Assessment of Capacity to Pay 2022-23

Queanbeyan-Palerang Regional Council

January 2023

Ref: ECM 1902344

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Introduction

Queanbeyan-Palerang Regional Council (QPRC) is seeking to apply for a Special Rate Variation of a maximum cumulative increase of 64.3% that will come into effect from 1 July 2023. With cost of living and other socio-economic pressures, this report helps to identify groups or individuals in the community that may be more affected by an increase in rates than others.

This report considers the affordability of QPRC rates to the community. It considers the current level of rates, the impact of the proposed SRV and the financial vulnerability of different community groups within the LGA. Key considerations include:

- Regions of social disadvantage
- Particularly vulnerable groups of individuals
- Patterns of household expenditure
- Rates affordability

Data for this review was obtained from the following sources:

- Australian Bureau of Statistics (ABS) 2021 and 2016 Census data – data by regions
- Profile ID – Queanbeyan-Palerang Regional Council
- OLG Your Council website www.yourcouncil.nsw.gov.au

The key findings of the analysis and evaluation of relative wealth and financial capacity are summarised in Table 1.

Table 1: Regional Summary

Areas of advantage	
Googong / Tralee / Environa	- Large work force - Very high household income - Very low vulnerable individuals and stressed households - Development area / new and future ratepayers
Royalla / Burra	- High home ownership - Very high household income
Jerrabomberra	- Large workforce - Very high household income
Carwoola / Greenleigh / The Ridgeway	- High proportion of retirees - Very high household income - High home ownership
Wamboin / Bywong / Sutton	- Very high household income - High home ownership
Bungendore	- High household income - High home ownership - Development area / new and future ratepayers
Areas of moderate advantage and disadvantage	
Rural East	- High proportion of retirees - Low household income

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Captains Flat / Hoskinstown / Primrose Valley	• Average household income • High unemployment rate
Queanbeyan West	• High proportion of vulnerable households • High levels of social housing • Average household income
Areas of disadvantage	
Crestwood	• Large workforce • High proportion of vulnerable households • Average household income
Queanbeyan East	• Large workforce • High proportion of vulnerable households • Average household income • High household stress
Karabar	• High proportion of vulnerable households • High levels of social housing • Average household income • High unemployment rate
Queanbeyan	• High proportion of vulnerable households • Average household income • High levels of individuals requiring assistance
Braidwood	• High proportion of retirees • Average unemployment rate • Low household income

Analysis of Financial Capacity

Analysis of QPRC has been undertaken on an area level and the region has been categorised as urban, urban fringe, rural village and rural.:

Table 2: QPRC Area Population Summary

Map Reference	Area	Land Area	ABS Estimated Resident Population 2021
	Queanbeyan-Palerang Regional Council		**63,369**
	Urban		**44,371**
1	Crestwood	198 ha	4,956
2	Googong/Tralee/Environa	9,625 ha	7,462
3	Jerrabomberra	1,133 ha	9,603
4	Karabar	696 ha	8,546
5	Queanbeyan	278 ha	6,414
6	Queanbeyan East	428 ha	4,247
7	Queanbeyan West	285 ha	3,143
	Urban Fringe		**8,232**
8	Carwoola/Greenleigh/The Ridgeway	9,419 ha	2,446
9	Royalla/Burra	14,429 ha	1,879
10	Wamboin/Bywong/Sutton	18,945 ha	3,907
	Rural Village		**7,729**
11	Captains Flat/Hoskinstown/Primrose Valley	66,280 ha	1,274
12	Braidwood	23,461 ha	1,710
13	Bungendore	29,634 ha	4,745
	Rural		**3,037**
14	Rural East	357,092 ha	3,037

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Figure 1: QPRC Areas
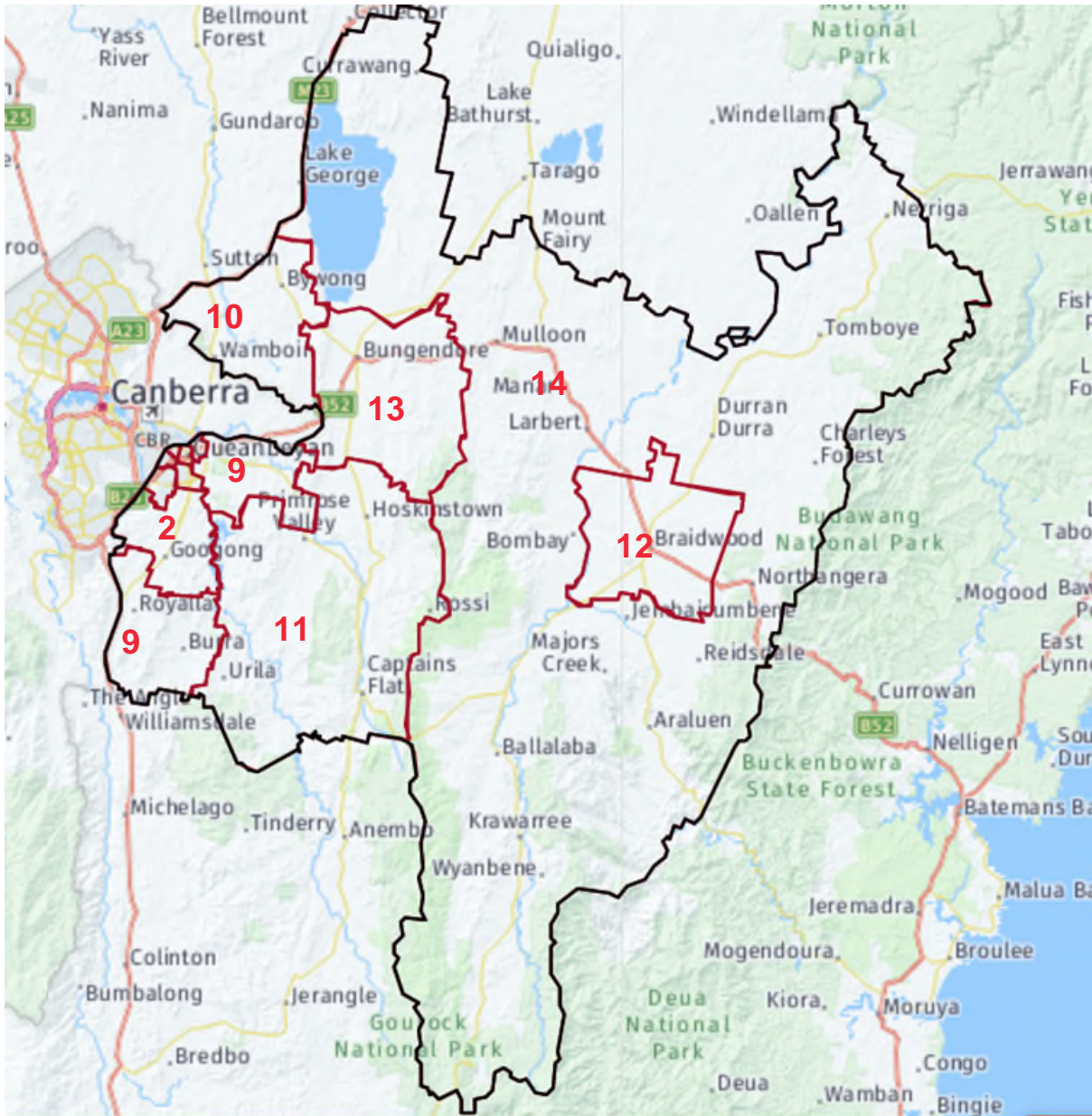
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Figure 2: Queanbeyan Urban Areas
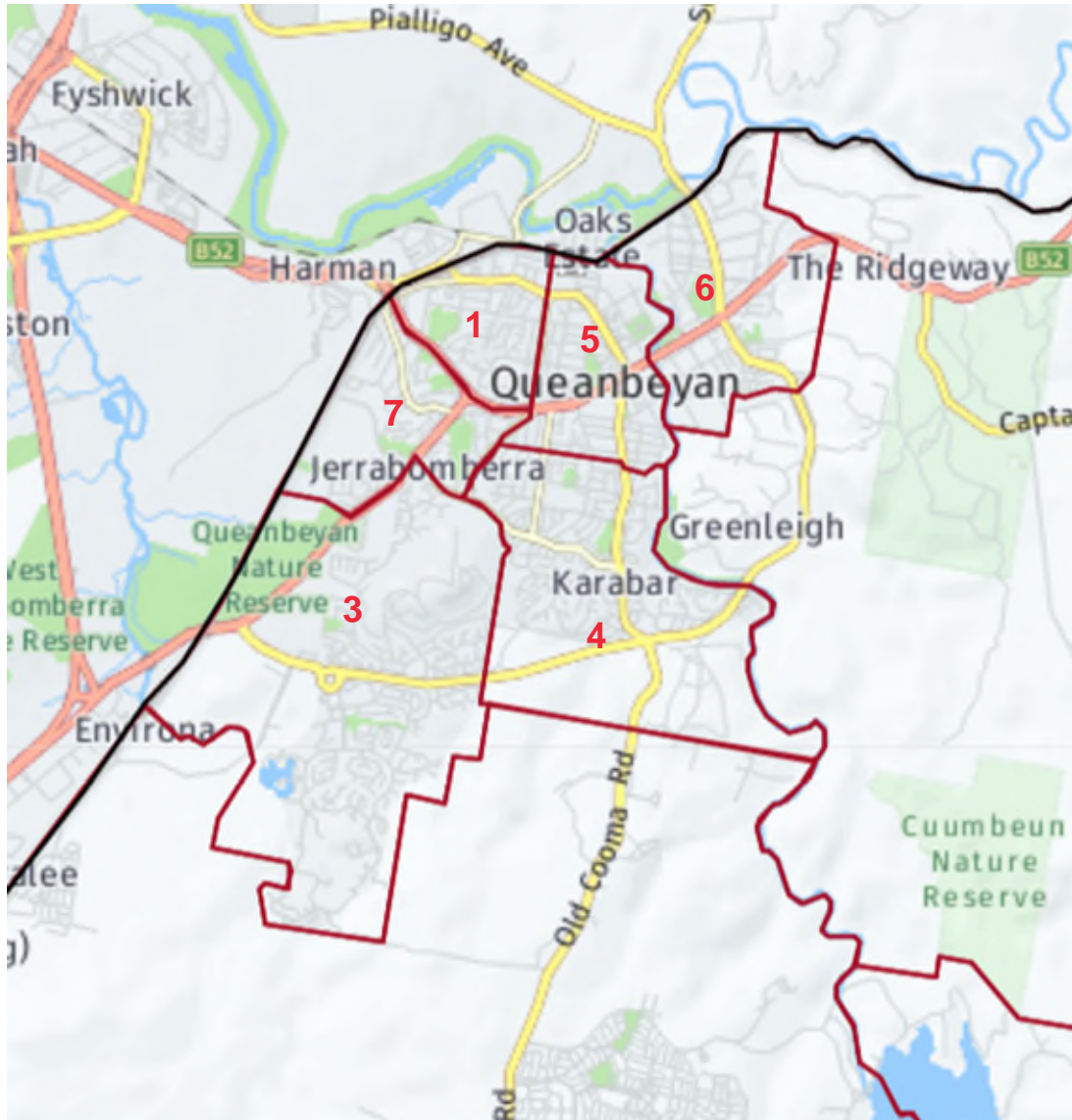
Rates Structure

QPRC was amalgamated in 2016 and the rates structures of the two former Councils were harmonised in 2020. The new Council is a large regional area covering 5,300km^2 and incorporating urban, town and rural communities that have different access to local services and different relative wealth and financial capacity. Some of the rural areas with small populations are very remote from town or urban centres, compared with the city of Queanbeyan which is adjacent to Canberra.

