

**Submission to IPART
With regard to Clarence Valley Councils
Application for Permanent Increases in Minimum Rates**

**Councils Intended Increases in Minimum Rates:
Disproportionately impact the poorer members of the local Community
Further Reduce Local Peoples Capacity to Pay and
Were NOT effectively communicated or discussed with the Community**

There are 26,176 Rateable Properties in the Clarence.

Of these:

2,186 are classified as Farmland (8.35%)

10,018 are Residential Rural and Residential A Coastal Villages (38.27%)

12,495.16 are Residential Urban (Grafton, Maclean, South, Townsend, Yamba, etc.) (47.74%)

And 1,476.84 are classified as Business (5.64%)

Clarence Council have applied to IPART for Increase in the Minimum Rates for Residential Rural and Residential A (38.27%) of Councils Rateable Properties.

Council has decided that Farmland will be exempt from Minimum and/or Base Rate Increases

And the remaining 53.38% (Residential and Business) will be subject to Base Rate Increases from 2016/17 to 2020/21 of:

**\$350 to \$480 for Residential B and C and
\$390 to \$480 for Residential E.**

**\$390 to \$480 for Business E and F and
\$340 to \$480 for Business (general) B, C, and D.**

Council proposes to leave Farmland Base Rates at \$330.

Councils Proposed Base and Minimum Residential Rates are fast approaching 50% of the Total Residential Rates.

The Linked:

'Guidelines for the Preparation of an Application to Increase Minimum Rates above the Statutory Limit', November 2017

From the Office of Local Government explicitly states on Page 9:

"Under a structure with minimum rates, the ad valorem amount is calculated and then compared with the minimum amount, and the ratepayer is charged the greater amount.

Where a council adopts a minimum rate for a particular category or sub-category, all ratepayers within that category or sub-category will pay at least that minimum amount regardless of their land value.

Therefore, in most cases the use of minimum rates will impact ratepayers with relatively lower land values."

[olg.nsw.gov.au/sites/default/files/OLG%20-%20Minimum%20Rates%20Guidelines_0.pdf](https://www.olg.nsw.gov.au/sites/default/files/OLG%20-%20Minimum%20Rates%20Guidelines_0.pdf)

As mentioned:

Clarence Valley Council has applied for Permanent 26% Minimum Rates Increases in both Residential Rural and Residential A Coastal Villages.

As IPART are aware, the Clarence Valley Local Government Area is characterised by:

High (and growing) Unemployment,

The 6th Highest, and 2nd fastest growing, Youth Unemployment Rate in Australia (Brotherhood of St Laurence Report attached),

A disproportionately high number of older residents many of whom depend on the age pension (approximately 1 in 5),

Relatively Low Incomes, Educational Attainments, and SEIFA scores.

To refer to Our Local Government Area as disadvantaged is an understatement.

The Australian Bureau of Statistics, 2016 Census Quick Stats, site states:

“In Clarence Valley (A) (Local Government Areas), 30.6% of households had a weekly household income of less than \$650 and 5.2% of households had a weekly income of more than \$3000.”

censusdata.abs.gov.au/census_services/getproduct/census/2016/quickstat/LGA11730?opendocument

On the same page, the ABS notes the following percentages:

“<\$650 Gross Weekly Household Income:

Clarence Valley: 30.6%

NSW: 19.7%

Australia: 20%

>\$3,000 Gross Weekly Household Income:

Clarence Valley: 5.2%

NSW: 18.7%

Australia: 16.4%”

Approximately:

1 in 3 of Our Valleys Homes exist on <\$650 Gross Weekly

Which is Much Higher than the rest of Australia or NSW

And

1 in 20 Live on More than \$3,000 Gross Weekly Income

Which is Much Lower than the rest of Australia or NSW.

Not even close to the standard normal distributions the ABS shows for NSW and Australia for the same index.

CLARENCE VALLEY COUNCIL’S RESPONSE:

Page 60 of Attachment B CVC's Application To IPART:

"To address the issue of areas of high property values being forced to pay substantially more than those areas with lower property values with the proposed SRV, Council in rating sub categories with minimum rates has resolved to apply the SRV increase to those on minimum rates."

Page 73 of Attachment B CVC's Application To IPART:

"There is no impact on the number of ratepayers paying the minimum rate when the minimum rate is adjusted by the 8% SRV from \$514 to \$555 in 2018/19. In 2018/19 of the 7,779 properties within the Residential "Outside Town Areas" sub category 1,674 (21.5%) are paying the minimum rate under both the base case and proposed SRV options.

Of the 2,239 properties within the Residential A – "Coastal Villages" sub category 314 (14%) are paying the minimum rate under both the base case and proposed SRV options.

To maintain consistency with the rating structure, taking into account the number of ratepayers on the minimum rate, Council will need to increase the minimum rate to the same extent of the SRV subject of this application.

This is to ensure a contribution to the proposed rate increase from those ratepayers and to reduce otherwise the increase that would apply to ratepayers with land values greater then the land value that exceeds the minimum rate.

If Council did not do this, the proposed increase would be skewed towards ratepayers with higher land values."

