



**Cassowary Coast
REGIONAL COUNCIL**

Council Budget

2025-2026



Council Budget 2025-2026

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Acknowledgement of Country

Cassowary Coast Regional Council acknowledges the traditional custodians of the land and sea on which we operate, the Mamu, Djiru, Girramay, Gulngay, Warrgamay, Jirrbal and Bandjin Peoples. We wish to acknowledge our respect for their current and emerging leaders and those in the dreaming. We thank all First Nations people for the contributions they make in building this community.

CASSOWARY COAST REGIONAL COUNCIL MAYORS BUDGET SPEECH



25 June 2025

Good morning,

My fellow Councillors, staff, ladies and gentlemen, I am pleased to present the Cassowary Coast Regional Council's 2025–2026 Budget.

This year, Council has adopted a cautious and responsible approach to the budget. We've prioritised core services and essential responsibilities, focusing on delivering what matters most to our community. The budget reflects the realities of rising costs, economic pressures, and growing demand for services, while staying true to our commitment to deliver for the community - despite the challenges.



This \$197 million financial plan, balances service delivery, community resilience, practical investment, and long-term sustainability.

Before I go further, I want to thank my fellow Councillors, our Finance Team, and Council staff for their collaboration in shaping this budget. It reflects the goals of our Corporate and Operational Plans and the priorities of the people we serve.

This was a difficult budget to frame. Earlier this year, the Queensland Government's Valuer-General issued new land valuations, with land values in the Cassowary Coast increasing by an average of 37.33%. We understand this has raised concerns about potential increases in rates. In response, Council has taken action by reducing the "Rate in the Dollar" to help offset the impact of rising land values. This adjustment is part of our commitment to easing cost-of-living pressures and ensuring ratepayers are not unfairly burdened by the valuation changes.

For the first time, Council has introduced rates capping for residential ratepayers. This means that even if a property's land value has increased significantly above the average, the general rates charged will not rise by more than 15% compared to last year. These changes reflect the complexity of this year's valuations and highlight the importance of taking a fair and financially responsible approach to setting rates.

We are also deeply mindful of the cost-of-living pressures that continue to impact families, households, and businesses across the Cassowary Coast.

That's why we've worked hard to deliver a measured and focused budget, one that protects essential services, invests where it matters, and avoids unnecessary financial strain on ratepayers.

Council will see a modest 3.95% increase or \$1.8 million in our overall general rates yield this year. We know this won't affect everyone equally, the impact of land revaluations will differ from property to property – like households and businesses, Council's costs have continued to rise, with some expenses increasing much faster than inflation, but we've kept the overall increase as low as possible.

To provide additional support Council will maintain:

- The 5% on-time payment discount for all ratepayers, and
- The \$300 concession for pensioners, in recognition of the financial pressures faced by some of our most vulnerable residents.

Council will also record a \$2.9 million operating deficit. This deficit is non-cash and reflects a strategic decision to avoid raising rates unnecessarily. The increase is due to higher depreciation costs following the revaluation of our water and sewerage assets. As depreciation is a non-cash expense, we will not be raising rates to cover it. Thanks to our strong financial ratios, as set out in the Local Government Sustainability Framework, we are in a position to absorb this cost rather than pass it on to ratepayers—reflecting our commitment to fairness and long-term financial sustainability.

Our \$116 million operational and \$81 million capital program once again deliver projects and services to increase community resilience and support our growing community across the Cassowary Coast.

We are continuing to invest in our core Council operations to deliver essential services to our residents, ensuring waste is collected, parks and gardens are maintained, libraries and recreation facilities remain open and that clean and safe drinking water flows from the taps of homes right across the Region.

In this year's budget, \$22 million will contribute to the ongoing Disaster Recovery Funding Arrangements Flood Recovery Program, which is focused on community recovery following the devastating Flooding event earlier this year. These works will continue to have a human and social focus as well as restore essential public assets like roads, bridges and repairing landslip damage.

Council's obligation to maintain our existing infrastructure and our ability to manage our \$1.6 billion asset base across 4,500km² is a key performance indicator by which we are evaluated by the State in their Local government sustainability framework, in which Council continues to exceed both of their asset management ratios.

In the coming year, the **major areas of capital expenditure** will include:

- \$22 million for water and wastewater
- \$36.1 million for roads, bridges, drainage and bikeways
- \$8.6 million to finish Tropical Cyclone Jasper recovery works
- \$4.5 million for community services and facilities; and
- \$5.1 million for Tropical Cyclone Jasper betterment funding of unsealed roads.

We will continue to advocate for our fair share of funding to achieve our community's priorities. The 2025/26 Budget includes \$38 million in grant funding which reduces the burden on ratepayers to fund critical infrastructure projects. Advocacy for upgrades on the Bruce Highway across the Cassowary Coast will remain a focus, as well as advocacy to deliver sustainable dredging solutions for One Mile Creek at Cardwell.

