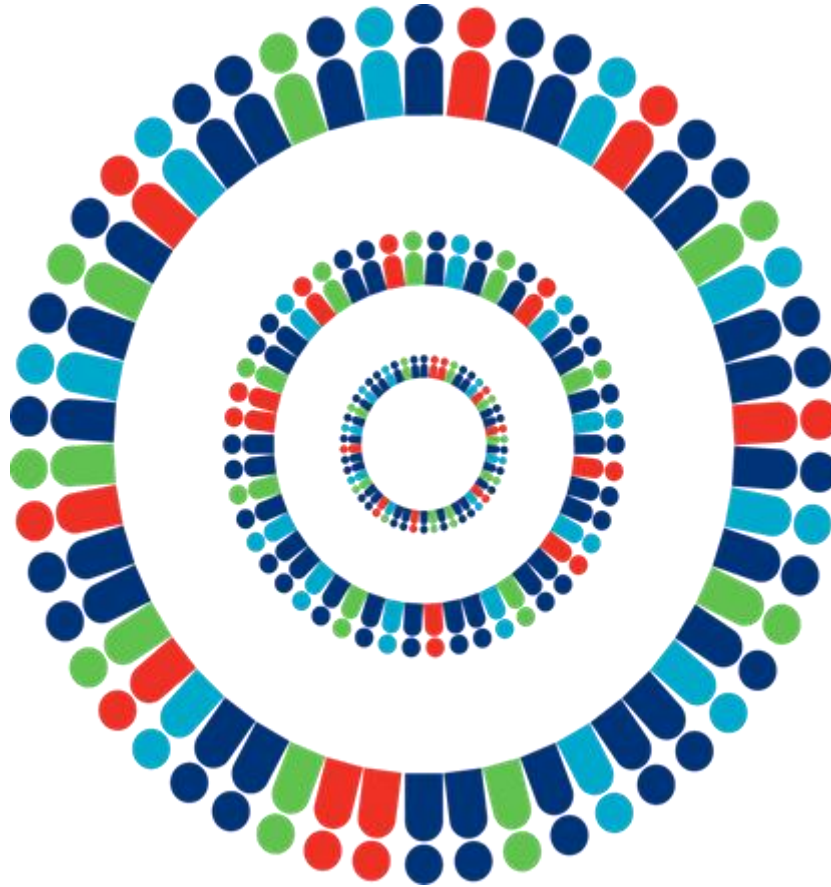


Rating Analysis

Prepared for the District Council of Tumby

November 2024, updated December 2024





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Executive Summary

Introduction

The District Council of Tumby Bay (DCTB) is currently considering a number of options for extensive work on the Tumby Bay Jetty. This work is forecast across the next 50 years.

The cost of this work could result in the Council needing to raise additional rates to remain in a long-term, financially sustainable position.

Purpose and Scope of this Project

The purpose of this report is to provide the Council with the following information to assist in their decision-making;

- Review rating in a range of comparative councils
- Review relevant Australian Bureau of Statistics data

Summary

The following is a summary of the key points within the data and analysis regarding DCTB;

Financial – Council

- in 2022/23, DCTB has an operating deficit ratio of -20%. The Council's target is 0%. A sustained negative ratio at this level creates challenges in becoming and remaining financially sustainable. The Council has had ongoing rate increases above inflation for the past few years to address this.
- In 2022/23, DCTB had a considerably higher spending on recreational jetties.

The Community

- 30% of residents have a household income of up to \$26,000
- 27% of residents have a household income of \$26,000 up to \$52,000
- 23% of residents have a household income of \$52,000 up to \$104,000
- The Council's resident households are fairly evenly distributed over 3 income categories, with a significant difference between the lowest and the highest incomes.
- 13% of households are under mortgage stress. This is likely to have increased since the census in 2020.
- 33% of households are under rental stress. This is likely to have increased since the census in 2020.

Businesses

- The majority of the Council's businesses turnover between \$200,000 to \$2 million. The next range is 28% on \$50,000 up to \$200,000
- The turnover statistic for a business does not factor in the expenditure and actual profitability of businesses.