The harmonised rate structure was developed with sub-categorisation to support the equity of rates between different local communities.

Three basic principles are followed in QPRC's rate structure:

- Sub-categorisation for local communities with unique characteristics and different public infrastructure and Council services.
- The ad valorem amount is set to recover the cost of infrastructure.
- The base amount is set to recover the cost of services.

In this way, all assessments pay a proportionate share toward the cost of infrastructure based on their land value and the base charge is used to set a pricing difference for the type, quality, accessibility and scope of services provided in those localities.

The proposed SRV percentage increase will apply equally across all categories and subcategories of ratepayers based on the current rates structure, so that the current rate structure continues to support the equity of rates between different local communities.

Table 3 reviews the current average rate for each rating sub-category, with a further breakdown for larger towns within the same sub-category. It also considers the current land values of each sub-category and area – including the 2019 land value that has been used to calculate current (2022-23) rates, and the 2022 land value that will be used to calculate rates from 1 July 2023.

Land values have increased by 75% across the LGA, with bigger increases in areas experiencing high levels of residential development in Googong, Bungendore and Braidwood, and the Queanbeyan CBD for business. Farmland land values have increased by 79%, with higher increases in the Eastern / Braidwood areas.

Table 3: QPRC Rates Structure and Current 2022/2023 Average Rates

Category	Subcategory (area)	Number	Average 2019 land value	Average 2022 land value	Change	Average current rate
Residential	General (Rural)	5,594	$426,000	$761,438	78%	$1,166
Residential	Queanbeyan (Urban)	15,567	$253,299	$430,862	70%	$1,305
Residential	Googong	2,704	$297,287	$537,222	81%	$1,530
Residential	Bungendore	1,565	$292,043	$542,927	86%	$1,080
Residential	Braidwood	754	$175,688	$334,826	91%	$786
Business	General (Rural)	101	$332,187	$562,238	69%	$1,033
Business	General (Bungendore)	79	$377,677	$641,835	70%	$1,116
Business	General (Braidwood)	77	$246,444	$461,335	87%	$877
Business	CBD – Queanbeyan	145	$584,383	$1,292,440	121%	$11,558
Business	Googong	33	$313,818	$555,940	77%	$6,354
Business	Poplars Business Park (Jerrabomberra)	6	$2,575,383	$3,130,717	22%	$48,585
Business	Queanbeyan (Urban)	124	$721,017	$1,069,876	48%	$10,101
Business	Industrial (Queanbeyan)	792	$431,998	$700,385	62%	$4,051
Mining	General	1	$4,000,000	$6,900,000	73%	$24,374
Farmland	General	1,046	$1,074,088	$1,927,741	79%	$2,624
Total		**28,588**			**75%**	

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Table 4: Increase in General Rate with Proposed SRV

Category	Subcategory (area)	Average current rate	Average increase 2023-24	Average increase 2024-25	Average increase 2025-26	Cumulative 3 Yr Increase
Residential	General (Rural)	$1,166	$210	$247	$292	64.3%
Residential	Queanbeyan (Urban)	$1,305	$224	$275	$324	63.1%
Residential	Googong	$1,530	$337	$336	$397	70.0%
Residential	Bungendore	$1,080	$182	$220	$259	63.72%
Residential	Braidwood	$786	$149	$167	$197	65.9%
Business	General	$1,012	$182	$215	$254	64.3%
Business	CBD – Queanbeyan	$11,558	$3,220	$2,660	$3,138	78.0%
Business	Googong	$6,354	$294	$1,228	$1,449	45.5%
Business	Poplars Business Park (Jerrabomberra)	$48,585	($13,946)	$6,234	$7,357	-0.7%
Business	Queanbeyan (Urban)	$10,101	$1,818	$2,146	$2,532	64.3%
Business	Industrial (Queanbeyan)	$4,051	$728	$860	$1,014	64.3%
Mining	General	$24,374	$4,387	$5,177	$6,109	64.3%
Farmland	General	$2,624	$470	$555	$655	64.3%
Total	All Rates	**$1,498**	**$270**	**$318**	**$375**	**64.3%**

The impact of the land revaluations combined with Council's rate structure that algins rates subcategories to infrastructure and services is that the average rates of some subcategories change disproportionately in the first year.

As a result of the land revaluation:

- In the residential category, Googong ratepayers will receive a higher increase on average, due to the larger land revaluation movements. Googong is a current development with a larger number of high value, high quality, new public facilities including sportsfields, playrounds, community facilities and other open space assets. The higher land revaluation is consistent with the new community infrastructure delivered through the development and handed over to Council for manamgent.

- In the business category, there are 6 properties in the new Poplars Business Park development that were created and valued within the last 2 years. These are large business properties in a new precinct with high land values and high rates. Their average land value increase at the 2022 revaluation was 22% on a higher base compared with the 75% average business increase. In the Queanbeyan CBD, the business land value has increased by 121% on average. Therefore the 2022 revaluation has created a disproportionate impact on business ratepayers. This will result in Queanbeyan CBD business owners receiving a higher average cumulative rate rise of 78% over the next 3 years, including the proposed SRV.

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Total Rates Notice

QPRC also provides water, sewer and waste services to ratepayers, which are raised annually and paid in quarterly instalments with the general rates. During Council's community engagement period, Council also reviewed the impact for ratepayers of the change in the total rates notice.

As Council has a wide spectrum of ratepayers, it uses a range of typical properties to indicate impact, which is more relevant to the community than averages.

The proposed SRV was discussed with the community as Scenario 2, and the Total Rates Notice impact was prepared for high, low and typical ratepayers, in all categories. The analysis was prepared prior to the 2022 land revaluation amounts being received. The analysis is provided in the appendix to this report.

Affordability Assessment

Capacity to Pay Indicators

Council reports on its rates outstanding as an indication of capacity to pay. The following extract from the 2022 Audit Office report to Council demonstrates the positive trend over 3 years.

Figure 3: Extract from 2022 Audit Report

- The 'Rates and annual charges outstanding percentage' assesses the impact of uncollected rates and annual charges on council's liquidity and the adequacy of debt recovery efforts. The benchmark set by OLG is less than 10 per cent for regional and rural councils.
- The Council met the OLG benchmark for the last three reporting periods.
- The rates and annual charges outstanding percentage decreased to 8.02 per cent (2021: 9.25 per cent).

Council's rates outstanding rose suddenly in 2020, but has now recovered back to pre-pandemic levels, and is continuing to trend down.

Table 5: Payment Arrangements and Hardship Arrangements

	Properties	Arrangements	Hardship
Jan-23	28,423	494	62

Council internally reviews its payment arrangements as an indicator of capacity to pay, and in order to ensure that appropriate assistance is being provided. In January 2022 494

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ratepayers have current payment arrangements with Council and 62 ratepayers have applied for hardship arrangements to support them during periods of financial difficulty.

Hardship Policy and Financial Assistance

Council extended the provisions of its hardship policy in May 2020 to provide additional financial hardship assistance to ratepayers affected by the drought, bushfires or covid restrictions. The initial extensions were focused on regional recovery of the agricultural communities that had experienced loss of property and business.

During 2020 and 2021 Council suspended all debt recovery action in compliance government legislative amendments as part of the Covid-19 support package provided by government. Council's debt collection had already been on pause from July 2019 due to the implementation of a new property and rating system, then the impact of drought and bushfires. Normal debt recovery resumed in late 2021.

In January 2022 Council adopted its new Financial Hardship Policy that incorporates the additional measures and seeks to maximise the help that can be provided to ratepayers experiencing hardship. The policy increased the delegation of rates officers to provide flexible payment options for rates and charges, put long payment periods in place of up to 2 years, write off interest and write off excessive water usage charges.

In addition to extending its hardship policy, Council is changing its debt recovery procedure, moving from legal debt recovery to a financial assistance model. Council has engaged Recoupa to offer independent financial advice to ratepayers, as an alternative to legal debt recovery.

The program is currently in a pilot stage and the results are being monitored against the objectives to use a combination of engagement services to help ratepayers avoid accumulating unmanageable levels of rates debt. The programme recovers overdue rates, discovers which ratepayers are suffering hardship, and works with people to arrange payment or sustainable payment plans.

Comparable Rates

Similar to other Regional Councils, QPRC has faces financial pressures from high levels of growth and development, maintaining and developing a regional centre, whilst also providing infrastructure and services cross a large rural area. The regional councils group has the second highest average residential rate, after metropolitan fringe councils.

Table 6: Average Residential Rates[1]

Average Residential Rates

	2020-21	2019-20	2018-19	2017-18	2016-17
Metropolitan	1,186	1,155	1,117	1,076	1,044
Metropolitan Fringe	1,400	1,376	1,324	1,239	1,219
Regional Town/City	1,222	1,233	1,202	1,100	1,088
Large Rural	863	816	791	703	702
Rural	454	442	420	379	373
All NSW	1,024	998	967	889	879

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[1] Source: Time Series Data published by OLG: https://www.yourcouncil.nsw.gov.au/data/ (Kiama Council has been excluded from the 2020/21 results as the financial statements were not yet published.)

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QPRC	1,201	1,155	1,137	1,069	1,052

Note that the time series data is sourced from Council financial statements and is not directly comparable with the notional rates calculation in the previous section. Ie, actual rates income is less than the notional rates calculation. This section compares data between Councils based on audited financial (historical) data.

The 2021-22 result for all Councils is not yet available, however based on Council's actual total rates income and number of assessments, the QPRC 2021-22 average residential rates are $1,243.

Table 7: Average 2020/21 Rates

Rating Category	QPRC	CRJO	Group 4	Regional Town / City
Residential	$ 1,201	$ 994	$ 1,136	$ 1,222
Farmland	$ 2,510	$ 2,360	$ 2,455	$ 2,449
Business	$ 4,681	$ 3,018	$ 3,844	$ 4,423
Mining	$ 23,000	$ 98,600	$ 334,508	$ 273,652
All Assessments	$ 1,422	$ 1,329	$ 1,469	$ 1,530

When compared with other Regional Town / City Councils, QPRC's average residential and farmland rates are close to average, however its average business rates are around 6% higher and mining rates are 92% lower – although it only has one mining assessment.

Overall, QPRC's average rates of $1,422 in 2020/21 are 7% less than the average Regional Town / City and similar to all Group 4 Councils. The rates are slightly higher than other Canberra Regional Joint Organisation (CRJO) Councils, and that group includes large rural Councils – which typically have lower average rates.

