



Ballina Shire Council

Special Variation Application 2026-27

Final Report

June 2026

Local Government »

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We pay respect to their Elders both past and present, and recognise Aboriginal people's unique and continuing cultural connections, rights and relationships to land, water and Country.



Image taken on Worimi Country (Myall Lakes)

The Independent Pricing and Regulatory Tribunal

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Chapter 1 >>

Report Summary

01

IPART has approved Ballina Shire Council's special variation application.

Ballina Shire Council (the council) applied to IPART^a to increase its general income through a permanent special variation (SV) of 26.25% over 4 years from 2026-27 to 2029-30.

The council advised us it sought the special variation to:

- address an asset renewal shortfall and maintain its core infrastructure areas of roads, stormwater, footpaths, open spaces, sports fields and community buildings
- expand its Healthy Waterways program
- implement its Biodiversity Strategy
- implement crime prevention programs, including the operation of federally funded CCTV infrastructure.

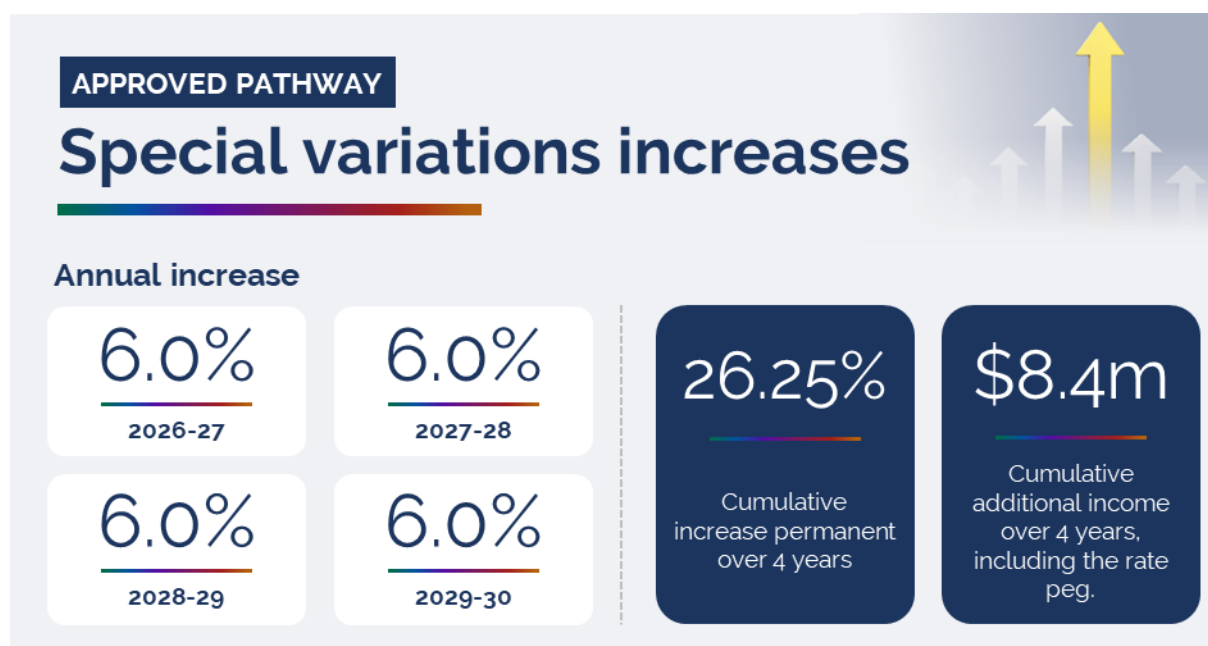
More information about the council's application is available in Chapter 2.

1.1 IPART's decision

We approved the council's SV application. Our reasons for this decision are summarised in section 1.2 and our detailed reasons are provided in Chapter 10.

^a On 6 September 2010, the (then) Minister for Local Government delegated to IPART all functions under sections 506, 507, 508(2), 508(6), 508(7), 508A, 548(3) and 548(8) of the *Local Government Act 1993* (NSW), including the power to grant SVs.

Figure 1.1



Note: Income refers to the permissible general income. The special variation annual increases replace the rate peg.

1.2 IPART's assessment of the council's application

To make our decision, we assessed the council's SV application and supporting materials against the 5 criteria plus any other matter we consider relevant as set by the Office of Local Government (OLG) in its *Guidelines for the preparation of an application for a special variation to general income* (OLG Guidelines).

We found the council met the OLG SV criteria. We have also outlined our consideration of any other matter that IPART considers relevant. We provide a summary of our reasons in the OLG SV criteria assessment table below.

We made the decision to approve the council's proposed permanent SV in full after balancing the council's financial need for additional income to deliver its core services, with the impact of the proposed rates increase on its ratepayers. Currently, the council's operating expenses exceed its revenue, and without the SV, the council would not meet the OLG Operating Performance Ratio benchmark until 2033-34. This is unsustainable if the council is to continue delivering the services and infrastructure in its adopted plans. The council also has a shortfall of around \$9 million per annum between its annual depreciation expenses and its asset renewal budget. This shortfall is reflected in its infrastructure sustainability indicators which demonstrate that asset depreciation will outpace the council's ability to replace its assets. Under the proposed SV, this shortfall would decrease, strengthening the condition of the council's asset base over time.

We found that the council's community consultation was satisfactory. It provided a wide range of engagement methods and sufficient opportunities for the community to provide feedback on the SV proposal. It also provided the community with sufficient information about the need for and extent of the proposed SV.

We heard objections to the SV proposal due to concerns about affordability. We acknowledge that the proposed rate increase may create affordability challenges, particularly with the current cost-of-living pressures. However, we consider the impact of the proposed SV on ratepayers is generally reasonable, taking into account that the council's average residential rates under the SV would remain below the averages for comparable councils based on locality and the Socio-Economic Indexes for Areas (SEIFA) rank. We also found that the population of the Ballina Shire local government area (LGA) has less socio-economic disadvantage than its neighbouring councils based on selected indicators, including median household income. The council has an appropriate hardship policy to assist vulnerable ratepayers.

We also heard concerns around how well the council manages its finances. As part of our assessment, we considered whether the council had pursued productivity savings. We found that the council has a robust approach and an ongoing strategy to realise cost containment and productivity savings. We considered that its Business Process Improvement Taskforce has delivered efficiency gains, proportionate to the size and resources of the council where past initiatives have resulted in \$3 million in ongoing savings. The council has scheduled several service reviews for further improving its productivity and efficiency.

We found that the council partially met the reporting conditions attached to its past SVs. Notwithstanding the non-compliance with some reporting conditions, we consider it is appropriate to grant the SV. Complying with reporting conditions is integral to the SV process as it allows the council to be held accountable for its expenditure to the community. However, the remaining criteria were sufficiently addressed, and on balance, this ultimately supported approval of the council's SV.

Chapters 4-9 provide our complete assessment against each of the 6 OLG SV criteria, and the full OLG SV guidelines are set out in Appendix A.

ASSESSMENT

Special Variation OLG criteria



Grading

	<p>Financial need</p> <p>The council clearly identified the need for and purpose of the SV. The council's operating expenses exceed its revenue, and without the SV, the council won't meet the OLG Operating Performance Ratio benchmark until 2033. Currently, the council has limited funds to renew its assets, which are depreciating faster than the rate at which it can replace those assets.</p>	
	<p>Community awareness</p> <p>The council satisfactorily engaged and consulted its community and provided sufficient information about the need for and extent of the proposed SV. It used an appropriate variety of engagement methods and provided sufficient opportunities for the community to provide feedback.</p>	
	<p>Reasonable impact on ratepayers</p> <p>The average income of Ballina Shire LGA's residents is higher when compared to residents in similar council areas. The council's average residential rates are lower than the averages for comparable councils based on locality and SEIFA rank, both currently and at the end of the SV period.</p>	
	<p>Integrated Planning and Reporting documentation</p> <p>The council publicly exhibited and adopted the required IP&R documentation prior to submitting its SV application.</p>	
	<p>Productivity improvement and cost containment</p> <p>The council has made reasonable productivity and cost containment gains where past initiatives have resulted in \$3 million in ongoing savings. The council's Business Process Improvement Taskforce has scheduled upcoming service reviews as a part of its ongoing role in identifying possible efficiency gains.</p>	
	<p>Other matters IPART considers relevant</p> <p>The council partially complied with the conditions attached to past SVs that have had reporting requirements falling in the past 5 years.</p>	

Key Demonstrated Not demonstrated

Approval conditions



Our approval is subject to certain conditions including that the council:

- uses the additional income for the purpose outlined in its application
- reports in its annual report for 2026-27 until 2034-35 that actual program of expenditure funded by the additional income and the outcomes achieved
- reports in its annual report for 2026-27 until 2034-35 on productivity improvements and cost containment measures.

The full conditions are set out in Chapter 10.

Our *Instrument Under Section 508A of the Local Government Act 1993 - Special Variation for Ballina Shire Council for 2026-27*, gives legal effect to this decision and set out the conditions of approval.

1.3 Stakeholder feedback

Councils are required to consult with their communities as part of the Integrated Planning and Reporting (IP&R) framework. The OLG criteria requires us to look at this consultation process as part of our assessment.

The council has 20,748 rateable properties.

Ballina Shire Council consulted on its proposed SV with its community using a variety of engagement methods. The council:

- received 93 written submissions
- recorded 359 survey responses
- engaged Micromex who conducted 401 randomised phone interviews
- held 3 drop-in sessions attended by between 9-12 participants
- published website content that had 2,333 visitors.¹

As a further input to our assessment, we published the council's application on our website for a 3-week consultation period and invited stakeholders to provide feedback directly to IPART.

Through this process, we received 16 responses to our feedback form and 4 submissions on Ballina Shire Council's proposed SV. These submissions and responses raised concerns about the:

- affordability of the proposed rate increases
- council's financial management
- alternative funding avenues

- council's consultation with the community.

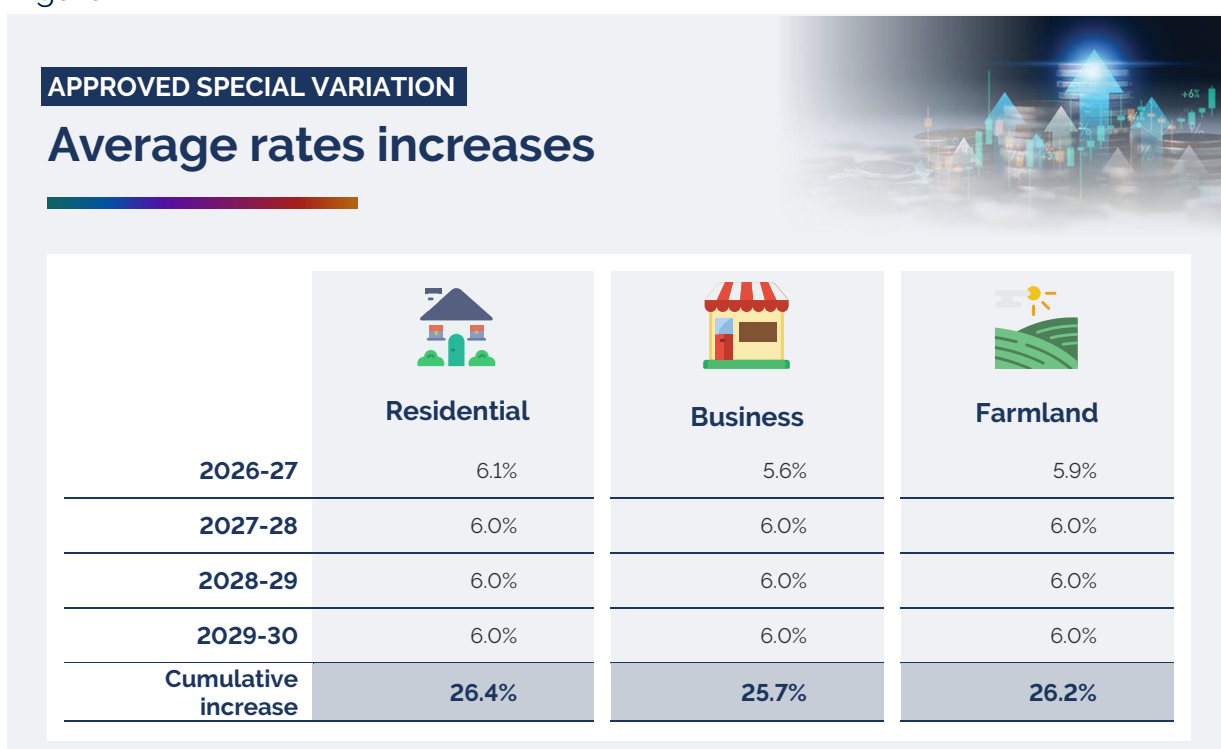
We consider stakeholder feedback in more detail in Chapter 3.

1.4 Next steps for the council

Our determination sets the maximum amount by which the council can increase its general income over 4 years from 2026-27 to 2029-30. The council can defer rate increases up to this maximum amount for up to 10 years.²

Subject to the council's final decision on increasing rates in line with the approved special variation, we understand average rates will increase as shown below. The council retains the discretion to decide how it raises its general income across the rating categories. We encourage the council to consult with its community to decide how best to implement the increase and any changes to the rating structure.

Figure 1.2



Note: These figures may have been rounded in calculation. These are the council's proposed increases, but it retains the discretion to determine the structure of its rates.
Source: IPART calculations.

We expect the council to continue to pursue productivity improvements to minimise costs to ratepayers and ensure its financial stability over the long term.

The rest of this report explains how and why we reached our decision on the council's special variation application in more detail.

Chapter 2 >>

The council's application

02

This section of our report sets out the council's proposal and summarises the information that the council provided to support its application. The [full application and all non-confidential supporting documents](#) are available on our website.

The council applied for a multi-year SV with a cumulative increase of 26.25% over the 4 years from 2026-27 to 2029-30. The table below sets out the percentage by which the council proposed to increase its general income each year and the expected annual revenue this would raise.

Table 2.1 Proposed SV

	2026-27	2027-28	2028-29	2029-30
Annual increase (%)	6.0	6.0	6.0	6.0
Cumulative increase (%)	-	12.36	19.10	26.25
Additional annual income (\$'000)	1,909	2,024	2,146	2,275
Cumulative additional income (\$'000)	-	3,933	6,079	8,354

Note: Income refers to the permissible general income.
Source: Ballina Shire Council, [Application Part A](#), Worksheet 2 and Worksheet 6.

The proposed SV is permanent. This means that the increases would remain in the rates base permanently. The council's general income would not be reduced at the end of 2029-30.

The council advised us it sought the special variation to:

- address an asset renewal shortfall and maintain its core infrastructure areas of roads, stormwater, footpaths, open spaces, sports fields and community buildings
- expand its Healthy Waterways program
- implement its Biodiversity Strategy
- implement crime prevention programs, including the operation of federally funded CCTV infrastructure.³

2.1 Impact of the proposed special variation on ratepayers

The council proposed that rates would increase for all rating categories over the 4 years the SV is in place.

It proposed that on average, by 2029-30:

- the **residential rate** would increase by \$346 or 26.4%
- the **business rate** would increase by \$1,113 or 25.7%
- the **farmland rate** would increase by \$539 or 26.2%.

The council provided the number of rates notices that it expects to issue for 2026-27.

Table 2.2 Number of rates notices per category in 2026-27

Ratepayer category	Number of rate notices
Residential	18,406
Business	1,372
Farmland	969
Total	20,748

Source: Ballina Shire Council, [Application Part A, Worksheet 4](#).

2.2 Impact of the proposed SV on the council's general income

The council estimated its proposed SV, reflecting a total cumulative increase of 26.25%, would increase its permissible general income from \$31.8 million to \$40.2 million after the 4 years, which would remain permanently in the rates base.

2.3 Further information provided

Following our preliminary assessment of the council's application, we asked the council to provide further clarification on the:

- source of deferred general income
- exhibition of adjusted Integrated Planning and Reporting documents
- infrastructure backlog ratios being the same for the base case and the SV scenario
- business and farmland overdue rates notices' data
- farmland ratepayers' debt, hardship applications and hardship policy
- productivity and cost containment attachments table
- marked-up version of its draft stormwater asset management plan
- ongoing and one-off classification of its productivity improvement and cost containment savings.

The council provided correspondence to clarify the items above. We considered this additional information in our assessment.

Chapter 3 »

Stakeholders' feedback to IPART

03

We expect the council to engage with its community so that ratepayers are fully aware of any proposed special variation and the full impact on them. This is one of the criteria we use to assess the council's application (see Chapter 5 for our assessment and Appendix A for the full criterion).

As a further input to our assessment, we published the council's application on our website for a 3-week consultation period from 17 February 2026 to 9 March 2026, inclusive. Stakeholders could complete a survey-style feedback form and make submissions directly to us.

