Assessment of Capacity to Pay

Queanbeyan-Palerang Local Government Area

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Introduction

Queanbeyan-Palerang Regional Council (QPRC) applied for a Special Rate Variation of a maximum cumulative increase of 64.3% that came 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 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
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

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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
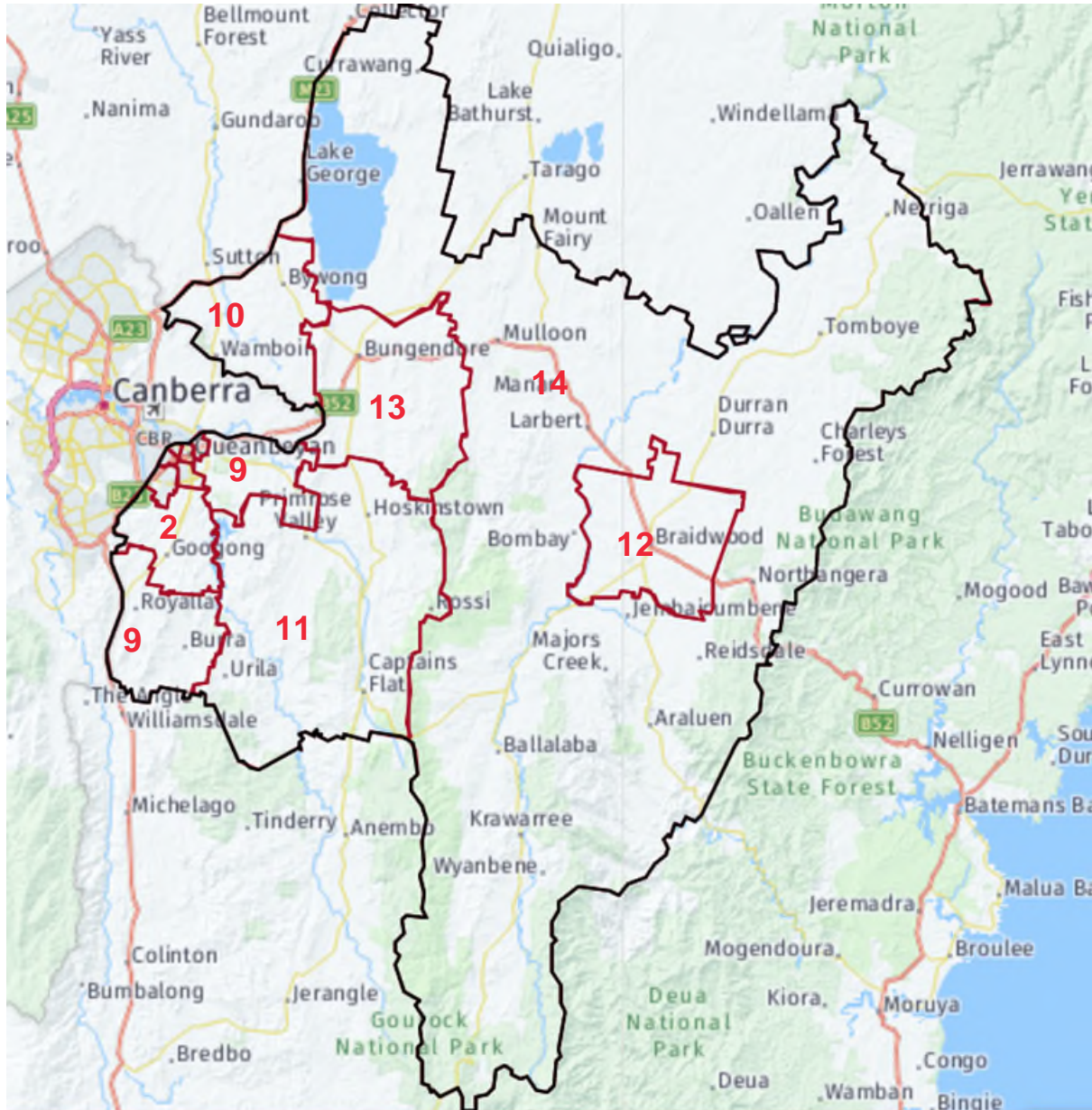
Figure 2: Queanbeyan Urban Areas
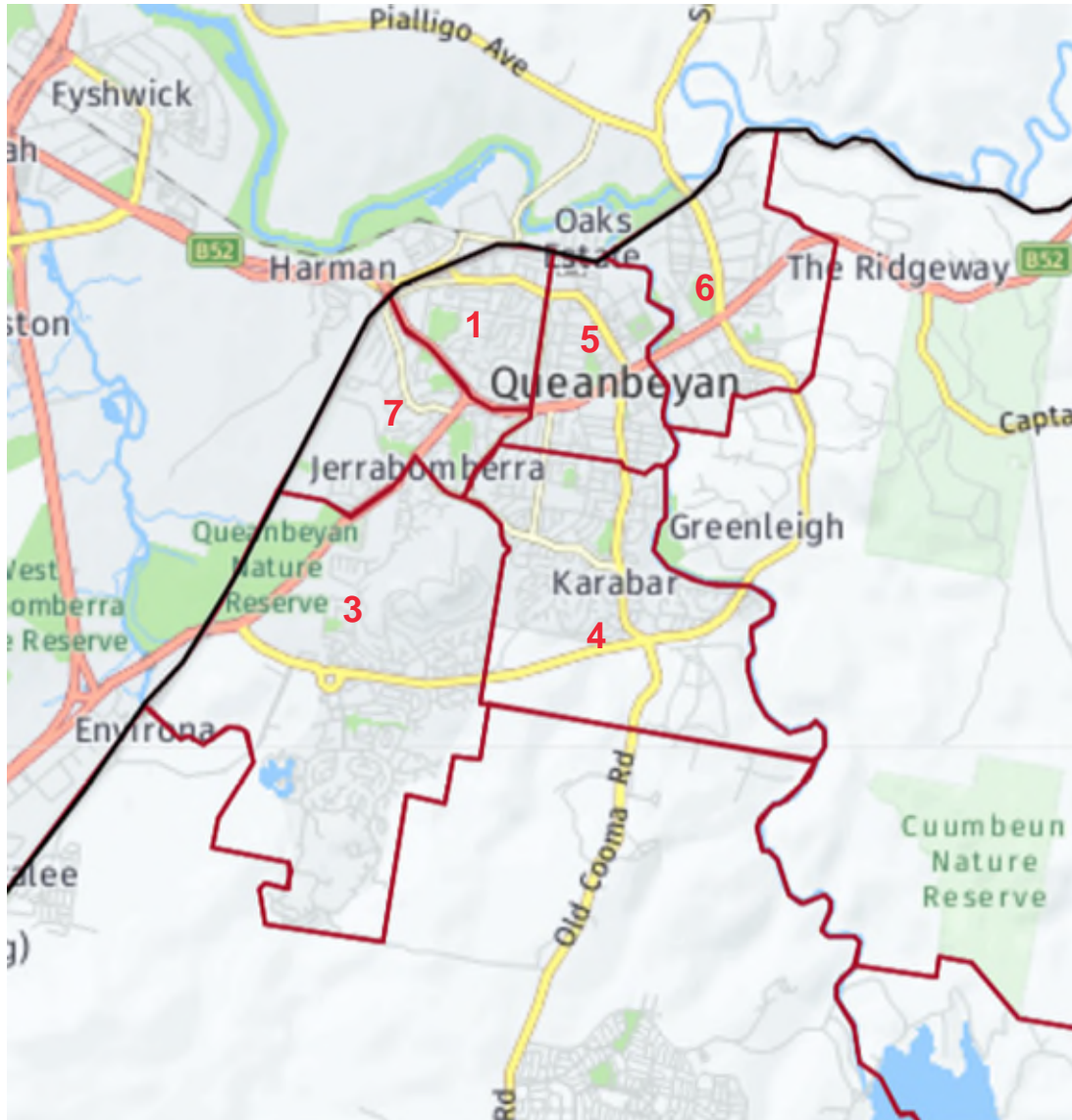
Rates Structure