Table 8: Group 4 Councils Average Rates 2020/21

Council	Residential	Farmland	Business	Mining	All Rates	Land Value / Rate Income ($)	Pensioner Residential Rate (%)	Total Rates ($'000)	Assessm-ents
Kempsey	571	2,108	2,634	-	702	121	14%	21,120	30,066
Tamworth Regional	1,084	1,961	324	9,500	827	152	19%	37,521	45,379
Snowy Monaro Regional	843	1,861	2,266	-	1,152	183	14%	16,649	14,457
Lithgow	837	1,518	4,021	110,133	1,190	174	0%	13,583	11,415
Eurobodalla	1,095	1,624	3,694	-	1,226	208	21%	31,715	25,866
Bega Valley	1,135	2,339	2,587	-	1,244	177	21%	25,016	20,102
Richmond Valley	1,061	1,747	2,870	-	1,274	147	27%	13,692	10,751
Ballina	1,119	1,746	3,529	-	1,315	304	21%	25,483	19,386
Goulburn Mulwaree	1,024	1,838	5,213	-	1,319	205	17%	21,475	16,280
Clarence Valley	1,213	1,647	3,023	-	1,350	157	25%	36,232	26,845
Bathurst Regional	1,140	1,521	4,328	500	1,386	155	16%	27,861	20,099
Queanbeyan-Palerang Regional	1,201	2,510	4,681	23,000	1,422	237	10%	39,158	27,545
Armidale Regional	1,044	3,283	3,779	5,167	1,454	194	17%	18,735	12,888
Cessnock	1,243	3,056	3,552	282,200	1,480	144	18%	41,004	27,702
Griffith	1,025	3,878	2,751	-	1,532	133	15%	17,034	11,117
Dubbo Regional	1,061	3,614	4,902	1,000	1,536	134	16%	36,373	23,684
Wagga Wagga	1,146	2,849	6,156	-	1,574	155	12%	46,094	29,277
Broken Hill	1,081	-	6,073	1,139,000	1,614	14	24%	16,260	10,076
Byron	1,387	2,523	3,445	-	1,615	417	15%	25,887	16,033
Lismore	1,329	2,499	4,758	-	1,667	133	22%	31,642	18,985
Albury	1,384	4,379	6,140	-	1,746	93	17%	44,342	25,400
Orange	1,463	1,894	6,199	-	1,800	36	16%	34,600	19,217
Singleton	1,172	2,082	2,464	201,692	2,064	113	13%	22,375	10,843

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Council	Residential	Farmland	Business	Mining	All Rates	Land Value / Rate Income ($)	Pensioner Residential Rate (%)	Total Rates ($'000)	Assessm-ents
Wingecarribee	1,781	3,904	4,537	349,400	2,102	267	19%	52,588	25,017
Mid-Western Regional	970	2,545	2,169	1,558,000	2,129	116	17%	29,973	14,076

Of the 25 reporting Group 4 Councils, QPRC's 2021 average rate across all categories is 14th highest. It's residential rates are 8th highest, farmland rates are 10th highest and business rates are 8th highest.

Ratepayers enjoy a relatively high land value of $237 per $1 rates paid, with only Byron, Ballina and Wingecarribee being higher.

It has a relatively low percentage of pensioner rates compared with other group 4 Councils, being the lowest – except for Lithgow Council, where the data was not available.

Methodology

The methodology used to examine the relative wealth between the different areas of the LGA focuses on the following:

Areas of social disadvantage

Different characteristics and the makeup of each area help to determine whether there are any areas of social disadvantage. These include:

- The age structure of each region
- The typical makeup of each household
- Household income, including the effect of dependants
- Socio-Economic Indexes for Areas (SEIFA) rankings

Particularly vulnerable groups of individuals

Despite the overall wealth of an area, particular groups within each will be examined to determine whether those who are more vulnerable would be affected by a change in rates. These include:

- Property owners
- People with a need for core assistance
- Individuals who are currently unemployed
- Households currently under housing stress
- Pensioners

Patterns in household expenditure

Trends in household expenditure will be investigated to determine what impact these may have on an individual's ability to pay an increase in rates.

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Areas of Social Disadvantage

Each area has different demographic characteristics that help to determine the makeup of the LGA. The following data represents who these people are, what they do and how they live.

Service Age Groups

Age profiles are used to understand the demand for age-based services as well as the income earning status of the population. Data has been broken into groups which are reflective of typical life stages. This provides insight into the number of dependants, size of the workforce and number of retirees in each area.

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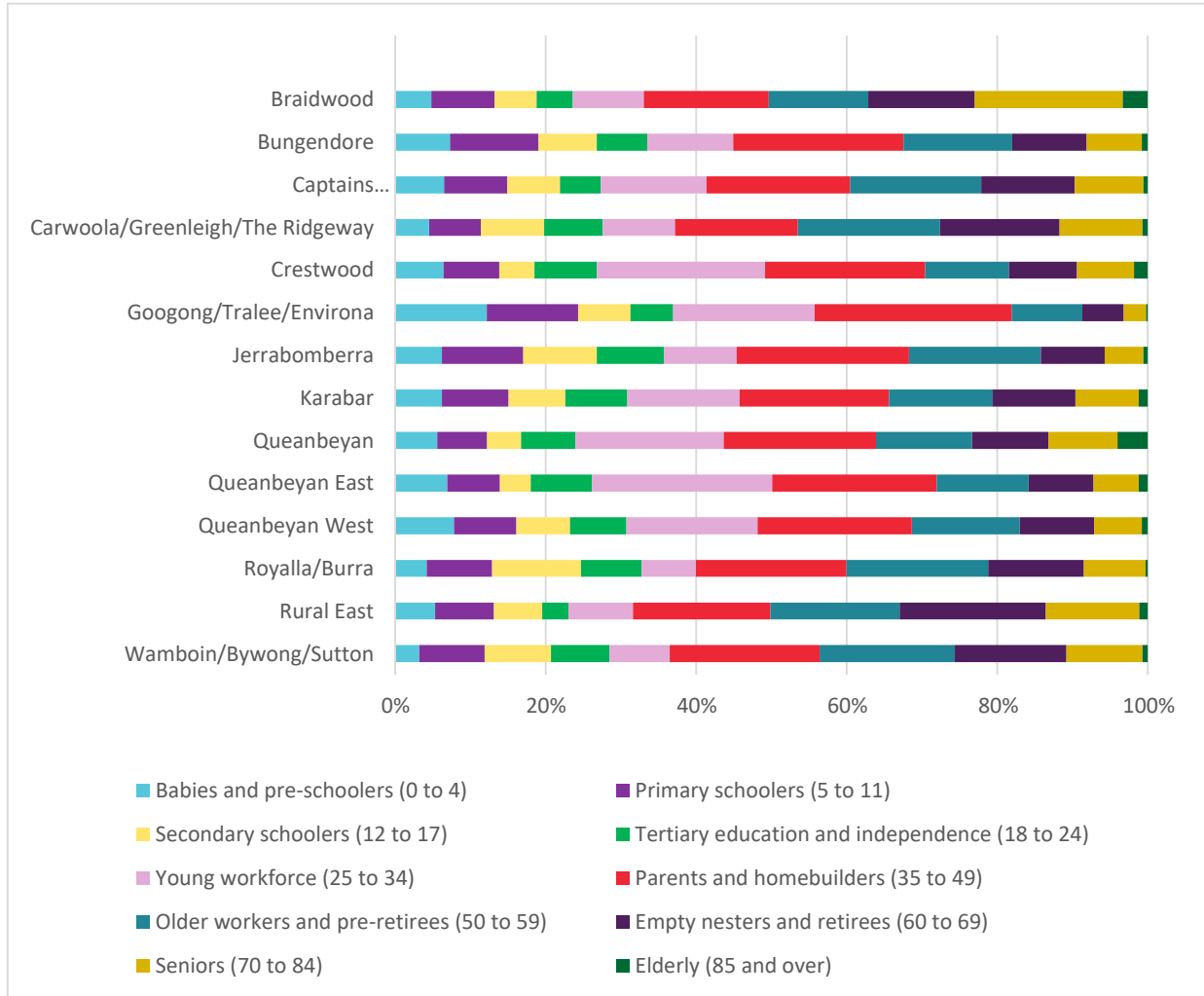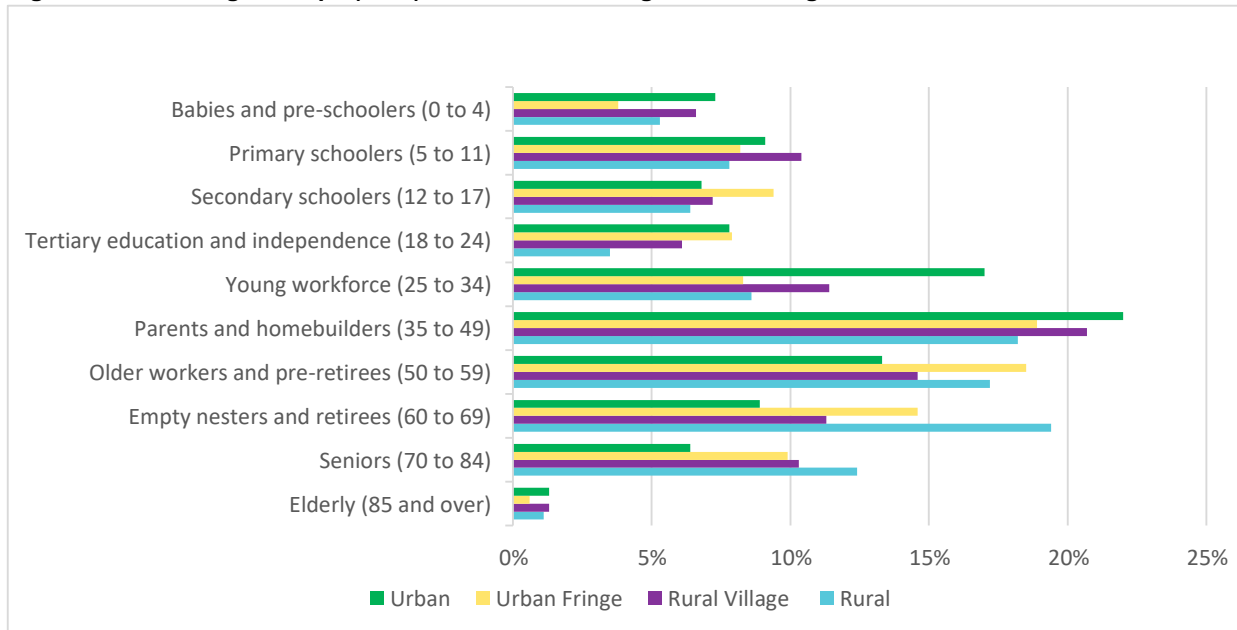**Figure 4: Service Age Groups (2021)**

Figure 5: Service Age Groups (2021) Urban / Urban Fringe / Rural Village / Rural

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Grouping these results into the following categories (dependants, workforce, and retirees) and ranking them in terms of proportion of population (with 1 representing the largest proportion) generates the following results:

Table 9: Service Age Rankings (2021)

Area	Dependants	Working Age	Retirees
Braidwood	13	14	1
Bungendore	3	9	10
Captains Flat/Hoskinstown/Primrose Valley	9	6	6
Carwoola/Greenleigh/The Ridgeway	8	12	3
Crestwood	10	2	9
Googong/Tralee/Environa	1	3	14
Jerrabomberra	2	7	13
Karabar	5	8	8
Queanbeyan	12	4	5
Queanbeyan East	11	1	12
Queanbeyan West	6	5	11
Royalla/Burra	4	10	7
Rural East	14	13	2
Wamboin/Bywong/Sutton	7	11	4

These results show:
- Urban areas have the highest levels of working age residents and lowest levels of retirees
- Braidwood and the Rural East area have the highest levels of retirees and lowest levels of dependants and working age residents
- Googong/Tralee/Environa and Jerrabomberra have the highest levels of dependants and lowest levels of retirees.