We have taken all stakeholder feedback into account in making our decision in accordance with our [Submissions Policy](#). The key issues raised in the feedback form and all published (non-confidential) submissions are outlined below.

3.1 Summary of feedback we received

We received 16 responses to our feedback form and 4 total submissions from stakeholders, of which 2 were not confidential.



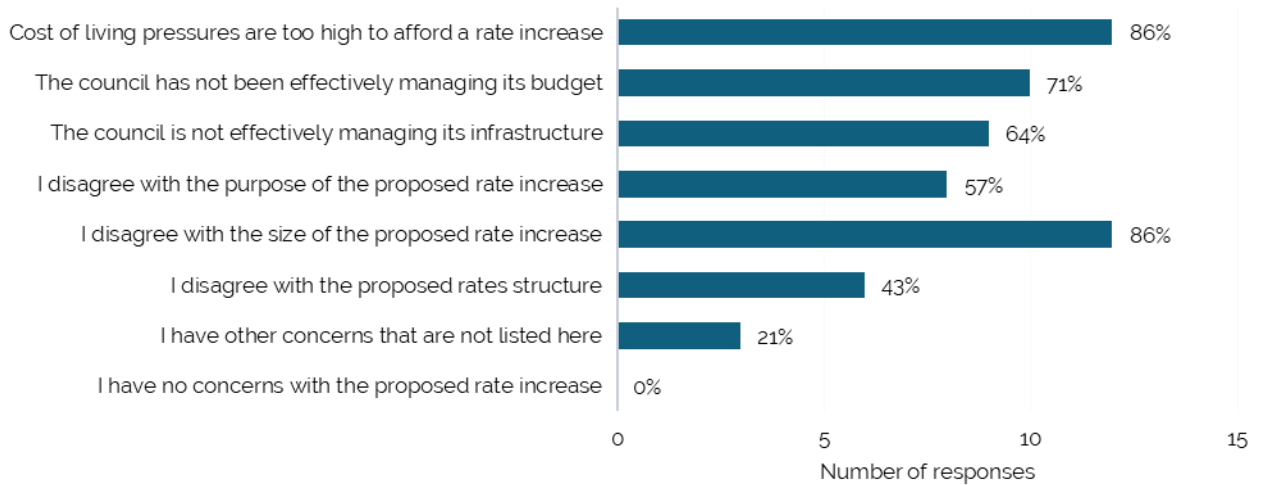
There are approximately 20,748 rateable properties in the council's local government area (see Table 2.3 for more information).

3.2 Responses to the feedback form

We published a survey to assist stakeholders in providing feedback to IPART on the proposed SV and on a range of other specific topics. These included the affordability of the proposed rates increases, the council's consultation on the proposed SV, and the council's financial management. We note that while this was a survey-style feedback form, it was not a statistically representative survey and participants self-selected to provide feedback.

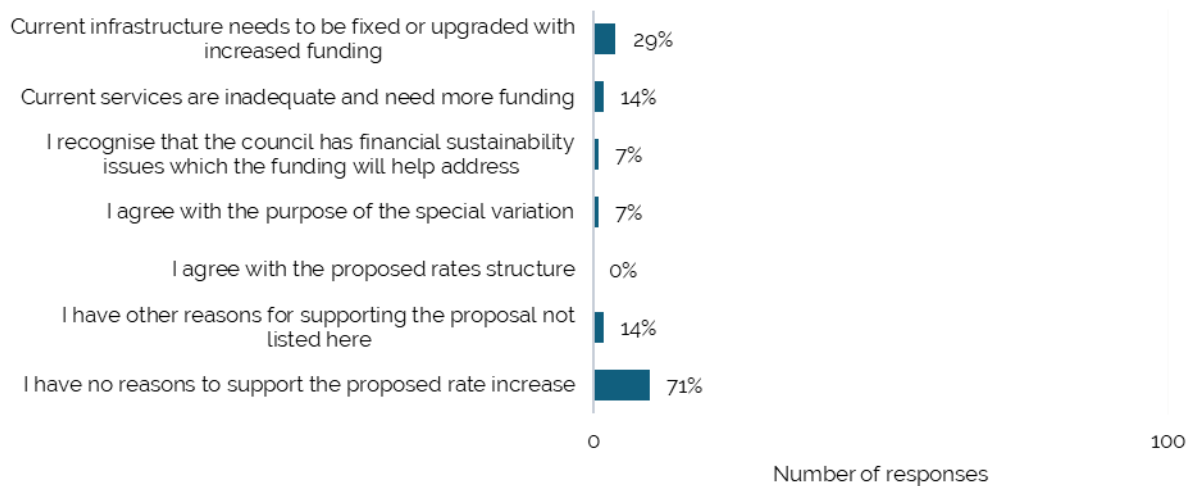
We received 16 responses relating to the council's application. Of these, 11 respondents (69%) were opposed to the proposed SV, 2 respondents (13%) were undecided, 2 respondents (13%) partly supported it, and 1 respondent (6%) supported it. The figures below show the main reasons that stakeholders said they might oppose or might support the proposed SV.

Figure 3.1 Reasons that respondents said they might oppose the proposed SV



Note: We received 14 responses. For this question, respondents could select more than one option and were not required to respond to this question. This was a self-selected survey and we cannot guarantee that each response was a unique user. These results may not be representative of the whole community's views.
Source: IPART.

Figure 3.2 Reasons that respondents said they might support the proposed SV



Note: We received 14 responses. For this question, respondents could select more than one option and were not required to respond to this question. This was a self-selected survey and we cannot guarantee that each response was a unique user. These results may not be representative of the whole community's views.
Source: IPART.

In the feedback form, we also invited feedback on specific topics. The following results reflect the views of survey respondents.

- **Community awareness:** Over half of the 12 survey respondents who answered the relevant question disagreed or strongly disagreed that the council provided the opportunity for feedback, and 75% of the 12 survey respondents who answered the relevant question disagreed or strongly disagreed that the council considered the community feedback in its decision making. We further consider community awareness in Chapter 5.
- **Impact on ratepayers:** The majority of the 14 survey respondents who answered the relevant question did not agree that the rates increase was affordable (disagreed or strongly disagreed). A similar proportion of the 14 survey respondents who answered the relevant questions did not agree that the application considers the impact on ratepayers, considers different options to reduce the financial impact on ratepayers, or balances the community's need for services and its impact on ratepayers. We further consider the impact on ratepayers in Chapter 6.
- **Productivity and cost containment:** Nearly half of the 13 survey respondents who answered the relevant question disagreed or strongly disagreed that the council is effective in providing infrastructure and services for the community while about 15% agreed or strongly agreed, and 38% neither agreed or disagreed. All of the 13 survey respondents who answered the relevant question disagreed or strongly disagreed that the council had explained past, or future cost-saving strategies. We further consider the council's productivity and cost containment in Chapter 8.

The full results from the survey are available in Appendix C.

3.3 Summary of issues raised

This section summarises the key issues and views raised in the two public submissions.^a One of the submissions included two petitions opposing the SV proposal, which were attached alongside the main submission from the stakeholder. One petition, initially submitted to the council during its consultation period, contained over 1,200 signatories. The second petition, addressed to the State Government, contained 85 signatories.

3.3.1 Affordability of the proposed rate increases

The submissions including the two petitions, noted the impact of the council's proposed SV on the affordability of rates and suggested that this would lead to financial hardship, noting the current economic conditions.

One submission noted the impact on pensioners, low-income earners and those on a fixed income. It suggested that the flow-on effects to renters could be that people are pushed out of the area due to rising costs. This submission also noted concerns around the affordability of the proposed increases on the community that has been, and will likely continue to be, impacted by flood events.⁴

^a Where a submission was marked as confidential we have not raised it here to protect confidentiality. Matters raised in the feedback form free-text section have generally been treated as confidential submissions.

Our analysis of the affordability of the proposed rate increases is in Chapter 6.

3.3.2 The council's financial management

The submissions including the petition with over 1,200 signatories, raised concerns that the council had not used its resources efficiently. One of the submissions suggested that the proposed SV allows the council to mitigate its financial mismanagement that has led to an asset funding shortfall⁵ and also suggested that the council should live within its means.⁶ This submission further claimed that council mismanagement had resulted in a lack of confidence that the additional revenue would be managed appropriately.⁷

One submission and the petition with over 1,200 signatories⁸, expressed the view that past councils had a good reputation for financial management and that there is a lack of trust in the current council over its perceived mismanagement.

One submission noted that the council should compare its efficiencies against the management of past Ballina Shire councils. It suggested that this would be more meaningful than comparing with its neighbouring councils, noting differences in key characteristics of the Ballina Shire local government area, such as its demographics, land values, size, and growth in land supply.⁹

The petition with over 1,200 signatories claimed that the council's staffing numbers had grown significantly.¹⁰

The submissions noted an unwillingness to pay more in rates as they viewed some the council's past projects as unnecessary, with a focus on aesthetics over practicality. One submission put forward to us that the council should not be planning extensive spending when it is experiencing a current funding shortfall.¹¹

The elected councillors are responsible for managing the council's finances. IPART does not have authority to examine the council's financial decisions or financial management more broadly, beyond our assessment of the SV application against the OLG Guidelines.

Our analysis of the council's productivity improvements and cost containment strategies is in Chapter 8.

3.3.3 Alternative funding avenues

The submissions including the petition with over 1,200 signatories, noted that alternative funding should be generated from the council's increased rates revenue base, as a result of its high population growth and upcoming developments.

These submissions also suggested reducing or slowing down services and capital expenditure as an alternative to the rate rise.

One submission suggested that new income streams could be generated from better use of the council's land and investments.¹²

3.3.4 The council's consultation with the community

One submission suggested that the council had not demonstrated where the SV funds would be spent, the cause of its asset renewal shortfall, and had not communicated its cost containment strategies and productivity improvements.¹³

This submission also commented that the council did not consider the feedback received throughout the consultation process or adapt its proposal, despite community opposition including from the petition with over 1,200 signatories that was submitted to the council. It also claimed that the survey was not objective and did not reflect the wants and needs of the community.¹⁴

Our analysis of the council's consultation with its community is in Chapter 5.

Chapter 4

Financial need

OLG Criterion 1



OLG Criterion 1 requires the council to clearly articulate and identify the need for, and purpose of, the proposed SV in its IP&R documents. It also requires the council to demonstrate the financial need for the SV by assessing its impact on the council's financial performance and position, and by canvassing alternatives to address the financial need.

Note: See Appendix A for the full criterion.

To assess whether the council met OLG Criterion 1, we reviewed the council's Integrated Planning and Reporting (IP&R) documents and the information in its application. We also considered stakeholders' comments on financial need received via our feedback form and submissions and undertook our own analysis of the council's financial performance and position. We do not audit council finances, as this is not part of our delegated function.

We found that the council met this criterion.

The sections below discuss our assessment of Criterion 1 in more detail.

4.1 The council's IP&R documents

We found that the council's IP&R documents, including its Long-Term Financial Plan (LTFP) and Delivery Program, identify and articulate the need for and purpose of the SV.

The documents state that the proposed SV of 26.25% over 4 years is needed to:

- address an asset renewal shortfall and maintain its core infrastructure areas of roads, footpaths, stormwater, open spaces, sports fields and community buildings
- expand its Healthy Waterways program
- implement its Biodiversity Strategy
- implement crime prevention programs, including the operation of CCTV infrastructure.¹⁵

The council's LTFP¹⁶ and Delivery Program¹⁷ present a comprehensive financial outlook for its assets, which clearly demonstrates the need for and purpose of the SV. The LTFP and Delivery Program indicate that without an SV the council's General Fund will continue to operate at a deficit, impacting its financial sustainability. The documents identify that it is underfunding its investment in asset renewal and maintenance which will result in the long-term deterioration of its asset base. The documents also note that the council's need for the additional funding is elevated by a period of significant increases in operational costs and materials to maintain its core infrastructure.¹⁸

We found the council's IP&R documents canvassed alternatives to the SV. The alternatives listed in its LTFP and Delivery Program include revenue generated from its commercial property portfolio and residential and industrial land development.¹⁹ The council notes that these are ongoing revenue streams that currently contribute to its financial sustainability, reducing its reliance on, and providing an alternative to rate increase applications.²⁰ The council advised us that while it continues to generate income from these revenue sources, that land sales do not deliver a recurring income to fund core services, and that the high cost of land limits its ability to further expand these revenue sources.²¹ The efficiency gains from its past and upcoming process improvements are included as a further means of supporting its financial sustainability.²²

The LTFP and Delivery Program considered the baseline scenario as an alternative and noted that limiting rate increases to the rate peg would result in an underinvestment in asset renewal.²³ The LTFP further noted that without an SV to provide adequate renewal and maintenance funding, infrastructure assets would deteriorate, resulting in reduced service levels and increased maintenance costs.²⁴

4.2 Our analysis of the council's financial performance and position

We used information provided by the council in its application and IP&R documents to analyse the council's financial performance and financial position and the impact the proposed SV would have on these. This involved calculating financial forecasts under 3 scenarios:

1. **proposed SV scenario:** which includes the council's proposed SV revenue and expenditure
2. **baseline scenario:** which does not include the council's proposed SV revenue or expenditure
3. **baseline with SV expenditure scenario:** which includes the council's full expenditure from its proposed SV, without the additional revenue from the proposed SV. This scenario is a guide to the council's financial sustainability if it still went ahead with the full expenditure program included in its application but could only increase general income by the rate peg.

We then used these forecasts to examine the impact of the SV on key indicators of the council's financial performance and position – namely its operating performance ratio, net cash (or net debt) and infrastructure ratios.

We have generally used averages of the forecasts over the next 5 years for these indicators to smooth annual variability. In this chapter we also present data over a longer timeframe in some tables and charts however we note that data beyond 5 years is subject to greater variability.

4.2.1 Impact on operating performance ratio

The operating performance ratio (OPR) is a measure of a council's ongoing financial performance or sustainability. In general, a council with an OPR consistently greater than zero is considered to be financially sustainable because it measures a council's ability to contain operating expenditure within operating revenue.²⁵ The OLG has set a benchmark for the OPR of greater than zero (see Box 4.1 for more information).

Box 4.1 Operating performance ratio

The OPR measures whether a council's income will fund its costs and is defined as:

$$OPR = \frac{\text{Total operating revenue} - \text{operating expenses}}{\text{Total operating revenue}}$$

where expenses and revenue are exclusive of capital grants and contributions, and net of gains/losses on the sale of assets.

The OLG has set a benchmark for the ratio of greater than 0%.

The ratio measures net operating results against operating revenue and does not include capital expenditure. A positive ratio indicates that an operating surplus is available for capital expenditure.

Generally, IPART considers that a council's average OPR over the next 10 years should be 0% or greater, as this represents the minimum level needed to demonstrate financial sustainability. An OPR consistently well above 0% may bring into question the financial need for an SV.

However, we recognise that other factors, such as the level of borrowings or investment in infrastructure, may affect the need for a council to have a higher or lower operating result than the OLG breakeven benchmark as set by OLG.

Source: Office of Local Government, *Performance Benchmarks* and *Assets*.

We found that, over the next 5 years:

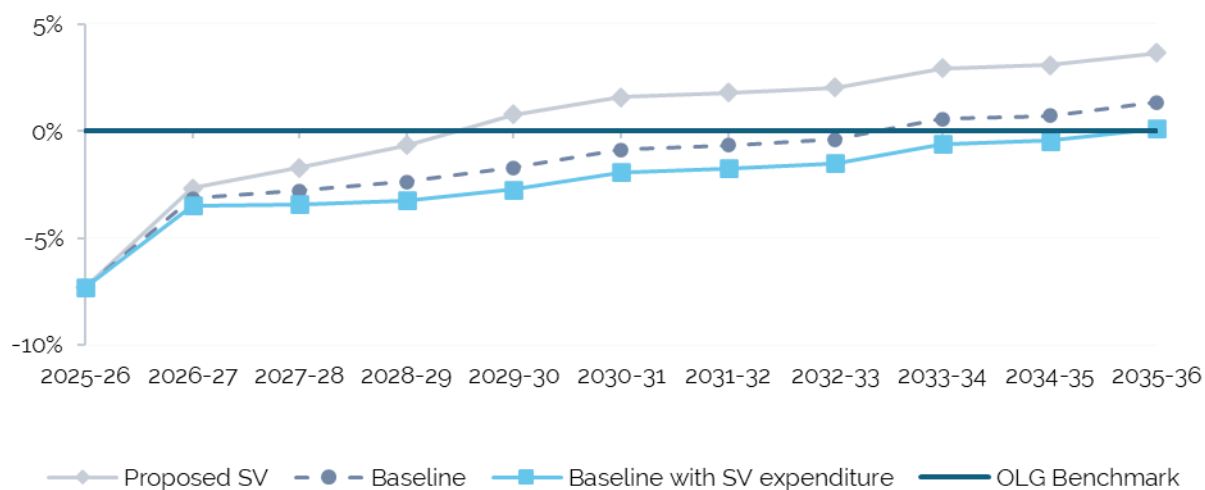
- **Under the proposed SV scenario:** the council's OPR would meet the OLG benchmark of greater than 0% from 2029-30. Its OPR in 2026-27 would be -2.7%, reducing its 5-year average OPR to -0.5%.
- **Under the baseline scenario:** the council's OPR would remain below 0%. Its average OPR over the period would be -2.2%.
- **Under the baseline with SV expenditure scenario:** the council's average OPR would remain below 0%. Its average OPR over the period would be -3%.