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 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 2022-23 rates, and the 2022 land value that was 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 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 management.

- 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 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 analysis is reviewed annually and published for high, low and typical ratepayers, in all categories. 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 2023 Audit Office report to Council demonstrates the positive trend over 3 years.

Figure 3: Extract from 2023 Audit Report
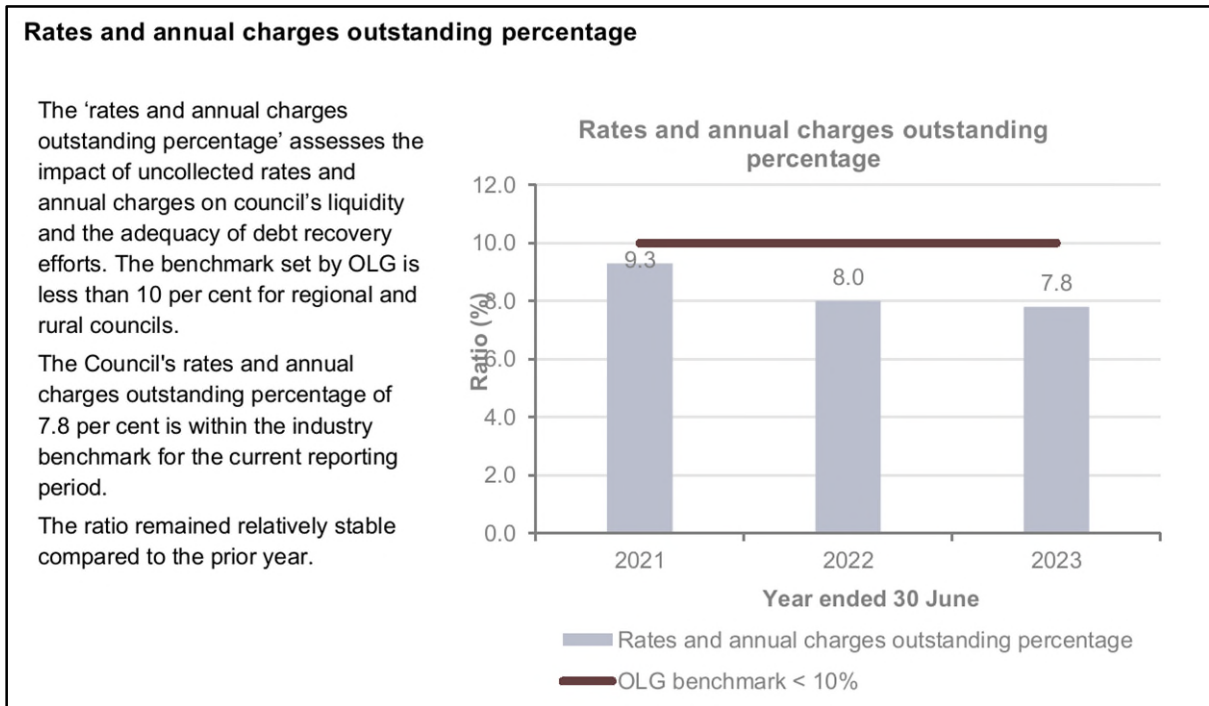
Council's rates outstanding rose suddenly in 2020, but has now recovered back to pre-pandemic levels, and has continued to trend down until 30 June 2023 however there has been a slight increase during the current financial year, and the result at 30 June 2024 is expected to have risen again.

Table 5: Payment Arrangements and Hardship Arrangements

	Properties	Arrangements	Hardship
January 2023	28,423	494	62
January 2024	29,522	1,227	78

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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 2024 1,227 ratepayers have current payment arrangements with Council and 78 ratepayers have applied for hardship arrangements to support them during periods of financial difficulty.

The increase is being monitored as a likely indicator that more ratepayers are requiring financial assistance. However, the data has also been impacted by new debtor support procedures that have been implemented over the past 6 months with a more proactive customer service approach, reaching out to ratepayers that may need assistance with payment plans and hardship assistance.

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

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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 2021/22 results as the financial statements were not yet published.)
The following councils included in these results have all sought SRVs since 2022, including QPRC:

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	2021-22	2020-21	2019-20	2018-19	2017-18
Metropolitan	1,212	1,186	1,155	1,117	1,076
Metropolitan Fringe	1,446	1,400	1,376	1,324	1,239
Regional Town/City	1,271	1,222	1,233	1,202	1,100
Large Rural	862	863	816	791	703
Rural	452	454	442	420	379
All NSW	1,043	1,024	998	967	889
QPRC	1,212	1,201	1,155	1,137	1,069

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 2022-23 result for all Councils is not yet available, however based on Council's actual total rates income and number of assessments, the QPRC 2022-23 average residential rates are $1,491.