Rating

- The DCTB has an average residential rate compared to the other councils with a higher-than-average primary production rate. The Silo's average rates are slightly higher than the average.

Conclusion

It is difficult to determine if a community can cope with additional rates as there are so many factors to consider. The ABS data indicates that the permanent residents of the Council do not generally have high incomes, and a portion were under mortgage and rental stress in 2020. This is likely to be worse in 2024 with higher interest rates, rents and cost of housing.

The most affected in 2020 were renters, with 33% being under rental stress. Although renters do not pay rates, their landlords do, and rates are one of the expenses that a landlord must cover. Higher rates could cause landlords to increase rents; however, council rates are usually considerably lower than interest payments for investment properties, so it is difficult to know whether increased rates would result in increased rents.

Comparing DCTB rates to the comparison councils showed that the average rates for Residential properties were about average and the average rates for Primary Production properties were above the average for the comparison councils. However calculating rates for a range of properties showed that DCTB is rating lower than the comparison councils.

Property values for Primary Production properties for DCTB were considerably higher than the values for Residential properties.

This may indicate a capacity to pay higher rates. However, DCTB is already planning rate increases higher than inflation for the next few years to improve the Council's financial sustainability and considering the ABS information, further additional rate increases could be of concern to ratepayers in future years.

Comparative Councils

There are a number of factors that can be used to determine a group of comparative councils.

Australian Classification of Local Governments (ACLG)

The Australian Classification of Local Governments (ACLG) categorises councils, taking into account certain characteristics such as the nature of the council and population. The details of this classification system are included in Appendix 1.

The DCTB is classified as a Rural Agricultural Medium (RAM) Council.

Councils in South Australia that are classified as RAM are;

- Barunga West
- Ceduna
- Goyder
- Kingston
- Mount Remarkable
- Northern Areas
- Southern Mallee
- Streaky Bay
- Tumby Bay

Australian Statistical Geography Standard (ASGS)

The Australian Bureau of Statistics (ABS) classifies Australia into 5 remoteness classes based on relative access to services and distance from population centres. The classifications are;

- Major Cities
- Inner Regional
- Outer Regional
- Remote
- Very Remote

The DCTB is classified as 'Remote Australia'.

Councils in South Australia that are classified as Remote Australia are;

- Kangaroo Island
- Kimba
- Lower Eyre Peninsula
- Port Lincoln
- Roxby Downs
- Southern Mallee
- Tumby Bay

Neighbouring Councils

The councils that are neighbours to the DCTB are;

- Cleve
- Elliston
- Lower Eyre Peninsula

Local Government Association

The DCTB is part of the Eyre Peninsula Local Government Association (EPLGA). The members of the EPLGA are;

- Ceduna
- Cleve
- Elliston
- Franklin Harbour
- Kimba
- Lower Eyre Peninsula
- Port Lincoln
- Streaky Bay
- Tumby Bay
- Whyalla
- Wudinna

Comparative Councils

The councils that have some commonality with the DCTB are shown in the table below:

Council	ACLG	ASGS	Neighbour	EPLGA	Common Factors
Barunga West	X				1
Ceduna	X			X	2
Cleve			X	X	2
Elliston			X	X	2
Franklin Harbour				X	1
Goyder	X				1
Kangaroo Island		X			1
Kimba		X		X	2
Kingston	X				1
Lower Eyre Peninsula		X	X	X	3
Mount Remarkable	X				1
Northern Areas	X				1
Port Lincoln		X		X	2
Roxby Downs		X			1
Southern Mallee	X	X			2
Streaky Bay	X			X	2
Tumby Bay	X	X	X	X	4
Whyalla				X	1
Wudinna				X	1

The councils that have at least 2 common factors with the DCTB are;

- Lower Eyre Peninsula 3 factors Remote, Neighbour, EPLGA
- Ceduna 2 factors RAM, EPLGA
- Cleve 2 factors Neighbour, EPLGA
- Elliston 2 factors Neighbour, EPLGA
- Kimba 2 factors Remote, EPLGA
- Port Lincoln 2 factors Remote, EPLGA
- Southern Mallee 2 factors RAM, Remote
- Streaky Bay 2 factors RAM, EPLGA

Port Lincoln is a city council with very few farming properties and considerable commercial and industrial properties. Therefore, we are not including Port Lincoln in our comparison list. However, the remaining councils have been included.

