

# Rates 2019-2020 - FAQs

## 1. How can I pay my rates?

You can register to pay your rates online at [www.indigoshire.vic.gov.au](http://www.indigoshire.vic.gov.au). The Councils' customer service centres accept payment via EFTPOS, Visa, Mastercard, cash or cheque. Other ways you can pay your rates can be found on your annual rates and charges notice and include:

- **BPAY:** Payments can be made through your financial institution from your cheque, savings, debit card, credit card or transaction account using the Biller Code of 1867 and reference number that appears on your notice.
- **Australia Post Billpay:** Payments can be made in person at any Post Office with EFTPOS, credit card, cash or cheque.
- **Credit card:** Payments can be made via the Commonwealth Bank's BPOINT portal at [www.bpoint.com.au/payments](http://www.bpoint.com.au/payments) using the Biller Code of 1867 and reference number that appears on your notice.
- **Post:** Send back the bottom section of your rates notice along with a cheque made out to Indigo Shire Council: PO Box 28, Beechworth VIC 3747
- **Direct debit:** If you wish to make payments by direct debit, please fill out an application form (available on the website) or call the Council on 1300 365 003 or 03 5728 8000.
- **Phone:** Call Council on 1300 365 003 or 03 5728 8000 to pay your rates notice with Visa or Mastercard.
- **Payments debited from your Centrelink payment:** Centrelink is a free direct bill paying service available to ratepayers who receive a Centrelink payment. You can arrange to have deductions made via Centrelink to Indigo Shire Council to pay your rates. Please contact Council on 1300 365 003 or 03 5728 8000 for further information or visit [www.humanservices.gov.au/centrelink](http://www.humanservices.gov.au/centrelink).

## 2. How are my rates calculated?

Each rateable property pays a standard municipal charge that contributes to the running costs of Council.

In addition, rateable properties also pay a variable rates component that is calculated for each individual property. Variable rates are calculated based on the value of a property, using a method called Capital Improved Value. Capital Improved Value (CIV) refers to the value of the land and any improvements, such as a house, garage, swimming pool, etc.

A 'rate in the dollar' is determined, and then applied against the CIV of each property. The rate in the dollar amounts for 2019-2020 are:

Category	Current rate ratio
General	1.00
Residential vacant	2.00
Rural 1	0.75 (for land > 40 ha)
Rural 2	0.90
Commercial/Industrial	1.35

Your rates are based on the capital improved value (CIV) of your property. A rate in the dollar is declared by comparing the total valuation of all properties in the Shire to the total revenue included in the annual budget. Rates are then apportioned against each property on the basis of individual property valuation. The formula for calculating general rates, excluding any additional charges or arrears, is:

$$\text{General Rates} = \text{Valuation (CIV)} \times \text{Rate in the dollar (differential)}$$

For example, the calculation for a residential property worth \$300,000 for the 2019-2020 rating year would be:

**Capital Improved Value** **\$300,000.00**

<b>Rate in the dollar General Rate - \$300,000 x .003266</b>	979.80
<b>Add Municipal Charge</b>	312.60
<b>Add Environmental Management Contribution</b>	74.60
<b>Add Domestic Garbage Collection (140L)</b>	111.80
<b>Add Recycling Collection (240L)</b>	85.85
<b>Add Domestic Organics Collection (240L)</b>	157.95
<b>Add CFA Residential Charge</b>	111.00
<b>CFA Residential Levy Rate @ 0.000066 x CIV</b>	19.80
<b>Total rates and charges</b>	<b>\$1,853.40</b>

For details of your property's valuation and how your rates are calculated, please refer to your rate notice.

### 3. What is a municipal charge?

The *Local Government Act 1989* allows Council to declare a Municipal Charge on properties to cover some of the administrative costs of the Council. Indigo Shire has applied this charge to all rateable properties. An exemption from this charge may be granted where the following criteria is met:

- Property is rateable land;
- Property must be used primarily for farm purposes;
- Property must be greater than 2ha;
- Property must be part of a single farm enterprise;
- Same person or people are the ratepayers for all the properties within the single farm enterprise;
- Ratepayer is not a body corporate; and/or
- Property does not have a principal place of residence constructed on it (i.e. a house).

The value of the current charge appears on your rates and valuation notice. This is a flat dollar amount on each property to cover some of the administrative costs of the Council and is the same for all

properties. This charge recognises that some benefits apply to all property owners irrespective of property valuation.

Municipal charge exemptions apply to multiple rate assessments that form a "single farm enterprise".

To be eligible for a municipal charge exemption:

- The land must be farmland; and
- The land must form part of a single farm enterprise.

The municipal charge must be paid on at least one property of a single farm enterprise. An exemption cannot be claimed for more than one principal place of residence.

If you have any questions in relation to this subject, please contact Council on 1300 365 003 or 03 5728 8000.

### 4. What is the Environmental Management Contribution?

Council declared in 1998/99 that all rateable properties were to contribute towards the maintenance of waste management within the Shire. Exemption may be applied only if the property qualifies for a municipal exemption. This charge is not a garbage or recycling collection charge. If you require further information regarding this charge or wish to apply for an exemption, please contact Council on 1300 365 003 or 03 5728 8000.

### 5. How do I get a concession on rates and charges?

The State Government Municipal Concession is 50 per cent of the rates payable, up to a maximum of \$235.15 for the 2019-2020 financial year.

### 6. Who can apply?

Eligible cardholders can only claim a concession on the property which is their principal place of residence. Which concession cards are eligible to receive a concession on my rates?

- Pensioner Concession Card - issued by Centrelink or Department of Veterans' Affairs;
- Department of Veterans' Affairs Gold Card - War Widow (WW); or
- Department of Veterans' Affairs Gold Card - Totally and Permanently Incapacitated (TPI).

### 7. Do you have an eligible concession card?

To check whether your card may be eligible to receive a concession on your Council rates and charges, please

visit <https://services.dhhs.vic.gov.au/municipal-rates-concession> or phone the Concessions Information Line on 1800 658 521.

## **8. How do I apply?**

In order to apply, submit an application form with a copy of your eligible card. Forms for Pensioner Concession Card and Veterans' Affairs Gold Card are available on the Council's website and from the Customer Service Centres.

Your concession will be deducted from your rates and charges for subsequent years unless your entitlement to receive this concession changes. This will be shown on your yearly rates notice.

The pension rebate on council rates extends to Veteran Affairs Prisoner of War (POW) and Extreme Disablement Adjustment (EDA) pension card holders.

Applications for rebates on council rates for these specific types of Department of Veterans' Affairs pension cards can only be made directly to the Department of Health and Human Services Concessions Unit. You can find online application forms at <https://services.dhhs.vic.gov.au/municipal-rates-concession> or phone the Concessions Information Line on 1800 658 521.