Table 7: Average 2021/22 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 2021/22

Council	Residential	Farmland	Business	Mining	Average rate	Land Value / Rate Income ($)	Pensioner Residential Rate (%)	Total Rates ($'000)	Assessments
Broken Hill	1,102	1,091	6,418	1,168,500	1,652	14	24%	16,657	10,084
Richmond Valley	1,116	1,822	3,002		1,337	140	27%	14,434	10,797
Singleton	1,181	2,424	2,438	244,235	2,107	171	13%	23,333	11,076
Griffith	1,078	3,815	2,865		1,593	127	14%	18,053	11,335
Lithgow	840	1,662	4,850	148,500	1,251	162	21%	14,351	11,474
Armidale Regional	1,066	3,387	3,877	5,167	1,489	188	16%	19,365	13,005
Mid-Western Regional	988	2,572	2,197	1,550,000	2,129	115	16%	30,418	14,290

Goulburn Mulwaree, Kempsey, Tamworth, Griffith, Armidale, Bega Valley, Snowy Valleys and Queanbeyan-Palerang.

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Council	Residential	Farmland	Business	Mining	Average rate	Land Value / Rate Income ($)	Pensioner Residential Rate (%)	Total Rates ($'000)	Assessments
Snowy Monaro Regional	948	1,987	1,510		1,196	176	14%	17,411	14,562
Kempsey	1,275	2,095	2,619		1,426	118	30%	21,762	15,260
Byron	1,415	2,547	3,529		1,651	433	15%	26,662	16,153
Goulburn Mulwaree	1,057	1,831	5,294		1,351	200	16%	22,203	16,440
Lismore	1,361	2,560	4,572		1,684	132	22%	32,277	19,166
Orange	1,493	1,953	6,131		1,830	109	15%	35,637	19,474
Ballina	1,137	1,784	3,567		1,334	299	21%	26,253	19,679
Bathurst Regional	1,173	1,537	4,396	500	1,422	151	18%	28,806	20,258
Bega Valley	1,159	2,335	2,664		1,270	173	22%	25,769	20,294
Dubbo Regional	1,091	3,720	4,863	500	1,567	132	15%	37,518	23,941
Wingecarribee	1,872	3,983	4,573	57,167	2,136	262	19%	54,116	25,333
Albury	1,416	4,477	6,279		1,784	90	16%	46,007	25,790
Eurobodalla	1,116	1,676	3,746		1,250	204	20%	32,459	25,971
Clarence Valley	1,235	1,669	3,042		1,371	155	26%	37,186	27,123
Queanbeyan-Palerang Regional	1,212	2,566	4,981	24,000	1,443	233	9%	40,699	28,201
Tamworth Regional	1,119	2,042	3,693	10,000	1,376	145	19%	39,197	28,482
Cessnock	1,265	2,922	3,858	287,400	1,508	141	19%	43,164	28,626
Wagga Wagga	1,127	2,845	5,999		1,544	151	12%	45,647	29,558

Of the 25 reporting Group 4 Councils, QPRC's 2022 average rate across all categories is 14th highest. It's residential rates are 9th highest, farmland rates are 9th highest and business rates are 6th highest.

Ratepayers enjoy a relatively high land value of $233 per $1 rates paid, with only Byron, Ballina and Wingecarribee being higher.

It has a low percentage of pensioner rates compared with other group 4 Councils, being the lowest.

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

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- 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.