Grants Commission Information – Comparison Councils

The Local Government Grants Commission for South Australia provides information on the councils in South Australia. The latest data available is from the 2022/23 financial year.

Some information from the Grants Commission data that can be used to further understand the comparison councils is shown below for the 2022-23 Financial Year. Financial information from the Grants Commission data is only for that particular year and may not be indicative of general trends.

Council	ACLG	ASGS	Population	Total Roads (km)	Rateable Properties At 1 st Jan 22	Metres of Road per Rateable Properties	General Rates Total \$'000	Operating Grants as % of Total Revenue	Capital Expenditure on Renewal of Existing Assets \$'000	Depreciation Expense \$'000
Ceduna	RAM	Very Remote	3,717	1,715	2,322	738	4,905	33%	2,068	3,660
Cleve	RAS	Remote	1,757	1,549	1,550	999	3,166	44%	2,582	1,957
Elliston	RAS	Very Remote	1,041	1,155	1,321	874	2,454	49%	1,169	1,169
Kimba	RAS	Remote	1,059	1,716	908	1,890	1,829	63%	1,255	1,148
Lower Eyre Peninsula	RAL	Remote	6,154	1,345	4,165	322	7,473	25%	2,904	4,083
Southern Mallee	RAM	Remote	2,012	1,332	1,716	776	3,918	34%	3,320	3,158
Streaky Bay	RAM	Very Remote	2,278	1,737	2,374	732	3,555	31%	2,719	3,565
Tumby Bay	RAM	Remote	2,906	1,081	2,430	445	4,534	19%	1,124	2,970
Average			2,616	1,454	2,098	847	3,979	37%	2,143	2,714

Council	Residential Rates (excl CWMS) per Rateable Property \$ (22/23)	Adjusted Operating Surplus Ratio % (adj. for grant timing)	Adjusted Net Financial Liabilities Ratio % (adj. for grant timing)	Expenditure on Boat Ramps \$'000	Expenditure on Marinas \$'000	Expenditure on Jetties – Recreational \$'000
Ceduna	1,970	-3%	35%	38	19	36
Cleve	1,295	-2%	-61%		43	30
Elliston	1,442	7%	2%	11	5	
Kimba	1,884	3%	-20%			
Lower Eyre Peninsula	1,716	2%	2%	65	6	
Southern Mallee	1,084	-5%	74%			
Streaky Bay	2,152	-2%	-35%	26	1	
Tumby Bay	1,876	-20%	11%	103	1	548
Average	1,677	-3%	1%	49	13	205

Australian Bureau of Statistics (ABS) – Comparison Councils

Some of the ABS data that can be useful when comparing councils is shown below. The ABS data is from the 2020 census. We have included ABS data that may impact a council's decision about rating.

The data in the table below was published in 2021 and 2022 and relates to permanent residents. The highest and second highest percentages are highlighted for each council for the household income per year.

Council	Household Income per year (published 2021) *						Households where mortgage payments are more than 30% of income *	Households where rent payments are more than 30% of income *	Socio-Economic Index
	Up to \$26,000	\$26,000 up to \$52,000	\$52,000 up to \$104,000	\$104,000 up to \$156,000	\$156,000 or more	Nil Income			
Ceduna	20%	25%	31%	8%	2%	2%	7%	19%	943
Cleve	27%	31%	24%	4%	3%	3%	12%	17%	989
Elliston	24%	30%	29%	3%	2%	1%	18%	13%	959
Kimba	22%	31%	28%	3%	3%	3%	10%	11%	1,020
Lower Eyre Peninsula	23%	24%	27%	5%	3%	5%	7%	21%	1,033
Southern Mallee	20%	32%	31%	5%	4%	2%	8%	11%	997
Streaky Bay	27%	29%	25%	4%	2%	2%	6%	24%	1,000
Tumby Bay	30%	27%	23%	4%	2%	5%	13%	33%	994
Average	24%	29%	27%	5%	3%	3%	10%	19%	992

