

# Understanding your rates

## Information sheet

### Why do I pay rates?

Council rates are essential for maintaining a vibrant, clean and safe local community. The rates paid by residents and businesses in Moreton Bay are Council's main source of income.

Each year through its budget process, Council makes important decisions about how to allocate rate payer funds to the vast range of programs and services provided to the community including:

- Maintaining infrastructure such as roads, footpaths, parks and gardens, sports grounds and swimming centres;
- Administering town planning and building legislation, dog and cat control processes and food safety regulation;
- Performing environmental management functions, including providing waste management services, coastal protection and land care;
- Supporting community connection and wellbeing by providing library services, public health services, community support services, and disaster management and response;
- Developing and implementing strategies to create employment, promote regional tourism, attract local events and other business activity.

### How are my rates calculated?

The value of each property, and the rating category of the property, is used as the basis for calculating what each property owner pays. Each rating category has a different rate in the dollar applied to the property value to calculate the general rate.



Within each rating category a minimum general rate is applied to ensure that all owners contribute a minimum equitable amount towards the costs of delivering infrastructure and services.

Our rating categories and the associated rate in the dollar, are detailed in the revenue statement that is adopted by Council annually. This can be found on the website [moretonbay.qld.gov.au/services/reports-policies/budget](http://moretonbay.qld.gov.au/services/reports-policies/budget)

### How is the value of my property determined?

Land valuation is based on site value. Site value is the market value of the land in its present state. It includes the value of any improvements made to the land including filling, clearing, levelling and drainage works. The site value does not include structural improvements such as houses, sheds and other buildings.

The Queensland Department of Resources (DoR) issues the land valuation for each property and advises property owners and Council accordingly. It is important to note that Council has no input or ability to influence the valuation of properties.

If you disagree with your valuation, you can lodge an objection with DoR. It must be lodged within 60 days of the issue date of the new valuation.

The current land valuation is included on your rate notice. You can also view your property's land valuation on the Queensland Government website [resources.qld.gov.au/titles-valuations](http://resources.qld.gov.au/titles-valuations)

### If the value of my property increases, do my rates increase too?

The short answer is yes they are likely to increase; however, the rates increase is generally much smaller (in percentage terms) than your valuation increase. In the event that an above-average increase to the property value results in a large rise in your rates, we recognise the difficulties this may cause. To address this, Council has implemented an upper limit on the rate of rise per annum that can be charged. This is referred to as rates capping. Rates capping has the effect of spreading the change in general rates from a large valuation increase over more than one year. Currently Council applies a 9% cap to residential properties.

### How is the rating category for my property determined?

We use relevant information from Council's land record and any other available information which identifies the use of rateable land to determine the appropriate category.

If you think the rating category is incorrect, please lodge an objection with Council within 30 days after the date of issue of the rate notice by submitting a Notice of Objection form on our website, or by calling our Customer Service Centre on 1300 522 192.

It is important that you continue to pay your rates even if you have lodged an objection to avoid paying penalty interest. If as a result of your objection your property is included in another rating category, an adjustment to your rates will be made. It will be backdated to the commencement of the quarter in which your objection was lodged. You will be notified in writing once the adjustment has occurred.



## What are the other charges on my rates notice?

### Waste Management Utility Charge

Almost all improved residential properties (ie. not vacant land) within our waste collection area are levied a waste management utility charge.

In addition to funding the kerbside collection of general waste and recycling, the waste management utility charge helps pay for:

- The operation and maintenance of landfills and waste transfer stations;
- The construction and development of waste disposal facilities;
- The purchase of landfill sites;
- The collection of roadside litter and supply and service of public place litter bins.

### City Infrastructure Charge

All properties are levied this charge to help pay for:

- The enhancement and renewal of transport, stormwater and green infrastructure to benefit the entire city; and

### City Environment Charge

All properties are levied this charge to help pay for:

- The acquisition, restoration and rehabilitation of land to conserve the city's ecological communities and environmental values for the benefit of the community now and in the future.