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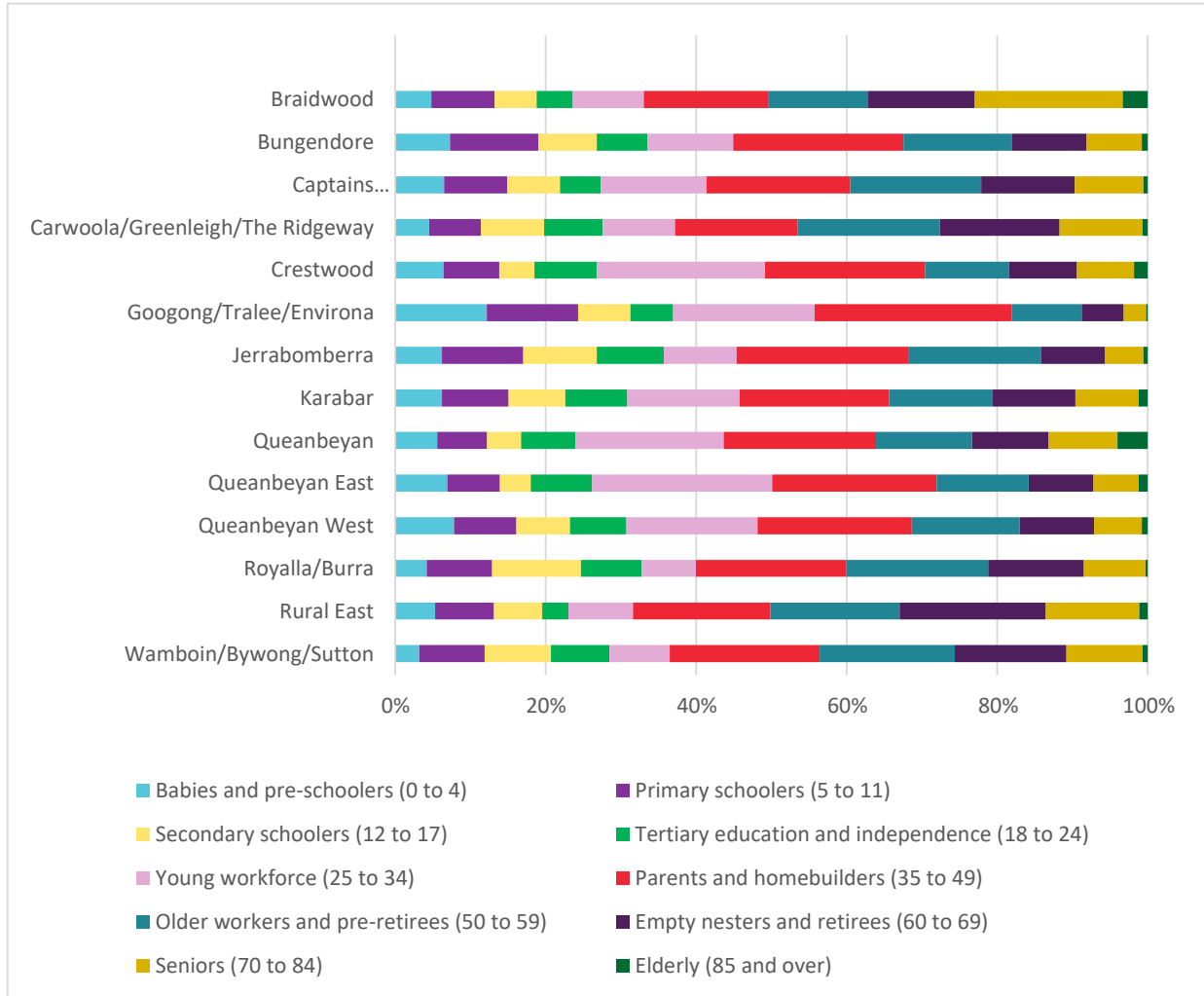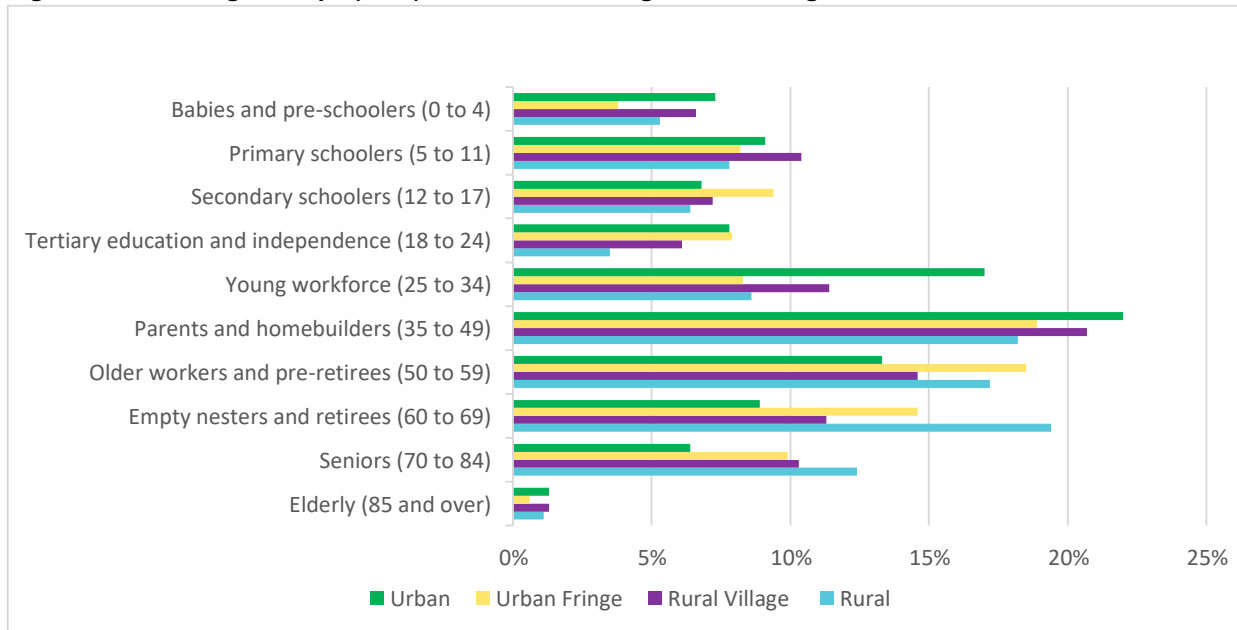**Figure 4: Service Age Groups (2021)**