We also remain committed to supporting local business through delivering on Council's Economic Development Strategy and through our Procurement Policy. Both of which continue to guide our efforts to buy local where possible, backing local jobs and economic growth.

This is a community-focused, solutions-driven budget. It keeps Council strong, responsive, and accountable and it backs the region we all call home.

With a realistic approach to planning and investment, we're setting the region up to grow and thrive to be the most liveable, tropical community.

Thank you

FINANCIAL STATEMENTS & LONG-TERM FINANCIAL PLAN



2025-2026 Financial Statements
Statement of Income & Expenditure

Year ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Revenue				
Operating revenue				
General rates	44,996	46,751	49,089	51,298
Separate charge	2,839	2,932	3,078	3,217
Water utility charges	13,640	14,004	14,705	15,366
Sewerage utility charges	11,201	12,252	12,864	13,443
Waste utility charges	11,016	11,123	11,679	12,205
Total rates and utility charge revenue	83,692	87,062	91,415	95,528
less: Discounts	(1,976)	(1,959)	(2,057)	(2,150)
less: Pensioner remissions	(781)	(720)	(756)	(790)
Net rates and utility charges	80,936	84,382	88,601	92,588
Fees and charges	4,725	4,570	4,798	4,966
Rental income	381	391	411	425
Interest received	4,277	3,649	4,553	4,708
Sales & recoverable works	519	561	589	609
Other income	802	673	707	731
Grants, subsidies, contributions and donations	29,206	19,066	19,628	20,181
Total operating revenue	120,845	113,292	119,288	124,210
Capital revenue				
Grants and Subsidies	37,279	51,289	41,265	39,148
Donations & Contributions	110	2,246	8,146	-
Profit/(loss) on disposal of PPE	(8,003)	(2,103)	(2,076)	(2,064)
Other Capital Income	-	-	-	-
Total capital revenue	29,386	51,432	47,336	37,084
Total revenue	150,231	164,724	166,623	161,294
Expenses				
Operating expenses				
Employee related expenses	33,710	34,077	35,769	37,193
Materials and services	52,829	43,823	45,490	47,098
Finance costs	738	385	353	318
Depreciation and amortisation	35,055	37,907	41,197	43,219
Total operating expenses	122,333	116,192	122,808	127,829
Capital Expenses:				
Restoration & rehabilitation provision expense	-	-	-	-
Total capital expenses	-	-	-	-
Total expenses	122,333	116,192	122,808	127,829
Net Result	27,898	48,532	43,815	33,465
Operating Result				
Operating Revenue	120,845	113,292	119,288	124,210
Operating Expenses	122,333	116,192	122,808	127,829
Operating Result	(1,488)	(2,900)	(3,520)	(3,618)

2025-2026 Financial Statements
Statement of Financial Position

Year ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Assets				
Current assets				
Cash assets and cash equivalents	66,280	52,922	54,347	56,967
Receivables	9,496	9,012	9,430	9,795
Inventories	1,878	1,878	1,878	1,878
Other current assets	13,834	13,834	13,834	13,834
Total current assets	91,488	77,646	79,489	82,474
Non-current assets				
Property, plant and equipment	1,543,246	1,607,333	1,658,102	1,704,575
Other non-current assets	1,941	1,902	1,742	1,582
Total non-current assets	1,545,187	1,609,235	1,659,844	1,706,156
Total Assets	1,636,675	1,686,880	1,739,333	1,788,630
Liabilities				
Current liabilities				
Trade and other payables	2,240	4,915	5,118	5,290
Contract Liabilities	8,621	8,621	8,621	8,621
Unearned Revenue	4,074	4,074	4,074	4,074
Borrowings	878	1,415	1,372	1,033
Provisions	6,629	6,629	6,629	6,629
Total current liabilities	22,441	25,654	25,813	25,647
Non-current liabilities				
Lease Liabilities	355	81	35	(40)
Borrowings	5,380	4,113	3,041	10,306
Unearned Revenue	1,335	1,335	1,335	1,335
Provisions	17,010	17,010	17,010	17,010
Other Non-Current Liabilities	-	-	-	-
Total non-current liabilities	24,079	22,538	21,420	28,611
Total Liabilities	46,520	48,192	47,234	54,257
Net Community Assets	1,590,156	1,638,688	1,692,099	1,734,373
Community equity				
Asset revaluation reserve	858,205	858,205	867,801	876,610
Retained surplus	731,951	780,484	824,299	857,764
Total Community Equity	1,590,156	1,638,688	1,692,099	1,734,373