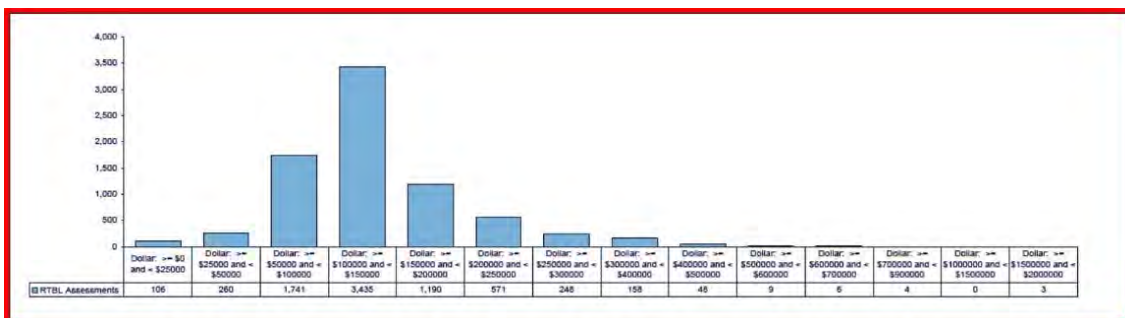
In a Local Government Area where the overwhelming majority of Local People are significantly poorer than the rest of Australia:

Council's primary concern, as stated by Council, is that without 26% Minimum Rate Rise Increases on 10,018 Properties (38.27% of the total) is:

"If Council did not do this, the proposed increase would be skewed towards ratepayers with higher land values."

Councils 'solution' being to skew the percentage increases towards ratepayers with lower land values.

The following graph shows the Land Valuation Ranges for Councils Residential "Outside Town Areas" of Ashby, Brushgrove, Chatsworth, Copmanhurst, Coutts Crossing, Cowper, Eatonsville, Glenreagh, Gulmarrad, Harwood, Illarwill, Lawrence, Palmers Island, Seelands, Swan Creek, Tucabia, Tyndale, Ulmarra, Waterview, and Woombah.



The Graph, from Page 120 of Councils current Delivery Program and Operational Plan, clearly shows where Most of the Properties with the relatively lower land values are situated in the distribution.

2016/17 Rate Structure		106	260	1,741	3,435	1,190	571	248	158	48	9	5	4	0	3
Land Value	\$	25,000	\$ 27,300	\$ 75,000	\$ 115,000	\$ 175,000	\$ 225,000	\$ 275,000	\$ 350,000	\$ 450,000	\$ 550,000	\$ 650,000	\$ 850,000	\$ 1,250,000	\$ 1,750,000
Minimum	\$	306.00													
Rate in \$		0.0062316													
2016/17 Rate Levy	\$	157.79	\$ 233.69	\$ 467.37	\$ 778.92	\$ 1,090.59	\$ 1,402.11	\$ 1,713.69	\$ 2,181.06	\$ 2,804.22	\$ 3,427.38	\$ 4,050.54	\$ 5,236.28	\$ 7,789.50	\$ 10,905.30
Min Land Value	\$1,159	\$ 306.00	\$ 306.00	\$ 306.00											
Rate Levy Based on 1.3% Rate Inc. for 2017-18															
Rate in \$		0.0096324													
Minimum	\$	314.00	\$ 314.00	\$ 314.00											
Min Land Value	\$0,774														
\$ Increase	\$	8.00	\$ 8.00	\$ 8.00	\$ 71.33	\$ 98.63	\$ 118.07	\$ 136.39	\$ 195.22	\$ 236.14	\$ 283.06	\$ 369.98	\$ 423.82	\$ 711.50	\$ 936.50
% increase		1.28%	1.28%	1.28%	9.13%	9.13%	9.13%	9.13%	9.13%	9.13%	9.13%	9.13%	9.13%	9.13%	9.13%
\$ Increase per week	\$	0.12	\$ 0.12	\$ 0.12	\$ 1.37	\$ 1.92	\$ 2.46	\$ 2.82	\$ 3.83	\$ 4.93	\$ 6.02	\$ 7.42	\$ 9.30	\$ 13.65	\$ 19.15
Rate Levy Based on 8% SRV for 2018-19															
Rate in \$		0.0096324													
Minimum	\$	334.00	\$ 334.00	\$ 334.00											
Min Land Value	\$0,792														
\$ Increase	\$	40.00	\$ 40.00	\$ 40.00	\$ 26.65	\$ 78.31	\$ 101.97	\$ 124.63	\$ 136.62	\$ 203.94	\$ 243.26	\$ 294.38	\$ 385.22	\$ 566.50	\$ 798.10
% increase		7.78%	7.78%	7.78%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
\$ Increase per week	\$	0.77	\$ 0.77	\$ 0.77	\$ 1.09	\$ 1.39	\$ 1.96	\$ 2.46	\$ 3.05	\$ 3.92	\$ 4.79	\$ 5.67	\$ 7.41	\$ 10.89	\$ 19.25
Rate Levy Based on 8% SRV for 2019-20															
Rate in \$		0.0096324													
Minimum	\$	398.00	\$ 398.00	\$ 398.00											
Min Land Value	\$0,584														
\$ Increase	\$	44.00	\$ 44.00	\$ 44.00	\$ 51.24	\$ 83.73	\$ 110.33	\$ 134.72	\$ 171.47	\$ 220.46	\$ 269.45	\$ 318.44	\$ 416.42	\$ 602.38	\$ 837.33
% increase		7.9%	7.9%	7.9%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%
\$ Increase per week	\$	0.82	\$ 0.82	\$ 0.82	\$ 1.18	\$ 1.62	\$ 2.12	\$ 2.59	\$ 3.30	\$ 4.24	\$ 5.18	\$ 6.12	\$ 8.01	\$ 11.78	\$ 16.48
Rate Levy Based on 8% SRV for 2020-21															
Rate in \$		0.0073338													
Minimum	\$	467.00	\$ 467.00	\$ 467.00											
Min Land Value	\$0,683														
\$ Increase	\$	47.00	\$ 47.00	\$ 47.00	\$ 66.04	\$ 92.45	\$ 118.87	\$ 145.28	\$ 184.91	\$ 237.74	\$ 290.57	\$ 343.40	\$ 449.58	\$ 680.38	\$ 924.71
% increase		7.85%	7.85%	7.85%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
\$ Increase per week	\$	0.90	\$ 0.90	\$ 0.90	\$ 1.27	\$ 1.78	\$ 2.29	\$ 2.79	\$ 3.58	\$ 4.57	\$ 5.59	\$ 6.60	\$ 8.64	\$ 12.70	\$ 17.78
Total 5 year increase 2020/21 compared to 2016/17															
\$ Increase	\$	129.00	\$ 128.00	\$ 129.00	\$ 111.78	\$ 127.89	\$ 203.00	\$ 348.11	\$ 313.77	\$ 403.99	\$ 496.21	\$ 586.43	\$ 796.87	\$ 1,127.73	\$ 1,778.82
% increase		27.5%	27.5%	27.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%	14.5%