Without the SV, the council's existing operating deficit would grow over time and would not meet the OLG breakeven benchmark until 2033-34. With the proposed SV it would meet the OLG benchmark from 2029-30, which could assist the council to fund its asset renewal shortfall sooner. This was one of the key purposes of the SV as advised by the council.

The OPR does not consider any capital expenditure planned by the council. This means the council needs to generate an operating surplus, indicated by an OPR above the OLG benchmark of 0%, to fund capital expenditure. Most of the additional income from the proposed SV would be used for asset renewals, which are capital expenses, and the remaining amount would be used for operating expenditure.

Our analysis of the impact of the proposed SV on the council's OPR over the next 10 years is summarised below.

Figure 4.1 The council's projected OPR



Note: OPR shown excludes capital grants and contributions.
Source: Ballina Shire Council, [Application Part A, Worksheet 11](#).

Table 4.1 The council's projected OPR under 3 scenarios (%)

	26-27	27-28	28-29	29-30	30-31	31-32	32-33	33-34	34-35	35-36
Proposed SV	-2.7	-1.7	-0.6	0.8	1.6	1.8	2.0	2.9	3.1	3.7
Baseline	-3.1	-2.8	-2.4	-1.7	-0.9	-0.6	-0.4	0.6	0.7	1.4
Baseline with SV expenditure	-3.5	-3.4	-3.2	-2.7	-1.9	-1.7	-1.5	-0.6	-0.5	0.1

Source: Ballina Shire Council, [Application Part A, Worksheet 11](#).

4.2.2 Impact on net cash

A council's net cash (or net debt) position is an indicator of its financial position. For example, it indicates whether a council has significant cash reserves that could be used to fund the purpose of the proposed SV. We examined the council's cash and investments, and its net cash (debt) to income ratio.

Box 4.2 Cash and investments and net cash (debt) to income ratio

Cash and investments

Councils hold cash and investments for a variety of purposes, but the use of these can be restricted in one of 2 ways:

- **externally restricted:** These funds are subject to external legislative or contractual obligations
- **internally allocated:** These are subject to a council resolution to cover commitments and obligations expected to arise in the future and where it is prudent to hold cash to cover those obligations.

Unrestricted funds can be used to fund the council's day to day operations and may be able to be used for the same purpose as the proposed SV. In some cases, this may be enough to avoid or delay the SV or reduce its size. However, this metric does not account for any borrowings or payables that need to be settled.

Net cash (debt) to income ratio

The net cash (debt) to income ratio can show whether a council has sufficient cash reserves left over that could be used to fund the purpose of the proposed SV, *after* taking out its payables and borrowing obligations.

$$\text{Net cash (debt) to income ratio} = \frac{(\text{Cash} + \text{Investments} + \text{Receivables}) - (\text{Payables} + \text{Borrowings})}{\text{Total operating revenue (excluding capital grants)}}$$

The cash and investments in this formula includes balances subject to *external restrictions* and *internal allocations*.

A positive ratio shows that a council may have access to cash reserves to help address its financial need. A negative ratio shows that a council may not have reserves to rely on to address financial sustainability issues.

For instance, a ratio of 10% means that an entity has 10 cents of net cash per \$1 of operating revenue. Conversely, a ratio of -10% means that an organisation has 10 cents of net debt (i.e. -10 cents net cash) per \$1 of operating revenue.

Cash and investments

The council advised us that on 30 June 2025, it held a total of \$76.5 million in cash and investments in its general fund:

- **\$37.5 million externally restricted funds:** For Ballina Shire Council, examples include developer contributions, unexpended grants for specific purposes, and deposits and retentions.²⁶
- **\$33.8 million internally allocated funds:** For Ballina Shire Council, examples include funds reserved for property assets and the airport, bypass maintenance funding and financial assistance grants in advance.²⁷
- **\$5.2 million unrestricted funds:** These funds can be used to fund the council's day to day operations.²⁸

This indicates that the majority of the council's cash reserves are committed to other purposes, apart from the \$5.2 million that is unrestricted. The council's application indicates that its unrestricted cash reserves would reach \$7.9 million in 2035-36, regardless of the SV.²⁹ The council's unrestricted cash reserve of \$5.2 million is low considering the council's expenses are expected to exceed \$108 million in 2026-27.³⁰

In 2026-27, the council is expected to have around 4.3 months of available cash to cover expenses excluding depreciation and borrowing costs regardless of the SV.^a This is below the 2023-24 average for regional councils of 7 months of available cash to cover expenses, based on analysis undertaken by the NSW Audit Office.³¹ As a benchmark, the NSW Audit Office's 2025 Local Government Report considered that having less than 3 months of cash for general fund expenses was a potential indicator of financial sustainability risk.³²

Net cash (debt) to income ratio

We calculated that as at 30 June 2026, the council would have net cash of \$15.2 million. The council would have a net cash (debt) to income ratio of 15%.

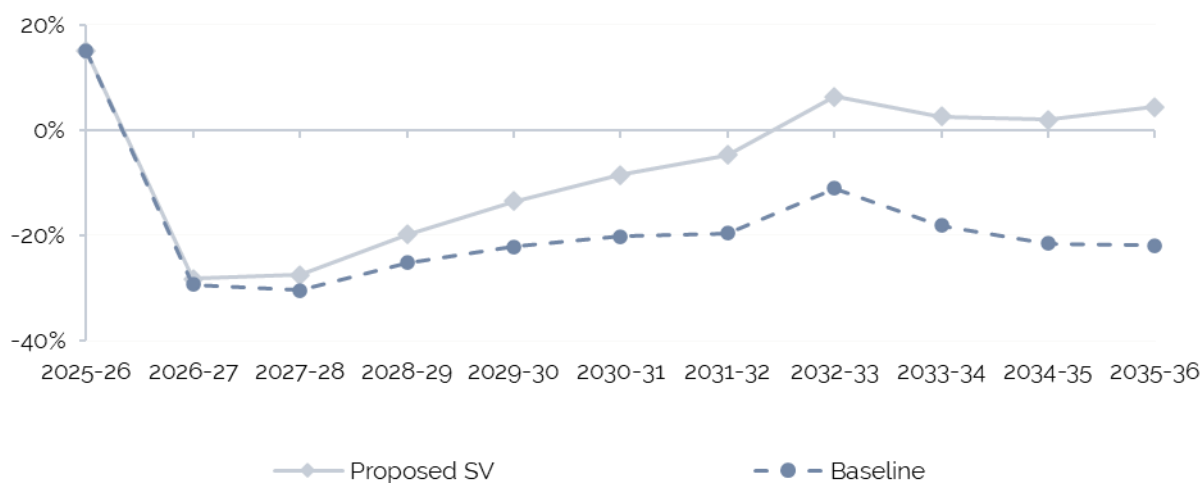
Over the next 5 years:

- **Under the baseline scenario:** the council's net cash (debt) to income ratio would average - 25.4%.
- **Under the proposed SV scenario:** the council's net cash to income ratio would average - 19.5%.

The impact of the proposed SV on the council's net cash (debt) to income ratio over the next 10 years is presented below.

^a Ballina Shire Council, [Application Part A, Worksheet 10](#), and IPART analysis. We used an Audit Office of NSW measure: available cash to cover expenses. This metric shows the number of months of general fund expenses (excluding depreciation and borrowing costs) council can fund from its available cash, cash equivalents, and investments not subject to external restrictions. Refer to NSW Audit Office, [Local Council Section 417 Report on the Conduct of the Audit Template](#), accessed 2 April 2026.

Figure 4.2 The council's net cash (debt) to income ratio (%)



Source: Ballina Shire Council, [Application Part A](#), Worksheet 9 and IPART calculations.

4.2.3 Impact on infrastructure ratios

Managing infrastructure assets is an important council function. A council's ability to maintain and renew these assets as they depreciate is an indicator of its financial position and its capacity to provide services to the community. To measure this indicator, we used information provided by the council to assess its infrastructure backlog and infrastructure renewals ratios, and compared them to OLG's benchmarks.

- **The infrastructure backlog ratio** indicates whether the council has a need for additional revenue to maintain its infrastructure assets. It shows the infrastructure backlog as a proportion of the total value of a council's infrastructure. OLG's benchmark for the infrastructure backlog ratio is less than 2%.
- **The infrastructure renewals ratio** measures the rate at which the council is renewing its infrastructure assets against the rate at which they are depreciating. OLG's benchmark for the infrastructure renewals ratio is greater than 100%.
- **The asset maintenance ratio** compares actual versus required asset maintenance. OLG's benchmark for the asset maintenance ratio is greater than 100%.

Box 4.3 Infrastructure ratios for councils

Infrastructure backlog ratio

The infrastructure backlog ratio measures the council's backlog of assets against the total written down value of its infrastructure, and is defined as:

$$\text{Infrastructure backlog ratio} = \frac{\text{Estimated cost to bring assets to a satisfactory standard}}{\text{Carrying value of infrastructure assets}}$$

where the carrying value of infrastructure assets is the historical cost less accumulated depreciation.

OLG has set a benchmark for the ratio of less than 2%.

Infrastructure renewals ratio

The infrastructure renewals ratio assesses the rate at which infrastructure assets are being renewed against the rate at which they are depreciating. It is defined as:

$$\text{Infrastructure renewals ratio} = \frac{\text{Infrastructure asset renewals}}{\text{Depreciation, amortisation and impairment}}$$

The OLG has set a benchmark for the ratio of greater than 100%.

Asset maintenance ratio

Where relevant, we may also consider the council's asset maintenance ratio. This compares the actual versus required asset maintenance.

$$\text{Asset maintenance ratio} = \frac{\text{Actual asset maintenance}}{\text{Required asset maintenance}}$$

The OLG has set a benchmark for the ratio of greater than 100%.

Source: Office of Local Government, [Performance Benchmarks](#) and [Assets](#).

Impact on infrastructure backlog ratio

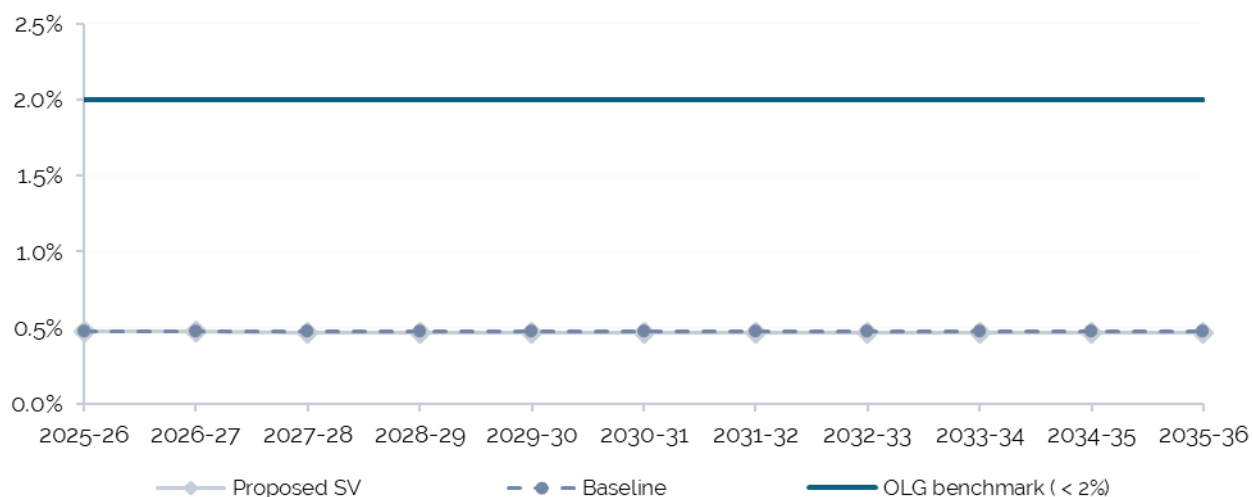
We found that over the next 5 years^b, the council's average infrastructure backlog ratio would be:

- 0.5% under the baseline scenario
- 0.5% under the proposed SV scenario.

^b We considered the 5-year average to smooth annual variability. Data beyond 5 years is subject to greater variability.

We note that both with and without the proposed SV, the council's infrastructure backlog ratio would be identical, and would remain in line with the OLG benchmark of less than 2% for the next 5 years. As advised by the council, addressing infrastructure backlog is not a part of the purpose of the SV.

Figure 4.3 The council's infrastructure backlog ratio



Source: Ballina Shire Council [Application Part A](#), Worksheet 11.

Impact on infrastructure renewals ratio

We found that over the next 5 years^c, the council's average infrastructure renewals ratio would be:

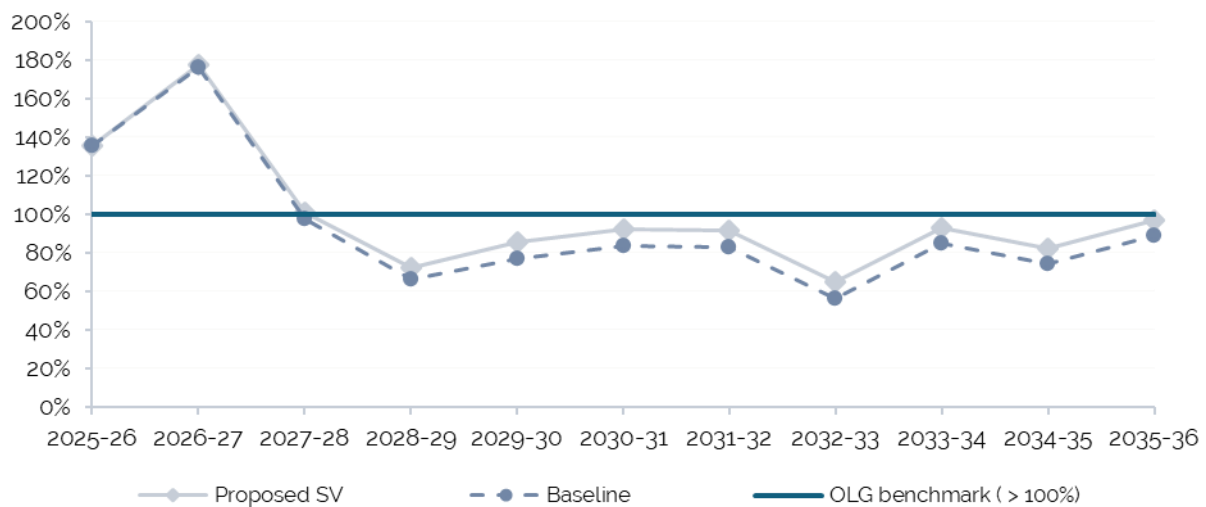
- 105.5% under the proposed SV scenario
- 100% under the baseline scenario.

Based on the council's forecasts, we found that its average renewals ratio for the next 5 years would remain at or above the OLG benchmark of 100% for both scenarios. Currently, its assets are being renewed at an acceptable rate as reflected by its 2025-26 asset renewals ratio of 135.7%. However, under both scenarios, the ratios decline sharply from 2026-27, reaching 72% in 2028-29 under the SV and 66.4% under the baseline. Both scenarios remain below the benchmark for the rest of the 10-year period ending in 2035-36. This reflects that the council will not be spending enough to renew its assets, relative to depreciation.

^c We considered the 5-year average to smooth annual variability. Data beyond 5 years is subject to greater variability.

While a key purpose of the SV is to renew its assets, the proposed increases are relatively small. The council's application indicates that around half of the proposed SV of 6% annual increases over 4 years is made up of the rate peg. The council notes the SV does not aim to close its asset renewal underfunding gap entirely in an effort to keep its rates affordable.³³ This relatively small increase means that with or without the SV, asset renewals ratios would move closer towards the benchmark of 100%. However, even a small difference in asset renewal spending can result in a growing variance between the asset renewal rate and asset depreciation.

Figure 4.4 The council's infrastructure renewals ratio (%)



Source: Ballina Shire Council, Application Part A, Worksheet 11.