2025-2026 Financial Statements
Statement of Changes in Equity

	Total \$'000	Retained surplus \$'000	Asset revaluation reserve \$'000
Balance at 30 Jun 2025	1,590,156	731,951	858,205
Net result for the period	48,532	48,532	
Asset revaluation adjustment	-		-
Balance at 30 Jun 2026	1,638,688	780,484	858,205
Net result for the period	43,815	43,815	
Asset revaluation adjustment	9,596		9,596
Balance at 30 Jun 2027	1,692,099	824,299	867,801
Net result for the period	33,465	33,465	-
Asset revaluation adjustment	8,809	-	8,809
Balance at 30 Jun 2028	1,734,373	857,764	876,610

2025-2026 Financial Statements
Statement of Cash Flow

Year ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Cash flows from operating activities				
Receipts from customers	84,116	90,189	94,325	98,573
Payment to suppliers and employees	(74,349)	(75,344)	(81,181)	(84,247)
Interest received	3,955	3,649	4,553	4,708
Rental Income	348	404	409	424
Non-capital grants and contributions	19,514	19,535	19,582	20,140
Borrowing costs	(201)	(265)	(228)	(190)
Other cash flows from operating activities	-	-	-	-
Net cash inflow (outflow) from operating activities	33,383	38,168	37,460	39,408
Cash flows from investing activities				
Payments for property, plant and equipment	(48,597)	(96,027)	(76,786)	(82,987)
Proceeds from sale of property, plant and equipment	347	200	200	200
Grants, subsidies, contributions and donations	26,492	45,425	41,711	39,148
Net cash inflow (outflow) from investing activities	(21,758)	(50,401)	(34,874)	(43,639)
Cash flows from financing activities				
Proceeds from borrowings	-	-	-	8,050
Repayment of borrowings	(5,981)	(998)	(1,034)	(1,071)
Repayment of leases	(619)	(126)	(126)	(128)
Net cash inflow (outflow) from financing activities	(6,600)	(1,124)	(1,161)	6,851
Total cash flows				
Net increase (decrease) in cash held	5,026	(13,357)	1,425	2,620
Cash at beginning of reporting period	61,255	66,280	52,922	54,347
Cash at end of reporting period	66,280	52,922	54,347	56,967

2025-2026 Budget

Operating Income and Expenditure Summary by Program

Year ended 2025/2026	Revenue \$'000	Expenditure \$'000	Operating Result \$'000
Directorate: Chief Executive Office			
Office of the CEO	7	1,177	(1,171)
Governance, Risk and Performance	274	2,203	(1,930)
People and Safety	502	2,087	(1,586)
Chief Executive Office Total	782	5,468	(4,686)
Directorate: Corporate & Community Services			
Corporate and Community Services Program Support	4,022	428	3,594
Financial Services	50,078	3,873	46,205
Procurement & Stores	585	1,068	(483)
Information Communication and Technology	681	4,408	(3,727)
Community and Engagement	51	391	(341)
Communications	133	623	(490)
Regional Tourism and Event Development	59	892	(832)
Customer Service	178	1,041	(863)
Libraries and Museums	252	2,843	(2,590)
Corporate & Community Services Total	56,040	15,566	40,474
Directorate: Infrastructure Services			
Infrastructure Program Support	15	817	(802)
Project Delivery	335	628	(293)
Facilities and Leasing	1,242	10,603	(9,360)
Housing Services	233	323	(91)
Asset Engineering	248	1,630	(1,382)
Asset Maintenance Program Support	0	171	(171)
Drainage	0	1,644	(1,644)
Marine Facilities	60	1,274	(1,213)
Transport	6,064	21,503	(15,440)
Disaster Relief Recovery Arrangements	8,123	8,123	(0)
CBD - Central Business District'	40	1,453	(1,413)
Open Space	281	5,421	(5,140)
External Works	883	806	77
Infrastructure Services Total	17,524	54,395	(36,871)
Directorate: Development and Environment			
Development and Environment	0	342	(342)
Regulatory Services	0	405	(405)
Local Laws	270	856	(586)
Environmental Health	265	557	(292)
Economic Development	70	1,034	(963)
Emergency Management	48	445	(397)
Development Services	1,205	1,799	(594)
Natural Resource and Sustainability	582	1,650	(1,068)
Development and Environment Total	2,441	7,088	(4,647)
Directorate: Commercial Services			
Commercial Services Program Support	0	165	(165)
Fleet Services	6,811	6,087	724
Water	14,876	15,658	(781)
Wastewater	13,148	10,711	2,437
Waste and Resource Recovery	14,552	13,936	616
Commercial Services Total	49,387	46,557	2,830
Total Whole of Council	126,174	129,074	(2,900)