Household Types

Alongside the age structure of each region, trends in the make-up of household types provide insight into the people, families and communities in each area and how they live. A summary of household type is provided in the figure below.

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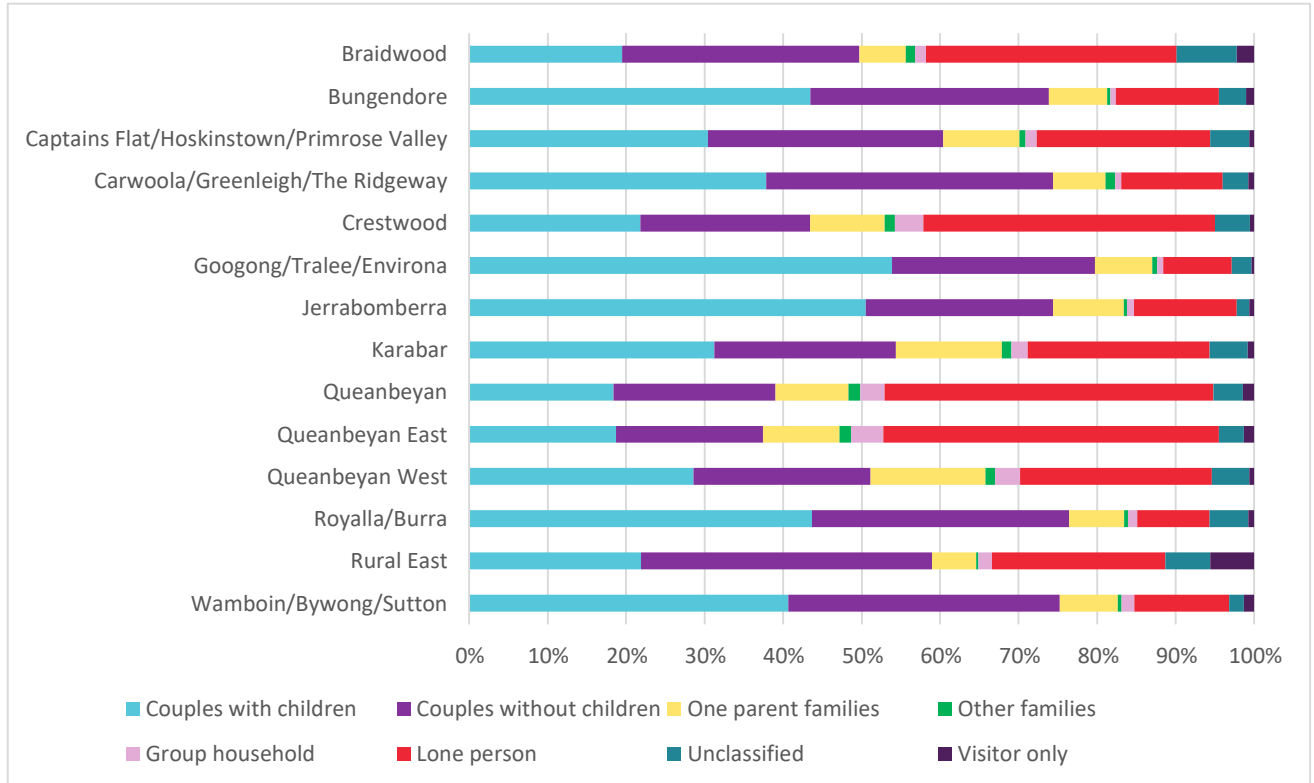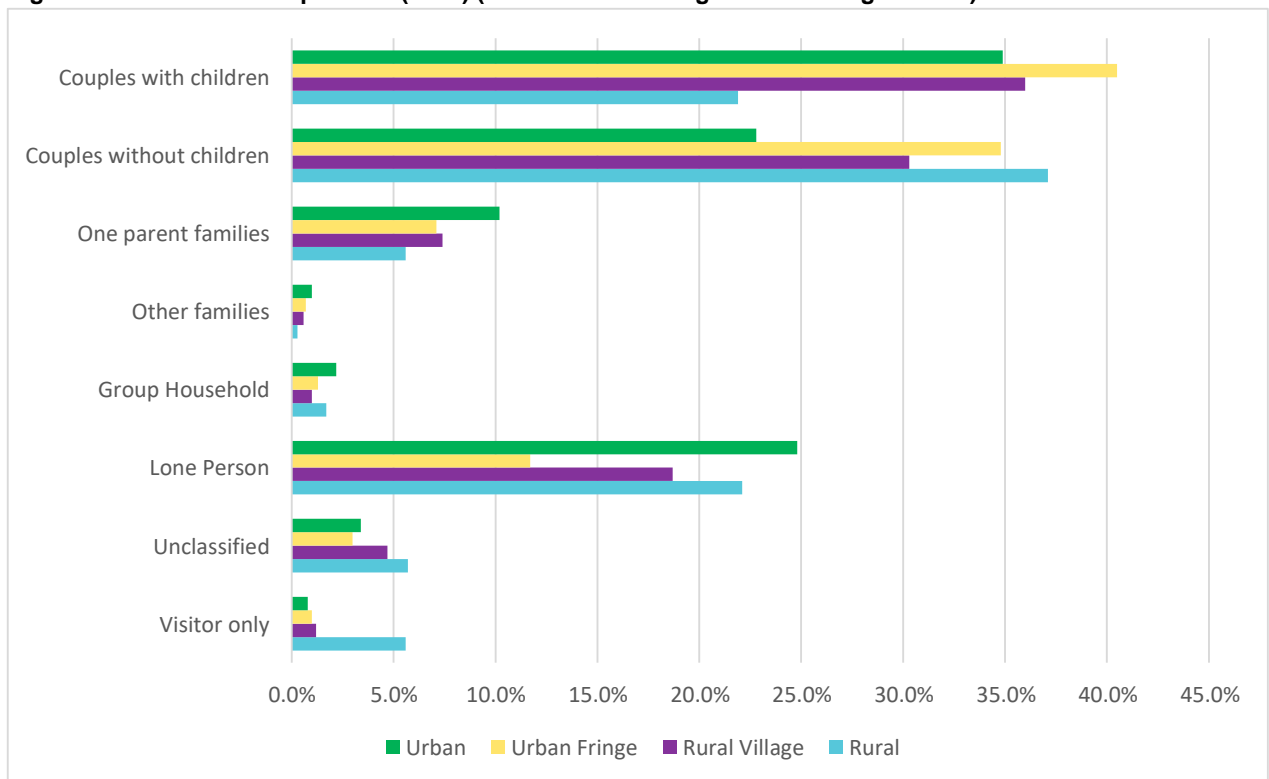**Figure 6: Household Composition (2021)**

Figure 7: Household Composition (2021) (Urban / Urban Fringe / Rural Village / Rural)

The 'Lone Person' and 'One Parent Family' households are considered to be more vulnerable to the impacts of rate increases due to a reduced/singular income stream. This data shows that urban areas are the most vulnerable with the largest proportion of one parent families and

lone residents in the LGA. Queanbeyan West has the highest level of one parent family households at 14.7% of its population and Queanbeyan East has the highest level of lone person households at 42.7%.

Housing Tenure

Observing housing tenure levels in the community helps to identify which areas would be most impacted by a change in council rates, ie the direct impact of a change in rates will be felt by home owners whereas renters may experience an indirect increase/decrease dependant on their lease agreement or landlord's decision. Furthermore, individuals in social housing are unlikely to be impacted by a change in rates.

In Queanbeyan-Palerang Regional Council area, 68% of households were purchasing or fully owned their home, 22.2% were renting privately, and 3.1% were in social housing in 2021.

Table 10: Housing Tenure

Tenure type	2021		2016		Change
	Number	%	Number	%	2016 to 2021
Fully owned	6,528	26.9%	5,576	25.9%	+952
Mortgage	10,096	41.5%	8,203	38.1%	+1,893
Renting – Total	6,194	25.5%	5,670	26.3%	+524
Renting – Social housing	757	3.1%	724	3.4%	+33
Renting – Private	5,407	22.2%	4,913	22.8%	+494
Renting – Not stated	30	0.1%	33	0.2%	-3
Other tenure type	275	1.1%	280	1.3%	-5
Not stated	1,213	5.0%	1,807	8.4%	-594
Total households	**24,306**	**100%**	**21,536**	**100%**	**+2,770**

Table 11: QPRC Housing Tenure by area (2021)[2]

Tenure type	Braidwood	Bungendore	Captains Flat	Carwoola	Crestwood	Googong	Jerrabomberra
Ownership – Fully owned	43.3%	25.2%	31.4%	45.1%	21.6%	12.3%	29.9%
Ownership – Mortgage	24.5%	56.4%	45.4%	42.3%	31.7%	65.9%	48.9%
Ownership – Total	**67.8%**	**81.6%**	**76.8%**	**87.4%**	**53.3%**	**78.2%**	**78.8%**
Renting – Social housing	0.4%	—	—	—	2.9%	0.4%	0.4%
Renting – Private	20.9%	12.8%	14.0%	6.8%	37.0%	17.5%	18.2%
Renting – Total	**21.3%**	**12.8%**	**14.0%**	**6.8%**	**40.1%**	**17.8%**	**18.8%**
Tenure type	Karabar	Queanbeyan	Queanbeyan East	Queanbeyan West	Royalla/Burra	Rural East	Wamboin
Ownership – Fully owned	27.5%	21.5%	17.6%	23.4%	32.7%	45.2%	42.2%
Ownership – Mortgage	38.0%	29.1%	28.9%	38.5%	56.3%	35.4%	45.8%
Ownership – Total	**65.5%**	**50.6%**	**46.5%**	**61.9%**	**89.0%**	**80.6%**	**88.0%**
Renting – Social housing	10.1%	4.9%	4.1%	7.1%	—	—	—
Renting – Private	17.1%	37.4%	43.2%	24.2%	3.9%	8.5%	8.2%
Renting – Total	**27.3%**	**42.4%**	**47.8%**	**31.3%**	**3.9%**	**8.5%**	**8.2%**

Table 11 shows that urban fringe areas have the highest levels of home ownership in the LGA by a significant margin. Royalla/Burra's total ownership is the highest at 89%, followed by Wamboin/Bywong/Sutton at 88%, and Carwoola/Greenleigh/The Ridgeway at 87.4%.