Impact on asset maintenance ratio

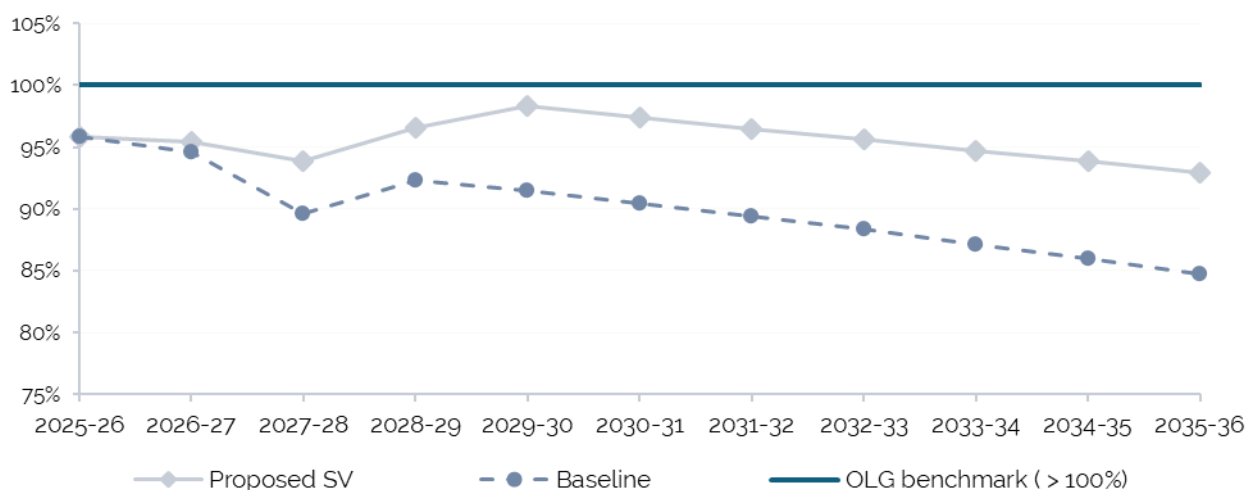
We found that over the next 5 years^d, the council's average asset maintenance ratio would be:

- 96.3% under the proposed SV scenario
- 91.7% under the baseline scenario.

Under both the proposed SV and baseline scenarios, the council's asset maintenance ratio would not meet the OLG benchmark over the next 5 years. However, under the proposed SV, the ratio would be closer to the OLG benchmark than under the baseline. The widening gap between the proposed SV and baseline in the asset maintenance ratio shows the extent to which, without an SV, the council's asset underfunding would result in its assets not being adequately maintained over time.

^d We considered the 5-year average to smooth annual variability. Data beyond 5 years is subject to greater variability.

Figure 4.5 The council's asset maintenance ratio (%)



Source: Ballina Shire Council, [Application Part A](#), Worksheet 11.

4.3 Alternatives to the rate rise

We assessed whether, in establishing the need for the SV, the council's relevant IP&R documents canvassed alternatives to the rate rise to meet the financial need.

The LTFP and Delivery Program canvassed alternative strategies through the pathways the council continually takes to support its financial sustainability, reducing the need for an SV.³⁴

The council identified that it had generated tens of millions of dollars from its residential and industrial land development, noting that this is a finite resource that does not deliver a recurring income stream to fund core services.³⁵ Our analysis of the financial statements from 2015-16 to 2024-25 found that over the last ten years the council has made \$22.8 million in net gains on the disposal of its real estate assets held for sale.³⁶

The council's commercial property portfolio is forecast to generate approximately \$2.5 million per annum from net rental income that the council identified as contributing to subsidising its comparatively low average rates - around 11% lower as advised by the council. It could not identify opportunities to further expand this revenue source.³⁷

In 2020, the council established a Business Process Improvement Taskforce to identify and facilitate the implementation of organisational efficiency improvements. We note that the completed and upcoming efficiency saving initiatives are to be implemented regardless of the SV. The council also advised us that its ability to increase efficiency gains through reviewing its service levels is limited due to its focus on core services.³⁸ We further consider the council's past and future productivity initiatives and cost containment strategies in Chapter 8.

The council canvassed the idea of loan funding but states that it does not deliver a recurring income stream to effectively fund core services.³⁹ It also notes that its fees and charges are regularly benchmarked against other councils and indexed where possible and that this does not provide sufficient income to act as an alternative funding source.⁴⁰

In April 2025, the council's Audit Risk and Improvement Committee (ARIC) reported on the financial sustainability of the council's General Fund, noting its continuing financial losses and that its operating expenses were likely to continue to outpace its income. ARIC flagged that 2023-24 was the only year in the last 5 years where the council had generated financial gain, and that this was due to the non-recurring profit from the sale of real estate, which ARIC noted is a diminishing source of income.⁴¹ ARIC recommended that the council should consider reducing service levels or increasing income by applying for an SV, to address sustainability concerns.⁴²

The LTFP and Delivery Program considered the baseline scenario as an alternative to the SV. The documents noted that without the additional income to provide sufficient asset renewal and maintenance funding, the council's infrastructure would eventually deteriorate.⁴³ The LTFP further noted that this could result in reduced infrastructure service levels and possible asset failure.⁴⁴

We also investigated whether and to what extent the council has any available deferred rate increases. We note that the council has \$11,483 in deferred general income. We found this would not have a material impact on its need for an SV.⁴⁵

4.4 OLG Criterion 1 – Financial need was demonstrated

In conclusion, our assessment is that the council met OLG Criterion 1.

The council identified the need for and purpose of the proposed SV in its IP&R documents. Currently its operating expenses exceed its revenue and without the SV, its OPR would not reach the OLG benchmark until 2033-34. Under the SV its OPR would reach the OLG benchmark in 2029-30.

We found that with or without the SV, the council's asset maintenance ratio would be consistently below the OLG benchmark. This ratio would move closer to the OLG benchmark under the SV scenario. The asset maintenance ratio shows a widening gap between the proposed SV and baseline reflecting that without an SV, the council's asset underfunding would accelerate, resulting in its assets not being adequately maintained over time.

Under both scenarios, the council's infrastructure renewals ratio would fall below and remain under the OLG benchmark, demonstrating that its assets are depreciating faster than the rate at which they can be replaced. This reflects what the council told us in its application, that it has a deficit of around \$9 million per annum between its annual depreciation expenses and its asset renewal budget.⁴⁶ The council demonstrated it had canvassed alternatives to the SV to fill this gap, such as financing the balance of asset renewal works from grants, loans, asset sales and a reduction in operating expenses.⁴⁷

Chapter 5 »

Community awareness

OLG Criterion 2

05

OLG Criterion 2 requires the council to provide evidence that the community is aware of the need for and extent of the proposed rate increase. It requires the council to:

- communicate the full cumulative increase of the proposed SV in percentage terms and in dollar terms for the average ratepayer, by rating category
- outline its ongoing efficiency measures and performance
- use a variety of engagement methods to ensure community awareness and provide opportunities for community input.

The criterion does not require the council to demonstrate community support for the SV application.

Note: See Appendix A for the full criterion.

To assess whether the council met OLG Criterion 2, we considered stakeholder comments about community awareness that we received through our feedback form and submissions and we analysed the council's community engagement on the proposed SV.

We found that the council met this criterion.

The sections below discuss our assessment of Criterion 2 in more detail.

5.1 Our assessment of the council's engagement and consultation

To assess the effectiveness of the council's community engagement and consultation on the proposed SV, we considered whether:

- the information provided to ratepayers was generally sufficient and clear
- the variety of engagement methods used was effective
- the process used to consult the community provided timely opportunities for ratepayers to be informed and provide feedback on the proposed SV
- the outcomes from the consultation were considered in preparing the SV application.

5.1.1 Information provided to ratepayers

We found that the information the council provided to ratepayers about the proposed SV was sufficient to create awareness of its proposal.

The council's Integrated Planning and Reporting (IP&R) documents and consultation materials were generally clear and set out:

- the need for the SV⁴⁸
- the full cumulative percentage increase of the proposed SV and the projected average rates in dollar terms for the residential, business and farmland rating categories⁴⁹

- what the additional income from the proposed SV would fund, including:⁵⁰
 - infrastructure renewal for roads, stormwater, open spaces, sports fields, footpaths, sporting fields and community buildings
 - improving waterways, enhancing biodiversity and implementing community safety programs
- how to find out more information⁵¹
- how to provide feedback.⁵²

The council's FAQs on its SV consultation webpage also set out its recent cost savings and its present and ongoing initiatives to improve efficiency.⁵³

5.1.2 Engagement methods used

We found the council used an appropriate variety of engagement methods to promote awareness of its proposed rates increase and provided opportunities for ratepayers to provide feedback. However, we expect the council to consider the results of community consultation in preparing its application.

Throughout its consultation period, the council told us its engagement activities included:

- direct written communication to all ratepayers about the proposed SV, its purpose and potential impacts
- media engagement including local news coverage of its media release which explained the proposal and directed the community to further information
- paid print advertising to reach audiences who may not engage through digital channels
- printed publications, including council publications, to reinforce key messages and improve accessibility
- a dedicated Your Say Ballina engagement page, providing detailed background information, FAQs, fact sheets, rate impact tables, an online rates calculator and an opportunity to lodge a submission or survey response
- social media engagement to raise awareness, prompt discussion and direct users to the Your Say Ballina page
- independent research, with Micromex Research conducting randomised telephone interviews to capture feedback, including from community members less likely to participate in online engagement
- face-to-face engagement opportunities, including staffed information sessions enabling residents to ask questions directly of Council officers.⁵⁴

5.1.3 Process for community consultation

We found the process the council used to engage with and consult the community about the proposed SV was effective.

The council consulted with the community from 1 October to 14 November 2025 to seek feedback on the proposed SV of 26.25% over 4 years, comprising of a 6.0% increase in each year from 2026-27 until 2029-30.⁵⁵

This consultation period provided enough opportunity for ratepayers to be informed and provide feedback on the proposal. There was adequate notice provided in the media release and printed SV rates insert for the council's 3 drop-in sessions.⁵⁶

Information about the proposal was readily available to the community through:

- the council's dedicated SV website which included a rates calculator and a thorough FAQs listing
- newspaper and magazine printed publications
- its media release coverage by various local news outlets
- direct written communication to all ratepayers
- staffed information drop-in sessions.⁵⁷

5.1.4 Council consideration of outcomes of community consultation

OLG Criterion 2 does not require the council to demonstrate community support for the proposed special variation. However, it does require the council to consider the results of community consultation in preparing its application.

We found the council appropriately considered the results of community consultation.

The council was provided with its community consultation feedback and a report on its SV consultation at its meeting on 11 December 2025. The report indicated that the council's:

- consultation period received 93 written submissions and one petition opposing the SV with 1,291 signatures (this petition was also forwarded to IPART during our consultation period)
- Your Say SV webpage received 6 questions with the council's responses published online
- online survey received 359 responses
- Micromex phone survey conducted 401 interviews
- Your Say SV webpage page received 2,333 views which included 416 video views, 101 FAQ views, 121 document downloads and 37 rates calculator uses
- Explainer video received 2,591 views
- 20,051 ratepayers received a pamphlet explaining the proposed SV attached to their rates instalment notice
- 2 October 2025 media release received coverage across 5 media outlets
- SV advertisements were included in magazines which printed 30,000 copies

- social media campaign received 14,359 views with a reach of 7,582
- 3 drop-in sessions were attended by 3-4 residents per session
- staff received a low number of phone calls in relation to the proposal which generally focused on affordability and individual property impacts.⁵⁸

The report assessed that, overall, the online survey responses and written submissions were opposed to the SV proposal and that objections were generally based on concerns of affordability and council inefficiency.⁵⁹ Five written submissions expressed support for the SV, including one from the Lennox Head Residents' Association.⁶⁰

The online survey was made available on the council's SV Your Say webpage and was completed by 359 respondents. 14% were at least somewhat supportive of the SV proposal while 86% were not supportive of the proposal. In addition, 24% of respondents were not comfortable with potential service reductions.⁶¹

The council commissioned Micromex Research to conduct a randomised phone survey of 401 residents from 10 November to 17 November 2025 which was designed to provide a statistically representative result of the community's views. In the phone survey:

- 59% reported being aware of the proposal with higher awareness among older residents as well as those located in Lennox Head
- 57% preferred the rate peg only option over the SV option
- 55% were not supportive of council reducing services or asset maintenance levels
- 61% of those surveyed were at least somewhat supportive of the SV option, compared to 71% being at least somewhat supportive of the rate peg only option.⁶²

The report noted that while most residents were not supportive of the SV, a significant proportion recognised that the SV would allow the council to maintain its service delivery and essential asset renewal.⁶³

The council also received feedback throughout its engagement that:

- its rates and charges are becoming increasingly unaffordable
- it should spend within its means and implement further efficiency measures
- an independent review of council's operations should be conducted
- additional funding should be sourced from increased rates revenue from its growth in properties and land values, or from its large cash reserves or sale of its property portfolio.⁶⁴

In its report on the SV consultation, the council responds to the main objections raised to the proposal citing:

- the affordability of its rates when compared with similar councils and when assessing the socio-economic profile of the local government area
- its constant endeavour to minimise costs and limit discretionary services
- its external and independent Internal Audit program

- the limitations of other revenue streams including:
 - developer contributions being restricted funds that can only be used towards new infrastructure to support development growth
 - cash reserves being majority externally restricted or internally allocated funds
 - the income and expenditure from an increased rate base from population growth is already factored into its Long-Term Financial Plan
 - income from its property portfolio sales provide a non-recurring income and is a finite resource
 - higher land values do not provide an increase to the council's total rates income.⁶⁵

The council also made a resolution during its December 2025 meeting that it would make every effort to minimise increases in other annual charges during the 4-year SV period. The resolution noted that the council remains committed to ensuring that its rates and charges remain relatively affordable and comparatively lower than councils of similar scale and size.⁶⁶

5.2 OLG Criterion 2 – Community awareness was demonstrated

In conclusion, our assessment is that the council met OLG Criterion 2.

The council satisfactorily engaged with and consulted its community and provided sufficient information about the need for and extent of the proposed SV. It used an appropriate variety of engagement methods and provided sufficient opportunities for the community to provide feedback. Prior to deciding to apply for the SV, it considered the feedback it received to the proposal and a report on the outcomes of its consultation, which were both presented to the council at its December 2025 meeting.

Chapter 6 >>

Impact on ratepayers

OLG Criterion 3

06

OLG Criterion 3 requires the council to show that the impact on ratepayers is reasonable considering current rates, the community's capacity to pay and the proposed purpose of the special variation.

Note: See Appendix A for the full criterion.

To assess this criterion, we considered stakeholder comments on the proposed SV's impact on ratepayers received through our feedback form and submissions, and analysed the council's assessment of the impact of the SV on ratepayers. We also undertook our own analysis to assess whether this impact is reasonable.

We found that the council met Criterion 3.

The sections below discuss our assessment of OLG Criterion 3 in more detail.

6.1 Impact of the proposed SV on average rates

The council calculated the total average impact on ratepayers over the proposed SV period. It shows that on average, by 2029-30:

- the residential rate would increase by \$346 or 26.4%
- the business rate would increase by \$1,113 or 25.7%
- the farmland rate would increase by \$539 or 26.2%.

Table 6.1 Impact of the proposed special variation on average rates

	2025-26 (current)	2026-27	2027-28	2028-29	2029-30	Cumulative increase
Residential average rates (\$)	1,311	1,391	1,474	1,563	1,656	-
\$ increase	-	80	83	88	94	346
% increase	-	6.1	6.0	6.0	6.0	26.4
Business average rates (\$)	4,325	4,566	4,839	5,130	5,438	-
\$ increase	-	241	274	290	308	1,113
% increase	-	5.6	6.0	6.0	6.0	25.7
Farmland average rates (\$)	2,061	2,184	2,315	2,453	2,601	-
\$ increase	-	122	131	139	147	539
% increase	-	5.9	6.0	6.0	6.0	26.2

Note: These figures have been rounded in calculation and therefore summations on a whole may not appear to be correct.
Source: Ballina Shire Council, [Application Part A](#), Worksheet 7 and IPART calculations.

6.2 The council's assessment of the proposed SV's impact on ratepayers

The criterion requires that the Delivery Program and Long-Term Financial Plan (LTFP) show the impact of any rate rises on the community, demonstrate the council's consideration of the community's capacity to pay rates, and establish that the proposed rate increases are affordable having regard to the community's capacity to pay.

6.2.1 The council's Integrated Planning and Reporting documents

We found that the council's LTFP⁶⁷ and Delivery Program⁶⁸ clearly communicate the average rates per category, if the proposed 4-year SV of 26.25% (6.0% in each of the 4 years) is implemented. The LTFP and Delivery Program also outline the proposed SV, and the yearly and cumulative percentage increases for each rating category.