*Please note: Figures include internal revenue and internal expenditure

2025-2026 Budget**Operating Income and Expenditure Summary - Business Units**

Year ended 2025/2026	Revenue \$'000	Expenditure \$'000	Operating Result \$'000
Wastewater Business Unit			
Sewerage Reticulation	15	4,823	(4,808)
Sewerage Services	12,699	1,606	11,093
Sewerage Treatment	0	3,991	(3,991)
Trade Waste	434	292	142
Wastewater Business Unit Total	13,148	10,711	2,437
Water Business Unit			
Water Reticulation	172	11,274	(11,102)
Water Services	14,704	2,440	12,265
Water Treatment	0	1,944	(1,944)
Water Business Unit Total	14,876	15,658	(781)
Waste and Resource Recovery Business Unit			
Waste Management	14,552	13,936	616
Waste and Resource Recovery Business Unit Total	14,552	13,936	616
Total Business Units	42,577	40,305	2,271

**Please note: Figures include internal revenue and internal expenditure*

2025-2026 Long Term Financial Plan

Statement of Income & Expenditure

Year Ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Revenue				
Operating revenue				
General rates	44,996	46,751	49,089	51,298
Separate charge	2,839	2,932	3,078	3,217
Water utility charges	13,640	14,004	14,705	15,366
Sewerage utility charges	11,201	12,252	12,864	13,443
Waste utility charges	11,016	11,123	11,679	12,205
Total rates and utility charge revenue	83,692	87,062	91,415	95,528
Less: discounts	(1,976)	(1,959)	(2,057)	(2,150)
Less: pensioner remissions	(781)	(720)	(756)	(790)
Net rates, levies and charges	80,936	84,382	88,601	92,588
Fees and charges	4,725	4,570	4,798	4,966
Rental income	381	391	411	425
Interest received	4,277	3,649	4,553	4,708
Sales & recoverable works	519	561	589	609
Other income	802	673	707	731
Grants, subsidies, contributions and donations	29,206	19,066	19,628	20,181
Total operating revenue	120,845	113,292	119,288	124,210
Capital revenue				
Grants & subsidies	37,279	51,289	41,265	39,148
Donations and contributions	110	2,246	8,146	-
Profit/(loss) on disposal of PPE	(8,003)	(2,103)	(2,076)	(2,064)
Other Capital Income	-	-	-	-
Total capital revenue	29,386	51,432	47,336	37,084
Total revenue	150,231	164,724	166,623	161,294
Expenses				
Operating expenses				
Employee related expenses	33,710	34,077	35,769	37,193
Materials and services	52,829	43,823	45,490	47,098
Finance costs	738	385	353	318
Depreciation and amortisation	35,055	37,907	41,197	43,219
Total operating expenses	122,333	116,192	122,808	127,829
Capital expenses				
Restoration & rehabilitation provision expense	-	-	-	-
Total capital expenses	-	-	-	-
Total expenses	122,333	116,192	122,808	127,829
Net Result	27,898	48,532	43,815	33,465
Operating Result				
Operating Revenue	120,845	113,292	119,288	124,210
Operating Expenses	122,333	116,192	122,808	127,829
Operating Result	(1,488)	(2,900)	(3,520)	(3,618)

Forecast 30-Jun-29 \$'000	Forecast 30-Jun-30 \$'000	Forecast 30-Jun-31 \$'000	Forecast 30-Jun-32 \$'000	Forecast 30-Jun-33 \$'000	Forecast 30-Jun-34 \$'000	Forecast 30-Jun-35 \$'000
53,606	56,018	58,539	60,881	63,316	65,848	68,482
3,362	3,513	3,671	3,818	3,970	4,129	4,294
16,057	16,780	17,535	18,236	18,966	19,724	20,513
14,048	14,680	15,341	15,955	16,593	17,256	17,947
12,754	13,328	13,928	14,485	15,064	15,667	16,294
99,827	104,319	109,014	113,374	117,909	122,626	127,531
(2,247)	(2,348)	(2,453)	(2,552)	(2,654)	(2,760)	(2,870)
(826)	(863)	(902)	(938)	(975)	(1,014)	(1,055)
96,755	101,109	105,659	109,885	114,280	118,852	123,606
5,140	5,320	5,506	5,699	5,898	6,105	6,319
440	456	472	488	505	523	541
5,055	4,859	4,970	5,204	5,404	5,647	5,936
631	653	676	699	724	749	775
757	784	811	839	869	899	931
20,750	21,335	21,937	22,555	23,191	23,846	24,519
129,528	134,515	140,030	145,370	150,872	156,621	162,627
28,672	16,949	16,949	11,949	11,949	6,949	11,949
-	-	-	-	-	-	-
(1,705)	(1,578)	(1,725)	(1,600)	(1,600)	(1,600)	(1,600)
-	-	-	-	-	-	-
26,967	15,371	15,224	10,349	10,349	5,349	10,349
156,495	149,886	155,253	155,719	161,221	161,970	172,976
38,491	39,646	40,835	42,061	43,322	44,622	45,961
48,641	50,236	51,886	53,540	55,249	57,015	58,840
714	692	678	664	646	628	610
44,928	46,193	47,796	48,187	49,713	50,926	52,153
132,774	136,767	141,194	144,451	148,930	153,191	157,563
-	-	-	-	-	-	-
-	-	-	-	-	-	-
132,774	136,767	141,194	144,451	148,930	153,191	157,563
23,720	13,119	14,059	11,268	12,292	8,779	15,412
129,528	134,515	140,030	145,370	150,872	156,621	162,627
132,774	136,767	141,194	144,451	148,930	153,191	157,563
(3,247)	(2,252)	(1,165)	919	1,943	3,430	5,063