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[2] Where home ownership has been recorded as "other" or "unknown" in the 2021 census data, it is has not been reported in these tables – and therefore 100% of the data is not printed for all areas. Source data is available here: https://profile.id.com.au/queanbeyan-palerang/tenure?WebID=10

QPRC

Urban areas have the highest proportion of renters in the LGA. 47.8% of Queanbeyan East residents rent their homes, followed by Queanbeyan at 42.4%, and Crestwood at 40.1%.

Table 12: Regional Comparison of Housing Tenure (2021)[3]

Tenure type	QPRC	Canberra Region	Regional NSW	ACT	NSW
Ownership – Fully owned	26.9%	38.8%	36.3%	25.8%	30.3%
Ownership - Mortgage	41.5%	30.7%	29.4%	38.9%	31.0%
Ownership – Total	**68.4%**	**69.5%**	**65.7%**	**64.7%**	**61.3%**
Renting – Social housing	3.1%	2.7%	3.8%	5.5%	4.0%
Renting - Private	22.2%	19.1%	21.7%	24.4%	27.2%
Renting - Total	**25.5%**	**22.0%**	**25.7%**	**30.0%**	**31.3%**

Table 12 shows:
- QPRC's total ownership rates are in line with regional averages, although the biggest proportion of fully owned properties have mortgages (41.5%).
- QPRC's renting total is in line with the Regional NSW average.

Equivalised Household Income (2021 Census Data)

Equivalised household income can be viewed as an indicator of the economic resources available to a standard household. It is calculated by dividing total household income by an equivalence factor. The factor is calculated in the following way:
- First adult = 1
- Each additional adult + child over 15 = + 0.5
- Each child under 15 = + 0.3

Dividing by the equivalence factor, household income becomes comparable to that of a lone individual thereby making households with dependants and multiple occupants comparable to those without. By factoring in dependants into household incomes we are provided with a better indicator of the resources available to a household.

Comparison data has been presented in quartiles; regions of disadvantage will have a higher proportion of households in the bottom two quartiles than those of greater wealth and advantage. These quartiles were determined by reviewing the distribution of household incomes within NSW and then dividing them into four equal groups or quartiles.

The data has been presented in ranges for the following equivalised weekly income levels:
- Lowest: $0 - $603 – This range is representative of the bottom 25% of all equivalised household incomes in NSW
- Medium lowest: $604 - $1,096 – This range is representative of the bottom 25%-50% of all equivalised household incomes in NSW
- Medium highest: $1,097 - $1,770 – This range is representative of the top 25%-50% of all equivalised household incomes in NSW
- Highest: $1,771 and over – This range is representative of the top 25% of all equivalised household incomes in NSW

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[3] Where home ownership has been recorded as "other" or "unknown" in the 2021 census data, it is has not been reported in these tables – and therefore 100% of the data is not printed for all areas. Source data is available here: https://profile.id.com.au/queanbeyan-palerang/tenure?WebID=10

QPRC

Figure 8: Equivalised Household Income (2021)Figure 8 summarises the Equivalised Household Income ranges for each area.

Figure 8: Equivalised Household Income (2021)
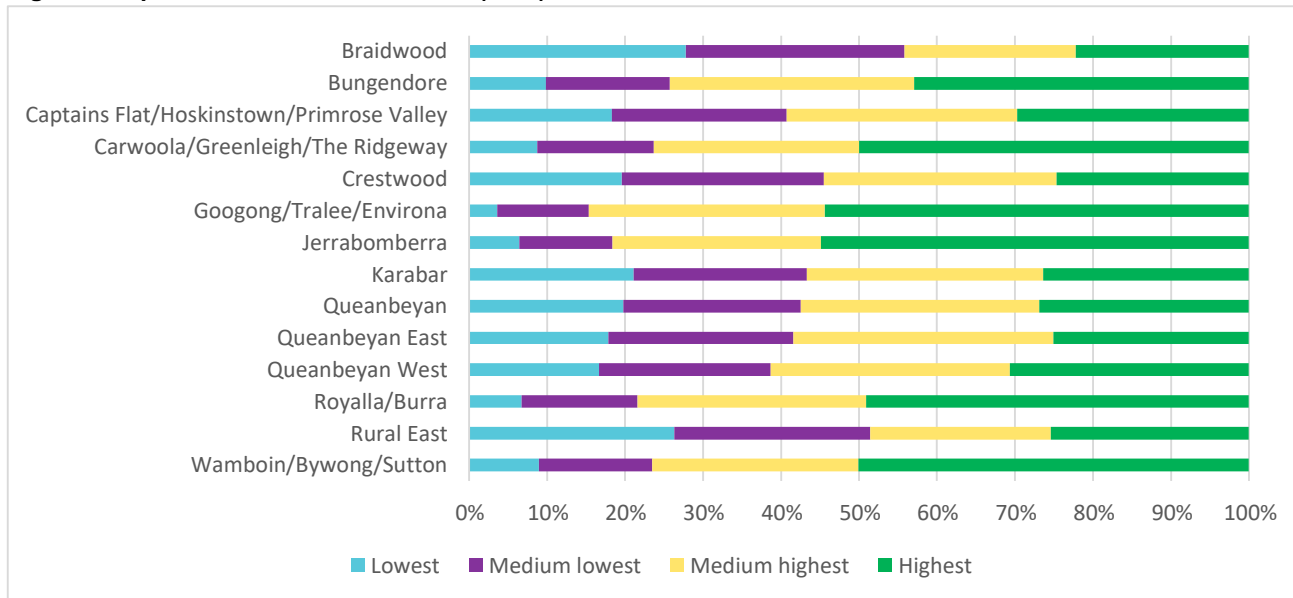
The following observations on equivalised household income in the LGA can be made from this data:

- **Rural area:**
  - The largest proportion of Rural East residents fall into the lowest quartile of equivalised weekly household income at 26.3%.
- **Rural Village areas:**
  - Bungendore is the most advantaged Rural Village area with the lowest proportion of households (9.8%) in the lowest quartile of equivalised weekly household income.
  - Bungendore also has the largest proportion of Rural Village residents in the highest equivalised household income bracket at 42.9%
  - Braidwood is the most disadvantaged Rural Village area with 55.8% of households households below the median equivalised weekly household income level and 27.8% in the lowest quartile.
- **Urban Fringe areas:**
  - All Urban Fringe areas have similar levels of advantage
- **Urban areas:**
  - Googong/Tralee/Environa has the smallest proportion of residents in the lowest equivalised weekly household income level at 3.6%.
  - Jerrabomberra has the largest proportion of residents in the highest equivalised household income category at 54.9%.
  - Karabar has 56.7% of households earning equivalised income above the NSW median. It is the urban area with the highest level of low income earning households in QPRC, with 21.8% in the lowest quartile.
- **Most disadvantaged areas:**
  - Braidwood (27.8%) and Rural East (26.3%) have more households in lowest quartile than the NSW comparison data.
- **Most advantaged areas:**
  - Jerrabomberra (54.9%), Googong/Tralee/Environa (54.4%), Wamboin/Bywong/Sutton (50.1%), Carwoola/Greenleigh/The Ridgeway

(50%), Royalla/Burra (49.1%) have a large number of households in the highest quartile.

- All areas except Braidwood have more households in the highest quartile than the NSW comparison data.

Table 13: Regional Comparison of Equivalised Household Income (2021)[4]

Area	QPRC	Canberra Region	Regional NSW	ACT	NSW
Lowest	14.8%	27.3%	30.5%	12.5%	25.0%
Medium Lowest	19.5%	27.4%	28.8%	18.1%	25.0%
Medium Highest	29.2%	24.5%	24.2%	28.7%	25.0%
Highest	36.6%	20.8%	16.5%	40.7%	25.0%

Table 13 shows that there is a considerable level of advantage within the LGA with over 35% of households in the top quartile of household incomes and a further 29.2% of households in the medium highest quartile. This means that 65.8% of all households in the LGA report weekly household incomes in the top 50% of equivalised incomes across NSW. When comparing the regional averages, QPRC aligns most closely to the ACT.

Socio-Economic Index for Areas (2016 Census Data[5])

The QPRC Socio-Economic Indexes for Areas (SEIFA) measure the relative level of socio-economic disadvantage and/or advantage based on a range of Census characteristics. Two of the SEIFA indexes: the Index of Relative Socio-Economic Disadvantage (IRSD) and the Index of Relative Socio-Economic Advantage and Disadvantage (IRSAD) are represented below.

Table 14: Regional SEIFA Scores and Percentiles (2016)

	SEIFA - IRSD	Percentile	SEIFA - IRSAD	Percentile
Queanbeyan-Palerang Regional Council	1053.0	78	1057.0	86
Canberra Region	999.0	44	986.3	47
Regional NSW	971.0	29	959.0	32
New South Wales	1001.0	45	1011.0	62
ACT	1075.0	89	1090.0	94
Australia	1001.9	46	1003.1	57

Queanbeyan LGA is in the least disadvantaged 14% of areas for NSW (86th percentile). However, there are considerable differences between the small areas analysed with regard to SEIFA Disadvantage, with Queanbeyan and Karabar in the most disadvantaged 47% and 50% of areas for NSW, and Bungendore State Suburb and Queanbeyan West-Jerrabomberra in the least disadvantaged 6% and 8% of areas for NSW.

There are quite similar differentials in the SEIFA Index of Education and Occupation, but more stark differences with regard to SEIFA Economic Resource, with Queanbeyan and Queanbeyan East in the most disadvantaged 20% and 35% of areas for Australia, likely

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[4] Source: Australian Bureau of Statistics, Census of Population and Housing 2016 and 2021. Compiled and presented by .id (informed decisions). https://profile.id.com.au/queanbeyan-palerang/equivalised-household-income-quartiles

[5] 2016 SEIFA indexes were published by the ABS in March 2018. The 2021 SEIFA is due to be released in 2023 but has been published at the time of writing this report.

QPRC

related to the higher rate of smaller flats and units and relatively high rate of private rental. There are also pockets of more severe disadvantage with these generally associated with higher rates of social housing and older lower cost private rental.

Table 15: Area SEIFA Rankings (2016)

IRSD	2016 Index	Percentile	IRSAD	2016 Index	Percentile
Googong / Tralee / Environa	1128.6	100	Googong / Tralee / Environa	1158.9	100
Jerrabomberra	1123.8	100	Royalla / Burra	1149.6	99
Carwoola / Greenleigh / The Ridgeway	1123.4	100	Jerrabomberra	1146.0	99
Royalla / Burra	1121.4	99	Carwoola / Greenleigh / The Ridgeway	1131.6	98
Wamboin / Bywong / Sutton	1114.7	99	Wamboin / Bywong / Sutton	1131.5	98
Bungendore	1107.4	98	Bungendore	1122.4	98
Rural East	1042.3	72	Rural East	1035.1	75
Captains Flat / Hoskinstown / Primrose Valley	1039.5	70	Captains Flat / Hoskinstown / Primrose Valley	1032.4	73
Queanbeyan West	1026.3	62	Queanbeyan West	1013.5	63
Crestwood	996.5	43	Crestwood	989.6	49
Karabar	995.9	43	Queanbeyan East	985.6	46
Queanbeyan East	993.4	41	Karabar	984.9	45
Braidwood	987.1	38	Queanbeyan	977.3	42
Queanbeyan	985.9	37	Braidwood	976.7	41

Vulnerable Groups of Individuals

This section of the report considers whether there are any patterns of individuals or groups who either need additional community services or are more sensitive to a change in rates.

