



Lake Macquarie City Council

Your rates explained

Rates explained

Your rates ensure we can deliver community services including but not limited to maintaining and improving facilities including our road network, sport and recreation facilities, environmental protection, lifeguards and many more services.

If you own a home or business property you will pay rates to your local council, unless your property (a church, school or hospital, for example) is exempt from rates. These rates are determined in accordance with the provisions of the *Local Government Act 1993*.

How are rates calculated?

Council's rating structure consists of two parts, a base amount (a flat amount common to all properties) and an ad valorem component (an amount calculated on the land value of your property). Council rates are exempt from the goods and services tax (GST).

Land values for rating purposes are supplied by the Valuer General's Office every three to four years. You will find valuable information on the Valuer General website, valuergeneral.nsw.gov.au.

There are four categories for rating purposes: residential; business; farmland; and mining. Council decides which category your property should be in based on its characteristics and use. The majority of properties are charged ordinary rates under the residential category. If you are not satisfied with your category, you can apply to Council for a review.

2018/2019 rates

2018/2019 rates calculated using 1 July 2016 base date land values. Rates income increased 4.75 per cent this year.

Category	Ad valorem	Base amount
Residential	0.253152	\$712.29
Business	1.190093	\$100.43
Farmland	0.177207	\$712.29
Mining	2.659983	\$1063.29
Domestic waste management charge		\$434
Non-domestic waste management charge		\$460

What is the waste management charge?

The Local Government Act 1993 requires councils to levy an annual charge for domestic waste management services on all parcels of rateable land for which the service is available, whether or not it is actually used. It is considered that all property owners should contribute to the current and future provisions of waste services such as management of waste stations and rehabilitation and environmental monitoring of landfill sites.

Domestic waste management charge contributes towards:

- collection of a general, recycling and green waste bin; and
- two annual bulk waste clean-up services each financial year

Non-domestic waste management charge contributes towards collection of a general waste bin from business properties.

Note: additional waste and/or recycling services are available for an additional charge.

When do I have to pay my rates and charges?

There are two options available to ratepayers:

1. Payment in full

If you are making a single payment for the full year's rates and charges, payment is due on or before 31 August in that financial year.

2. Payment by quarterly instalment

The payment dates and amounts for each instalment are shown on your rates notice. We will send you an instalment notice for the second, third and fourth instalments, 30 days before the payment is required. The annual payment dates for each instalment are as follows:

- first instalment payable by 31 August;
- second instalment payable by 30 November;
- third instalment payable by 28 February; and
- fourth instalment payable by 31 May.

Ratepayers are welcome to pay more than one instalment at a time.

How can I pay my rates?

Council encourages ratepayers to register for payment by direct debit annually, quarterly or monthly. Applications are available from Council, or you can download from our website, lakemac.com.au. Other payment options are:

- online at lakemac.com.au;
- BPAY using our biller code, 7781, and your reference number on your rates notice;
- by credit card over the phone on 4921 0333;
- by cheque to Box 1906, Hunter Region Mail Centre, NSW, 2310;
- Australia Post Billpay in person, by phone or online; or
- in person at Council's Customer Service Centre, 126-138 Main Road, Speers Point, NSW.

What happens if my payment is late?

Payment of rates and charges is an important obligation of all property owners.

To ease the burden you can set up a monthly direct debit from your savings account for your rates. Just go to our website and complete the form.

If you don't pay your rates on or before the due date, interest (calculated daily) will be charged on the amount owing and is applied to the account monthly in the first week of the month.

The current interest rate for the 2017/18 financial year – displayed on the front of your rates notice – is 7.5 per cent a year and is set annually by the Office of Local Government.

What happens if I am in arrears on my rates?

If you have received a reminder notice or a final notice, please contact Council on 4921 0333 to discuss payment or hardship arrangements with Debt Management so we can tailor a personal payment plan to help you get back on track.

The City may take legal action to recover unpaid rates and charges with the cost of the action to the ratepayer. The debt management procedure is found on our website.

Can I claim a pensioner rebate?

If you receive a pension from Centrelink or Department of Veteran Affairs and have a valid Pensioner Concession Card, you may be eligible for a concession on your rates. Application forms are available online from our website. Council will apply the rebate from your eligibility date or backdate the rebate no more than one year.

How much is my pensioner rebate?

Council provides eligible pensioners, who own and live in their home and hold a current Pensioner Concession Card issued by Centrelink, with a maximum rebate of \$250 each year split between rates and domestic waste charges.

Why didn't I receive my pensioner rebate?

If you received a rebate for last years' rates and not this years you may no longer be eligible for a pensioner rebate due to a change in circumstance, for example:

- you may have gone overseas for an extended time;
- you may have changed pensions from Centrelink to Veteran Affairs; or
- the ownership details on your property may have changed.

Please contact Centrelink or Veteran Affairs to update your details or enquire about your current status.

If you are eligible, please contact Council for an application form.

How do I change my postal address on my rates notice?

If your current postal address is different from the address shown on the front of the rates notice, please use our online change of address form to notify us.

How do I get a copy of my rates notice?

- Transaction accounts showing all your payments are available if you register for online services with Council.
- Hard copies from Council are available for a fee.

The due dates for rates are 31 August, 30 November, 28 February and 31 May. You will be sent a reminder notice one month before each payment is due.

Can you email my rates notice?

Yes. Register online at lakemac.com.au to receive your rates electronically.

I have changed my name, how can I get the title of my rate notice changed?

If you have changed the name that appears on your rate notice (by way of marriage or deed poll for example), you must contact your solicitor or the Land and Property Information (LPI) NSW office.

The LPI NSW office will require a copy of all supporting documentation to process the alteration to your name. LPI NSW will alter the deeds and notify us of the amendment.

I have received a rates notice, but I have sold the property and no longer own the property.

Council records can only be amended following receipt of a transfer document detailing the changes to the Certificate of Title from the Land Titles Office or acting solicitor.

Sometimes there can be a delay of anywhere up to eight weeks depending on how quickly the documents are lodged at the Land Titles Office.