The Table Council has attached to the graph, clearly shows the percentage increases from 2016/17 to 2020/21 being disproportionately borne by People living on properties with lower land values.

In the above Table for Residential Outside Town Areas:

The 3 lowest valued property columns have Minimum Rates and Council wishes to Increase those Minimum Rates for those 3 Columns From \$506 in Financial Year 2016/17 to \$645 for Financial Year 2020/21.

There are 2,107 Properties in the 3 lowest rated columns and 5,672 Properties in ALL other columns for this Category.

In the current Financial Year, 2017/18:

Those lower rated 3 columns will pay Increases of 1.58%

While the other 11 columns will ALL have 9.13% Decreases.

Councils Totals from Financial Years 2016/17 to 2020/21:

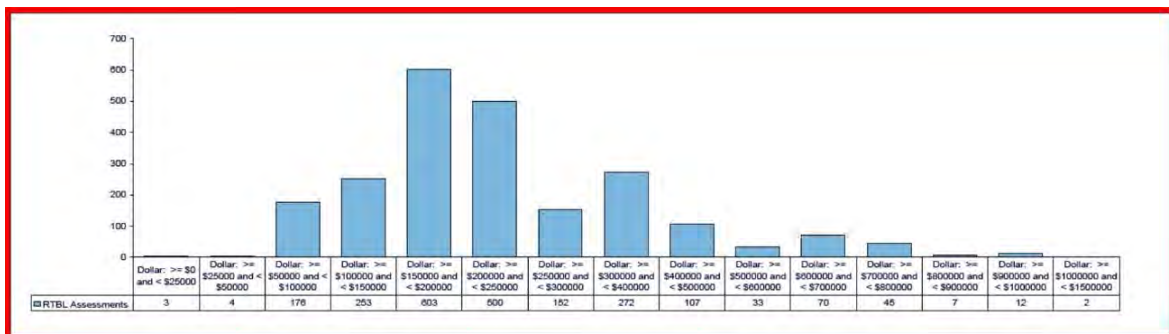
Show Total Increases of 27.5% for the Lowest 3 Columns and

Total Increases of 14.5% for ALL other Columns.

Council are also applying for Permanent 26% Minimum Rates Increase

For Residential A: Angourie, Brooms Head, Diggers Camp, Iluka, Minnie Water, Sandon River, Wooli, and Wooloweyah.

Page 121 of Councils current Delivery Program and Operational Plan, clearly shows another skewed distribution with most properties located towards the lower value end of the graph:



The table Council has attached to the graph, clearly shows the percentage increases from 2016/17 to 2020/21 being disproportionately borne by People living on properties with lower land values.