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)
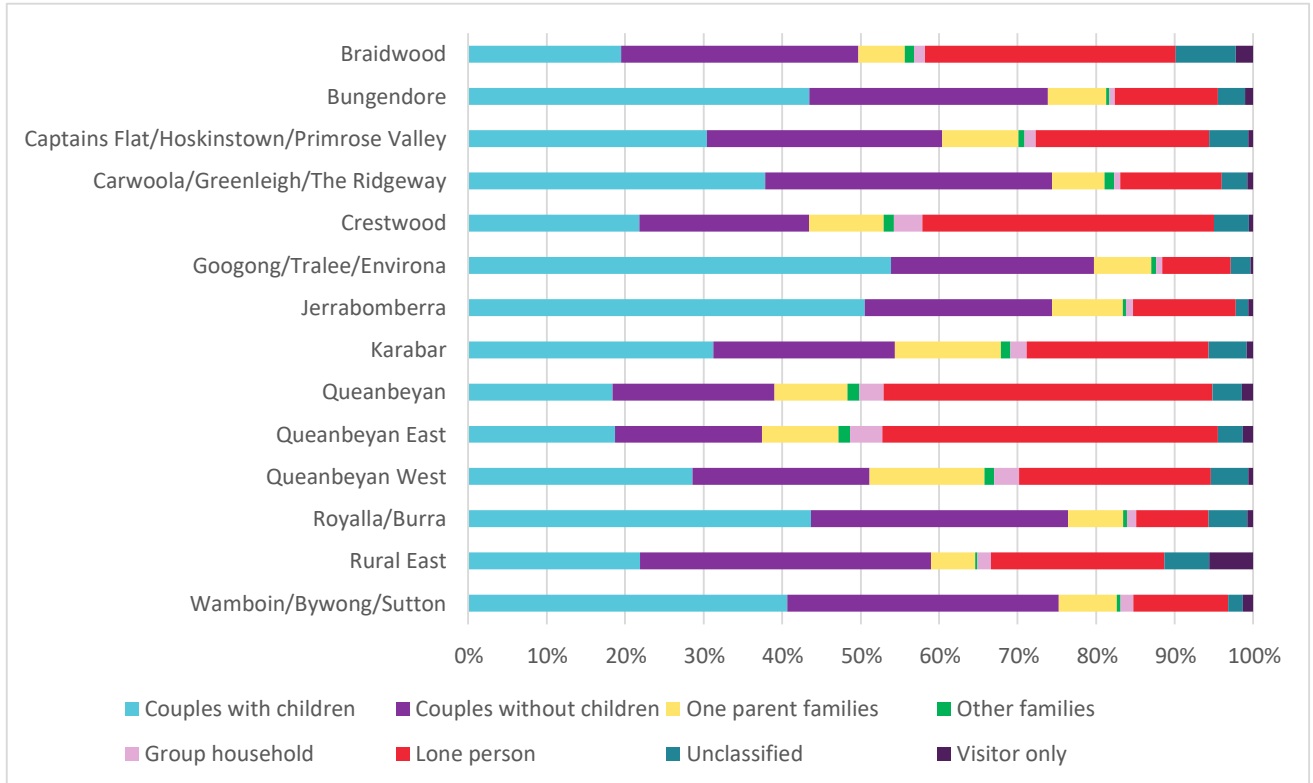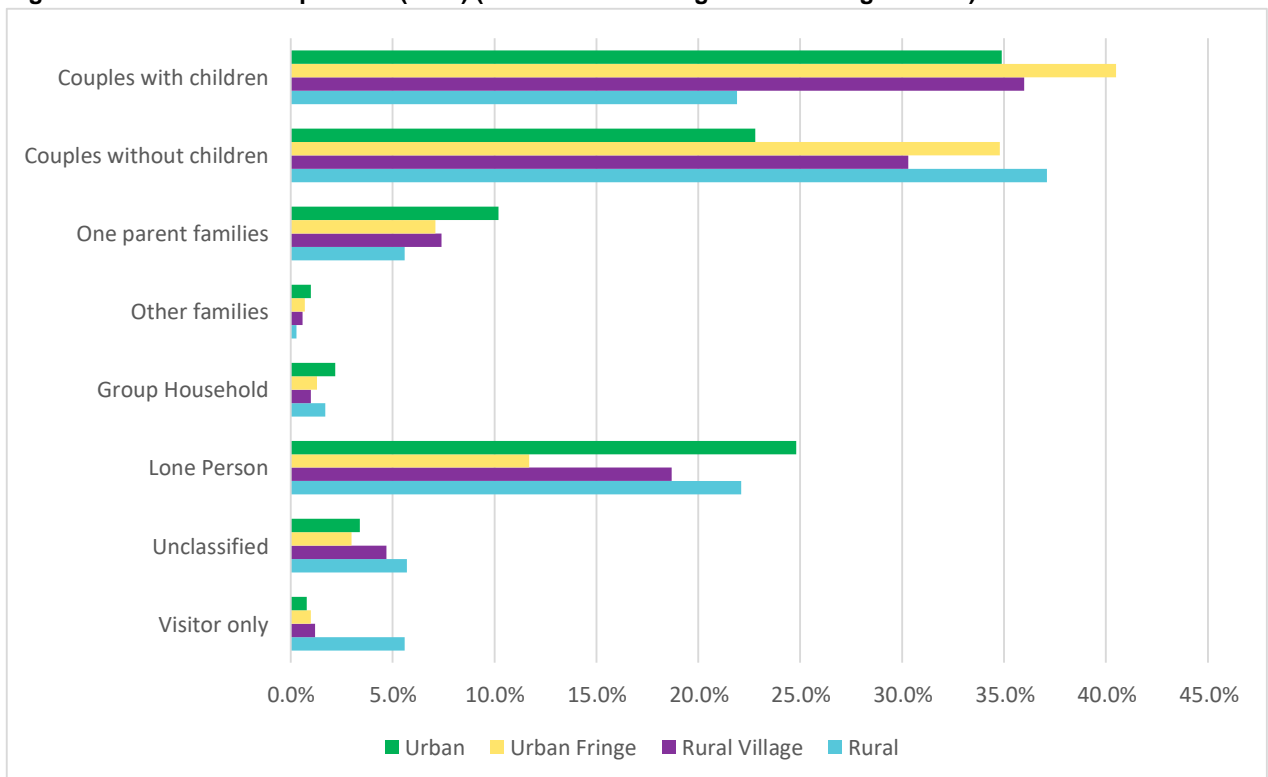

Figure 7: Household Composition (2021) (Urban / Urban Fringe / Rural Village / Rural)

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

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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

	2021		2016		Change
Tenure type	**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)
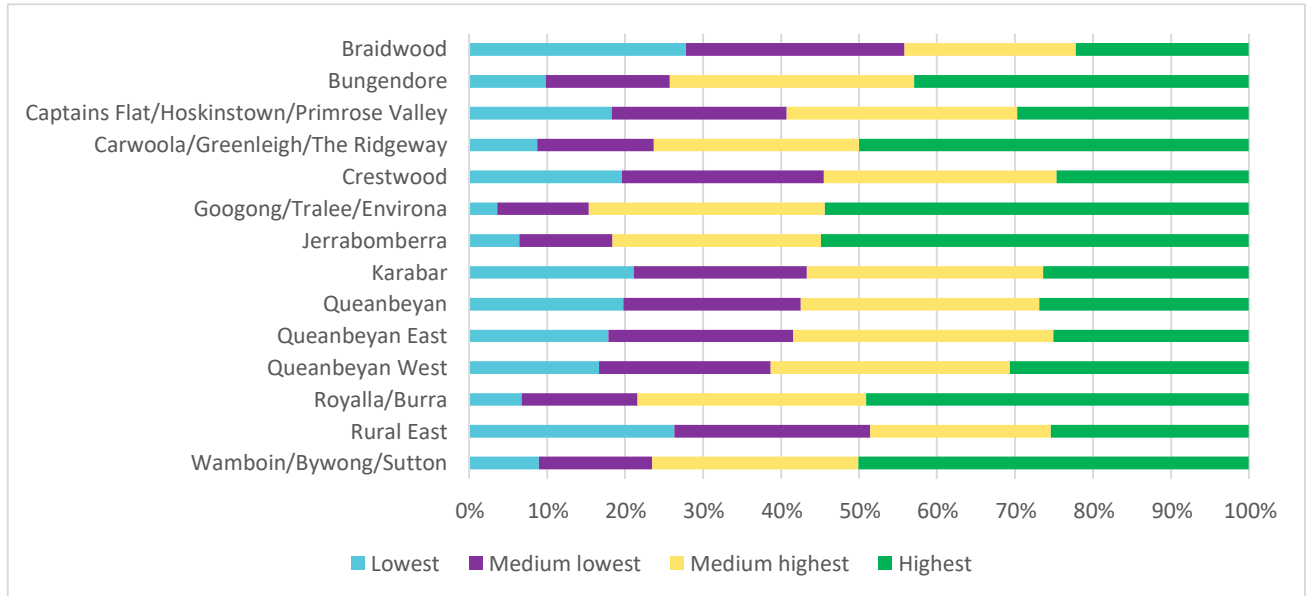
The following observations on equivalised household income in the LGA can be made from this data:

