garbage bin 140L $184.25
  + Garbage bin from 140L to 240L $133.20
  + Recycling bin 240L $ 96.95
  + Green waste bin 240L $ 90.10

### Special Charge Rates – LGA section 163

Council has special rates and charges to defray the cost for the performance of a function that is of special benefit to any specific ratepayer group (refer Council Policy Special Rates & Charges).

Council from time to time declares special charges in respect to street schemes, construction of footpaths and area beautification subject to the provisions of LGA S163-S166.

### Ex Gratia Rates

Council has "Ex Gratia Rates" to gain contributions towards its operational costs from those property owners which are otherwise exempt from paying rates. It is Council’s intent to align ex gratia contributions as close, or equivalent, to the applicable rate category for that property as possible, subject to particular circumstances.

## THE FIRE SERVICES PROPERTY LEVY (FSPL) AND ITS IMPACT ON RATE NOTICES

### Fire Services Property Levy (FSPL)

The Victorian State Government introduced the Fire Services Property Levy Act (2012) which came into effect from 1 July 2013 and requiring local government to bill, receipt and collect a Fire Services Property Levy on rateable and non rateable properties.

The levy is designed to ensure that all property owners pay a contribution for fire services so that Victoria’s fire services continue to operate with sufficient resources. The levy is assessed on the Capital Improved Value (CIV) of property and is consistent with the valuation base used by most municipalities in levying rates.

How is the payment calculated?

The levy will consist of a fixed component plus a variable component based on the property’s capital improved value. The variable component will be a rate based on the land use classification code, known as the Australian Valuation Property Classification Code (AVPCC) for different property types [residential, commercial, industrial, primary production, public benefit, vacant] and will be determined by the Minister on or before 31 May each year. A $50 per property concession will apply to pensioner concession and Veterans Affairs gold card holders

# Fees and Charges

## USER FEES AND CHARGES

The City provides a wide range of services to its community. In undertaking this role, the City respond to community needs through its planning process and assesses which services Council will support. Of those identified services, the City can advocate for the service, facilitate the service or actively participate and deliver the service.

Examples of user fees and charges provided by the City include:

* Kindergarten & childcare fees
* Leisure Centre, Gym and Pool visitation and membership fees
* Waste management fees
* Aged and health care service fees
* Leases and facility hire fees.

The City periodically reviews user fees and charges and adjusts the levels consistent with application of the principles outlined in the Council’s Fees and Charges Policy.

The provision of infrastructure and services form a key part of council’s role in supporting the local community. In providing these, council must consider a range of ‘Best Value’ principles including service cost and quality standards, value-for-money, and community expectations and values. Council must also balance the affordability and accessibility of infrastructure and services with its financial capacity and in the interests of long-term financial sustainability.

Councils must also comply with the government’s Competitive Neutrality Policy for significant business activities they provide and adjust their service prices to neutralise any competitive advantages when competing with the private sector.

Council has adopted a Fees and Charges Policy that guides in the setting of user fees and charges for council services. This policy and methodology are applied to setting fees consistently across the organisation in order to enhance accountability and provide transparency to the community in the decision-making process.

A schedule of the current user fees and charges is presented in the City of Greater Geelong annual budget.

## STATUTORY FEES AND CHARGES

Statutory fees and fines are those which council collects under the direction of legislation or other government directives. The rates used for statutory fees and fines are generally advised by the state government department responsible for the corresponding services or legislation, and generally councils will have limited discretion in applying these fees.

Examples of statutory fees and fines include:

* Planning and subdivision fees
* Building and Inspection fees
* Infringements and fines
* Land Information Certificate fees

Penalty and fee units are used in Victoria’s Acts and Regulations to describe the amount of a fine or a fee.

# Grants Revenue

Grant revenue represents income usually received from other levels of government. The City pursues all avenues to obtain external grant funds for programs and prioritised works. Our Community Plan guides us in prioritising new initiatives and improvements to our services and allows us to ensure resources are directed to areas where action is needed to achieve our Council priorities. However, we cannot deliver this alone. Key to our success will be our ability to advocate to and collaborate with:

* state and federal governments
* other local governments, especially those in the G21 region
* peak bodies
* community groups
* local organisations
* businesses.