2016/17 Rate Structure	3	4	176	153	659	200	152	271	107	33	70	40	7	12	2
Land Value	\$ 25,000	\$ 27,500	\$ 75,000	\$ 125,000	\$ 175,000	\$ 225,000	\$ 275,000	\$ 350,000	\$ 450,000	\$ 550,000	\$ 650,000	\$ 750,000	\$ 850,000	\$ 950,000	\$ 1,250,000
2016/17 Rate Structure															
Minimum	\$ 305.00														
Rate in \$	0.0044508														
2016/17 Rate Levy	\$ 113.27	\$ 126.91	\$ 333.81	\$ 356.33	\$ 778.88	\$ 1,001.43	\$ 1,221.87	\$ 1,557.78	\$ 2,062.86	\$ 2,447.94	\$ 2,893.02	\$ 3,338.10	\$ 3,783.18	\$ 3,783.18	\$ 5,563.20
Min Land Value	113,687	\$ 506.00	\$ 506.00	\$ 506.00											
Rate Levy Based on 1.5% Rate Peg for 2017-18															
Rate in \$	0.0038879	\$ 92.30	\$ 138.30	\$ 276.59	\$ 460.99	\$ 643.38	\$ 829.78	\$ 1,054.17	\$ 1,290.77	\$ 1,639.36	\$ 2,028.23	\$ 2,397.14	\$ 2,765.93	\$ 3,134.72	\$ 4,609.88
Minimum	\$ 514.00	\$ 514.00	\$ 514.00	\$ 514.00											
Min Land Value	139,873														
\$ increase	\$ 8.00	\$ 8.00	\$ 8.00	\$ 42.15	\$ 183.31	\$ 171.85	\$ 206.30	\$ 287.02	\$ 348.41	\$ 419.60	\$ 491.89	\$ 572.18	\$ 648.47	\$ 648.47	\$ 913.63
% increase	1.26%	1.26%	1.26%	7.61%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%
\$ increase per week	\$ 0.13	\$ 0.13	\$ 0.13	\$ 0.81	\$ 1.97	\$ 3.90	\$ 4.03	\$ 3.13	\$ 6.90	\$ 8.07	\$ 9.34	\$ 11.00	\$ 12.47	\$ 12.47	\$ 18.34
Rate Levy Based on 8% SRV for 2019-20															
Rate in \$	0.0039880	\$ 98.38	\$ 148.38	\$ 298.73	\$ 497.88	\$ 697.03	\$ 896.18	\$ 1,095.33	\$ 1,294.48	\$ 1,792.37	\$ 2,190.26	\$ 2,588.95	\$ 2,987.25	\$ 3,383.55	\$ 4,978.75
Minimum	\$ 334.00	\$ 334.00	\$ 334.00	\$ 334.00											
Min Land Value	139,842														
\$ increase	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 51.64	\$ 64.40	\$ 81.15	\$ 103.28	\$ 122.80	\$ 162.31	\$ 191.82	\$ 221.83	\$ 250.84	\$ 250.84	\$ 366.88
% increase	7.75%	7.75%	7.75%	7.75%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
\$ increase per week	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.99	\$ 1.28	\$ 1.36	\$ 1.99	\$ 2.33	\$ 3.12	\$ 3.69	\$ 4.26	\$ 4.82	\$ 4.82	\$ 7.09
Rate Levy Based on 8% SRV for 2019-20															
Rate in \$	0.0048020	\$ 107.33	\$ 161.33	\$ 322.63	\$ 537.73	\$ 752.83	\$ 967.93	\$ 1,183.03	\$ 1,503.70	\$ 1,924.30	\$ 2,345.00	\$ 2,766.30	\$ 3,226.50	\$ 3,636.70	\$ 5,177.50
Minimum	\$ 358.00	\$ 358.00	\$ 358.00	\$ 358.00											
Min Land Value	139,238														
\$ increase	\$ 44.00	\$ 44.00	\$ 44.00	\$ 44.00	\$ 53.81	\$ 71.78	\$ 87.73	\$ 111.83	\$ 143.33	\$ 175.43	\$ 207.83	\$ 239.23	\$ 271.13	\$ 271.13	\$ 388.73
% increase	7.5%	7.5%	7.5%	7.5%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%	8.01%
\$ increase per week	\$ 0.83	\$ 0.83	\$ 0.83	\$ 0.83	\$ 1.07	\$ 1.38	\$ 1.89	\$ 2.15	\$ 2.76	\$ 3.37	\$ 3.99	\$ 4.60	\$ 5.21	\$ 5.21	\$ 7.67
Rate Levy Based on 8% SRV for 2020-21															
Rate in \$	0.0046460	\$ 116.13	\$ 174.13	\$ 348.43	\$ 580.73	\$ 813.03	\$ 1,045.33	\$ 1,277.63	\$ 1,626.10	\$ 2,080.70	\$ 2,535.30	\$ 3,019.90	\$ 3,484.50	\$ 3,949.10	\$ 5,607.30
Minimum	\$ 647.00	\$ 647.00	\$ 647.00	\$ 647.00											
Min Land Value	139,260														
\$ increase	\$ 47.00	\$ 47.00	\$ 47.00	\$ 47.00	\$ 69.20	\$ 77.40	\$ 84.80	\$ 120.40	\$ 154.89	\$ 189.33	\$ 223.60	\$ 258.00	\$ 291.40	\$ 291.40	\$ 490.00
% increase	7.86%	7.86%	7.86%	7.86%	8.50%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%	8.90%
\$ increase per week	\$ 0.90	\$ 0.90	\$ 0.90	\$ 0.90	\$ 1.16	\$ 1.49	\$ 1.82	\$ 2.32	\$ 2.90	\$ 3.84	\$ 4.90	\$ 5.96	\$ 7.62	\$ 7.62	\$ 8.27
Total \$ year increase 2020/21 compared to 2016/17															
\$ increase	\$ 139.00	\$ 139.00	\$ 139.00	\$ 645.00	\$ 778.88	\$ 43.92	\$ 33.68	\$ 68.32	\$ 87.84	\$ 107.36	\$ 126.88	\$ 146.40	\$ 165.92	\$ 165.92	\$ 244.00
% increase	27.5%	27.5%	27.5%	115.5%	100.0%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%

The Residential A Table includes the Addition of An Extra Minimum Rate for Column 4 in the current financial year (2017/18).

I am Not aware of IPART having given Clarence Council Approval for an Extra Minimum Rate in this Financial Year which, according to Councils Table, has been accompanied by a decrease in the Rate per \$ amount of 0.0044508 in Financial Year 2016/17 to a Rate per \$ amount of 0.0036879 in the current Financial Year 2017/18.

This decrease in the Rate per \$ amount appears to be greater than the decrease expected by the removal of the Temporary 6.5% SRV IPART allowed Council for Financial Year 2016/17.