6.2.2 The council's consideration of capacity to pay

The council's capacity to pay analysis compared its average rates and charges based on 2025-26 published revenue policies, and its average rates per category based on OLG 2022-23 data. It found that its average residential rates and charges were well under its neighbouring councils of Byron Shire, Coffs Harbour City, Lismore City and Tweed Shire, and that its average rates per category were well under the regional group average. It anticipated that its average rates would remain below its neighbouring councils and the regional group average during a 4-year SV.⁶⁹ This information was communicated in its LTFP⁷⁰ and Community Engagement Report.⁷¹

The council's application states that its average ordinary rates per assessment are approximately 11% lower than similar councils based on data from the Office of Local Government's 2022-23 'Your Council' report.⁷² The council's proposal is an additional increase of around 11% over four years above the rate peg, comprising of a 2.75% increase on top of an assumed rate peg of 3.25% each year. It notes that this percentage amount is intended to make up for the 11% shortfall in its average ordinary rates per assessment.⁷³ It also indicates that the proposed SV amount was set to only partially address its asset renewal underfunding, in an effort to keep its rates affordable.⁷⁴

The council undertook a demographics analysis using 2022-23 OLG data to compare socio-economic index ranking, average taxable income, and its percentage of pensioner concessions with its neighbouring councils.⁷⁵ It identified that its socio-economic index ranking was second highest of the group.⁷⁶ It found that its council area had the highest average income of the group and is in the middle of the group for its percentage of pensioners who receive rebates.⁷⁷

Through its demographics and average rates comparison with its neighbouring and other regional councils, the council concluded that the community is able to afford the proposed increase. It assessed that its income levels and socio-economic ranking are higher when compared with similar councils levying and charging at higher levels.⁷⁸

There is some willingness to pay among the community; in Micromex's December 2025 survey, 61% of respondents were somewhat supportive of increasing rates to maintain and improve services and infrastructure.⁷⁹

6.3 Our analysis of the proposed SV's impact on ratepayers

To assess the reasonableness of the impact on ratepayers, we considered:

- how the council's rates have changed over time
- how current and proposed rates compare to councils in similar circumstances
- the community's capacity to pay based on socio-economic indicators, historical hardship applications and outstanding rates data
- what hardship provisions the council has in place to mitigate the impact.

6.3.1 How the council's rates have changed over time

Over the past 5 years, the average annual growth in the council's residential rates has been in line with the average rate peg increase. Residential rates have increased at an annual average rate of 3.2%, compared to the average rate peg of 3.4% over the same period.

Table 6.2 Historical average rates in Ballina Shire Council (\$nominal)

	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	Average annual growth (%)
Residential	1,119	1,137	1,164	1,212	1,264	1,311	3.2
Business	3,529	3,567	3,642	3,726	3,875	4,325	4.1
Farmland	1,746	1,784	1,827	1,904	2,001	2,061	3.4

Source: OLG, [Time Series Data 2024-25](#), Ballina Shire Council, [Application Part A](#), Worksheet 7 and IPART calculations.

6.3.2 How the council's rates compare to other councils

We compared the council's current average rates, and what they would be with the SV, with those of comparable councils. We then considered these findings together with the socio-economic comparisons discussed in section 6.3.3 and the available hardship provisions discussed in section 6.3.4 to help us assess the reasonableness of the proposed rate increase.

The councils we have selected for comparisons are outlined below.

- Based on locality: Byron Shire Council, Tweed Shire Council, Coffs Harbour City Council and Lismore City Council. These councils are geographically close to Ballina Shire Council.
- Based on similar socio-economic advantage and disadvantage (SEIFA rank): Wollongong City Council, Newcastle City Council, Snowy Monaro Regional Council and Lake Macquarie Council.^a

^a Ballina Shire Council has a SEIFA rank of 94 out of 128 NSW councils. In general, a lower SEIFA rank indicates a higher level of relative disadvantage.

Box 6.1 Comparable councils

In our analysis of rate level and capacity to pay indicators, we have compared the council to other councils that are comparable to it based on their locality and SEIFA rank.

Comparable councils based on locality

Comparable councils based on locality includes neighbouring and nearby local government areas (LGAs). These council areas are not necessarily similar, but as ratepayers are more likely to be familiar with them and the differing service levels they provide, this comparison may help them assess their own rates level.

Comparable councils based on SEIFA rank

Comparable councils based on SEIFA rank means councils whose LGAs have similar levels of socio-economic advantage and disadvantage, as measured by Socio-Economic Indexes for Areas (SEIFA). SEIFA is a series of indexes that rank Australian LGAs according to relative socio-economic factors. It is developed by the [Australian Bureau of Statistics](#) using the latest census results (currently 2021). We used the 'Index of Relative Socio-economic Advantage and Disadvantage' which includes 23 variables covering income, household make-up, housing, education levels and employment.

Comparison of average residential rates

The council's average residential rates are lower than the averages for comparable councils based on locality and SEIFA rank, both currently and throughout the proposed SV period.

See Table 6.3 for more information.

Comparison of other rating categories

The council's current average business rates are higher than the average for comparable neighbouring councils, when based on a weighted average. However, its weighted average business rates are less than half the average for comparable councils based on SEIFA rank. This would remain unchanged in 2029-30 under an SV.

The current average farmland rates are lower than the averages for comparable councils based on locality and SEIFA rank. In 2029-30 under an SV, they would remain lower than the averages for comparable councils based on locality and SEIFA rank.

See Table 6.4 and Table 6.5 Comparison of the council's average farmland rates under the proposed SV for more information.

Table 6.3 Comparison of the council's average residential rates under the proposed SV (average residential rate (\$))

Council	2025-26 (current)	2026-27	2027-28	2028-29	2029-30
Ballina Shire Council	1,311	1,391	1,474	1,563	1,656
Comparable based on locality					
Byron Shire	1,656	1,732	1,775	1,819	1,865
Tweed Shire	1,822	1,878	1,925	1,973	2,022
Coffs Harbour City	1,503	1,559	1,598	1,637	1,678
Lismore City	1,545	1,593	1,633	1,674	1,716
Average^a	1,653	1,711	1,754	1,797	1,842
Comparable based on SEIFA rank					
Wollongong City	1,833	1,905	1,952	2,001	2,051
Newcastle City	1,874	1,953	2,002	2,052	2,103
Snowy Monaro Regional	1,388	1,537	1,575	1,615	1,655
Lake Macquarie	1,785	1,842	1,888	1,935	1,983
Average^a	1,808	1,880	1,927	1,975	2,025

a. The average rate of comparable councils by locality and SEIFA rank are weighted by the number of assessments.

b. To derive the 2025-26 average rates for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its rate peg, or if applicable, its approved SV.

c. To derive the 2026-27 average rates for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its 2025-26, 2026-27 rate peg, or if applicable, its approved SV.

d. To derive the average rates beyond 2026-27 for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its 2025-26, 2026-27 rate peg then an assumed rate peg of 2.5% as per the OLG Guidelines, or if applicable, its approved SV.

Source: OLG, [Time Series Data 2024-25](#); ABS, [2021 Census SEIFA](#); IPART calculations.

Table 6.4 Comparison of the council's average business rates under the proposed SV

Council	2025-26 (current)	2026-27	2027-28	2028-29	2029-30
Ballina Shire Council	4,325	4,566	4,839	5,130	5,438
Comparable based on locality					
Byron Shire	4,184	4,376	4,486	4,598	4,713
Tweed Shire	3,372	3,477	3,564	3,653	3,744
Coffs Harbour City	4,382	4,545	4,658	4,775	4,894
Lismore City	5,360	5,526	5,664	5,806	5,951
Average^a	4,207	4,360	4,469	4,581	4,695
Comparable based on SEIFA rank					
Wollongong City	12,146	12,620	12,936	13,259	13,591
Newcastle City	14,368	14,971	15,346	15,729	16,123
Snowy Monaro Regional	1,565	1,733	1,777	1,821	1,867
Lake Macquarie	5,690	5,872	6,019	6,170	6,324
Average^a	10,249	10,659	10,925	11,199	11,479

a. The average rate of comparable councils by locality and SEIFA rank are weighted by the number of assessments.

b. To derive the 2025-26 average rates for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its rate peg, or if applicable, its approved SV.

c. To derive the 2026-27 average rates for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its 2025-26, 2026-27 rate peg, or if applicable, its approved SV.

d. To derive the average rates beyond 2026-27 for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its 2025-26, 2026-27 rate peg then an assumed rate peg of 2.5% as per the OLG Guidelines, or if applicable, its approved SV.

Source: OLG, [Time Series Data 2024-25](#); ABS, [2021 Census SEIFA](#); IPART calculations.

Table 6.5 Comparison of the council's average farmland rates under the proposed SV

Council	2025-26 (current)	2026-27	2027-28	2028-29	2029-30
Ballina Shire Council	2,061	2,184	2,315	2,453	2,601
Comparable based on locality					
Byron Shire	3,022	3,161	3,240	3,321	3,404
Tweed Shire	2,651	2,733	2,801	2,871	2,943
Coffs Harbour City	2,441	2,531	2,594	2,659	2,726
Lismore City	2,847	2,936	3,009	3,084	3,161
Average^a	2,767	2,860	2,931	3,005	3,080
Comparable based on SEIFA rank					
Wollongong City	4,899	5,090	5,217	5,348	5,481
Newcastle City	2,569	2,677	2,744	2,813	2,883
Snowy Monaro Regional	2,747	3,042	3,118	3,196	3,276
Lake Macquarie	2,695	2,781	2,851	2,922	2,995
Average^a	2,823	3,111	3,189	3,268	3,350

a. The average rate is calculated by dividing total ordinary rates revenue by the number of assessments in the category.

b. To derive the 2025-26 average rates for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its rate peg, or if applicable, its approved SV.

c. To derive the 2026-27 average rates for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its 2025-26, 2026-27 rate peg, or if applicable, its approved SV.

d. To derive the average rates beyond 2026-27 for comparable councils, we used OLG's time series data as at 2024-25 (latest available) and escalated this by its 2025-26, 2026-27 rate peg then an assumed rate peg of 2.5%, or if applicable, its approved SV.

Source: OLG, [Time Series Data 2024-25](#); ABS, [2021 Census SEIFA](#); IPART calculations..

6.3.3 The community's capacity to pay based on socio-economic indicators

To assess the community's capacity to pay the council's proposed rates, we considered a range of indicators of socio-economic status and levels of vulnerability in the community.

This assessment focused on residential rates, as residential ratepayers represent the majority of ratepayers.^b

^b Note that our assessment looks at the community as a whole and does not distinguish between those that directly pay rates and those that may indirectly be impacted.

Box 6.2 How we assessed capacity to pay

To help us understand the impact of the proposed SV on residential ratepayers, we compared selected socio-economic indicators for the council's community and the comparable councils' communities, using data from the 2021 census. We also considered the council's historical hardship and outstanding rates data. These measures provide an indication of the community's ability to pay additional rates and are useful to consider together with the average rates comparisons.

Socio-economic indicators

We considered the following socio-economic factors when assessing the capacity to pay of residential ratepayers.

- The median income levels, and the ratio of average residential rates to median household income, which are indicators of capacity to absorb cost increases.
- The proportion of people on selected Government payments^c, which could be an indicator of levels of vulnerability as recipients may generally be on lower and fixed incomes.
- The level of outright home ownership, where a higher level may indicate that a community has more capacity to pay (as more households do not need to pay mortgage or rent payments).
- The proportion of occupied private dwellings where 30% or more of the household's imputed income is put towards housing costs, which can be an indicator of households experiencing cost-of-living pressures. However, putting 30% or more of a household's imputed income towards housing may not always be a sign of financial stress. A household may choose to make more mortgage repayments or reside in a more expensive area and have a sufficiently high income.

We also note that the cost of living has increased since this data was collected in the 2021 census.

Hardship applications and outstanding rates

We collected 5 years of historical data related to a community's ability to pay rates to understand trends in the area. This included:

- how many applications for hardship assistance were made to the council
- how many ratepayers were on hardship arrangements
- the value of rates (\$) that were outstanding as at 30 June.

We note these indicators can apply to very small proportions of the population.

^c These are the Age Pension, Disability Support Pension and JobSeeker Payment.

All socio-economic indicators suggest that ratepayers in the Ballina Shire Council local government area (LGA) have a slightly better ability to pay rates than comparable LGAs based on locality.

Specific socio-economic indicators

- Median income is slightly higher in the Ballina Shire LGA than the average for comparable LGAs based on locality.
- The typical household in the Ballina Shire LGA spends around 1.8% of its household income on residential rates. This is lower than average in comparable LGAs based on locality (2.3%) and SEIFA rank (2.1%).
- 5.4% of the council's rates were outstanding, which is lower than the average for other comparable councils and within the OLG benchmark of 10%.
- 15.5% of households in the Ballina Shire LGA may meet the definition of housing cost stress. This is lower than the average in comparable areas based on locality (17.4%).
- The proportion of the population in the Ballina Shire LGA in receipt of select Government payments is 22.0%. This is lower than the average in comparable areas based on locality (23.7%).
- 41.3% of dwellings in the Ballina Shire LGA are owned outright, which is higher than in other comparable councils based on locality and SEIFA rank.

Three indicators suggest additional hardship, when compared with averages based on SEIFA rank.

- The median annual household income in the Ballina Shire LGA is \$74,308 compared to \$85,554 based on SEIFA rank.
- The proportion of population in receipt of select Government payments in the Ballina Shire LGA is 22.0% compared to 18.8% based on SEIFA rank.
- The proportion of households that pay more than 30% of its income towards housing costs is 15.5% in the Ballina Shire LGA compared to 14.8% based on SEIFA rank.

Table 6.6 Comparison of the council's socio-economic indicators

	Median annual household income (\$) ^a	Current average residential rates to median household income ratio (%) ^b	Outstanding rates and annual charges ratio (%) ^c	Proportion of population in receipt of select Government payments (%) ^d	Proportion of households that pay more than 30% of income towards housing costs (%) ^e	Dwelling owned outright (%) ^f
Ballina Shire Council	74,308	1.8	5.4	22.0	15.5	41.3
Comparable councils based on locality						
Byron Shire	83,304	2.1	14.1	18.2	21.2	37.5
Tweed Shire	67,392	2.8	4.7	25.2	16.7	41.5

	Median annual household income (\$) ^a	Current average residential rates to median household income ratio (%) ^b	Outstanding rates and annual charges ratio (%) ^c	Proportion of population in receipt of select Government payments (%) ^d	Proportion of households that pay more than 30% of income towards housing costs (%) ^e	Dwelling owned outright (%) ^f
Coffs Harbour City	70,876	2.2	6.4	23.4	17.5	37.3
Lismore City	68,588	2.3	16.1	25.6	15.6	37.6
Average	72,540	2.3	10.3	23.7	17.4	38.5
Comparable councils based on SEIFA rank						
Wollongong City	87,464	2.2	7.0	18.6	16.0	34.2
Newcastle City	91,520	2.1	4.2	17.4	15.9	29.2
Snowy Monaro Regional	82,836	1.9	18.9	16.1	10.6	40.2
Lake Macquarie	84,396	2.2	4.7	20.4	13.0	37.1
Average	86,554	2.1	8.7	18.8	14.8	35.2

- a. Median annual household income is based on 2021 ABS Census data.
- b. The 2025-26 average rates for comparable councils are calculated based on the OLG's time series data as at 2024-25 (latest available data) escalated by a council's 2025-26 rate peg or approved SV, as relevant.
- c. The Outstanding rates ratio (%) is derived from the OLG's Rates & Annual Charges Outstanding Percentage for the General Fund as at 2024-25 (latest available data). The formula is 'rates and annual charges outstanding (\$)' divided by 'rates and annual charges collectible (\$)'.
- d. Proportion of population in receipt of select government payments (%) is based on the total number of Age Pension, Disability Support Pension and the JobSeeker Payments divided by the estimated resident population from the ABS Data by Region.
- e. Proportion of occupied private dwellings where 30% or more of the household's imputed income is put towards housing costs payments is calculated by the following formula = [households where mortgage repayments are more than 30% of the imputed household income (no.) + households where rent repayments are more than 30% of the imputed household income (no.)] / total occupied private dwellings (no.). These measures are from the ABS Data by Region.
- f. Dwelling owned outright (%) is from the ABS Data by Region.
- Source: OLG, [Time Series Data 2024-25](#); ABS, [2021 Census SEIFA](#); ABS, [Data downloads 2011, 2016-25](#), Family and community, Population and people, Income; IPART calculations.

In addition to these socio-economic indicators, we considered historical data on the number of ratepayers applying for hardship provisions. Recent trends can give an indication of ratepayers' ability to pay current rates levels and the potential impact of other recent cost increases.