- **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 (2021)[6]

	SEIFA - IRSD	Percentile	SEIFA - IRSAD	Percentile
Queanbeyan-Palerang Local Government Area	1061	92	1062	90
Canberra Region	1014	50	993	55
Regional NSW	982	42	962	36
New South Wales	1000	42	1016	67
ACT	1071	94	1091	94
Australia	1001	42	1002	60

The Queanbeyan-Palerang local government area (LGA) is in the least disadvantaged of areas for NSW (92nd percentile). However, there are considerable differences within the region.

Captains Flat township, Karabar, Braidwood township and Queanbeyan / Queanbeyan East are in the most disadvantaged 27%-45% areas in Australia whilst Googong, Jerrabomberra,

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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] Socio-Economic Indexes for Areas (SEIFA), Australia, 2021 | Australian Bureau of Statistics (abs.gov.au)

[6] SEIFA by profile area | Queanbeyan-Palerang Regional Council | Community profile (id.com.au)

QPRC

Royalla, Carwoola, Bungendore and Wamboin are the least disadvantaged 1-3% of areas in Australia.

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 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 (2021)[7]

Area	IRSD	Percentile	IRSAD	Percentile
Googong - Tralee - Environa	1125.7	100	1149.2	99
Jerrabomberra	1122.9	100	1139.9	99
Royalla - Burra	1114	99	1130.3	98
Carwoola - Greenleigh - The Ridgeway	1110.7	98	1120.3	98
Bungendore	1107.8	98	1118.4	97
Bungendore (Township)	1104.6	98	1115.8	97
Wamboin - Bywong - Sutton	1100.5	97	1115.9	97
Rural East	1045.7	70	1024.7	72
Captains Flat - Hoskinstown - Primrose Valley	1032.5	61	1010.3	64
Queanbeyan West	1023.2	55	1008.4	63
Braidwood	1017	52	995.3	56
Crestwood	1014.8	50	1002.5	60
Queanbeyan	1005.8	45	994.7	55
Queanbeyan East	1005.4	45	993.8	55
Braidwood (Township)	1000.1	42	979	46
Karabar	994.1	39	982.3	48
Captains Flat (Township)	971.6	27	931.1	22

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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[7] SEIFA by profile area | Queanbeyan-Palerang Regional Council | Community profile (id.com.au)

QPRC

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.

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Table 17: Regional Occupation Summary (2021)[8]

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%
Queanbeyan East	46	8%

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[8] 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
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
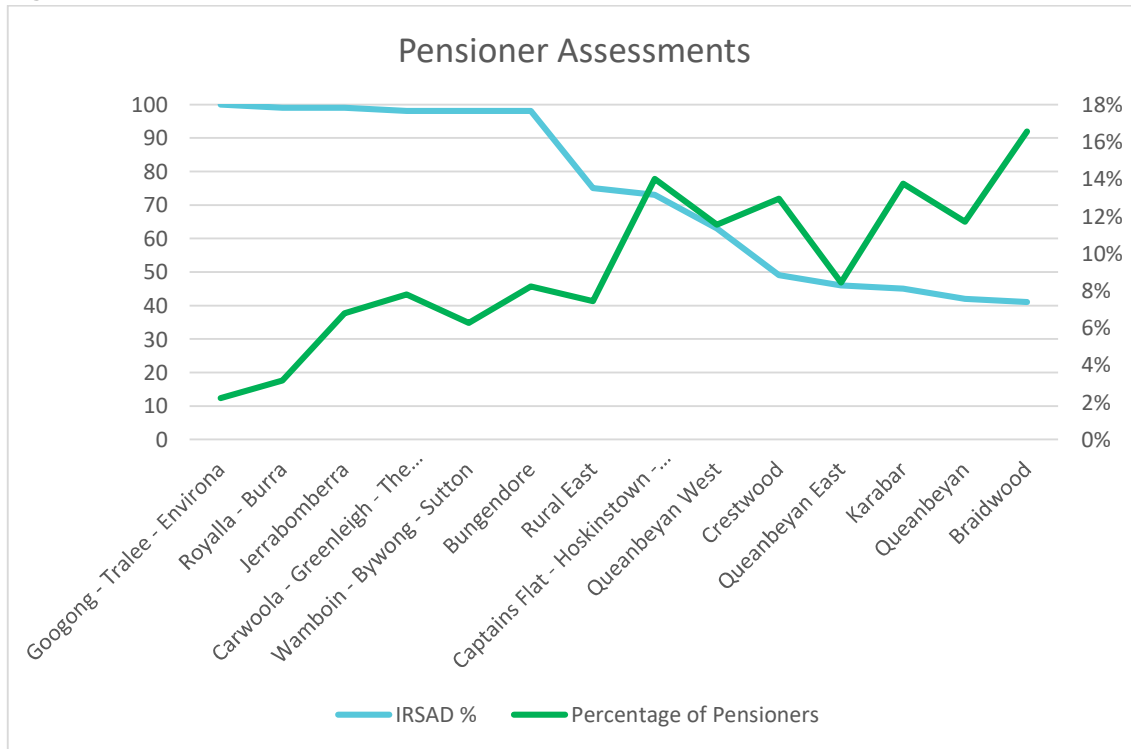
There are 2,381 pensioners eligible for rate rebates in QPRC, 8.0% of all assessments. Pensioners receive a rate reduction of $290 of their general rate, $87.50 of their water charge and $87.50 of their sewer charge, a maximum total of $465. Additionally, The cost of the pensioner rebate is funded jointly by the State Government (50%) and Council (50%). The total cost to ratepayers is $489,000 per annum.

The Local Government Act does not allow for any indexation of the pensioner rebate and the amount does not increase to keep up with price changes. This means that in real terms, pensioner rates net of the rebate increase by more than other ratepayers in percentage terms.