While I appreciate that IPART only determine the Total Amount of Rates Council collects and that the distribution or allocation of how and where within the Local Government Area is at Councils discretion:

I would like to Publicly note that numerous requests (across many months) to Council, with regard to Councils proposed changes in the collection of Rates

across Councils various categories about where the bulk of the extra Rates will come from if Council is successful in its application for Increases in Minimum Rates, have either been ignored or dismissed with semantic games and pedantry.

Page 2 of IPARTS May 2016 Determination with regard to Clarence Valley Councils 37% Permanent SRV Increase in Rates and Minimum Rates states:

“As part of its application the council also sought to increase the minimum amount of the rate, above the statutory limit (\$506) in 2016-17.

This mirrors its proposal to apply the same 6.5% special variation increase in general income in each year to the minimum amounts of its ordinary rates, until 2020-21.

After assessing the council’s minimum rate application, and based on our decision above on the council’s special variation application, we have decided not to approve the requested minimum amounts under section 548(3) of the Act.

However, the council may increase minimum rates by 1.8% i.e., the rate peg increase available to all NSW councils.

This decision avoids a situation where the minimum rate would have been permanently increased above the statutory minimum, while the approved special variation is only a temporary increase.”

The changes referred to for Residential A for Financial Year 2017/18 (the addition of another Column of Minimum Rates and reductions in the Rate per \$), according to Councils Table, result in:

Increases of 1.58% for the lowest rated 3 columns (183 Properties),
Decreases of 7.61% for the following column which now shows a new Minimum Rate (253 Properties) and
Decreases of 17.14% for the remaining 11 columns (1,803 Properties).

Council claims the Total Percentage Change for Residential A

From 2016/17 to 2020/21 as:

Increases of 27.5% for the 3 lowest valued Property Columns,

An Increase of 115.9% for Column 4 (???)

A Decrease of 100% for Column 5 (???), and

Increases of 4.4% for the remaining 10 Columns with the highest land values.

Councils claims that:

“To maintain consistency with the rating structure, taking into account the number of ratepayers on the minimum rate, Council will need to increase the minimum rate to the same extent of the SRV subject of this application.

This is to ensure a contribution to the proposed rate increase from those ratepayers and to reduce otherwise the increase that would apply to ratepayers with land values greater then the land value that exceeds the minimum rate.

If Council did not do this, the proposed increase would be skewed towards ratepayers with higher land values.”

Does Not appear to be supported by Councils own Tables.

While the final sentence that:

“If Council did not do this, the proposed increase would be skewed towards ratepayers with higher land values” holds some degree of accuracy, the rest of the claim is Not supported.

While Councils words may attempt to mirror those of a latter day Robin Hood,

The reality is far more akin to something the Sherriff of Nottingham would have dreamed up.

There is a high correlation between Peoples Incomes and the Unimproved Land Value of their Properties.

The impact of slugging those in the poorest Properties More to support those in the wealthiest is one of the reasons the Office of Local Government noted:

In most cases the use of minimum rates will impact ratepayers with relatively lower land values.”

[REDACTED] [.olg.nsw.gov.au/sites/default/files/OLG%20-%20Minimum%20Rates%20Guidelines_0.pdf](https://www.olg.nsw.gov.au/sites/default/files/OLG%20-%20Minimum%20Rates%20Guidelines_0.pdf)

It is possible that some of the People living on higher valued Properties may be asset rich but capital poor.

A family may have bought their home long before their land values increased and may now find themselves dependent on the Age Pension.

If Council were genuine in their concern for People in that situation, it is within Councils power to reduce pensioners Rates beyond the State rebate and bring them back in line with what Council are proposing with their current ‘solution’.

It should also not go unnoticed that People who are asset rich but capital poor do have the option of exchanging their now highly prized Property through either sale or other options.

It should also be noted that eventually older people (myself included) either die or move to retirement homes etc. and at that time, the only people who can afford those expensive properties are very wealthy people.

It is also worth noting that there exists a common perception that:

Some of the People doing their best to Increase Both Rates and Minimum Rates

Live on some of the most expensive property in the Local Government Area.

[REDACTED] IPART helpfully advised on the differences between Base and Minimum Rates and added that Council does Not require IPART’s approval for Any Increases in Councils Base Rates. That advice was received in a telephone discussion in the week before Easter **[REDACTED]**.

An unfortunate situation from my point of view, as Council are proposing to increase Base Rates on ALL other Categories apart from the 2 Residential Categories already mentioned and Farmland Rates.

The following Table showing Councils Rating Proposals for Yamba until 2020/21 shows Increased Base Rates and an extremely disproportionate levelling of the Rates Increases from 2016/17 to 2020/21:

Land Value	1A	10A	400	903	807	501.58	230	218	237	135	27	36	7	4	36	8	2
2016/17 Rate Structure																	
Base Amount	\$ 350.00																
Rate to \$	0.0042695																
2016/17 Rate Levy	\$ 457.26	\$ 510.89	\$ 871.79	\$ 886.51	\$ 1,000.84	\$ 1,315.38	\$ 1,529.89	\$ 1,851.86	\$ 2,200.75	\$ 2,709.78	\$ 3,136.83	\$ 3,567.89	\$ 3,996.83	\$ 4,425.98	\$ 5,713.13	\$ 7,858.39	\$ 8,931.00
Rate Levy Based on 1.5% Rate Peg for 2017-18																	
Rate in \$	\$ 465.64	\$ 508.46	\$ 836.81	\$ 808.19	\$ 879.46	\$ 1,150.74	\$ 1,322.01	\$ 1,578.81	\$ 1,821.48	\$ 2,264.01	\$ 2,406.58	\$ 2,949.13	\$ 3,281.68	\$ 3,634.23	\$ 4,863.85	\$ 6,374.63	\$ 7,231.80
Base Amount	\$ 390.00																
% Increase	\$ 8.38	\$ 2.44	\$ 34.88	\$ 78.13	\$ 121.38	\$ 164.63	\$ 207.88	\$ 272.75	\$ 399.25	\$ 445.75	\$ 532.25	\$ 618.75	\$ 705.25	\$ 791.75	\$ 1,051.25	\$ 1,483.75	\$ 1,700.00
% Increase	1.83%	-0.48%	-5.19%	-8.81%	-11.03%	-12.52%	-13.59%	-14.79%	-15.79%	-16.49%	-18.96%	-17.34%	-17.64%	-17.89%	-18.40%	-18.88%	-18.03%
\$ Increase per week	\$ 0.16	\$ 0.05	\$ 0.87	\$ 1.50	\$ 2.33	\$ 3.17	\$ 4.00	\$ 5.21	\$ 6.91	\$ 8.37	\$ 10.34	\$ 11.90	\$ 13.98	\$ 15.23	\$ 20.22	\$ 28.53	\$ 32.89
Rate Levy Based on 1% SRV for 2018-19																	
Rate in \$	\$ 511.30	\$ 557.25	\$ 894.31	\$ 877.51	\$ 1,060.52	\$ 1,243.52	\$ 1,426.53	\$ 1,701.04	\$ 2,067.05	\$ 2,433.06	\$ 2,799.07	\$ 3,165.08	\$ 3,531.09	\$ 3,897.10	\$ 4,995.13	\$ 6,825.16	\$ 7,743.20
Base Amount	\$ 420.00																
% Increase	\$ 45.87	\$ 48.80	\$ 57.59	\$ 69.33	\$ 81.05	\$ 92.78	\$ 104.52	\$ 122.11	\$ 145.57	\$ 189.05	\$ 192.48	\$ 215.95	\$ 259.41	\$ 262.87	\$ 353.25	\$ 450.55	\$ 568.20
% Increase	9.25%	9.80%	9.64%	8.58%	8.25%	8.09%	7.91%	7.79%	7.59%	7.47%	7.34%	7.32%	7.27%	7.23%	7.15%	7.07%	7.04%
\$ Increase per week	\$ 0.88	\$ 0.94	\$ 1.11	\$ 1.33	\$ 1.58	\$ 1.78	\$ 2.01	\$ 2.35	\$ 2.80	\$ 3.25	\$ 3.70	\$ 4.15	\$ 4.60	\$ 5.06	\$ 6.41	\$ 8.66	\$ 9.79
Rate Levy Based on 1% SRV for 2019-20																	
Rate in \$	\$ 549.19	\$ 598.79	\$ 747.58	\$ 945.96	\$ 1,144.35	\$ 1,342.73	\$ 1,541.12	\$ 1,838.70	\$ 2,235.47	\$ 2,632.24	\$ 3,029.01	\$ 3,425.78	\$ 3,822.55	\$ 4,219.32	\$ 5,409.63	\$ 7,393.48	\$ 8,385.40
Base Amount	\$ 450.00																
% Increase	\$ 37.69	\$ 41.54	\$ 53.87	\$ 68.45	\$ 83.63	\$ 99.23	\$ 114.99	\$ 137.66	\$ 168.42	\$ 199.18	\$ 229.94	\$ 260.70	\$ 291.46	\$ 322.22	\$ 414.30	\$ 560.30	\$ 645.20
% Increase	7.37%	7.45%	7.64%	7.80%	7.90%	7.98%	8.03%	8.09%	8.15%	8.19%	8.21%	8.24%	8.25%	8.27%	8.30%	8.33%	8.34%
\$ Increase per week	\$ 0.72	\$ 0.80	\$ 1.02	\$ 1.32	\$ 1.61	\$ 1.91	\$ 2.20	\$ 2.65	\$ 3.24	\$ 3.83	\$ 4.42	\$ 5.01	\$ 5.61	\$ 6.20	\$ 7.97	\$ 10.93	\$ 12.41
Rate Levy Based on 1% SRV for 2020-21																	
Rate in \$	\$ 587.75	\$ 641.62	\$ 803.24	\$ 1,018.73	\$ 1,234.22	\$ 1,449.71	\$ 1,665.20	\$ 1,980.69	\$ 2,419.47	\$ 2,858.25	\$ 3,297.03	\$ 3,735.81	\$ 4,174.59	\$ 4,613.37	\$ 5,887.75	\$ 8,022.15	\$ 9,088.60
Base Amount	\$ 480.00																
% Increase	\$ 38.35	\$ 42.83	\$ 55.66	\$ 72.76	\$ 89.87	\$ 106.97	\$ 124.08	\$ 149.74	\$ 183.95	\$ 218.16	\$ 252.37	\$ 286.58	\$ 320.79	\$ 354.99	\$ 457.63	\$ 628.67	\$ 714.20
% Increase	7.02%	7.15%	7.45%	7.89%	7.85%	7.87%	7.87%	8.16%	8.23%	8.29%	8.33%	8.37%	8.39%	8.41%	8.48%	8.50%	8.52%
\$ Increase per week	\$ 0.74	\$ 0.82	\$ 1.07	\$ 1.40	\$ 1.73	\$ 2.06	\$ 2.39	\$ 2.93	\$ 3.54	\$ 4.38	\$ 5.22	\$ 6.05	\$ 6.87	\$ 7.69	\$ 9.80	\$ 12.09	\$ 13.73
Total 5 year increase 2020/21 compared to 2016/17																	
% Increase	\$ 130.48	\$ 130.72	\$ 131.45	\$ 132.41	\$ 133.38	\$ 134.34	\$ 135.31	\$ 136.78	\$ 138.69	\$ 140.62	\$ 142.95	\$ 144.48	\$ 146.41	\$ 148.33	\$ 154.13	\$ 163.78	\$ 168.60
% Increase	28.54%	25.59%	18.57%	14.94%	12.12%	10.21%	8.84%	7.39%	6.08%	5.19%	4.54%	4.09%	3.66%	3.35%	2.76%	2.06%	1.89%