* Some respondents do not provide this information, and therefore, the percentages may not add up to 100%

* Where mortgage or rental payments are higher than 30% of household income, the household is considered to be in Mortgage or Rental Stress. Interest rates, cost of housing and rental costs have increased considerably across Australia since the census, and therefore, these statistics may be higher in 2024. Renters do not pay rates. However, their landlords do, and rates are one of the costs, along with interest rates that affect landlords and may lead to increasing rents.

The data in the table below was published in 2023 and relates to businesses. The turnover with the most businesses is highlighted for each council.

Council	Number of Businesses by turnover at June 2023						Total Number of Businesses
	\$0 up to \$50,000	\$50,000 up to \$200,000	\$200,000 up to \$2 million	\$2 million up to \$5 million	\$5 million up to \$10 million	Over \$10 million	
Ceduna	68	106	171	19	6	6	376
Cleve	35	90	150	31	6	5	317
Elliston	22	59	86	19	5	0	192
Kimba	32	43	95	27	7	3	207
Lower Eyre Peninsula	146	199	277	62	19	3	706
Southern Mallee	57	89	160	15	9	7	337
Streaky Bay	30	98	146	28	7	3	312
Tumby Bay	58	97	152	34	3	7	351
Average	56	98	155	29	8	4	350

Council	Percentage of Businesses by turnover at June 2023						Total Number of Businesses
	\$0 up to \$50,000	\$50,000 up to \$200,000	\$200,000 up to \$2 million	\$2 million up to \$5 million	\$5 million up to \$10 million	Over \$10 million	
Ceduna	18%	28%	45%	5%	2%	2%	376
Cleve	11%	28%	47%	10%	2%	2%	317
Elliston	11%	31%	45%	10%	3%	0%	192
Kimba	15%	21%	46%	13%	3%	1%	207
Lower Eyre Peninsula	21%	28%	39%	9%	3%	0%	706
Southern Mallee	17%	26%	47%	4%	3%	2%	337
Streaky Bay	10%	31%	47%	9%	2%	1%	312
Tumby Bay	17%	28%	43%	10%	1%	2%	351
Average	15%	28%	45%	9%	2%	1%	350

Rates – Comparison Councils

Rating methodology and levels vary across councils in South Australia. The following is rating information for the comparison councils for 2024/25.

Tumby Bay has Marina Berths that are rated, but the other comparison councils don't, so this is not included in this table.

The Councils in this table rate by land use.

Council	Fixed Charge Minimum	Rate in Dollar (RID) & Average Rates per Rateable Property	Residential	Commercial	Industry	Primary Production	Vacant Land	Other	Silos (Commercial Bulk Handling Zone)	Has a Waste Collection Charge
Ceduna	Fixed \$770	RID	.4503722	.585484	.695200	.544789	.900744	.450372	1.634367	Yes
		Ave. Rates	\$1,937	\$2,837	\$2,825	\$3,778	\$1,480	\$1,195	\$23,921	
Cleve	Fixed \$606	RID	.213555	.213555	.213555	.207120	.213555	.213555	1.183750	No
		Ave. Rates	Not shown in the Annual Business Plan							
Elliston	Fixed \$335	RID	.2929	.2929	.2929	.2929	.2929	.2929	1.2125	Yes
		Ave. Rates	\$1,160	Shop \$727 Other \$674	Light \$1,423 Other \$330	\$4,073	\$500	\$89	\$12,964	
Kimba	Min \$586	RID	.3644	.3644	.3644	.2915	1.8220	.3644	.8454	Yes
		Ave. Rates	Not shown in the Annual Business Plan							
Streaky Bay	Fixed \$729	RID	.2262	.2488	.2488	.2262	.2262	.2262	1.750	Yes
		Ave. Rates	\$1,633	Shop \$2,275 Office \$2,346 Other \$1,610	Light \$1,268 Other \$1,915	\$2,277	\$908	\$249	\$27,592	
Tumby Bay	Fixed \$774	RID	.166464	.166464	.166464	.166464	.166464	.166464	.620911	Yes
		Ave. Rates	\$1,434	Shop \$1,369 Office \$1,428 Other \$1,484	Light \$1,172 Other \$1,054	\$4,219	\$877	\$1,152	\$22,968	