Workforce Status

The levels of full or part-time employment and unemployment are indicative of the strength of the local economy and social characteristics of the population.

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Table 16: Community Workforce Status (2021)

Employment Status	Braidwood	Bungendore	Captains Flat	Carwoola	Crestwood	Googong	Jerrabomberra
Employed	**96.6%**	**97.8%**	**95.5%**	**97.6%**	**95.9%**	**98.2%**	**98.2%**
Full-time	55.5%	66.2%	65.0%	63.7%	64.8%	69.7%	66.8%
Part-time	34.1%	26.1%	23.8%	27.4%	25.4%	21.4%	26.2%
Employed, away from work	7.0%	5.5%	6.7%	6.6%	5.7%	7.2%	5.2%
Unemployed (Unemployment rate)	**3.4%**	**2.2%**	**4.5%**	**2.4%**	**4.1%**	**1.8%**	**1.8%**
Looking for full-time work	1.9%	1.0%	3.4%	1.1%	2.6%	0.7%	0.9%
Looking for part-time work	1.5%	1.1%	1.0%	1.3%	1.5%	1.0%	0.9%

Employment Status	Karabar	Queanbeyan	Queanbeyan East	Queanbeyan West	Royalla/Burra	Rural East	Wamboin
Employed	**95.6%**	**95.9%**	**96.1%**	**96.5%**	**97.3%**	**97.2%**	**97.1%**
Employed full-time	64.7%	65.6%	68.4%	67.0%	63.9%	56.7%	65.0%
Employed part-time	24.8%	25.6%	22.5%	23.9%	26.9%	32.1%	26.7%
Employed, away from work	6.0%	4.7%	5.3%	5.5%	6.5%	8.3%	5.4%
Unemployed (Unemployment rate)	**4.4%**	**4.1%**	**3.9%**	**3.5%**	**2.7%**	**2.8%**	**2.9%**
Looking for full-time work	2.7%	2.3%	2.4%	2.5%	0.9%	1.7%	1.4%
Looking for part-time work	1.7%	1.7%	1.4%	1.1%	1.8%	1.2%	1.6%

Table 16 shows that the unemployment rates throughout the LGA are below the regional NSW average of 4.6% Full time employment is also strong with levels well above the regional NSW average of 54.5% in all areas.

Table 17 provides a breakdown of the types of occupations residents work in and how these averages compare to other parts of the region. QPRC's level of self-containment per occupation is also provided which captures the proportion of resident workers who are employed within the boundaries of the LGA. This data indicates residents' inclination to seek employment outside the region where they live.

QPRC

Table 17: Regional Occupation Summary (2021)[6]

Occupation	QPRC	Regional NSW	Canberra Region	ACT	NSW	Residents working within the LGA
Managers	18.0%	13.4%	16.5%	17.9%	14.6%	**24.5%**
Professionals	22.0%	19.2%	18.4%	31.4%	25.8%	**21.0%**
Technicians and Trades Workers	13.3%	14.5%	14.6%	9.6%	11.9%	**35.2%**
Community and Personal Service Workers	10.1%	13.2%	11.9%	10.9%	10.6%	**37.4%**
Clerical and Administrative Workers	16.3%	11.7%	12.4%	14.5%	13.0%	**22.5%**
Sales Workers	6.6%	8.5%	8.0%	6.1%	8.0%	**46.2%**
Machinery Operators and Drivers	4.8%	6.9%	6.0%	2.4%	6.0%	**42.1%**
Labourers	6.7%	10.9%	10.3%	5.0%	8.2%	**44.6%**
Not stated	2.2%	1.8%	2.0%	2.1%	1.9%	**26.9%**

Key observations:
- Comparison of the LGA to other regional averages shows that QPRC has a relatively high proportion of managers and professionals. Similarly, QPRC has a relatively low proportion of labourers.
- 30% of resident workers are employed within the boundaries of the LGA. This is influenced by the nature of employment opportunities versus the skills and qualifications of residents; transport options available and commuting times; relationship between wages and salaries and house prices in the area; and the geographic size of the area.

Pensioners

To be classified as a pensioner for the purposes of receiving rates rebates, ratepayers must be receiving Centrelink payments such as the age pension or have partial capacity to work e.g. they have a disability, are a carer or low-income parent. These individuals have reduced income streams and can be vulnerable to financial shocks and price rises.

Table 18: Number of Pensioner Assessments

Area	IRSAD %	Percentage of Pensioners
Googong / Tralee / Environa	100	2%
Royalla / Burra	99	3%
Jerrabomberra	99	7%
Carwoola / Greenleigh / The Ridgeway	98	8%
Wamboin / Bywong / Sutton	98	6%
Bungendore	98	8%
Rural East	75	7%
Captains Flat / Hoskinstown / Primrose Valley	73	14%
Queanbeyan West	63	12%
Crestwood	49	13%

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[6] Source: Australian Bureau of Statistics, Census of Population and Housing 2016 and 2021 Compiled and presented in economy.id by .id (informed decisions). https://economy.id.com.au/queanbeyan-palerang/employed-locally?t=2

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Area	IRSAD %	Percentage of Pensioners
Queanbeyan East	46	8%
Karabar	45	14%
Queanbeyan	42	12%
Braidwood	41	17%

Figure 9 provides a visual comparison of the relationship between an areas IRSAD percentile and the proportion of pensioner assessments within an area. It shows a clear negative correlation between the two data sets, noting the rise in the proportion of pensioner assessments corresponds to a fall in the areas IRSAD index percentile.

Figure 9: Pensioner Comparison
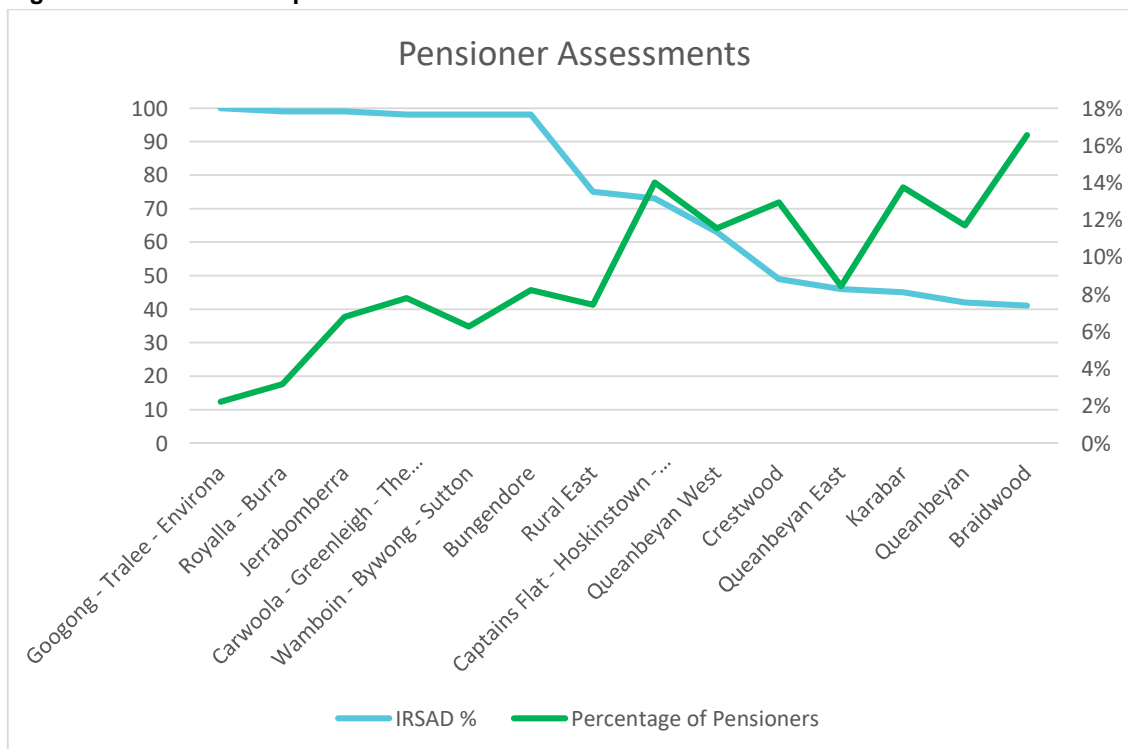
There are 2,392 pensioners eligible for rate rebates in QPRC, 8.4% of all assessments. Pensioners receive a State Government legislated rate reduction of $250 of their general rate, $87.50 of their water charge and $87.50 of their sewer charge, a maximum total of $425. Additionally, Queanbeyan pensioners receive an additional rebate amount of $40, and this was a policy position of the former Queanbeyan City Council, to offset the CityCare Levy – an SRV imposed on Queanbeyan ratepayers in 2010 of 8.56% (inclusive of the rate peg.) The cost of the pensioner rebate is funded jointly by the State Government (55%) and Council (45%), with Council additionally funding all of the additional voluntary rebate amount. The total cost to ratepayers is $340,000 per annum.

Council consulted with the community on a proposal to further increase the pensioner rebate under scenario 3 of the SRV proposal, at an additional cost of $170,000. The proposal received majority community support however scenario 3 was not adopted, and under scenario 2 the revenue increases available to fund additional assistance will be lower. Council will now consider the additional voluntary pensioner rebate with the adoption of the 2023-24 Operational Plan and Revenue Policy.

QPRC

Core Assistance

Table 19 highlights the areas within the LGA that have higher concentrations of people who need assistance in their day-to-day lives with self-care, body movements or communication due to disability, long-term health conditions or old age.

Table 19: Percentage of Residents Requiring Core Assistance (2021)

Braidwood	Bungendore	Captains Flat	Carwoola	Crestwood	Googong	Jerrabomberra
5.0%	3.4%	5.3%	3.2%	5.0%	2.6%	3.0%
Karabar	Queanbeyan	Queanbeyan East	Queanbeyan West	Royalla	Rural East	Wamboin
5.4%	7.8%	4.8%	4.3%	2.9%	4.8%	3.8%

On average, levels of core assistance required are relatively low through the LGA with all areas, except for Queanbeyan (7.8%), below the regional NSW average of 6.8%.

Housing Stress

The National Centre for Social and Economic Modelling (NATSEM) defines households experiencing "Housing Stress" as those that meet both of the following criteria:
- Equivalised household income is within the lowest 40% of the state's income distribution
- Housing costs (i.e. mortgage and/or rent payments) are greater than 30% of household income

Research [7] funded by the ACT Government on housing and homelessness issues in the ACT found that, due to financial pressures:
- 19% of households facing housing stress compromised a lot on their grocery spend over a 12 month period
- 24% of households facing housing stress found rent/mortgage repayments quite/very difficult in the last three months

Households facing housing stress are highly likely to be in significant financial stress and vulnerable to sudden increases in council rates. A comparison of the levels of housing stress currently experienced in each area is provided in **Error! Reference source not found.** and summarised at the area level.