A large proportion of grants income is made up of the Financial Assistance Grant provided by the Commonwealth Government under the Local Government (Financial Assistance) Act 1995 (Commonwealth) and distributed annually to 79 local governing bodies within Victoria.

The Financial Assistance Grant program consists of two components:

* A general purpose component, which is distributed between the states and territories according to population (i.e., on a per capita basis), and
* An identified local road component, which is distributed between the states and territories according to fixed historical shares.

Both components of the grant are untied, allowing councils to spend the grants according to local priorities. The City applies the local roads component to road rehabilitation projects in its capital works program and utilises the general purpose component to fund the City’s operations and capital works.

When preparing its budget and financial plan, council considers its future projects, advocacy priorities, upcoming grant program opportunities, and co-funding options to determine what grants to apply for.

# Contributions

Contributions represent funds received by the City, usually from non-government sources, and are usually linked to projects. Contributions can be made to the City in the form of either cash payments or asset hand-overs.

Examples of contributions include:

* Monies collected from developers under planning and development agreements
* Monies collected under developer contribution plans and infrastructure contribution plans
* Contributions from user groups towards upgrade of facilities
* Assets handed over to council from developers at the completion of a subdivision, such as roads, drainage, and streetlights.

Contributions should always be linked to a planning or funding agreement. The City will not undertake any work on a contribution-funded project until a signed agreement outlining the contribution details is in place. Contributions linked to developments can be received well before any council expenditure occurs. In this situation, the funds will be identified and held separately for the specific works identified in the agreements

# Appendix 1

## FOUR YEAR VIEW OF MEDIUM TERM STRATEGY

The below figures are indicative only and are based on a number of assumptions. Each year the strategy will be numbers will be reviewed based on changes in the approved rate cap and property valuations.

Key Assumptions:

* Property valuations for 2023-24 are based on Stage 3 valuations (28 February 2023) from the Valuer General.
* No valuation changes are assumed for the 2024-25 to 2025-26 financial years
* The rate cap is assumed to increase 3.50% per annum

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Four Year View** | | | | | | | | | | | | | | | | |
|  | 2022-23 | | | | 2023-24 | | | | 2024-25 | | | | 2025-26 | | | |
| Rate Type | Average Rates Payable | Year on Year Change $ | Year on  Year Change % | Relativity | Average Rates Payable | Year on Year Change $ | Year on  Year Change % | Relativity | Average Rates Payable | Year on Year Change $ | Year on  Year Change % | Relativity | Average Rates Payable | Year on Year Change $ | Year on Year  Change % | Relativity |
| Residential Rates | 1,397.87 | 62.91 | 4.7% | 100.0% | 1,479.81 | 80.99 | 5.8% | 100.0% | 1,564.90 | 85.09 | 5.8% | 100.0% | 1,647.06 | 82.16 | 5.3% | 100.0% |
| Vacant Land | 1,625.85 | 105.14 | 6.9% | 139.7% | 1,860.93 | 124.18 | 7.1% | 134.2% | 1,972.59 | 111.66 | 6.0% | 134.5% | 2,071.21 | 98.63 | 5.0% | 134.2% |
| Commercial/Industrial Rate | 5,163.79 | (317.14) | -5.8% | 252.9% | 4,937.43 | (304.61) | -5.8% | 227.0% | 4,600.09 | (337.34) | -6.8% | 200.0% | 4,357.43 | (242.65) | -5.3% | 180.0% |
| Mixed Use Rate | 2,625.30 | 109.96 | 4.4% | 158.5% | 2,781.98 | 152.51 | 5.8% | 158.7% | 2,879.34 | 97.37 | 3.5% | 155.4% | 2,980.12 | 100.78 | 3.5% | 152.8% |
| Farm Rate | 2,555.39 | (41.49) | -1.6% | 55.2% | 3,266.72 | 88.98 | 2.8% | 59.0% | 3,598.36 | 331.64 | 10.2% | 61.5% | 3,799.59 | 201.23 | 5.6% | 61.7% |
| Culture & Recreation | 4,374.96 | (256.79) | -5.5% | 75.0% | 4,453.93 | 95.49 | 2.2% | 75.0% | 4,710.03 | 256.10 | 5.8% | 75.0% | 4,957.31 | 247.28 | 5.3% | 75.0% |

**CITY OF GREATER GEELONG**

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