Lower Eyre Peninsula and Southern Mallee rate by Locality

Council	Fixed Charge/Minimum	RID & Average Rates	Townships of Cummins, Coffin Bay, North Shields, Louth Bay, Poonindie, Boston, Tulka & Tiatukia	Townships of Edillilie, Yeelanna, Coult, Mount Hope, Wanilla, Farm Beach, Little Douglas, Lake Wangary & Mount Dutton Bay	All Other Land outside Townships	Waste Collection Charge
Lower Eyre Peninsula	Fixed \$750	RID	.1789	.1491	.1372	Recycling Yes
		Ave. Rates	\$1,647	\$1,104	\$3,429	

Council	Fixed Charge/Minimum	RID & Average Rates	Township	Rural Properties	Waste Collection Charge
Southern Mallee	Min \$695	RID	.375150	.318880	No
		Ave. Rates	\$799	\$4,535	

The land uses with the most properties for each council are Residential and Primary Production. The table below shows the calculated rates for these rating categories for a range of property valuations. For the purposes of comparison, Lower Eyre Peninsula's larger township's RID has been used to compare as Residential and the land outside townships used to compare as Primary Production. The Township category for Southern Mallee has been used to compare as Residential, and the Rural Properties category has been used to compare as Primary Production.

Rating Category	Valuation \$	Ceduna	Cleve	Elliston	Kimba	Lower Eyre	Southern Mallee	Streaky Bay	Tumby Bay
Rates Calculated \$									
Residential	250,000	1,896	1,140	1,067	911	1,197	938	1,295	1,190
Residential	500,000	3,022	1,674	1,800	1,822	1,645	1,876	1,860	1,606
Residential	1,000,000	5,274	2,742	3,264	3,644	2,539	3,752	2,991	2,439
Primary Production	500,000	3,494	1,642	1,800	1,458	1,436	1,594	1,860	1,606
Primary Production	1,000,000	6,218	2,677	3,264	2,915	2,122	3,189	2,991	2,439
Primary Production	3,000,000	17,114	6,820	9,122	8,745	4,866	9,566	7,515	5,768
Primary Production	5,000,000	28,009	10,962	14,980	14,575	7,610	15,944	12,039	9,097

Property Values – District Council of Tumby Bay

Property values range considerably from the lowest value to the highest value. This data is not publicly available for the comparison councils.

The range of values for Residential and Primary Production properties are shown in the table below.

Property Value Range	Residential	Primary Production
	% of Properties	
Up to \$500,000	79%	23%
\$500,001 to \$1,000,000	21%	14%
\$1,000,001 to \$2,000,000	1%	19%
\$2,000,001 to \$3,000,000		17%
\$3,000,001 to \$4,000,000		10%
\$4,000,001 to \$5,000,000		6%
\$5,000,001 to \$10,000,000		10%
	1 property at \$3,400,000	1 property up to \$10,500,000 3 properties up to \$11,500,000 1 property up to \$13,500,000 1 property up to \$14,000,000 1 property up to \$14,100,000

Analysis of Data

Comparative Councils

We considered a number of factors about councils in South Australia to determine a group of comparative councils that could be used to compare the DCTB.

These factors were;

- The Australian Classification of Local Governments which categorises councils taking into account characteristics such as the nature of the council and population.
- The Australian Statistical Geography Standard, which classifies Australia into 5 remoteness classes based on relative access to services and distances from population centres.
- Neighbouring Councils
- Members of the same Local Government Association, the Eyre Peninsula Local Government Association.