Box 6.3 Rates and annual charges outstanding ratio

The rates and annual charges outstanding ratio measures the impact of uncollected rates and annual charges on a council's liquidity and the adequacy of its debt recovery effort. This is defined as:

$$\text{Rates and annual charges outstanding ratio} = \frac{\text{Rates and annual charges outstanding}}{\text{Rates and annual charges collectible}}$$

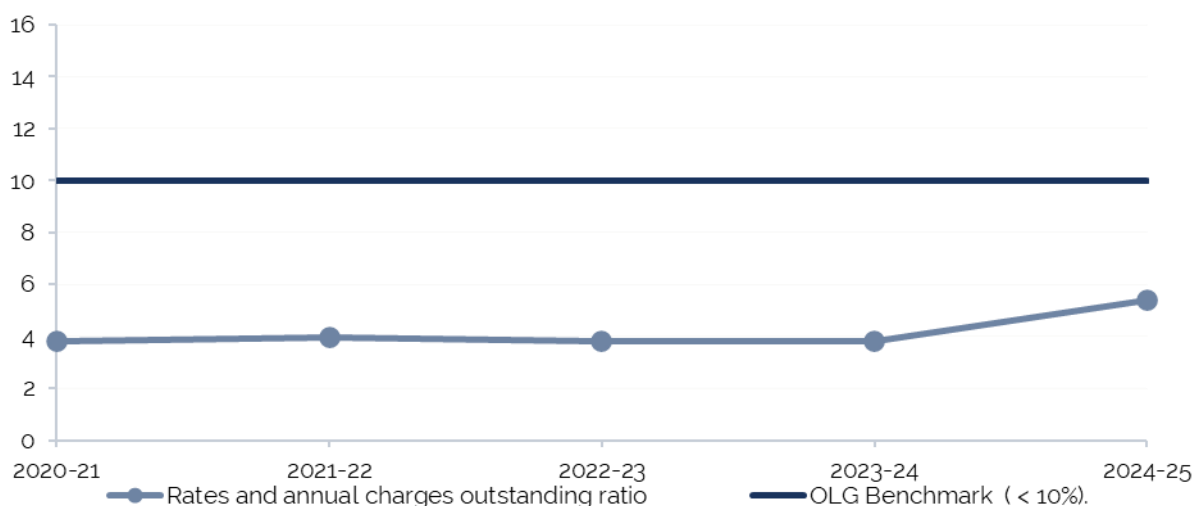
The OLG has set a benchmark for the ratio of less than 5% for metropolitan councils and less than 10% for regional and rural councils.

Source: Office of Local Government, *Performance Benchmarks* and *Assets*.

We also considered the council's rates and annual charges outstanding ratio. While a rates and annual charges outstanding ratio above the OLG benchmark can be a reflection of how effectively the council has managed its debt recovery efforts, it can also be an indication that a greater number of ratepayers have been unable to pay their rates on time.

The average rates and annual charges outstanding ratio across 2020-21 to 2024-25 is 4.2%. This meets the OLG benchmark of less than 10% for regional and rural councils. Over the last 5 years the outstanding rates and annual charges has been stable. The largest movement in the outstanding rates and annual charges ratio occurred in 2024-25, when it rose from 3.8% to 5.4%.

Figure 6.1 The council's rates and annual charges outstanding ratio (%)



Source: OLG, Time Series Data 2024-25 and IPART calculations.

6.3.4 The council's hardship policy and availability of concessions

A hardship policy can play an important role in mitigating the impact of an SV on vulnerable ratepayers. We are satisfied that the council has a hardship policy in place to assist vulnerable ratepayers, and it has appropriate strategies to make its community aware of how to access the policy. The hardship policy is reviewed every 4 years.

The hardship policy provides assistance, such as:

- payment arrangements
- writing off or reducing interest for eligible ratepayers
- deferral of the general rate following a revaluation.⁸⁰

Under the *Local Government Act 1993*, councils must provide concessions to eligible pensioners which is half of the total ordinary rates and domestic waste management service charge, up to a maximum of \$250. The council provides this and does not offer any additional pensioner concessions.

The council's application states that its rate notices outline how to access the hardship policy and that it makes the policy available on its website. It notes that its "Frequently Asked Questions" page on the council's website for its SV consultation process refers to the hardship policy and its hardship policy is also referenced in its Delivery Program.⁸¹

6.4 OLG Criterion 3 – Impact on ratepayers was demonstrated

In conclusion, our assessment is that the council met OLG Criterion 3.

We consider the impact of the proposed SV on ratepayers is generally reasonable. The council's assessment of this impact concluded that the community has sufficient capacity to pay the proposed rates increases. Our own analysis found that with the SV, the council's average residential and farmland rates would still be below the averages for comparable councils based on locality and SEIFA rank. Business rates would remain above the weighted average but within the range based on locality and would remain well below the weighted average of other councils with a similar SEIFA ranking. We also found that the population of the Ballina Shire LGA has less socio-economic disadvantage than its neighbouring councils based on selected indicators, including median household income. The council has an appropriate hardship policy to assist vulnerable ratepayers. We note that the council has an appropriate hardship policy to assist vulnerable ratepayers.

Chapter 7

IP&R documents

OLG Criterion 4

07

OLG Criterion 4 requires the council to exhibit, approve and adopt the relevant Integrated Planning and Reporting (IP&R) documents before applying for the proposed SV.

Note: See Appendix A for the full criterion.

To assess whether the council met Criterion 4, we checked the information provided by the council.

7.1 OLG Criterion 4 – IP&R Documents was demonstrated

We found that the council met the criterion. It exhibited (where required) and adopted its IP&R documentation.

The council:

- exhibited its current Community Strategic Plan from 8 May to 6 June 2025,⁸² and adopted it on 26 June 2025.⁸³
- exhibited its current Delivery Program from 8 May to 6 June 2025,⁸⁴ and adopted it on 26 June 2025.⁸⁵
- exhibited its current Long-Term Financial Plan (LTFP) documents from 8 May to 6 June 2025,⁸⁶ and adopted them on 26 June 2025.⁸⁷
- adopted its [LTFP Plan and Budget](#) and, as well as its [LTFP Summary documents](#) that are available to download on the council's website.
- exhibited its current Strategic Asset Management Plan as part of its Resourcing Strategy from 8 May to 6 June 2025,⁸⁸ and adopted it on 26 June 2025.⁸⁹
- submitted its SV application on 23 January 2026.

In conclusion, we found that the council exhibited and adopted the relevant IP&R documents.

Box 7.1 Integrated Planning & Reporting documents

The IP&R framework allows councils and the community to engage in important discussions about service levels and funding priorities and to plan for a sustainable future. This framework underpins decisions on the revenue required by each council to meet the community's needs.

The relevant documents are the Community Strategic Plan, Delivery Program, Long-Term Financial Plan (LTFP), and where applicable, Asset Management Plan. Of these, the Community Strategic Plan and Delivery Program require (if amended) public exhibition for 28 days (and re-exhibition if further amended). Councils are also expected to post its LTFP on its website.

Source: Office of Local Government [Integrated Planning and Reporting Guidelines](#).

Chapter 8 >>

Productivity and cost containment strategies

OLG Criterion 5



OLG Criterion 5 requires councils to explain and quantify the productivity improvements and cost containment strategies that have been realised in past years and are expected to be realised over the years of the proposed SV.

Councils should present their productivity improvements and cost containing strategies in the context of ongoing efficiency measures and indicate if the estimated financial impact of those measures has been incorporated in the council's Long Term Financial Plan.

Note: See Appendix A for the full criterion.

To assess this criterion, we considered stakeholders' comments on the council's productivity and cost containment performance that we received through our feedback form and submissions. We also analysed information provided by the council on its productivity and cost containment performance and examined some key indicators of the council's efficiency.

We found that the council met this criterion.

The sections below discuss our assessment of Criterion 5 in more detail.

8.1 The council's information on realised and proposed productivity savings

The council told us that one of the main drivers behind its ongoing strategy to realise cost containment and productivity savings is its Business Process Improvement Taskforce.⁹⁰ The council advised that it has implemented recommendations from the Taskforce delivering an estimated \$3 million in ongoing⁹¹ annual efficiency gains and cost savings.⁹²

The council told us it has planned several reviews for further improving its productivity and efficiency. It estimates a possible one-off productivity saving of \$100,000 from restructuring its Microsoft licensing, and an estimated annual cost savings of \$100,000 from an asset system integration.⁹³ These quantified future efficiency reviews have not been incorporated into its Long-Term Financial Plan. Its other scheduled productivity improvement reviews have not been quantified in the council's SV application or within its Long-Term Financial Plan (LTFP). The council advised us that this is because the impact on its budget would be from the cumulative effect of the efficiencies gained from future process improvements, rather than from sizeable reductions from efficiency reviews individually.⁹⁴

8.2 Our analysis of the council's information on productivity savings

We analysed the information the council provided on its realised and proposed productivity improvements and cost containment strategies.

8.2.1 Realised productivity improvements and cost containment to date

We found that the council has made some productivity and cost containment gains to date. The council estimates that in recent years, it has delivered around \$3 million in cost savings which the council has advised are savings that are ongoing.⁹⁵ Most savings are confirmed to have occurred in the financial years of 2023-24 and 2024-25. This amount includes \$1.5 million in savings from its water and wastewater operations, which are separate from the council's General Fund.⁹⁶ Savings from the Water and Sewer Funds do not impact the level of ordinary rates, or the need for an SV.

These savings equate to around 2.8% of the council's total expenses from continuing operations for 2025-26 which were around \$107.2 million.⁹⁷ We consider the size of these savings shows the council has sufficiently pursued efficiency gains over this period, relative to its size. The council also told us that it has a focus on core services and provides limited discretionary services and we acknowledge that this can limit the council's options to reduce its service levels.⁹⁸

The council identified its strategy as a continual approach towards improving its productivity and containing its costs, noting the following measures:

- regularly benchmarking its operations to ensure that its services are competitive and efficient
- regularly reviewing vacant positions and keeping its employee numbers per resident comparatively low
- delivering services in-house and externally, to benchmark its prices against commercial providers
- a focus on asset renewal reflected by a low backlog ratio.⁹⁹

The council's Business Process Improvement Taskforce was established in 2020 to identify and facilitate the implementation of organisational efficiency improvements.¹⁰⁰ The council advised that the ongoing savings are the result of implementing the following initiatives recommended by its taskforce:

- consolidation and reuse of construction material (\$1.7 million saved over 20 months)
- water and wastewater assets insurance: saving annual insurance premiums costs by transferring \$200,000 to an internal reserve to provide self-insurance (\$200,000 savings from 2024-25)
- motor vehicle insurance: increasing insurance excess resulting in proposed premiums savings (\$30,000 savings from 2025-26)
- wastewater treatment plant in-house repairs (\$54,000)
- ferry in-house maintenance (\$75,000 savings from 2024-25)
- outsourcing domestic waste collection (\$100,000)

- reduction in water leakage and unbilled water percentage (\$1 million savings from 2024-25 from the council's Water and Sewer Funds).¹⁰¹

Some of the council's implemented Taskforce initiatives which were not quantifiable, focussed on process improvements such as reviews of its planning portal, onboarding, and customer payment processes. Other unquantified initiatives which generated efficiency gains included the implementation of:

- reminder text messages on overdue rates and charges
- commercial waste administration reviews occurring every 2 years, instead of yearly
- improved audit processes to enhance its assets revaluation
- rural waste landfill bins moving from weekly to fortnightly collection
- new software to improve utility payment and monitor services and energy usage
- a new streamlined process for the procurement of and payment to suppliers
- a contributions register and review of the infrastructure contributions process
- a streamlined process to more efficiently process public road works applications.¹⁰²

8.2.2 Proposed productivity improvement and cost containment strategies in coming years

We found that the council's application and Delivery Program outlines some reviews identified by its Business Process Improvement Taskforce for further improving its productivity and efficiency in the coming years. The following are scheduled service reviews for implementing efficiencies that are planned by the Taskforce:

- looking for a new provider to implement a single streamlined location-based mapping data system for assets which is expected to generate in excess of \$100,000 per annum in efficiencies from moving to a single data platform¹⁰³
- examining a proposal to restructure its Microsoft licensing arrangements which is expected to generate a one-off savings of up to \$100,000.¹⁰⁴

The following scheduled service reviews are expected to generate cumulative efficiency gains by implementing process improvements for:

- road maintenance work requests¹⁰⁵
- a more efficient small road reconstruction design service¹⁰⁶
- the planning amendments process - streamlining the service to improve issues around the planning portal, payment process, and GIS mapping through to the gazettal stage¹⁰⁷
- a review of notifications of new ownership of properties¹⁰⁸
- the identification and management of developer application and subdivision easements¹⁰⁹
- the council's procurement process¹¹⁰
- works management mapping for treatment plants¹¹¹
- online time sheets for on-field workers¹¹²

- the records management of new dual water audits¹¹³
- forms processing by replacing PDF documents with online forms¹¹⁴
- the duty planner service through an increased use of AI to provide planners with more time for development assessments ¹¹⁵
- water audits to enhance the asset revaluation process.¹¹⁶

The council told us that these scheduled reviews represent potential productivity improvements that are not of a sufficient scale to affect its budget, but that it is the cumulative impact of the efficiencies gained that will help to ensure that the council remains sustainable into the future, from a financial and efficiency perspective.¹¹⁷ The impact of these proposed reviews have not been quantified in either the council's SV application or LTFP. It notes that implementing a streamlined assets mapping data system may require a budget allocation, but that currently the level of funding required for this system is unknown.¹¹⁸

We consider the council has taken steps to increase productivity and cost containment to fund essential infrastructure needs before applying for the proposed SV.

8.3 Indicators of the council's efficiency

We examined indicators of the efficiency of the council's operations and asset management processes, including how its efficiency has changed over time and how its performance compares with that of similar councils. This data is presented in Table 8.1 and Table 8.2 below.

We found that between 2020-21 and 2024-25, the council's:

- number of full time equivalent (FTE) staff, on average, grew by 1.2% each year
- average annual cost per FTE increased by an average of 7.2% nominal per annum
- employee costs as a percentage of operating expenditure increased by 2.5% each year.

We also found that, compared with the average across comparable councils based on locality using 2024-25 data, the council has:

- fewer staff per population than the average – it has one FTE for every 135.4 residents
- lower operating expenditure per capita.

The council's application notes its comparatively low full time employee numbers per resident, based on data from the Office of Local Government's 2022-23 'Your Council' report. It indicates that its FTE per resident was approximately 30% lower compared with other regional councils.¹¹⁹ It notes that its lower levels of FTE relative to comparable councils reflects that its staffing positions are only approved in response to identified demand for the associated services.¹²⁰ It further highlights that operating at a higher staffing efficiency level than comparable councils limits its ability to achieve further cost savings.¹²¹

These performance indicators only provide a high-level overview of the council's efficiency at a point in time. Additional information would be required to accurately assess the council's efficiency and its scope for future productivity gains and cost savings.

Table 8.1 Trends in selected efficiency indicators for the Ballina Shire Council

Performance indicator	2020-21	2021-22	2022-23	2023-24	2024-25	Average annual change (%)
FTE staff (number)	337	333	342	339	354	1.2
Ratio of population to FTE	134.2	138.7	137.0	141.4	135.4	0.2
Average cost per FTE (\$)	82,294	87,189	94,661	102,094	108,771	7.2
Employee costs as % of operating expenditure (General Fund only) (%)	30.3	28.3	31.3	30.7	33.4	2.5

Source: OLG, [Time Series Data 2024-25](#), IPART calculations.

Table 8.2 Select comparator indicators

	Ballina Shire Council	Locality average	NSW average
General profile			
Area (km ²)	485	1,084	5,568
Population	47,935	65,663	66,381
General Fund operating expenditure (\$m)	91.5	137.2	120.0
General Fund operating revenue per capita (\$)	2,354.9	3,097.5	2,219.2
Rates revenue as % of General Fund income (%)	34.7	33.3	43.7
Own-source revenue ratio (%)	71.1	54.9	68.1
Productivity (labour input) indicators			
FTE staff	354.0	565.5	411.6
Ratio of population to FTE	135.4	116.1	161.3
Average cost per FTE (\$)	108,771	98,268	115,311
Employee costs as % of operating expenditure (General Fund only) (%)	33.4	34.2	37.4
General Fund operating expenditure per capita (\$)	1,908	2,090	1,808

Note: Locality is defined in Box 6.1.

Source: OLG, [Time Series Data 2024-25](#), IPART calculations.

8.4 OLG Criterion 5 – Productivity improvements and cost containment strategies was demonstrated

In conclusion, our assessment is that the council met OLG Criterion 5.

