

YOUR RATES

Frequently Asked Questions

When are rates due?

Annual rates charges are divided into four quarters, throughout the financial year. These are referred to as 'instalments' and the due dates are as follows:

1. 31 August
2. 30 November
3. 28 February
4. 31 May

Rates notices are issued approximately four weeks before rates payments become due.

Notices are generated by computer and are based on information current at the time of processing. It is important to make sure that all details are up-to-date in order to receive your rates notice. Please note that any payments made during the time allocated for printing will not be shown on the rates notice.

If you have not received your rates notice within two-three weeks of an instalment date, please call Council on (02) 4780 5000.

How do I change my mailing address?

If you change your mailing address, you must notify Council immediately in writing to allow us to register this important information.

To change your address, you may email Council: council@bmcc.nsw.gov.au. Please include the subject heading: 'Rates - Address Change'

Alternatively, you may fax a notice on (02) 4780 5555, or post to Council's rates team at Locked Bag 1005, Katoomba 2780.

What is rate pegging?

For many years the State Government has imposed rate-pegging legislation on all Councils. This legislation specifies the annual amount that a Council may charge, and limits any increase in rates to a fixed percentage of the previous year's rates. Based on these fixed amounts, Council decides upon the best way to distribute the new charges across the City.

Council can apply for special variations to the rates, as it has done in previous years. These variations can increase the amount that Council receives from the annual rates charges, however these special applications must first be approved and gazetted by the Minister.

What can I do about my land valuation?

Council rates are charged, according to the unimproved value of land. If you believe that the value of your land has been calculated incorrectly, an application can be made to the office of the Valuer General, Department of Lands in Penrith on (02) 4721 2728 for review. All objections must be made on the approved Department of Lands form within 60 days of receiving the valuation advice.

What happens if I do not pay my rates?

If rates are not paid by the date specified for each instalment, interest begins to accumulate against the unpaid amount. The interest rate is 10% per annum, calculated on a daily basis. The Department of Local Government sets the overdue interest rate. If rates remain unpaid over time, Council will issue a notice of demand and may need to take legal action to recover unpaid rates.

Can I request an extension of time to pay?

If required an extension of time may be granted when paying rates. If you are unable to pay any instalment in full by the due date please contact Council on (02) 4780 5000 at least one week prior to the due date to discuss a mutually acceptable payment arrangement.

What should I do if I have difficulty affording my rates?

Although there isn't any way of waiving rates charges, it is recognised that some people are under a heavy financial burden. An application form is available at Council to assist those who are experiencing particular financial hardship, however it is important to first contact Council to discuss this issue in depth.

Customers are also encouraged to pay their rates by weekly, fortnightly or monthly contributions as a way of budgeting. Average rates charges can be budgeted for at \$20.00 per week / \$80.00 per month, eliminating a large quarterly charge. Periodical payments can be arranged through Council via a direct debit authority (download a Direct Debit request form at right) – **this is Council's preferred method of payment**. Suitable arrangements can also be made with most financial institutions or by using BPay. For more information please call Council on (02) 4780 5000.

Explanation of Terminology

Assessment: The rates and charges applied to an individual, rateable parcel of land.

Ad Valorem: 'In proportion to the value'. In rating, the ad valorem amount is calculated as the number of cents charged for every dollar of unimproved land value, as determined by the Valuer General.

Arrears: Amounts not paid by the due dates which are carried over to the next payment period. Delayed payment attracts an interest charge of 10% per annum.

Minimum rate: The minimum amount of rates payable on any assessment. Minimum rates are applicable when the value of the property, once multiplied by the ad valorem amount, ends up being less than or equal to the actual minimum charge.

Other General Rating Information

Postponed Rates: If you live in a single dwelling on land that could be subdivided or developed, the rateable value of your land may be more than is usual for a single dwelling. If this is the case you may be able to postpone payment of part of your rates. Please call Council's rates department for further information.

Categorisation: The Local Government Act, 1993 requires all land to be categorized according to its use. There four categories are Farmland, Residential, Business and Mining. If you disagree with the category, or the use of the land has changed please contact our Rating staff immediately. They will advise you on how the category may be reviewed, or how to lodge an appeal. A property may qualify for rating as Mixed Development under Section 518B of The Act if it is used for both Residential and Business purposes. The owner of the property must apply to the Valuer General for a "Mixed Development" valuation.

Non-rateable claims: A property may be non-rateable if it belongs to and is used in relation to the activities carried out by churches, schools, public hospitals, charities or public institutions or as otherwise provided for in sections 555 and 556 of the Local Government Act.

Valuer General: The Department of Lands, NSW is responsible for determining land values on behalf of the Valuer General. If you wish to find out more, visit the Dept. of Lands website: www.lands.nsw.gov.au.