2025-2026 Long Term Financial Plan
Statement of Financial Position

Year Ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Assets				
Current assets				
Cash and cash equivalents	66,280	52,922	54,347	56,967
Trade and other receivables	9,496	9,012	9,430	9,795
Inventories	1,878	1,878	1,878	1,878
Other current assets	13,834	13,834	13,834	13,834
Total current assets	91,488	77,646	79,489	82,474
Non-current assets				
Property, plant & equipment	1,543,246	1,607,333	1,658,102	1,704,575
Other non-current assets	1,941	1,902	1,742	1,582
Total non-current assets	1,545,187	1,609,235	1,659,844	1,706,156
Total assets	1,636,675	1,686,880	1,739,333	1,788,630
Liabilities				
Current liabilities				
Trade and other payables	2,240	4,915	5,118	5,290
Contract Liabilities	8,621	8,621	8,621	8,621
Unearned Revenue	4,074	4,074	4,074	4,074
Borrowings	878	1,415	1,372	1,033
Provisions	6,629	6,629	6,629	6,629
Total current liabilities	22,441	25,654	25,813	25,647
Non-current liabilities				
Lease Liabilities	355	81	35	(40)
Borrowings	5,380	4,113	3,041	10,306
Unearned Revenue	1,335	1,335	1,335	1,335
Provisions	17,010	17,010	17,010	17,010
Other non-current liabilities	-	-	-	-
Total non-current liabilities	24,079	22,538	21,420	28,611
Total liabilities	46,520	48,192	47,234	54,257
Net community assets	1,590,156	1,638,688	1,692,099	1,734,373
Community equity				
Asset revaluation surplus	858,205	858,205	867,801	876,610
Retained surplus	731,951	780,484	824,299	857,764
Total community equity	1,590,156	1,638,688	1,692,099	1,734,373

Forecast 30-Jun-29 \$'000	Forecast 30-Jun-30 \$'000	Forecast 30-Jun-31 \$'000	Forecast 30-Jun-32 \$'000	Forecast 30-Jun-33 \$'000	Forecast 30-Jun-34 \$'000	Forecast 30-Jun-35 \$'000
57,344	52,696	53,348	50,902	50,392	46,501	52,199
10,231	10,657	11,101	11,489	11,956	12,409	12,879
1,878	1,878	1,878	1,878	1,878	1,878	1,878
13,834	13,834	13,834	13,834	13,834	13,834	13,834
83,286	79,064	80,161	78,103	78,060	74,622	80,789
1,727,179	1,762,342	1,806,269	1,834,579	1,846,762	1,858,795	1,871,068
1,505	1,472	1,438	1,404	1,370	1,337	1,303
1,728,684	1,763,813	1,807,707	1,835,984	1,848,132	1,860,131	1,872,371
1,811,970	1,842,878	1,887,868	1,914,086	1,926,192	1,934,753	1,953,161
5,481	5,657	5,838	6,005	6,211	6,406	6,608
8,621	8,621	8,621	8,621	8,621	8,621	8,621
4,074	4,074	4,074	4,074	4,074	4,074	4,074
539	545	550	560	570	579	588
6,629	6,629	6,629	6,629	6,629	6,629	6,629
25,344	25,526	25,712	25,889	26,104	26,309	26,519
(135)	(124)	(111)	(100)	(88)	(76)	(62)
9,974	9,624	9,255	8,865	8,452	8,018	7,558
1,335	1,335	1,335	1,335	1,335	1,335	1,335
17,010	17,010	17,010	17,010	17,010	17,010	17,010
-	-	-	-	-	-	-
28,183	27,845	27,489	27,109	26,709	26,286	25,841
53,527	53,370	53,201	52,998	52,813	52,595	52,360
1,758,443	1,789,507	1,834,667	1,861,088	1,873,380	1,882,158	1,900,801
876,959	894,904	926,005	941,158	941,158	941,158	944,388
881,484	894,603	908,662	919,931	932,222	941,001	956,413
1,758,443	1,789,507	1,834,667	1,861,088	1,873,380	1,882,158	1,900,801