In 2021, Braidwood had the highest proportion of households paying more than 30% of their income on their mortgage in Queanbeyan-Palerang Regional Council area.

Figure 10 presents households who have a mortgage or are otherwise paying off a dwelling in QPRC, and paying more than 30% of their usual gross weekly income on mortgage payments.

Housing affordability has become a significant social and economic problem in recent years. 30% is usually agreed as the maximum percentage of income households can reasonably afford to spend on housing.

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[7] Housing and homelessness Policy Consortium (ACT Shelter, ACTCOSS, Women's Centre for Health Matters, Youth Coalition of ACT) 2016. *Snapshot: Housing stress and its affects* Housing & Homelessness Policy Consortia Reports - Projects 2 & 3 | ACT Council of Social Service Inc. (actcoss.org.au)

QPRC

Figure 10: Mortgage costs > 30% income (2021)[8]

Percentage of households with a mortgage (%)
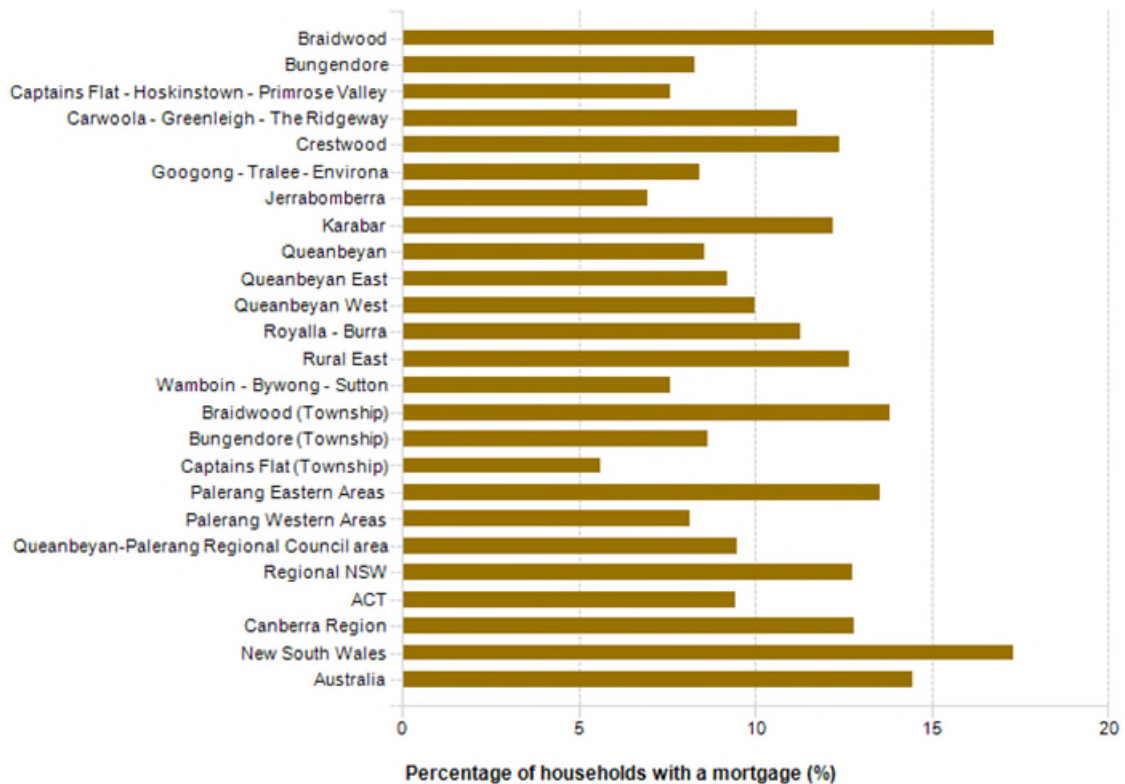
In 2021, 9.5% of Queanbeyan-Palerang Regional Council area's households with a mortgage were paying >30% of income on their mortgage compared to 12.7% in Regional NSW.

While Queanbeyan-Palerang Regional Council area had a lower proportion of households paying >30% of income on a mortgage, it is important to note that this varied across the Regional Council. Proportions ranged from a low of 5.6% in Captains Flat (Township) to a high of 16.8% in Braidwood. The five areas with the highest percentages were:

- Braidwood (16.8%)
- Braidwood (Township) (13.8%)
- Palerang Eastern Areas (13.5%)
- Rural East (12.6%)
- Crestwood (12.4%)

Trends in Cost of Living

Household Expenditure is modelled based on a set of expenditure items collected every 5 years in the ABS Household Expenditure Survey. Household Expenditure is a useful measure of the economic resources available to households in the area and where their income is spent. Areas with good public transport infrastructure and access to jobs may spend less on transport and more on discretionary spending such as entertainment. More disadvantaged areas may spend a higher proportion of their income on food and transport. An examination of the distribution of household spending per household may provide insights into the socio-economic status of the area.

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[8] Australian Bureau of Statistics, Census of Population and Housing 2021 (enumerated data), compiled in atlas.id, https://atlas.id.com.au/queanbeyan-palerang/maps/mortgage-stress

QPRC

Table 16 presents the changes in typical household expenditure throughout QPRC over 5 years.

Table 20: 5 Year Comparison of Cost of Living in QPRC[9]

QPRC	2020/21		2015/16		Change	
Expenditure Item	$ per household	% of expenditure	$ per household	% of expenditure	$ per household	% of expenditure
Food	$12,343	9.8%	$13,463	9.5%	-$1,120	0.3%
Alcoholic Beverages and Tobacco	$5,722	4.5%	$7,403	5.2%	-$1,681	-0.7%
Clothing and Footwear	$5,681	4.5%	$5,616	4.0%	$65	0.5%
Furnishings and Equipment	$6,255	5.0%	$6,460	4.6%	-$205	0.4%
Health	$8,488	6.7%	$8,558	6.1%	-$70	0.6%
Transport	$12,201	9.7%	$13,821	9.8%	-$1,620	-0.1%
Communications	$2,712	2.2%	$2,517	1.8%	$195	0.4%
Recreation and Culture	$13,616	10.8%	$15,692	11.1%	-$2,076	-0.3%
Education	$6,573	5.2%	$7,113	5.0%	-$540	0.2%
Hotels, Cafes and Restaurants	$8,291	6.6%	$12,428	8.8%	-$4,137	-2.2%
Miscellaneous Goods / Services	$18,299	14.5%	$22,530	15.9%	-$4,231	-1.4%
Housing	$21,889	17.4%	$21,171	15.0%	$718	2.4%
Utilities	$3,895	3.1%	$4,594	3.2%	-$699	-0.1%
Total Expenditure	**$125,965**	**100.0%**	**$141,366**	**100.0%**	**-$15,401**	**-**
Non-Discretionary*	$67,209	53.35%	$69,740	49.33%	-$2,531	4.02%
Discretionary	$58,756	46.64%	$71,626	50.67%	-$12,870	-4.03%
Net Savings	$37,707	23.0%	$22,004	13.5%	$15,703	9.5%
Expenditure	$125,965	100.00%	$141,366	100.00%	-$15,401	-
Total Disposable Income	**$163,672**		**$163,370**		**$302**	

*Non-Discretionary spending includes the following categories: (Food, Clothing & Footwear, Health, Transport, Communications, Housing and Utilities)

Table 20 shows that over the five-year period, total disposable income has increased by an average of $302. There has been a significant decrease in discretionary spending by an average of $12,870. Non-discretionary spending has also decreased by an average $2,531, particularly on utilities, transport, health, and food expenditure. Non-discretionary spending on food, clothing and footwear, communications, and housing has increased.

Population

At the time of the 2021 Census, the total population of the Queanbeyan-Palerang LGA was 63,304 people, an increase of 10,964 people from 2011, or 21% total growth. This was an average increase of 2.1% per annum for the LGA compared with 1.3% for Rest of NSW, 1.7% for NSW and 2.7% for the ACT. In 2022, .id Consulting have estimated the resident population for the LGA at 64,048.

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[9] National Institute of Economic and Industry Research (NIEIR), 2021, compiled and presented by economy.id. Data are based on a 2016-17 price base for all years. NIEIR-ID data are inflation adjusted each year to allow direct comparison, and annual data releases adjust previous years' figures to a new base year. https://economy.id.com.au/queanbeyan-palerang/household-expenditure

QPRC

Conclusion

QPRC is one of the fastest growing regional areas is NSW with several new residential and business developments. The LGA is in the least disadvantaged of areas for NSW (86th percentile), however there are considerable differences between the small areas analysed with Karabar, Queanbeyan and Braidwood in the most disadvantaged (45%, 42% and 41%) and Googong, Jerrabomberra, Carwoola, Royalla, Wamboin and Bungendore all over 98%.

There are also pockets of more severe disadvantage, with these generally associated with higher rates of social housing and older lower cost private rental.

The Council's average rate with the proposed SRV will increase rates to the highest levels for Group 4 Councils, however there is considerable differences between the highest and lowest general rates in different areas of the LGA. There are also large differences within areas driven by large differences in unimproved land values.

QPRC's harmonised rate structure was developed in 2020 with the assistance of a community panel. Council adopted a structure that recognises the different level of services and infrastructure in different areas, and sought to reach an equitable structure that takes into account both the:

- capacity of ratepayers to pay, and
- the quality, accessibility and scope of services provided in different areas.

For example, Googong is the highest residential subcategory in QPRC. It is a new residential development within the LGA that attracts high income earning, young families who enjoy the high value of investment in community infrastructure that is being progressively developed and handed over to Council for maintenance and operation.

The proposed SRV percentage increase will apply equally across all categories and subcategories of ratepayers based on the current rates structure, so that the current rate structure continues to support the equity of rates between different local communities.

Whilst this report concludes that the QPRC community has the capacity to pay, the proposed SRV is significant. Council has a hardship policy in place to assist ratepayers experiencing financial hardship. It has increased its hardship measures for ratepayers affected by drought, bushfires and the pandemic movement restrictions, and has now rolled its higher measures into one policy.

Council monitors the uptake of its hardship provisions, however is now piloting a more proactive program that will contract independent financial advisors to engage with ratepayers and provide them with additional financial advice and financial support.

QPRC

Appendix – Impact of proposed SRV on Total Rates Notice

QPRC

Council Financial Sustainability Options

Scenario 2 - 18%, 18%, 18% Rate Increase over 3 years, inclusive of the rate peg

These 3 pages provide an indicative view of the total impact on the July 2023 annual rates notice, based on selected properties from each rating category and subcategory, including pensioners. We have provided Low, Medium and High value properties for comparison.

* Figures are early draft and known changes include the land revaluation that will take affect from 1 July 2023. New land value figures are expected to be received mid Nov 22, for recalculation by Jan 23. ***Note that rates will note rise in proportion with changes in land valuations. New land valuations will not have any affect on the total rate income that Council collects - however may impact individual properties where land values rise disproportionately with other properties across the local government area.