The comparative councils selected were:

- Ceduna
- Cleve
- Elliston
- Kimba
- Lower Eyre Peninsula
- Southern Mallee
- Streaky Bay
- Tumby Bay

How does the District Council of Tumby Bay compare?

We sourced data about the comparative councils from the Local Government Grants Commission of South Australia, the Australian Bureau of Statistics (ABS) and the rating information from the comparative councils' Annual Business Plans and Rates Declarations. There is considerable data from these sources, and we have selected data that may impact a council's financial sustainability and/or decisions on rating levels.

Councils vary considerably, which makes comparisons challenging. They vary in;

- Financial performance with different operating surpluses, net financial liabilities and capital expenditure on asset renewals
- Infrastructure with different road lengths, numbers of rateable properties and infrastructure spending on coastal infrastructure such as boat ramps, marinas and jetties
- Demographics with varying population sizes, household income levels and socioeconomic indexes
- Business activity with variations in the number and types of businesses and their turnover
- Rating with councils using different rating methodologies with variations in fixed charges, minimum rates, and rates in the dollar, resulting in different averages for rating categories.

The table below shows a summary of the data included in this report;

Grants Commission Data

This data is the latest available and is from the 2022/23 financial year. It is important to note that financial data from the Grants Commission is for one year only and may not be the same as other years; it may also not indicate a trend.

This data helps understand some of the challenges councils face that can impact financial sustainability.

Characteristic	Average	Highest	Lowest	DCTB
Population	2,616	Lower Eyre Peninsula	Kimba	2,906
Total Roads	1,454	Streaky Bay	DCTB	1,081
Rateable Properties (1/1/22)	2,098	Lower Eyre Peninsula	Kimba	2,430
Metres of Road per Rateable Property	847	Kimba	Lower Eyre Peninsula	445
General Rates Total \$'000	3,979	Lower Eyre Peninsula	Kimba	4,534
Operating Grants as % of Total Revenue	37%	Kimba	Tumby Bay	19%
Capital Expenditure on Renewal & Existing Assets \$'000	2,143	Southern Mallee	Tumby Bay	1,124
Depreciation expense	2,714	Lower Eyre Peninsula	Kimba	2,970
Residential Rates per Rateable Property (excl CWMS) for 22/23 \$	1,677	Streaky Bay	Cleve	1,876
Adjusted Operating Surplus Ratio % (correction for grant timing)	-3%	Elliston	Tumby Bay	-20%
Adjusted Net Financial Liabilities Ratio % (correction for grant timing)	1%	Southern Mallee	Cleve	11%
Expenditure on Marine Recreation Assets. Not all councils have this service; the councils with the lowest spending amongst those that do have the service are shown below.				
Expenditure on Boat Ramps \$'000	49	Tumby Bay	Elliston	103
Expenditure on Marinas \$'000	13	Cleve	Streaky Bay and Tumby Bay	1
Expenditure on Jetties – Recreational	205	Tumby Bay	Cleve	548

In 2022/23, the DCTB spent considerably more than the comparative councils on Jetties.

Australian Bureau of Statistics Data

This data is from the 2020 census. The data from the census relates to permanent residents.

This data is helpful in understanding some of the challenges the community faces that may impact on the affordability of rates.

The percentage of households with mortgage or rental payments higher than 30% of household income is shown. Where these amounts are higher than 30% of income, a household is considered to be in Mortgage or Rental Stress and finds it difficult to cover these costs. Interest rates, the cost of housing and rental costs have increased considerably across Australia since the census. Therefore, the portion of households facing Mortgage or Rental Stress in 2024 may be higher.

Renters do not pay rates. However, their landlords do, and rates are one of the costs, along with interest rates that affect landlords and may lead to increasing rents.

The Socio-Economic Index measures the socio-economic conditions of an area. The measures used are income, employment, occupation, housing and family structure. A higher number means less disadvantage or more advantage. The council with the highest socio-economic measure is Burnside on 1,083. The lowest is Peterborough on 773. The average for the Eyre Peninsula as a whole is 938.