2025-2026 Long Term Financial Plan
Statement of Changes in Equity

Year Ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Asset revaluation surplus				
Opening balance		858,205	858,205	867,801
Net result for the period		-	9,596	8,809
Closing balance	858,205	858,205	867,801	876,610
Retained surplus				
Opening balance		731,951	780,484	824,299
Net result for the period		48,532	43,815	33,465
Closing balance	731,951	780,484	824,299	857,764
Total				
Opening balance		1,590,156	1,638,688	1,692,100
Net result for the period		48,532	43,815	33,465
Increase in asset revaluation surplus		-	9,596	8,809
Closing balance	1,590,156	1,638,688	1,692,099	1,734,373

Forecast 30-Jun-29 \$'000	Forecast 30-Jun-30 \$'000	Forecast 30-Jun-31 \$'000	Forecast 30-Jun-32 \$'000	Forecast 30-Jun-33 \$'000	Forecast 30-Jun-34 \$'000	Forecast 30-Jun-35 \$'000
876,610	876,959	894,905	926,005	941,158	941,158	941,158
350	17,945	31,100	15,153	-	-	3,230
876,959	894,905	926,005	941,158	941,158	941,158	944,388
857,764	881,484	894,603	908,662	919,931	932,222	941,001
23,720	13,119	14,059	11,268	12,292	8,779	15,412
881,484	894,603	908,662	919,931	932,222	941,001	956,413
1,734,373	1,758,444	1,789,508	1,834,667	1,861,089	1,873,380	1,882,159
23,720	13,119	14,059	11,268	12,292	8,779	15,412
350	17,945	31,100	15,153	-	-	3,230
1,758,444	1,789,508	1,834,667	1,861,089	1,873,380	1,882,159	1,900,801

2025-2026 Long Term Financial Plan




















Statement of Cash Flow

Year Ended	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000	Forecast 30-Jun-28 \$'000
Cash flows from operating activities				
Receipts from customers	84,116	90,189	94,325	98,573
Payments to suppliers and employees	(74,349)	(75,344)	(81,181)	(84,247)
Interest received	3,955	3,649	4,553	4,708
Rental income	348	404	409	424
Non-capital grants and contributions	19,514	19,535	19,582	20,140
Borrowing costs	(201)	(265)	(228)	(190)
Other cash flows from operating activities	-	-	-	-
Net cash inflow from operating activities	33,383	38,168	37,460	39,408
Cash flows from investing activities				
Payments for property, plant and equipment	(48,597)	(96,027)	(76,786)	(82,987)
Proceeds from sale of property, plant and equip	347	200	200	200
Grants, subsidies, contributions and donations	26,492	45,425	41,711	39,148
Net cash inflow from investing activities	(21,758)	(50,401)	(34,874)	(43,639)
Cash flows from financing activities				
Proceeds from borrowings	-	-	-	8,050
Repayment of borrowings	(5,981)	(998)	(1,034)	(1,071)
Repayment of leases	(619)	(126)	(126)	(128)
Net cash inflow from financing activities	(6,600)	(1,124)	(1,161)	6,851
Total cash flows				
Net increase in cash and cash equivalent held	5,026	(13,357)	1,425	2,620
Opening cash and cash equivalents	61,255	66,280	52,922	54,347
Closing cash and cash equivalents	66,280	52,922	54,347	56,967

Forecast 30-Jun-29 \$'000	Forecast 30-Jun-30 \$'000	Forecast 30-Jun-31 \$'000	Forecast 30-Jun-32 \$'000	Forecast 30-Jun-33 \$'000	Forecast 30-Jun-34 \$'000	Forecast 30-Jun-35 \$'000
102,900	107,489	112,258	116,782	121,363	126,208	131,217
(87,073)	(89,842)	(92,680)	(95,578)	(98,514)	(101,595)	(104,757)
5,055	4,859	4,970	5,204	5,404	5,647	5,936
439	454	470	487	504	521	540
20,699	21,287	21,887	22,509	23,134	23,792	24,463
(582)	(556)	(537)	(519)	(497)	(475)	(452)
-	-	-	-	-	-	-
41,437	43,691	46,368	48,885	51,394	54,098	56,948
(69,012)	(65,155)	(62,514)	(63,111)	(63,661)	(64,725)	(62,962)
200	200	200	200	200	200	200
28,672	16,949	16,949	11,949	11,949	6,949	11,949
(40,140)	(48,006)	(45,365)	(50,962)	(51,512)	(57,576)	(50,814)
-	-	-	-	-	-	-
(786)	(332)	(350)	(368)	(391)	(412)	(435)
(135)	(1)	(1)	(1)	(1)	(1)	(1)
(921)	(332)	(351)	(369)	(391)	(413)	(436)
376	(4,648)	652	(2,446)	(510)	(3,891)	5,698
56,967	57,344	52,696	53,348	50,902	50,392	46,501
57,344	52,696	53,348	50,902	50,392	46,501	52,199