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 [9] 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. 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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[9] 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)[10]
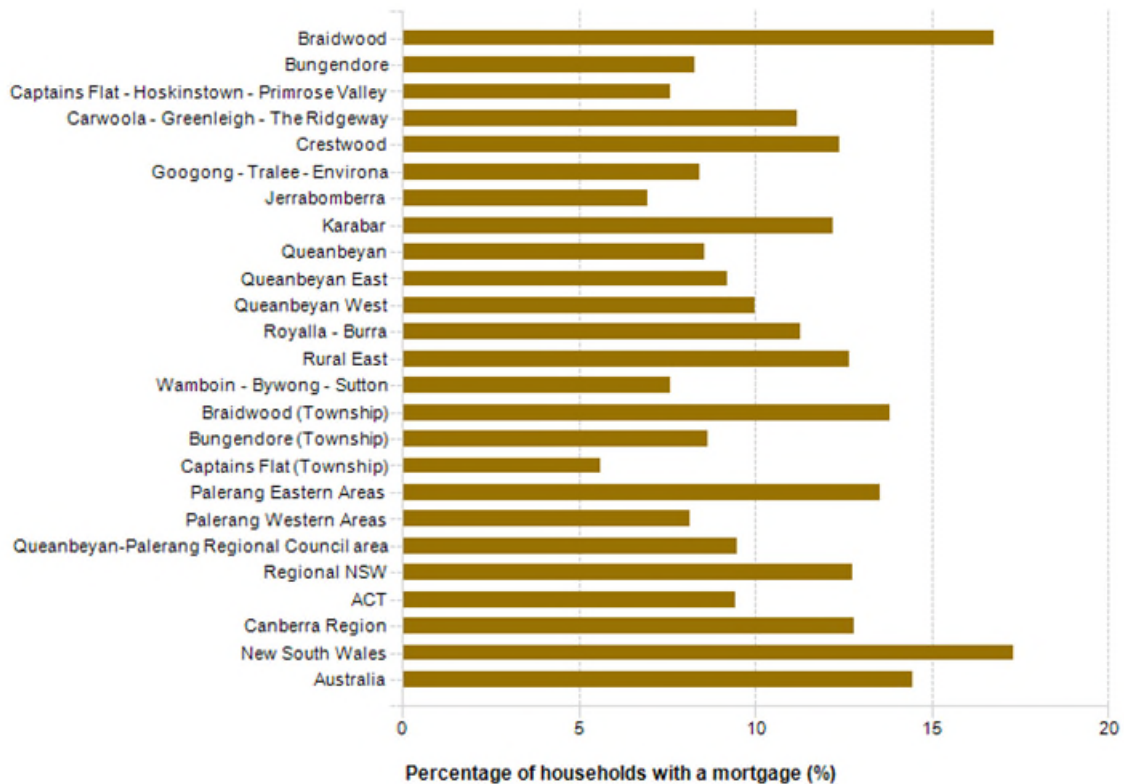
In 2021, 9.5% of Queanbeyan-Palerang Regional Council area's households with a mortgage were paying >30% of income on their mortgage compared to 12.7% in Regional NSW.

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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[10] 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[11]

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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[11] 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 Captains Flat, Karabar, Queanbeyan and Braidwood in the most disadvantaged and Googong, Jerrabomberra, Carwoola, Royalla, Wamboin and Bungendore among the least financially disadvantaged areas in Australia.

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 SRV proposed to continue across three years 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 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 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.

Appendix – Total Rates Notice Impact on Ratepayers

QPRC

Appendix

Rates and annual charges - comparison of Typical Value Properties

Example property - Median Value Examples	Valuation 2019	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2022 Rates Notice	Valuation 2022	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2023 Rates Notice	1 Year $ Change	% Change
Residential Queanbeyan	266,000	1,348	1,578	-	2,926	467,000	1,601	1,715	-	3,316	390	13.34%
Residential Queanbeyan (pensioner)	266,000	1,348	1,578	(465)	2,461	467,000	1,601	1,715	(465)	2,851	390	15.86%
Residential Jerrabomberra	389,000	1,773	1,578	-	3,351	627,000	1,976	1,715	-	3,691	341	10.16%
Residential Jerrabomberra (pensioner)	389,000	1,773	1,578	(465)	2,886	627,000	1,976	1,715	(465)	3,226	341	11.80%
Residential Googong	298,000	1,532	1,868	-	3,400	533,000	1,843	2,003	-	3,846	446	13.10%
Residential Googong (pensioner)	298,000	1,532	1,868	(465)	2,935	533,000	1,843	2,003	(465)	3,381	446	15.18%
Residential Rural	552,000	1,392	784	-	2,176	1,060,000	1,741	871	-	2,612	435	20.00%
Residential Rural (pensioner)	552,000	1,392	784	(338)	1,839	1,060,000	1,741	871	(378)	2,234	395	21.50%
Residential Bungendore	290,000	1,033	2,391	-	3,424	550,000	1,229	2,403	-	3,632	208	6.07%
Residential Bungendore (pensioner)	290,000	1,033	2,391	(425)	2,999	550,000	1,229	2,403	(465)	3,167	168	5.60%
Residential Braidwood	165,000	754	2,496	-	3,250	270,000	836	2,513	-	3,349	98	3.03%
Residential Braidwood (pensioner)	165,000	754	2,496	(425)	2,825	270,000	836	2,513	(465)	2,884	58	2.07%
Residential Captains Flat	99,300	568	2,366	-	2,934	156,000	646	2,378	-	3,024	90	3.07%
Residential Captains Flat (pensioner)	99,300	568	2,366	(425)	2,509	156,000	646	2,378	(465)	2,559	50	2.00%
Residential Rural	317,000	964	351	-	1,315	611,000	1,197	269	-	1,466	151	11.45%
Residential Rural (pensioner)	317,000	964	351	(250)	1,065	611,000	1,197	269	(290)	1,176	111	10.38%
Business Queanbeyan CBD	309,000	6,437	1,567	-	8,004	694,000	7,908	1,647	-	9,555	1,551	19.39%
Business Queanbeyan General	455,000	6,548	1,606	-	8,154	784,000	8,927	1,691	-	10,618	2,465	30.23%
Business Queanbeyan Industrial	333,000	3,227	1,606	-	4,833	543,000	3,846	1,691	-	5,537	704	14.56%
Business Googong	614,400	12,116	1,846	-	13,962	1,096,000	12,017	1,929	-	13,946	(16)	-0.11%
Business Jerrabomberra	1,190,000	16,365	4,884	-	21,249	1,360,000	15,079	5,097	-	20,176	(1,074)	-5.05%
Business Bungendore	393,000	1,144	2,299	-	3,443	535,000	1,168	2,399	-	3,567	124	3.59%
Business Braidwood	219,000	827	2,268	-	3,095	284,000	505	2,371	-	2,876	(219)	-7.08%
Farmland	699,000	2,110	351	-	2,461	1,300,000	2,531	269	-	2,800	339	13.79%
Farmland (pensioner)	699,000	2,110	351	(250)	2,211	1,300,000	2,531	269	(290)	2,510	299	13.54%
Farmland	1,490,000	3,172	166	-	3,338	2,030,000	3,176	225	-	3,401	63	1.90%
Farmland (pensioner)	1,490,000	3,172	166	(290)	3,048	2,030,000	3,176	225	(290)	3,111	63	2.08%