### Emergency Management Levy

With a few exceptions, all properties in Queensland are charged an Emergency Management Levy. Councils collect the levy on behalf of the Queensland Fire and Emergency Service (QFES). The purpose of the levy is to support and sustain all emergency services offered by QFES.

### Special Charges

Special rates are charged for services, facilities and activities that have an association with only specific properties within Moreton Bay. Council's special rates include:

- Rural Fire Brigade special charge;
- Rural Recycling and Waste Management special charge;
- Commercial Waste Management special charge;
- North Lakes enhanced services special charge;
- Newport canal maintenance special charge;
- Pacific Harbour canal maintenance special charge;
- Bribie Gardens canal maintenance special charge;
- Redcliffe Aerodrome special charge.

## Concessions and making payments

### Are pensioners eligible for any concessions?

The State Government offer a pensioner remission of up to \$200 (\$50 per quarter) towards rates and utility charges.

To be eligible for this remission, the property owner must receive any type of pension and have a valid pensioner concession card.

In addition, we offer:

- Up to \$250 (\$62.50 per quarter) remission to pensioners who are in receipt of the maximum rate of pension and holders of a DVA Gold Repatriation Health Card; or
- A \$100 (\$25 per quarter) remission to pensioners in receipt of a part pension.
- A \$75 (\$18.75 per quarter) remission to self funded retirees in receipt of a Commonwealth Seniors Health Card.

To apply you need to complete the Pension concession application online. If you need help, or are unable to complete this application online, please contact our Customer Service Centre on 1300 522 192.

Council utilises a matching service through Centrelink to confirm your eligibility. It is important to note that in order to be eligible for the remissions above, you must be either the property owner, or a life tenant responsible for the payment of rates. Rental properties occupied by a pensioner are not eligible.

### How often are rates notices issued?

Rates notices are issued quarterly at the beginning of July, October, January and April. They are due to be paid 30 days from the date of issue.

### What if I can't pay my rates by the due date?

It's important that you contact us if you're having difficulty paying **before** your rates become overdue. If you don't pay your rates on or before the due date, interest (calculated daily) will be charged on the amount owing. The interest rate is set annually by Council and is based on the rate prescribed in the Local Government Regulation 2012.

That said, we recognise there are cases of genuine financial hardship and can offer some assistance to residents through our Financial Hardship Policy [moretonbay.qld.gov.au/services/property-ownership/rates/rates-payment-plan](https://www.moretonbay.qld.gov.au/services/property-ownership/rates/rates-payment-plan)

In addition, we offer an option to make fortnightly or monthly payments in advance by direct debit from your nominated account to spread your rates payments over the quarter.

# How changes in property valuations can impact your rates



The value of each property, and the rating category of the property, is used as the basis for calculating what each property owner pays. Each rating category has a different rate in the dollar applied to the property value to calculate the general rate.

Let's assume we have 5 properties all in the same rating category and the Rate in the Dollar is \$0.030.



						Total
<b>Valuation</b>	\$700	\$1,000	\$800	\$500	\$900	\$3,900
<b>General rate</b>	\$21	\$30	\$24	\$15	\$27	\$117

A property valuation was undertaken where the average increase in property values was 30%.

<b>New valuation</b>	\$850	\$1,700	\$810	\$520	\$1,190	\$5,070
<b>Increase</b>	21%	70%	1%	4%	32%	30%

To help moderate the impact of the increase in property valuations, the rate in the dollar is reduced to \$0.023.

<b>New general rate</b>	\$19.55	\$39.10	\$18.63	\$11.96	\$27.37	\$116.61
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Despite all properties having an increase in valuation and the amount of revenue generated from the general rate remaining largely the same, 3 properties would experience a decrease in their general rates, 1 property would remain largely the same, and 1 property would have a substantial increase.

While every effort is made to moderate the impacts, due to the diversity in the increases in property valuations, each residence is impacted differently.