2025-2026 Long Term Financial Plan

Measures of Financial Sustainability

Type	Measure	Target (Tier 4 Council)	Estimated Actual 30-Jun-25 \$'000	Budget 30-Jun-26 \$'000	Forecast 30-Jun-27 \$'000
Financial Capacity	Council-Controlled Revenue Ratio	N/A	71%	79%	78%
Financial Capacity	Population Growth Ratio	N/A	0.6%	1.2%	1.2%
Operating Performance	Operating Surplus Ratio	Greater than 0%	 (1.2)%	 (2.6)%	 (3.0)%
Operating Performance	Operating Cash Ratio	Greater than 0%	 28%	 31%	 32%
Liquidity	Unrestricted Cash Expense Cover Ratio	Greater than 4 months	 9.18	 6.38	 7.38
Asset Management	Asset Sustainability Ratio	Greater than 80%	 141%	 178%	 143%
Asset Management	Asset Consumption Ratio	Greater than 60%	 66%	 69%	 71%
Asset Management	Asset Renewal Funding Ratio	N/A	 140%		
Debt Servicing Capacity	Leverage Ratio	0 to 3 Times	 0.19	 0.16	 0.12

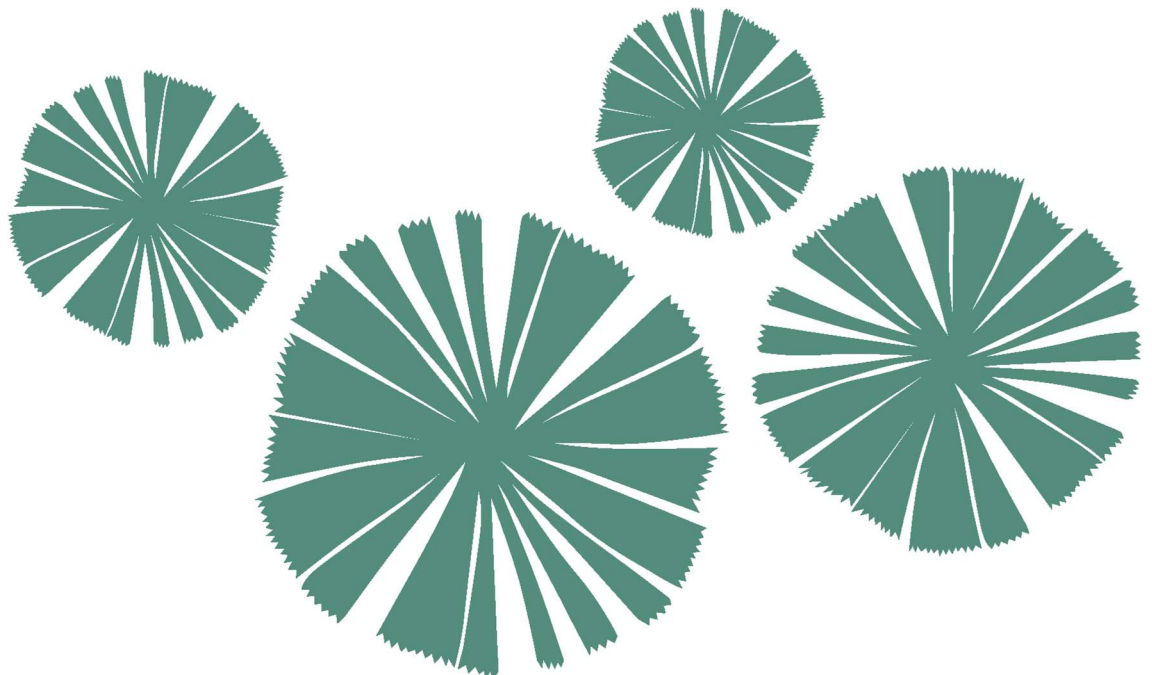
Forecast 30-Jun-28 \$'000	Forecast 30-Jun-29 \$'000	Forecast 30-Jun-30 \$'000	Forecast 30-Jun-31 \$'000	Forecast 30-Jun-32 \$'000	Forecast 30-Jun-33 \$'000	Forecast 30-Jun-34 \$'000	Forecast 30-Jun-35 \$'000
79%	79%	79%	79%	80%	80%	80%	80%
1.2%	1.2%	1.2%	1.2%	2.0%	2.0%	2.0%	2.0%
● (2.9)%	● (2.5)%	● (1.7)%	● (0.8)%	● 0.6%	● 1.3%	● 2.2%	● 3.1%
● 32%	● 33%	● 33%	● 34%	● 34%	● 35%	● 35%	● 36%
● 7.43	● 7.08	● 5.99	● 5.69	● 5.21	● 4.78	● 3.94	● 4.47
● 139%	● 121%	● 110%	● 104%	● 104%	● 102%	● 101%	● 96%
● 73%	● 74%	● 76%	● 78%	● 79%	● 80%	● 80%	● 81%
N/A for long-term sustainability statement							
● 0.28	● 0.24	● 0.23	● 0.20	● 0.19	● 0.17	● 0.15	● 0.14