Rates and annual charges - comparison of Low Value Properties

Example property - Low Value Examples	Valuation 2019	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2023 Rates Notice	Valuation 2022	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2024 Rates Notice	1 Year $ Change	% Change
Residential Queanbeyan, vacant land	22,292	505	986	-	**1,491**	38,011	594	1,092	-	**1,686**	195	13.09%
Residential Googong	22,400	579	1,404	-	**1,983**	40,073	686	1,534	-	**2,220**	237	11.93%
Residential Googong (pensioner)	22,400	579	1,404	(465)	**1,518**	40,073	686	1,534	(465)	**1,755**	237	15.59%
Residential Bungendore	85,050	576	2,379	-	**2,955**	146,100	662	2,391	-	**3,053**	98	3.30%
Residential Bungendore (pensioner)	85,050	576	2,379	(425)	**2,530**	146,100	662	2,391	(465)	**2,588**	58	2.28%
Residential Braidwood, vacant land	43,411	484	2,067	-	**2,551**	95,105	590	2,065	-	**2,655**	105	4.11%
Residential Rural	6,820	399	307	-	**706**	14,500	475	225	-	**700**	(7)	-0.97%
Residential Rural (pensioner)	6,820	399	307	(250)	**456**	14,500	475	225	(290)	**410**	(47)	-10.27%
Business Queanbeyan CBD	44,220	1,512	1,352	-	**2,864**	99,440	1,830	1,135	-	**2,965**	101	3.53%
Business Queanbeyan General	76,500	1,492	1,352	-	**2,844**	131,167	1,956	1,135	-	**3,090**	246	8.66%
Business Queanbeyan Industrial	22,353	655	1,214	-	**1,869**	36,470	690	1,135	-	**1,825**	(44)	-2.36%
Business Googong	54,201	1,698	1,214	-	**2,912**	96,981	1,368	1,120	-	**2,488**	(424)	-14.58%
Business Bungendore, vacant land	60,066	537	2,277	-	**2,815**	81,934	579	2,380	-	**2,959**	144	5.12%
Business Braidwood	138,000	679	2,970	-	**3,650**	294,000	676	3,009	-	**3,685**	35	0.97%
Farmland	95,500	1,299	307	-	**1,606**	165,000	1,466	225	-	**1,691**	85	5.30%
Farmland (pensioner)	95,500	1,299	307	(290)	**1,316**	165,000	1,466	225	(290)	**1,401**	85	6.47%

Rates and annual charges - comparison of High Value Properties

Example property - Low Value Examples	Valuation 2019	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2022 Rates Notice	Valuation 2022	General Rates	Water, sewer, waste, stormwater charges	Pensioner Rebate	July 2023 Rates Notice	1 Year $ Change	% Change
Residential Queanbeyan	997,000	3,875	1,578	-	5,453	1,700,000	2,845	1,715	-	4,560	(893)	-16.38%
Residential Queanbeyan (pensioner)	997,000	3,875	1,578	(465)	4,988	1,700,000	2,845	1,715	(465)	4,095	(893)	-17.91%
Residential Googong, vacant land	1,055,000	4,149	1,544	-	5,693	1,890,000	3,068	1,680	-	4,748	(946)	-16.61%
Residential Bungendore	738,000	2,030	2,496	-	4,526	1,100,000	1,493	2,513	-	4,006	(521)	-11.51%
Residential Bungendore (pensioner)	738,000	2,030	2,496	(425)	4,101	1,100,000	1,493	2,513	(465)	3,541	(561)	-13.67%
Residential Braidwood	394,000	1,264	2,391	-	3,655	718,000	1,010	2,403	-	3,413	(242)	-6.63%
Residential Braidwood (pensioner)	394,000	1,264	2,391	(425)	3,230	718,000	1,010	2,403	(465)	2,948	(282)	-8.75%
Residential Rural	1,110,000	2,409	436	-	2,845	1,940,000	1,801	314	-	2,115	(730)	-25.64%
Residential Rural (pensioner)	1,110,000	2,409	392	(250)	2,551	1,940,000	1,801	314	(290)	1,825	(726)	-28.44%
Business Queanbeyan CBD	972,000	18,766	7,172	-	25,938	2,170,000	10,750	7,586	-	18,336	(7,603)	-29.31%
Business Queanbeyan General	1,750,000	23,846	10,565	-	34,411	4,000,000	19,243	11,006	-	30,249	(4,162)	-12.09%
Business Queanbeyan Industrial	2,750,000	23,240	4,628	-	27,868	4,450,000	17,222	4,888	-	22,110	(5,758)	-20.66%
Business Googong	703,010	13,764	1,214	-	14,978	1,253,300	8,000	1,269	-	9,269	(5,709)	-38.12%
Business Bungendore	622,000	1,561	2,230	-	3,791	961,000	1,276	2,327	-	3,603	(189)	-4.98%
Business Braidwood	376,000	1,113	3,588	-	4,701	686,000	971	3,650	-	4,621	(81)	-1.71%
Farmland	7,090,000	10,690	351	-	11,041	19,700,000	7,647	225	-	7,872	(3,169)	-28.70%
Farmland (pensioner)	7,090,000	10,690	351	(290)	10,751	19,700,000	7,647	225	(290)	7,582	(3,169)	-29.47%