The council outlined its past productivity improvement and cost containment initiatives in recent years that it estimates have generated ongoing¹²² savings of around \$3 million per annum.¹²³ It also identified planned initiatives, including two with an estimated productivity saving of \$100,000 per year and a \$100,000 one-off saving, and has numerous scheduled service reviews upcoming to find further productivity gains.¹²⁴ None of the future initiatives have been incorporated into its LTFP.

We are satisfied its realised ongoing savings are proportionate to the size of the council and its resources.

We consider the council has taken steps to increase productivity and cost containment before applying for the proposed SV, and we note that it may have a limited scope for future service reductions, given its current service model with a focus on core services. However, we also considered that the council's LTFP could have more clearly quantified its future efficiency strategies over the term of the SV.

Chapter 9

Any other matter IPART
considers relevant

OLG Criterion 6

09

OLG Criterion 6 provides that IPART may take into account any other matter that it considers relevant.

Note: See Appendix A for the full criterion.

We consider that a relevant matter is whether the council has been granted an SV in recent years, and if so, whether the council has complied with any conditions attached to that SV.

9.1 We consider the council's compliance with conditions imposed on past SVs

Since IPART was delegated the function of granting SVs in 2010, IPART has granted the council 4 SVs:

- permanent SV of 11.04% over 2 years from 2015-16¹²⁵
- temporary SV of 4.9% for 2017-18¹²⁶
- permanent SV of 15.5% over 2 years from 2018-19¹²⁷
- permanent Additional SV of 2.0% for 2022-23.¹²⁸

The council indicated in its current SV application that it has complied with the reporting conditions of SVs approved by IPART.

We have reviewed the council's compliance with our reporting conditions in the last 5 years from 2020-21 to 2024-25.

9.2 The council has partially complied with conditions imposed on past SVs

9.2.1 The council has not complied with the conditions of its 2022-23 ASV

A condition of the additional SV approved in 2022-23 was that the council in its 2022-23 annual report must outline:

- its actual revenues, expenses, and operating results against projections provided in its ASV application
- any significant differences between its actual and projected revenues, expenses and operating results
- the additional income raised by the ASV.¹²⁹

We have reviewed the council's 2022-23 annual report and have assessed that the council did not report on its 2022-23 ASV and has not complied with our reporting conditions.

9.2.2 The council has partially complied with the conditions of its 2015-16 SV

A condition of the SV approved in 2015-16 was that the council reports in its annual report for each year, from year 2015-2016 to year 2024-2025 (inclusive), on the following for that year:

- the program of expenditure that was actually funded by the special variation
- any significant differences between the proposed program and the program of expenditure that was actually funded by the special variation and the reasons for those differences; and
- the outcomes achieved as a result of the actual program of expenditure.¹³⁰

For this SV, there are 5 reporting years that fall within the years that we were checking for compliance, that is 2020-21 to 2024-25. Based on our review of those 5 annual reports, we have assessed that the council partially complied with our reporting conditions.

For each of the 5 years we note that the council did not report on any significant differences between the proposed program and the program of expenditure that was actually funded. The council did report on the program of SV expenditure and on the outcomes achieved.

9.2.3 The council has partially complied with the conditions of its 2018-19 SV

A condition of the SV approved in 2018-19 was that the council reports in its annual report from year 2018-2019 to year 2027-28, on the following for that year:

- the program of expenditure that was actually funded by the special variation
- any significant differences between the proposed program and the program of expenditure that was actually funded by the special variation and the reasons for those differences
- the outcomes achieved as a result of the special variation
- the council's actual revenues, expenses and operating balance against the projected revenues, expenses and operating balance as outlined in the Long-Term Financial Plan (LTFP)
- any significant differences between the council's actual revenues, expenses and operating balance and the projected revenues, expenses and operating balance as outlined in the LTFP and the reasons for those differences.¹³¹

For this SV, there are 5 reporting years that fall within the years that we were checking for compliance, that is 2020-21 to 2024-25. Based on our review of those 5 annual reports, we have assessed that the council partially complied with our reporting conditions.

For each of the 5 years we note that the council did not report on any significant differences between the proposed program and the program of expenditure that was actually funded. It also did not compare its actual financial performance with its projected revenues, expenses and operating balances as outlined in its LTFP. The council did report on the program of SV expenditure and on the outcomes achieved.

9.2.4 Compliance with conditions imposed on past SVs

Complying with these conditions is integral to the SV process. Reporting allows the council to be held accountable for its expenditure and the commitments it made to its community when it decided to apply for the SV. It also supports ratepayers in having confidence in their council and the special variation process.

The OLG is the body responsible for enforcing compliance with the conditions attached to SVs. The IPART Chair has written to the OLG identifying the council's failure to comply.

Chapter 10 >>

IPART's decision on the
SV application

10

Based on our assessment of the council's application against the OLG SV criteria and consideration of stakeholder feedback, we have approved in full the council's proposed permanent SV to general income from 2026-27 to 2029-30.

Table 10.1 IPART's decision on the special variation to general income (%)

	2026-27	2027-28	2028-29	2029-30
Annual percentage increase (%)	6.0	6.0	6.0	6.0
Cumulative increase (%)	-	12.36	19.10	26.25

Source: IPART calculations.

Our Instrument Under Section 508A of the Local Government Act 1993 - Special Variation for Ballina Shire Council for 2026-27 gives legal effect to this decision and sets out the conditions of approval.

10.1 Reasons for our SV decision

We made the decision to approve the council's proposed permanent SV in full after balancing the council's financial need for additional income to deliver its core services, with the impact of the proposed rates increase on its ratepayers. Currently, the council's operating expenses exceed its revenue, and without the SV, the council would not meet the OLG Operating Performance Ratio benchmark until 2033-34. This is unsustainable if the council is to continue delivering the services and infrastructure in its adopted plans. The council also has a shortfall of around \$9 million per annum between its annual depreciation expenses and its asset renewal budget. This shortfall is reflected in its infrastructure sustainability indicators which demonstrate that asset depreciation will outpace the council's ability to replace its assets. Under the proposed SV, this shortfall would decrease, strengthening the condition of the council's asset base over time.

We found that the council's community consultation was satisfactory. It provided a wide range of engagement methods and sufficient opportunities for the community to provide feedback on the SV proposal. It also provided the community with sufficient information about the need for and extent of the proposed SV.

We heard objections to the SV proposal due to concerns about affordability. We acknowledge that the proposed rate increase may create affordability challenges, particularly with the current cost-of-living pressures. However, we consider the impact of the proposed SV on ratepayers is generally reasonable, taking into account that the council's average residential rates under the SV would remain below the averages for comparable councils based on locality and SEIFA rank. We also found that the population of the Ballina Shire local government area has less socio-economic disadvantage than its neighbouring councils based on selected indicators, including median household income. The council has an appropriate hardship policy to assist vulnerable ratepayers.

We also heard concerns around how well the council manages its finances. As part of our assessment, we considered whether the council had pursued productivity savings. We found that the council has a robust approach and an ongoing strategy to realise cost containment and productivity savings. We considered that its Business Process Improvement Taskforce has delivered efficiency gains, proportionate to the size and resources of the council where past initiatives have resulted in \$3 million in ongoing savings. The council has scheduled several service reviews for further improving its productivity and efficiency.

We found that the council partially met the reporting conditions attached to its past SVs. Notwithstanding the non-compliance with some reporting conditions, we consider it is appropriate to grant the SV. Complying with reporting conditions is integral to the SV process as it allows the council to be held accountable for its expenditure to the community. However, the remaining criteria were sufficiently addressed, and on balance, this ultimately supported approval of the council's SV.

10.2 We have put conditions on the special variation

The Tribunal decided to impose the following conditions:

- The council use the additional income for the purpose of funding the proposed program (see Table B.2 in Appendix B)
- The council report in its annual report for each year from 2026-27 to 2034-35 (inclusive):
 - the program of expenditure that was actually funded by the additional income, and any differences between this program and the proposed program in Table B.2
 - any significant differences between the council's actual revenues, expenses and operating balance and the projected revenues, expenses and operating balance as outlined in the Long-Term Financial Plan (LTFP), and the reasons for those differences
 - the outcomes achieved as a result of the additional income
 - whether or not the council has implemented the productivity improvements as set out in Appendix B
 - i if so, the annual savings achieved through these measures, and what these equate to as a proportion of the council's total annual expenditure
 - ii if not, the rationale for not implementing them
 - any other productivity and cost containment measures the council has in place, the annual savings achieved through these measures, and what these savings equate to as a proportion of the council's total annual expenditure.

10.3 Impact on ratepayers

IPART sets the maximum allowable increase in the council's general income, but the council determines how it allocates any increase across different categories of ratepayer. Based on what the council has told us in its application, the expected impacts on ratepayers under the approved SV are shown in Table 10.2 below.

This shows that on average, to 2029-30, if the council chooses to increase rates so as to recover the maximum permitted general income under the approved SV:

- the residential rate would increase by \$346 or 26.4%
- the business rate would increase by \$1,113 or 25.7%
- the farmland rate would increase by \$539 or 26.2%.

Table 10.2 Indicative annual increases in average rates under the approved SV (2025-26 to 2029-30)

	2025-26 (current)	2026-27	2027-28	2028-29	2029-30	Cumulative increase
Residential average rates (\$)	1,311	1,391	1,474	1,563	1,656	-
\$ increase	-	80	83	88	94	346
% increase	-	6.1	6.0	6.0	6.0	26.4
Business average rates (\$)	4,325	4,566	4,839	5,130	5,438	-
\$ increase	-	241	274	290	308	1,113
% increase	-	5.6	6.0	6.0	6.0	25.7
Farmland average rates (\$)	2,061	2,184	2,315	2,453	2,601	-
\$ increase	-	122	131	139	147	539
% increase	-	5.9	6.0	6.0	6.0	26.2

Note: These figures have been rounded in calculation and therefore summations on a whole may not appear to be correct.
Source: Ballina Shire Council, [Application Part A](#), Worksheet 7 and IPART calculations.

10.4 Impact on the council

Our decision means that the council may increase its general income by \$8.4 million over the next 4-years. These increases can remain in the rates base permanently.

The table below shows the percentage increases we have approved and estimates of the annual increases in the council's permissible general income (PGI).

Table 10.3 Permissible general income of council from 2026-27 to 2029-30 from the approved SV

	2026-27	2027-28	2028-29	2029-30
Increase approved (%)	6.0	6.0	6.0	6.0
Cumulative increase approved (%)	-	12.36	19.10	26.25
Increase in PGI (\$'000)	1,909	2,024	2,146	2,275
Cumulative increase in PGI (\$'000)	-	3,933	6,079	8,354
PGI (\$'000)	33,739	35,763	37,909	40,184

Note: The annual revenue may vary slightly if the council in future receives other adjustments such as Crown Land adjustments. These are typically very minor adjustments.

Source: IPART calculations.

This extra income will enable the council to:

- address an asset renewal shortfall and maintain its core infrastructure areas of roads, footpaths, stormwater, open spaces, sports fields and community buildings.
- expand its Healthy Waterways program
- implement its Biodiversity Strategy
- implement crime prevention programs, including the operation of CCTV infrastructure.

With the SV, the council's projected:

- OPR will improve and reach around 0.8% in 2029-30, in line with the OLG benchmark of greater than 0% – as shown in Figure 4.1 The council's projected OPR in Chapter 4.
- net cash to income ratio, which is currently projected to sharply decline by 2026-27, will gradually rise and be above 0% in 2032-33 and will stabilise – as shown in Figure 4.2 The council's net cash (debt) to income ratio (%) in Chapter 4.

Appendices

Appendix A >>

OLG Assessment Criteria

A

A.1 Special Variations assessment materials

The Office of Local Government (OLG) sets the criteria for assessing special variation applications in its special variation guidelines. The guidelines help councils prepare an application to increase general income by means of a special variation.

A special variation allows a council to increase its general income above the rate peg. Special variations can be for a single year or over multiple years and can be temporary or permanent.

IPART applies the criteria in the guidelines to assess councils' applications. In brief, the criteria for a special variation include:

1. the need for, and purpose of a different revenue path for the council's General Fund must be clearly set out and explained in the council's IP&R documents
2. there must be evidence that the community is aware of the need for and extent of a proposed rate rise
3. the impact on affected ratepayers must be reasonable
4. the relevant IP&R documents must be exhibited (where required) approved and adopted by the council
5. the IP&R documents or the council's application must explain and quantify the productivity improvements and cost containment strategies of the council
6. any other matter that IPART considers relevant.

We also provide comprehensive guidance on our approach to assessing special variation applications. This includes information for councils on our expectations of how to engage with their community on any proposed rate increases (see our [guidance booklet](#)).

Criterion 1: Financial need

The need for, and purpose of, a different revenue path for the council's General Fund (as requested through the special variation) is clearly articulated and identified in the council's IP&R documents, in particular its Delivery Program, Long-Term Financial Plan and Asset Management Plan where appropriate.

In establishing need for the special variation, the relevant IP&R documents should canvass alternatives to the rate rise. In demonstrating this need councils must indicate the financial impact in their Long-Term Financial Plan applying the following two scenarios:^a

- Baseline scenario: General Fund revenue and expenditure forecasts which reflect the business as usual model, and exclude the special variation, and
- Special variation scenario: the result of implementing the special variation in full is shown and reflected in the General Fund revenue forecast with the additional expenditure levels intended to be funded by the special variation.

^a OLG, IP&R Manual for Local Government "Planning a Sustainable Future", March 2013, p 71

The IP&R documents and the council's application should provide evidence to establish the community need/desire for service levels/project and limited council resourcing alternatives. Evidence could also include analysis of council's financial sustainability conducted by Government agencies.

In assessing this criterion, IPART will also consider whether and to what extent a council has decided not to apply the full percentage increases available to it in one or more previous years under section 511 of the *Local Government Act*. If a council has a large amount of revenue yet to be caught up over the next several years, it should explain in its application how that impacts on its need for the special variation.

Criterion 2: Community awareness

Evidence that the community is aware of the need for and extent of a rate rise. The Delivery Program and Long-Term Financial Plan should clearly set out the extent of the General Fund rate rise under the special variation. In particular, councils need to communicate the **full cumulative increase** of the proposed SV in percentage terms, and the total increase in dollar terms for the average ratepayer, by rating category. Council should include an overview of its ongoing efficiency measures and briefly discuss its progress against these measures, in its explanation of the need for the proposed SV. Council's community engagement strategy for the special variation must demonstrate an appropriate variety of engagement methods to ensure community awareness and input occur. The IPART fact sheet includes guidance to councils on the community awareness and engagement criterion for special variations.^b

Criterion 3: Impact on ratepayers is reasonable

The impact on affected ratepayers must be reasonable, having regard to the current rate levels, existing ratepayer base and the proposed purpose of the variation. The council's Delivery Program and Long-Term Financial Plan should:

- clearly show the impact of any rate rises upon the community
- include the council's consideration of the community's capacity and willingness to pay rates
- establish that the proposed rate increases are affordable having regard to the community's capacity to pay.

In assessing the impact, IPART may also consider:

- Socio-Economic Indexes for Areas (SEIFA) data for the council area
- Whether and to what extent a council has decided not to apply the full percentage increases available to it in one or more previous years under section 511 of the *Local Government Act*.

^b See section 4 of IPART's [2026-27 guidance booklet](#).

Criterion 4: IP&R documents are exhibited

The relevant IP&R documents^c must be exhibited (where required), approved and adopted by the council before the council applies to IPART for a special variation to its general income. We expect that councils will hold an extraordinary meeting if required to adopt the relevant IP&R documents before the deadline for special variation applications.

Criterion 5: Productivity improvements and cost containment strategies

The IP&R documents or the council's application must explain and quantify the productivity improvements and cost containment strategies the council has realised in past years and plans to realise over the proposed special variation period.

Councils should present their productivity improvements and cost containment strategies in the context of ongoing efficiency measures and indicate if the estimated financial impact of the ongoing efficiency measures have been incorporated in the council's Long-Term Financial Plan.

Criterion 6: Any other matter that IPART considers relevant

Any other matter that IPART considers relevant.

The criteria for all types of special variation are the same. However, the magnitude or extent of evidence required for assessment of the criteria is a matter for IPART.

^c The relevant documents are the Community Strategic Plan, Delivery Program, and Long-Term Financial Plan and where applicable, Asset Management Plan. Of these, the Community Strategic Plan and Delivery Program require (if amended), public exhibition for 28 days. It would also be expected that the Long-Term Financial Plan (General Fund) be posted on the council's web site.

Appendix B 

Projected revenue, expenses
and operating balance

B

As a condition of IPART's approval, the council is to report until 2034-35 against its proposed SV expenditure and projected revenue, expenses and operating balance as set out in its Long-Term Financial Plan (see Table B.1 and Table B.2). It also needs to report on its progress against future productivity improvements and cost containment strategies that it set out in its application and as summarised below.