Councils also have business as well as residential ratepayers. The information on turnover may provide some understanding of the pressures facing businesses.

Characteristic	Average	Highest	Lowest	DCTB
Household Income per Year				
Up to \$26,000	24%	Tumby Bay	Southern Mallee	30%
\$26,000 up to \$52,000	29%	Southern Mallee	Lower Eyre Peninsula	27%
\$52,000 up to \$104,000	27%	Ceduna & Southern Mallee	Cleve	23%
\$104,000 up to \$156,000	5%	Ceduna	Elliston & Kimba	4%
\$156,000 or more	3%	Southern Mallee	Elliston & Streaky Bay & Tumby Bay	2%
Nil Income	3%	Lower Eyre Peninsula & Tumby Bay	Elliston	5%
Housing and Rental Stress & Socio-Economic Measure				
Households where mortgage payments are more than 30% of income	10%	Elliston	Streaky Bay	13%
Households where rent payments are more than 30% of income	19%	Tumby Bay	Kimba & Southern Mallee	33%
Socio-Economic Index	992	Lower Eyre Peninsula	Ceduna	994
Businesses – Number and Percentage by Turnover				
Turnover up to \$50,000	15%	Lower Eyre Peninsula	Cleve & Elliston	17%
\$50,000 up to \$200,000	28%	Elliston & Streaky Bay	Southern Mallee	28%
\$200,000 up to \$2 million	45%	Cleve, Southern Mallee, Streaky Bay	Lower Eyre Peninsula	43%
\$2 million up to \$5 million	9%	Kimba	Southern Mallee	10%
\$ 5 million up to \$10 million	2%	Elliston, Kimba, Lower Eyre Peninsula, Southern Mallee	Tumby Bay	1%
Over \$10 million	1%	Ceduna, Cleve, Southern Mallee, Tumby Bay	Elliston, Lower Eyre Peninsula	2%
Number of Businesses	350	Lower Eyre Peninsula	Elliston	351

Tumby Bay

Household Income – main categories

- 30% have a household income of up to \$26,000
- 27% have a household income of \$26,000 up to \$52,000
- 23% have a household income of \$52,000 up to \$104,000

The Council's resident households are fairly evenly distributed over 3 income categories, with a significant difference between the lowest and the highest incomes.

Businesses

- The majority of the Council's businesses turnover is between \$200,000 to \$2 million. The next range is 28% on \$50,000 up to \$200,000

The range of turnover for businesses that is most common for all the comparative councils is the \$200,000 up to \$2 million range. This is a very large range. This statistic is the turnover of a business

and does not factor in the expenditure and actual profitability of businesses. It is, therefore, difficult to determine how affordable extra rates might be to a business.

Rating Data

Six of the comparative councils use Land Use for their rating categories:

- Residential
- Commercial (Shop, Office and Other)
- Industry (Light and Other)
- Primary Production
- Vacant Land
- Other

Two of the comparative councils use Locality for their rating categories:

- Lower Eyre
 - Larger townships
 - Smaller townships
 - Rural (or outside of townships)
- Southern Mallee
 - Township
 - Rural

Other differences are;

- Six included their average rates for each rating category in their Annual Business Plan, whilst two didn't.
- Six charge a Fixed Charge, whilst two charge a Minimum Rate.
- Six charge a fee for waste collection, whilst two don't.
- Six have a separate rating category for Silos.

Councils that don't charge a waste collection fee must cover the cost of that service within their general rates, which, therefore, need to be higher.

These differences in rating methodology and information provided make comparing rates between the comparative councils challenging.

In order to make some comparisons, we will;

- Compare rates for residential properties as;
 - For those using Land Use, the rating category residential will be used
 - For Lower Eyre, the larger townships category will be used
 - For Southern Mallee, the township category will be used
- Compare rates for primary production properties as;
 - For those using Land Use, the rating category primary production will be used
 - For those using Locality, the rating category for outside of townships and rural will be used.
- Compare the average rates for the above categories as reported in their Annual Business Plans. We will exclude the councils that did not publish this information
- Compare the average rates for Silos where this has been levied and reported.