Rates and annual charges - comparison of <u>Typical</u> Value Properties

Example property - Median Value Examples	Valuation 2019	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2022 Rates Notice	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2023 Rates Notice	1 Year $ Change	% Change	July 2025 Rates Notice	3 Year $ Change	% Change
Residential Queanbeyan	266,000	1,348	1,578	-	2,926	1,595	1,715	-	3,310	385	13.15%	4,101	1,176	40.18%
Residential Queanbeyan (pensioner)	266,000	1,348	1,578	(465)	2,461	1,595	1,715	(525)	2,785	325	13.19%	3,576	1,116	45.34%
Residential Jerrabomberra	389,000	1,773	1,578	-	3,351	2,099	1,715	-	3,814	464	13.83%	4,809	1,458	43.50%
Residential Jerrabomberra (pensioner)	389,000	1,773	1,578	(465)	2,886	2,099	1,715	(525)	3,289	404	13.98%	4,284	1,398	48.43%
Residential Googong	298,000	1,532	1,868	-	3,400	1,813	2,004	-	3,817	418	12.28%	4,642	1,243	36.55%
Residential Googong (pensioner)	298,000	1,532	1,868	(465)	2,935	1,813	2,004	(525)	3,292	358	12.18%	4,117	1,183	40.29%
Residential Rural	552,000	1,392	784	-	2,176	1,649	871	-	2,520	343	15.78%	3,223	1,047	48.11%
Residential Rural (pensioner)	552,000	1,392	784	(378)	1,799	1,649	871	(438)	2,082	283	15.76%	2,785	987	54.87%
Residential Bungendore	290,000	1,033	2,391	-	3,424	1,223	2,404	-	3,627	203	5.93%	4,235	812	23.71%
Residential Bungendore (pensioner)	290,000	1,033	2,391	(425)	2,999	1,223	2,404	(525)	3,102	103	3.44%	3,710	712	23.74%
Residential Braidwood	165,000	754	2,496	-	3,250	893	2,514	-	3,407	156	4.81%	3,888	637	19.61%
Residential Braidwood (pensioner)	165,000	754	2,496	(425)	2,825	893	2,514	(525)	2,882	56	1.99%	3,363	537	19.02%
Residential Captains Flat	99,300	568	2,391	-	2,959	671	2,404	-	3,075	117	3.94%	3,461	502	16.98%
Residential Captains Flat (pensioner)	99,300	568	2,391	(425)	2,534	671	2,404	(525)	2,550	17	0.66%	2,936	402	15.89%
Residential Rural	317,000	964	351	-	1,315	1,141	269	-	1,410	95	7.21%	1,877	561	42.66%
Residential Rural (pensioner)	317,000	964	351	(250)	1,065	1,141	269	(350)	1,060	(5)	-0.48%	1,527	461	43.28%
Business Queanbeyan CBD	309,000	6,437	1,568	-	8,004	7,618	1,722	-	9,340	1,336	16.69%	12,526	4,522	56.50%
Business Queanbeyan General	455,000	6,548	1,606	-	8,154	7,750	1,767	-	9,517	1,363	16.72%	12,764	4,610	56.54%
Business Queanbeyan Industrial	333,000	3,227	1,607	-	4,834	3,820	1,767	-	5,587	753	15.58%	7,265	2,431	50.29%
Business Googong	614,400	12,116	1,846	-	13,962	14,342	2,006	-	16,348	2,386	17.09%	22,175	8,213	58.82%
Business Jerrabomberra	1,190,000	16,365	4,885	-	21,250	19,373	5,232	-	24,605	3,355	15.79%	32,868	11,618	54.67%
Business Bungendore	393,000	1,144	2,300	-	3,444	1,354	2,475	-	3,829	386	11.20%	4,489	1,045	30.35%
Business Braidwood	219,000	827	2,268	-	3,095	978	2,446	-	3,424	329	10.63%	3,935	840	27.14%
Farmland	699,000	2,110	351	-	2,461	2,496	269	-	2,765	304	12.36%	3,769	1,308	53.17%
Farmland (pensioner)	699,000	2,110	351	(250)	2,211	2,496	269	(350)	2,415	204	9.23%	3,419	1,208	54.66%
Farmland	1,490,000	3,172	166	-	3,338	3,756	225	-	3,981	643	19.27%	5,495	2,157	64.64%
Farmland (pensioner)	1,490,000	3,172	166	(290)	3,048	3,756	225	(350)	3,631	583	19.14%	5,145	2,097	68.83%

Council Financial Sustainability Options

Scenario 2 - 18%, 18%, 18% Rate Increase over 3 years, inclusive of the rate peg

These 3 pages provide an indicative view of the total impact on the July 2023 annual rates notice, based on selected properties from each rating category and subcategory, including pensioners. We have provided Low, Medium and High value properties for comparison.

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Rates and annual charges - comparison of <u>Low</u> Value Properties

Example property - Low Value Examples	Valuation 2019	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2022 Rates Notice	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2023 Rates Notice	1 Year $ Change	% Change	July 2025 Rates Notice	3 Year $ Change	% Change
Residential Queanbeyan	18,300	491	986	-	**1,477**	580	1,092	-	**1,672**	195	13.18%	**2,000**	523	35.39%
Residential Queanbeyan (pensioner)	18,300	491	986	(465)	**1,012**	580	1,092	(525)	**1,147**	135	13.30%	**1,475**	463	45.72%
Residential Googong	22,400	579	1,404	-	**1,983**	684	1,520	-	**2,204**	220	11.11%	**2,550**	567	28.57%
Residential Googong (pensioner)	22,400	579	1,404	(465)	**1,518**	684	1,520	(525)	**1,679**	160	10.57%	**2,025**	507	33.37%
Residential Bungendore	85,050	576	2,378	-	**2,955**	682	2,392	-	**3,074**	119	4.02%	**3,464**	509	17.23%
Residential Bungendore (pensioner)	85,050	576	2,391	(425)	**2,542**	682	2,404	(525)	**2,561**	18	0.72%	**2,951**	409	16.07%
Residential Braidwood	43,411	484	2,080	-	**2,563**	572	2,079	-	**2,651**	87	3.40%	**2,981**	417	16.27%
Residential Braidwood (pensioner)	43,411	484	2,080	(425)	**2,138**	572	2,079	(525)	**2,126**	(13)	-0.60%	**2,456**	317	14.83%
Residential Rural	6,820	399	307	-	**706**	472	225	-	**697**	(10)	-1.37%	**893**	187	26.42%
Residential Rural (pensioner)	6,820	399	307	(250)	**456**	472	225	(350)	**347**	(110)	-24.03%	**543**	87	18.98%
Business Queanbeyan CBD	44,220	1,512	1,352	-	**2,864**	1,788	1,504	-	**3,292**	427	14.92%	**4,145**	1,280	44.70%
Business Queanbeyan General	76,500	1,492	1,352	-	**2,844**	1,765	1,504	-	**3,269**	425	14.94%	**4,113**	1,269	44.64%
Business Queanbeyan Industrial	22,353	655	1,215	-	**1,870**	774	1,360	-	**2,134**	265	14.15%	**2,576**	706	37.76%
Business Googong	54,201	1,698	1,214	-	**2,912**	2,007	1,346	-	**3,353**	441	15.14%	**4,218**	1,305	44.82%
Business Bungendore	60,066	537	2,278	-	**2,815**	635	2,459	-	**3,094**	278	9.89%	**3,468**	653	23.19%
Business Braidwood	138,000	685	2,970	-	**3,655**	803	3,010	-	**3,813**	158	4.32%	**4,283**	628	17.17%
Farmland	95,500	1,299	307	-	**1,606**	1,534	225	-	**1,759**	153	9.52%	**2,374**	768	47.81%
Farmland (pensioner)	95,500	1,299	307	(290)	**1,316**	1,534	225	(350)	**1,409**	93	7.06%	**2,024**	708	53.78%

Council Financial Sustainability Options

Scenario 2 - 18%, 18%, 18% Rate Increase over 3 years, inclusive of the rate peg

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Rates and annual charges - comparison of <u>High</u> Value Properties

Example property - Low Value Examples	Valuation 2019	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2022 Rates Notice	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2023 Rates Notice	1 Year $ Change	% Change	July 2025 Rates Notice	3 Year $ Change	% Change
Residential Queanbeyan	997,000	3,875	1,578	-	**5,453**	4,592	1,715	-	**6,307**	854	15.66%	**8,304**	2,851	52.29%
Residential Queanbeyan (pensioner)	997,000	3,875	1,578	(465)	**4,988**	4,592	1,715	(525)	**5,782**	794	15.91%	**7,779**	2,791	55.96%
Residential Googong	1,055,000	4,149	1,544	-	**5,693**	4,916	1,665	-	**6,581**	888	15.60%	**8,640**	2,947	51.76%
Residential Googong (pensioner)	1,055,000	4,149	1,544	(465)	**5,228**	4,916	1,665	(525)	**6,056**	828	15.84%	**8,115**	2,887	55.21%
Residential Bungendore	738,000	2,030	2,496	-	**4,527**	2,405	2,514	-	**4,919**	393	8.68%	**6,012**	1,485	32.81%
Residential Bungendore (pensioner)	738,000	2,030	2,496	(425)	**4,102**	2,405	2,514	(525)	**4,394**	293	7.14%	**5,487**	1,385	33.77%
Residential Braidwood	394,000	1,264	2,391	-	**3,656**	1,497	2,404	-	**3,901**	246	6.72%	**4,621**	965	26.41%
Residential Braidwood (pensioner)	394,000	1,264	2,391	(425)	**3,231**	1,497	2,404	(525)	**3,376**	146	4.51%	**4,096**	865	26.79%
Residential Rural	1,110,000	2,409	436	-	**2,845**	2,853	358	-	**3,211**	366	12.88%	**4,372**	1,527	53.68%
Residential Rural (pensioner)	1,110,000	2,409	392	(250)	**2,551**	2,853	314	(350)	**2,817**	266	10.44%	**3,978**	1,427	55.94%
Business Queanbeyan CBD	972,000	18,766	7,172	-	**25,938**	22,216	7,662	-	**29,878**	3,940	15.19%	**39,559**	13,620	52.51%
Business Queanbeyan General	1,750,000	23,846	10,565	-	**34,411**	28,229	11,202	-	**39,431**	5,020	14.59%	**51,685**	17,274	50.20%
Business Queanbeyan Industrial	1,860,000	15,870	4,628	-	**20,498**	18,791	4,964	-	**23,755**	3,257	15.89%	**31,786**	11,288	55.07%
Business Googong	703,010	13,764	1,214	-	**14,978**	16,293	1,346	-	**17,639**	2,661	17.77%	**24,213**	9,235	61.65%
Business Bungendore	622,000	1,561	2,230	-	**3,791**	1,849	2,403	-	**4,252**	461	12.16%	**5,110**	1,318	34.77%
Business Braidwood	376,000	1,113	3,588	-	**4,701**	1,318	3,823	-	**5,141**	440	9.36%	**5,854**	1,153	24.54%
Farmland	7,090,000	10,690	351	-	**11,041**	12,677	269	-	**12,946**	1,905	17.25%	**18,072**	7,030	63.67%
Farmland (pensioner)	7,090,000	10,690	351	(290)	**10,751**	12,677	269	(350)	**12,596**	1,845	17.16%	**17,722**	6,970	64.83%