Revenues and operating results in the annual accounts are reported both inclusive and exclusive of capital grants and contributions. To isolate ongoing trends in operating revenues and expenses, our analysis of the council's operating account in the body of this report excludes capital grants and contributions.

Productivity improvements and cost containment strategies

Our analysis of the council's future productivity and cost containment can be found in Chapter 8 of this report.

As set out in the council's response in section 7.3(a) of its SV application Part B, its upcoming scheduled service reviews included:

- looking for a new provider to implement a single streamlined location-based mapping data system for assets, expected to generate in excess of \$100,000 per annum in efficiencies from moving to a single data platform
- examining a proposal to restructure its Microsoft licensing arrangements, which is expected to generate a one-off savings of up to \$100,000.

It also included the following scheduled service reviews which focus on productivity gains from process improvements for:

- road maintenance work requests
- a more efficient small road reconstruction design service
- the planning amendments process – streamlining the service to improve issues around the planning portal, payment process, and GIS mapping through to gazettal stage
- property sale notification of new ownership
- identification and management of developer application and subdivision easements
- the council's procurement process
- works management mapping for treatment plants
- online time sheets for on-field workers
- records management improvements for dual water audits
- replacing PDF documents with online forms to automate forms processing
- increased AI use to provide more time for planners to undertake development assessment
- water audit improvements to enhance asset revaluation process.

Table B.1 Long-Term Financial Plan – Summary of projected operating statement for Ballina Shire Council under its proposed SV application (\$'000)

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Total revenue	153,047	126,057	130,628	140,224	143,936	145,269	150,021	155,080	159,874	164,957
Total expenses	108,678	113,149	116,940	120,532	122,703	126,694	130,666	134,004	138,052	141,747
Operating result from continuing operations	44,369	12,908	13,688	19,692	21,233	18,575	19,355	21,076	21,822	23,210
Net operating result before capital grants and contributions	-2,459	-1,914	-1,265	349	1,324	1,616	1,949	3,214	3,503	4,422
Cumulative net operating result before capital grants and contributions	-2,459	-4,373	-5,638	-5,289	-3,965	-2,349	-400	2,814	6,317	10,739

Note: Numbers may not add due to rounding.

Source: Ballina Shire Council, [Application Part A](#), Worksheet 10 and IPART calculations.

Table B.2 Proposed program – summary of projected expenditure plan for Ballina Shire Council under its proposed SV application (\$'000)

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Expenditure										
Healthy Waterways Program	45	100	105	110	114	118	122	125	128	131
Biodiversity Strategy Implementation	45	100	100	100	103	106	109	112	115	118
Roads Operations and Maintenance	53	54	163	198	236	277	320	395	473	559
Stormwater Operations and Maintenance	10	90	93	196	202	209	216	221	227	233
Open Spaces Operations and Maintenance	100	140	280	324	335	346	357	366	375	384
Facilities Operations and Maintenance	45	100	120	140	145	150	155	159	163	167
Crime Prevention Programs including CCTV	50	102	105	108	111	114	117	121	125	129
Capital Expenditure (Asset Renewals)										
Open Spaces	50	200	300	310	320	330	341	350	359	368
Sports Fields	100	200	300	500	516	533	550	564	578	592
Roads	150	300	475	550	568	586	605	620	636	652
Footpaths and Ancillary Transport	-	50	150	210	217	224	231	237	243	249
Community Facilities	80	160	300	750	774	799	825	846	867	889
Stormwater	100	200	375	550	568	586	605	620	636	652

Note: Numbers may not add due to rounding.

Source: Ballina Shire Council, [Application Part A](#), Worksheet 8 and IPART calculations.

Appendix C >>

Results of IPART's public
consultation feedback form



As part of our stakeholder engagement, we published a survey-style feedback form that asked respondents 15 questions relating to:

- support or opposition to the council's SV application
- views on the affordability of the proposed SV
- awareness of the proposed SV
- views on the council's past and proposed cost management strategies.

We accepted responses for 3 weeks from 17 February 2026 to 9 March 2026.

We received 16 responses on Ballina Shire Council's SV application.

A summary of the results is also available in Chapter 3. This appendix provides the results for questions about affordability, awareness of the SV, and council's past and proposed cost management strategies. It also provides the breakdown of the categories of ratepayers that responded.

We note that while this was a survey-style feedback form, it was not a statistically representative survey. Respondents were able to self-select to provide feedback and the results may not be representative of the whole community's views.

Table C.1 Responses to reasons that oppose the proposed rate increase

Reasons for opposing the proposed rate increase	Number of responses	Percentage of responses
Cost of living pressures are too high to afford a rate increase	12	86%
The council has not been effectively managing its budget	10	71%
The council is not effectively managing its infrastructure	9	64%
I disagree with the purpose of the proposed rate increase	8	57%
I disagree with the size of the proposed rate increase	12	86%
I disagree with the proposed rates structure	6	43%
I have other concerns that are not listed here	3	21%
I have no concerns with the proposed rate increase	0	0%

Note: The total number of responses for each question was 14. The reasons were provided by IPART. The respondents were able to select multiple answers and were not required to respond to this question.

Source: IPART.

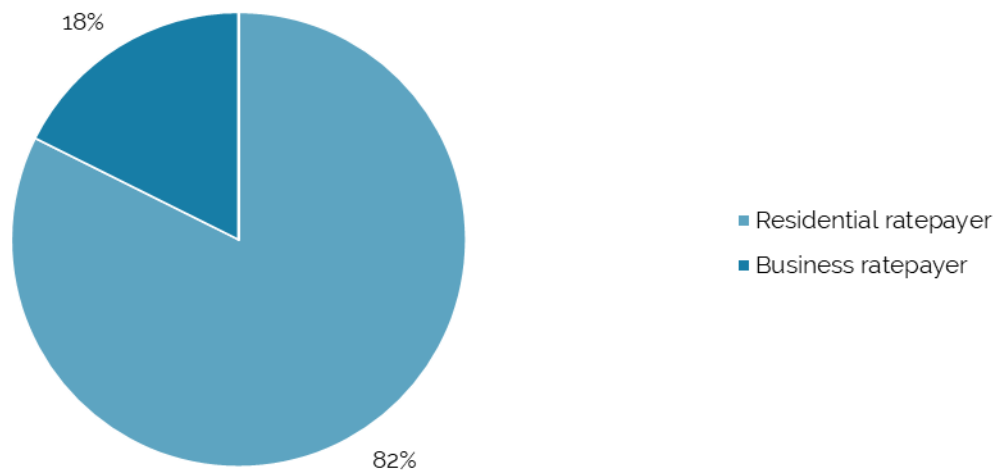
Table C.2 Responses to reasons that support the proposed rate increase

Reasons for supporting the proposed rate increase	Number of responses	Percentage of responses
Current infrastructure needs to be fixed or upgraded with increased funding	4	29%
Current services are inadequate and need more funding	2	14%
I recognize that the council has financial sustainability issues which the funding will help address	1	7%
I agree with the purpose of the special variation	1	7%
I agree with the proposed rates structure	0	0%
I have other reasons for supporting the proposal not listed here	2	14%
I have no reasons to support the proposed rate increase	10	71%

Note: The total number of responses for each question was 14. The reasons were provided by IPART. The respondents were able to select multiple answers and were not required to respond to this question.

Source: IPART.

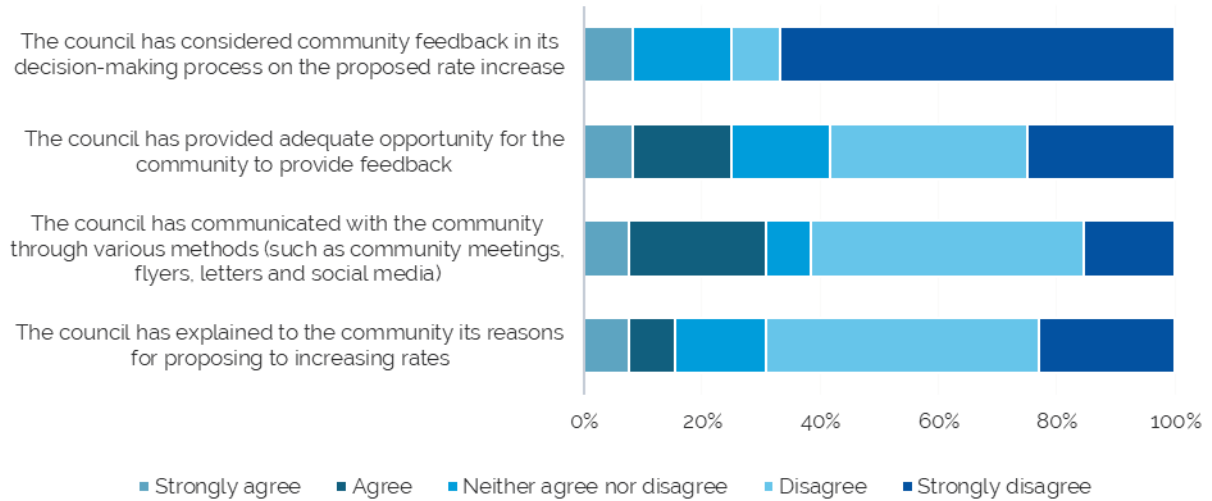
Figure C.1 Respondent ratepayer types



Note: The total number of responses for each question was 14. The numbers in the chart show the number of respondents that selected that response.

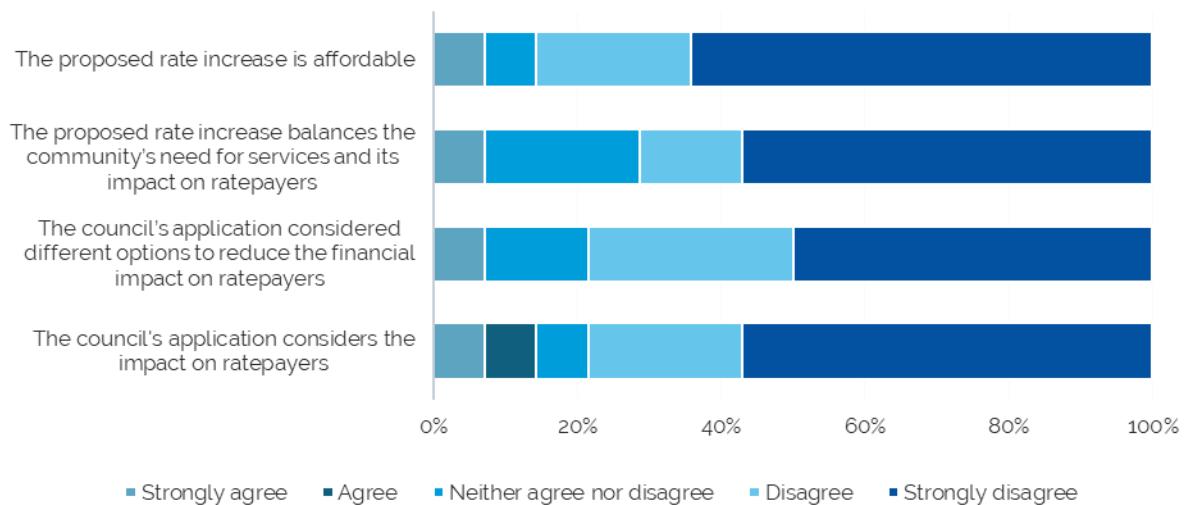
Source: IPART.

Figure C.2 Responses to questions about awareness and understanding of the proposal



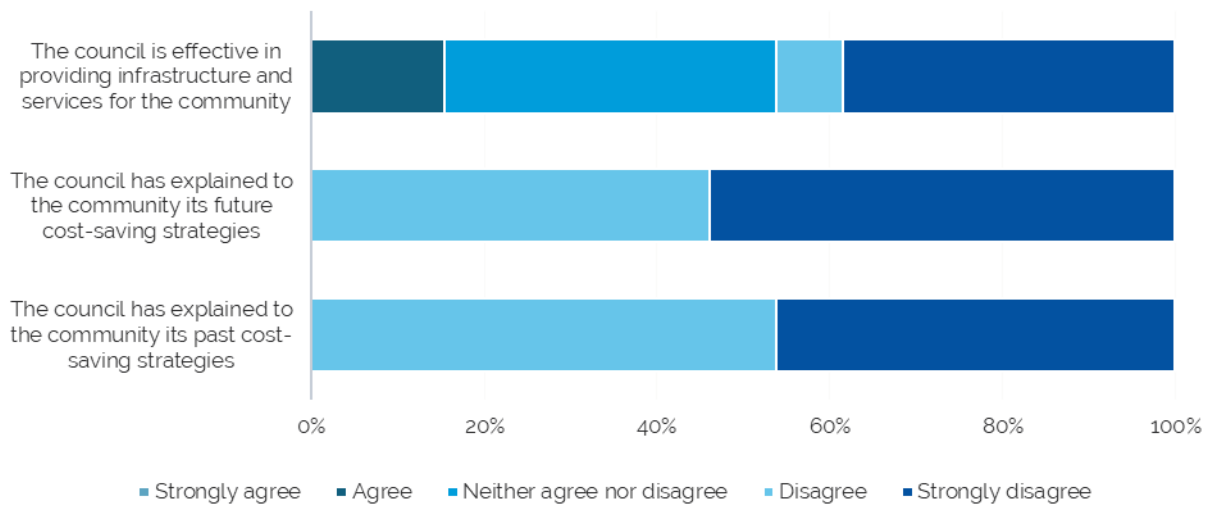
Note: The total number of responses for each question was, on average, 13. The numbers in the chart show the number of respondents that selected that response.
Source: IPART.

Figure C.3 Responses to questions about affordability



Note: The total number of responses for each question was, on average, 14. The numbers in the chart show the number of respondents that selected that response.
Source: IPART.

Figure C.4 Responses to questions about the council's cost-saving strategies



Note: The total number of responses for each question was, on average, 13. The numbers in the chart show the number of respondents that selected that response.
 Source: IPART.

Appendix D 

Glossary



D

Term	Meaning
ABS	Australian Bureau of Statistics
ARIC	Audit Risk and Improvement Committee
ASV	Additional Special Variation . This was a one-off round of special variations of up to 2.5% available to councils in 2022-23 in response to a rate peg that was lower than councils expected in a high inflation environment. Applications were assessed against a special set of criteria developed by the OLG.
Baseline scenario	Shows the impact on the council's operating and infrastructure assets' performance without the proposed SV revenue and expenditure.
Baseline with SV expenditure scenario	Includes the council's full expenses from its proposed SV, without the additional revenue from the proposed SV. This scenario is a guide to the council's financial sustainability if it still went ahead with its full expenditure program included in its application, but could only increase general income by the rate peg percentage.
FTE	Full time equivalent
General income	Income from ordinary rates, special rates and annual charges, other than income from other sources such as special rates and charges for water supply services, sewerage services, waste management services, annual charges for stormwater management services, and annual charges for coastal protection services.
IPART	The Independent Pricing and Regulatory Tribunal of NSW
IP&R	Integrated Planning & Reporting
LGA	Local government area
Local Government Act	<i>Local Government Act 1993</i> (NSW)
LTFP	Long Term Financial Plan
OLG	The Office of Local Government
OLG SV Guidelines	Guidelines for the preparation of an application for a special variation to general income .
OPR	The Operating Performance Ratio (OPR) measures whether a council's income will fund its costs, where expenses and revenue are exclusive of capital grants and contributions, and net of gains/losses on the sale of assets.
PGI	Permissible General Income is the notional general income of a council for the previous year as varied by the percentage (if any) applicable to the council. A council must make rates and charges for a year so as to produce general income of an amount that is lower than the PGI.
Proposed SV scenario	Includes the council's proposed SV revenue and expenditure.
Rate peg	The term 'rate peg' refers to the annual order published by IPART (under delegation from the Minister) in the gazette under s 506 of the <i>Local Government Act 1993</i> .
SEIFA	Socio-Economic Indexes for Areas (SEIFA) is a product developed by the ABS that ranks areas in Australia according to relative socio-economic advantage and disadvantage. The indexes are based on information from the five-yearly Census. It consists of four indexes, the Index of Relative Socio-economic Disadvantage (IRSD), the Index of Relative Socio-economic Advantage and Disadvantage (IRSAD), the Index of Economic Resources (IER), and the Index of Education and Occupation (IEO).
SV or SRV	Special Variation is the percentage by which a council's general income for a specified year may be varied as determined by IPART under delegation from the Minister.

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- ¹ Ballina Shire Council, [SV Community Feedback – Council Report 11 December 2025](#), p 6.
- ² [Local Government Act 1993 \(NSW\), Section 511](#).
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