On this Table from Page 123 of Councils Delivery Program and Operational Plan that was adopted in November or December of 2017:

Councils Lowest Valued Properties are paying an extra 28.54% between financial years 2016/17 and 2020/21.

Next lowest is being slugged 25.59%

3rd drops to 19.57%

4th to 14.94%

5th to 12.12%

6th to 10.21%

7th to 8.84%

8th to 7.39%

9th to 6.08%

10th to 5.19%

11th to 4.54%

12th to 4.05%

13th to 3.66%

14th to 3.35%

15th to 2.7%

16th to 2.08% and

17th to 1.89%.

An amazing result when there is supposedly a Permanent 26% SRV included.

Yet only 122 Properties, at the very lowest valued end of the market, are paying anywhere near the SRV amount over the 3 years of the SRV Increase

And this Table is meant to show Total increases over a 5 year period.

Makes one wonder why anyone would be concerned about Rate Rises

Or perhaps helps explain why Councils credibility within the local Community is so very low.

As an example:

Item 13.035/17 Was Passed at Councils Ordinary Meeting

On the 27th June 2017, with the full confidence of highly paid senior staff and All but one Councillor (who just happened to twice vote for and twice against the 26% SRV).

Page 70 of 71 from 13.035/17 Attachment C,E,K,M,O, included the following Rate Table for Yamba:

2019 Assessment	18	104	400	503	807	902	250	216	237	135	27	36	7	4	36	9	2
Land Value	\$ 25,000	\$ 37,500	\$ 75,000	\$ 125,000	\$ 175,000	\$ 225,000	\$ 275,000	\$ 350,000	\$ 450,000	\$ 550,000	\$ 650,000	\$ 750,000	\$ 850,000	\$ 950,000	\$ 1,250,000	\$ 1,750,000	\$ 2,000,000
2016/17 Rate Structure																	
Base Amount	\$ 350.00																
Rate in \$	0.0054634																
2016/17 Rate Levy	\$ 487.09	\$ 555.63	\$ 761.26	\$ 1,035.43	\$ 1,309.60	\$ 1,563.77	\$ 1,857.94	\$ 2,269.19	\$ 2,817.53	\$ 3,365.87	\$ 3,914.21	\$ 4,462.55	\$ 5,010.89	\$ 5,559.23	\$ 7,204.25	\$ 9,945.95	\$ 11,316.80
Rate Levy Based on 1.5% Rate Peg for 2017-18																	
Rate in \$	0.0034255	\$ 465.64	\$ 508.46	\$ 636.91	\$ 808.19	\$ 979.46	\$ 1,150.74	\$ 1,322.01	\$ 1,578.93	\$ 1,921.48	\$ 2,264.03	\$ 2,606.58	\$ 2,949.13	\$ 3,291.68	\$ 3,634.23	\$ 4,661.88	\$ 6,374.63
Base Amount	\$ 380.00																
\$ Increase	\$ 21.45	\$ 47.17	\$ 124.34	\$ 227.24	\$ 330.15	\$ 433.05	\$ 535.92	\$ 638.77	\$ 741.67	\$ 844.57	\$ 947.47	\$ 1,050.37	\$ 1,153.27	\$ 1,256.17	\$ 1,359.07	\$ 1,461.97	\$ 1,564.87
% Increase	-4.80%	-8.89%	-16.33%	-21.95%	-25.21%	-27.34%	-28.85%	-30.42%	-31.80%	-32.74%	-33.41%	-33.91%	-34.31%	-34.63%	-35.29%	-35.91%	-36.10%
\$ Increase per week	\$ 0.41	\$ 0.91	\$ 2.39	\$ 4.37	\$ 6.35	\$ 8.33	\$ 10.31	\$ 13.27	\$ 17.23	\$ 21.19	\$ 25.15	\$ 29.10	\$ 33.06	\$ 37.02	\$ 44.89	\$ 68.68	\$ 78.57
Rate Levy Based on 8% SRV for 2018-19																	
Rate in \$	0.0038601	\$ 511.50	\$ 557.25	\$ 694.51	\$ 877.51	\$ 1,060.52	\$ 1,243.52	\$ 1,426.53	\$ 1,701.04	\$ 2,067.05	\$ 2,433.06	\$ 2,799.07	\$ 3,165.08	\$ 3,531.09	\$ 3,897.10	\$ 4,995.13	\$ 7,740.20
Base Amount	\$ 420.00																
\$ Increase	\$ 45.87	\$ 48.80	\$ 57.59	\$ 69.33	\$ 81.05	\$ 92.78	\$ 104.52	\$ 122.11	\$ 145.37	\$ 169.03	\$ 192.49	\$ 215.95	\$ 239.41	\$ 262.87	\$ 333.25	\$ 450.55	\$ 509.20
% Increase	9.15%	8.80%	8.04%	6.58%	5.20%	4.06%	2.81%	7.73%	7.50%	7.47%	7.34%	7.31%	7.27%	7.23%	7.15%	7.07%	7.04%
\$ Increase per week	\$ 0.88	\$ 0.94	\$ 1.11	\$ 1.33	\$ 1.58	\$ 1.76	\$ 2.01	\$ 2.35	\$ 2.80	\$ 3.25	\$ 3.70	\$ 4.15	\$ 4.60	\$ 5.04	\$ 6.41	\$ 8.68	\$ 9.79
Rate Levy Based on 8% SRV for 2019-20																	
Rate in \$	0.0039677	\$ 549.19	\$ 598.79	\$ 747.58	\$ 945.96	\$ 1,144.35	\$ 1,342.73	\$ 1,541.12	\$ 1,838.70	\$ 2,235.47	\$ 2,632.24	\$ 3,029.01	\$ 3,425.78	\$ 3,822.55	\$ 4,219.32	\$ 5,409.63	\$ 7,399.48
Base Amount	\$ 430.00																
\$ Increase	\$ 37.49	\$ 41.54	\$ 53.07	\$ 68.25	\$ 83.83	\$ 99.21	\$ 114.59	\$ 137.46	\$ 160.42	\$ 189.18	\$ 229.84	\$ 280.70	\$ 291.48	\$ 322.22	\$ 414.50	\$ 568.30	\$ 645.20
% Increase	7.37%	7.63%	7.64%	7.89%	7.90%	8.03%	8.09%	8.09%	8.15%	8.19%	8.21%	8.24%	8.25%	8.27%	8.30%	8.33%	8.34%
\$ Increase per week	\$ 0.72	\$ 0.80	\$ 1.02	\$ 1.32	\$ 1.61	\$ 1.91	\$ 2.20	\$ 2.65	\$ 3.24	\$ 3.83	\$ 4.42	\$ 5.01	\$ 5.61	\$ 6.20	\$ 7.97	\$ 10.93	\$ 12.41
Rate Levy Based on 8% SRV for 2020-21																	
Rate in \$	0.0043098	\$ 587.75	\$ 641.62	\$ 803.24	\$ 1,018.75	\$ 1,234.22	\$ 1,449.71	\$ 1,665.20	\$ 1,980.63	\$ 2,419.41	\$ 2,858.19	\$ 3,296.97	\$ 3,735.75	\$ 4,174.53	\$ 4,613.31	\$ 5,867.25	\$ 8,022.15
Base Amount	\$ 480.00																
\$ Increase	\$ 38.55	\$ 42.83	\$ 55.66	\$ 72.76	\$ 88.87	\$ 104.97	\$ 124.08	\$ 148.74	\$ 183.95	\$ 218.16	\$ 252.37	\$ 286.58	\$ 320.79	\$ 354.99	\$ 457.63	\$ 628.67	\$ 714.20
% Increase	7.02%	7.15%	7.45%	7.69%	7.69%	7.97%	8.05%	8.14%	8.23%	8.29%	8.33%	8.37%	8.39%	8.41%	8.46%	8.50%	8.52%
\$ Increase per week	\$ 0.74	\$ 0.82	\$ 1.07	\$ 1.40	\$ 1.73	\$ 2.06	\$ 2.39	\$ 2.80	\$ 3.54	\$ 4.20	\$ 4.85	\$ 5.51	\$ 6.17	\$ 6.83	\$ 8.80	\$ 12.08	\$ 13.73
Total 5 year increase 2020/21 compared to 2015/16																	
\$ Increase	\$ 100.66	\$ 85.99	\$ 41.98	\$ 16.70	\$ 75.38	\$ 134.06	\$ 192.74	\$ 260.76	\$ 390.12	\$ 515.48	\$ 632.84	\$ 750.20	\$ 867.56	\$ 984.92	\$ 1,337.00	\$ 1,923.80	\$ 2,217.20
% Increase	20.67%	15.48%	5.51%	-1.61%	-5.76%	-8.46%	-10.37%	-12.37%	-14.15%	-15.31%	-16.17%	-16.81%	-17.31%	-17.72%	-18.56%	-19.34%	-19.59%

How amazing.

Not one column over the 5 year period comes anywhere near the 26% SRV And 14 of the 17 columns showed Decreases in their Total Rates (mostly double digit).

For financial year 2017/18:

The above Table shows 30%+ Decreases for 10 of the Columns.

After 'only' a few months of telephone calls and emails:

Council agreed that there might have been an error.

Prior to that, I was assured 13.035/17 was accurate by senior staff.

Community Consultation and/or Communication is Not something Clarence Council are good at.

At Not One of the Meetings I attended with regard to the SRV was there mention of Increasing the Minimum Rates.

Most People have Never heard of Minimum or Base Rates

Or have any understanding of their function and impact.

**Local People just know:
They are increasingly unable to afford Councils Rates.**

Many thanks,

John Hagger