These comparisons of average rates are shown below as per the above grouping. The councils not included as they did not report their averages in their Annual Business Plans are;

- Cleve
- Kimba

Council	Residential (as grouped above)	Primary Production (as grouped above)	Silos	Waste Charge
Ceduna	\$1,937	\$3,778	\$23,921	Yes
Elliston	\$1,160	\$4,073	\$12,964	Yes
Streaky Bay	\$1,633	\$2,277	\$27,592	Yes
Tumby Bay	\$1,434	\$4,219	\$22,968	Yes
Lower Eyre Peninsula	\$1,647	\$3,429		Yes, Recycling
Southern Mallee	\$799	\$4,535		No
Average	\$1,435	\$3,719	\$21,861	

Councils have properties with a range of values, and showing just the average rates does not provide a good understanding of the rating being imposed by different councils over a range of values.

The table below shows the calculated rates for a range of properties in the rating categories of Residential and Primary Production.

Rating Category	Valuation \$	Ceduna	Cleve	Elliston	Kimba	Lower Eyre	Southern Mallee	Streaky Bay	Tumby Bay	Average
Rates Calculated \$										
Residential	250,000	1,896	1,140	1,067	911	1,197	938	1,295	1,190	1,204
Residential	500,000	3,022	1,674	1,800	1,822	1,645	1,876	1,860	1,606	1,913
Residential	1,000,000	5,274	2,742	3,264	3,644	2,539	3,752	2,991	2,439	3,330
Primary Production	500,000	3,494	1,642	1,800	1,458	1,436	1,594	1,860	1,606	1,861
Primary Production	1,000,000	6,218	2,677	3,264	2,915	2,122	3,189	2,991	2,439	3,227
Primary Production	3,000,000	17,114	6,820	9,122	8,745	4,866	9,566	7,515	5,768	8,689
Primary Production	5,000,000	28,009	10,962	14,980	14,575	7,610	15,944	12,039	9,097	14,152

Tumby Bay

The DCTB has an average residential rate compared to the other councils with a higher-than-average primary production rate. The Silos' average rates are slightly higher than the average.

However, when the calculated rates for a range of properties are compared, DCTB rates are lower than the average.

Valuations for Primary Production properties are also considerably higher than the valuations for Residential properties.

Appendix 1 – Australian Classification of Local Governments

Main Category	Subcategory Code	Subcategory Name	Population
Urban Capital City	UCC	Urban Capital City	Capital City
Metropolitan Developed	UDS	Urban Developed Small	Up to 30,000
	UDM	Urban Developed Medium	30,001 - 70,000
	UDL	Urban Developed Large	70,001 – 120,000
	UDV	Urban Developed Very Large	> 120,000
Urban Regional Town/City	URS	Urban Regional Small	Up to 30,000
	URM	Urban Regional Medium	30,001-70,000
	URL	Urban Regional Large	70,001-120,000
	URV	Urban Regional Very Large	> 120,000
Urban Fringe	UFS	Urban Fringe Small	Up to 30,000
	UFM	Urban Fringe Medium	30,001-70,000
	UFL	Urban Fringe Large	70,001-120,000
	UFV	Urban Fringe Very Large	> 120,000
Rural Significant Growth	RSG	Rural Significant Growth	
Rural Agricultural	RAS	Rural Agricultural Small	Up to 2,000
	RAM	Rural Agricultural Medium	2,001 - 5,000
	RAL	Rural Agricultural Large	5,001 – 10,000
	RAV	Rural Agricultural Very Large	10,001 – 20,000
Rural Remote	RTX	Rural Remote Extra Small	Up to 400
	RTS	Rural Remote Small	401 – 1,000
	RTM	Rural Remote Medium	1,001 – 3,000
	RTL	Rural Remote Large	3,001 to 20,000