2025-2026 Budget**Total Value of Changes in Rates & Utility Charges %**

	Budget 2024/2025 \$'000	Budget 2025/2026 \$'000	Variance %
General Rates	44,976	46,751	3.95%
Utilities and Charges	38,552	40,311	4.56%
Total Net Rates and Utility Charges excluding discount	83,528	87,062	4.23%
Less Discounts	(2,670)	(2,679)	
Total Net Rates and Utility Charges	80,857	84,382	4.36%

**Discounts are inclusive of General Rates discount and pensioner remissions*

CAPITAL PROGRAM & FUNDING SUMMARY



2025-2026 Capital Budget (inclusive of 2024-2025 Carryovers)
Capital Works Budget by Program

	Capital Budget 2025/2026	Capital Works from 2024/2025 budget to be completed in 2025/2026	Total Capital Budget
	\$	\$	\$
Transport	33,472,406	10,531,079	44,003,485
DRFA	13,792,778	2,241,233	16,034,011
Drainage	2,615,000	554,139	3,169,139
Marine Facilities	475,000	163,122	638,122
Recreation and Natural Areas	704,600	376,232	1,080,832
Facilities & Leasing	4,142,340	984,972	5,127,312
Housing Services	-	268,494	268,494
Total Infrastructure Services	55,202,124	15,119,271	70,321,395
Regulatory Services	-	-	-
Regional Tourism & Event Development	10,000	-	10,000
Total Development & Environment Services	10,000	-	10,000
Information, Communication & Technology	642,170	68,345	710,515
Libraries	303,000	441,116	744,116
Total Corporate & Community Services	945,170	509,461	1,454,631
Waste & Resource Recovery	249,000	1,056,752	1,305,752
Waste Water	9,010,500	3,759,342	12,769,842
Water	13,037,650	3,781,881	16,819,531
Fleet	2,303,296	1,760,900	4,064,196
Total Commercial Services	24,600,446	10,358,875	34,959,321
Total CCRC Capital Projects	80,757,740	25,987,607	106,745,347

2025-2026 Capital Budget (inclusive of 2024-2025 Carryovers)
Capital Works Funding Breakdown by Program

	Capital Budget 2025/2026	Capital Subsidies and Grants	Loan	Reserve & Developers contributions (Net)	Council Source Funding	Prior Year Capital Subsidies and Grants	Council Source Funding - Prior Year	Total Funds
	\$	\$	\$	\$	\$	\$	\$	\$
Transport	33,472,406	15,468,648		5,162,259	12,841,499	3,968,312	6,562,767	44,003,485
DRFA	13,792,778	13,292,778			500,000	2,241,233	-	16,034,011
Drainage	2,615,000	400,000		425,000	1,790,000		554,139	3,169,139
Marine Facilities	475,000			62,500	412,500		163,122	638,122
Recreation and Natural Areas	704,600	90,000		16,103	598,497		376,232	1,080,832
Facilities & Leasing	4,142,340	1,362,500		446,000	2,333,840	193,586	791,386	5,127,312
Housing Services	-				-		268,494	268,494
Total Infrastructure Services	55,202,124	30,613,926	-	6,111,862	18,476,336	6,403,131	8,716,140	70,321,395
Regulatory Services	-				-		-	-
Regional Tourism & Event Development	10,000				10,000		-	10,000
Total Development & Environment Services	10,000	-	-	-	10,000	-	-	10,000
Information, Communication & Technology	642,170			210,000	432,170		68,345	710,515
Libraries	303,000				303,000	186,696	254,420	744,116
Total Corporate & Community Services	945,170	-	-	210,000	735,170	186,696	322,765	1,454,631
Waste & Resource Recovery	249,000				249,000		1,056,752	1,305,752
Waste Water	9,010,500	4,915,500		2,443,264	1,651,736	900,000	2,859,342	12,769,842
Water	13,037,650	2,103,000		820,157	10,114,493		3,781,881	16,819,531
Fleet	2,303,296			524,500	1,778,796		1,760,900	4,064,196
Total Commercial Services	24,600,446	7,018,500	-	3,787,921	13,794,025	900,000	9,458,875	34,959,321
Total CCRC Capital Projects	80,757,740	37,632,426	-	10,109,783	33,015,531	7,489,827	18,497,780	106,745,347

2025-2026 Capital Works
Capital Works Program 2025-2028

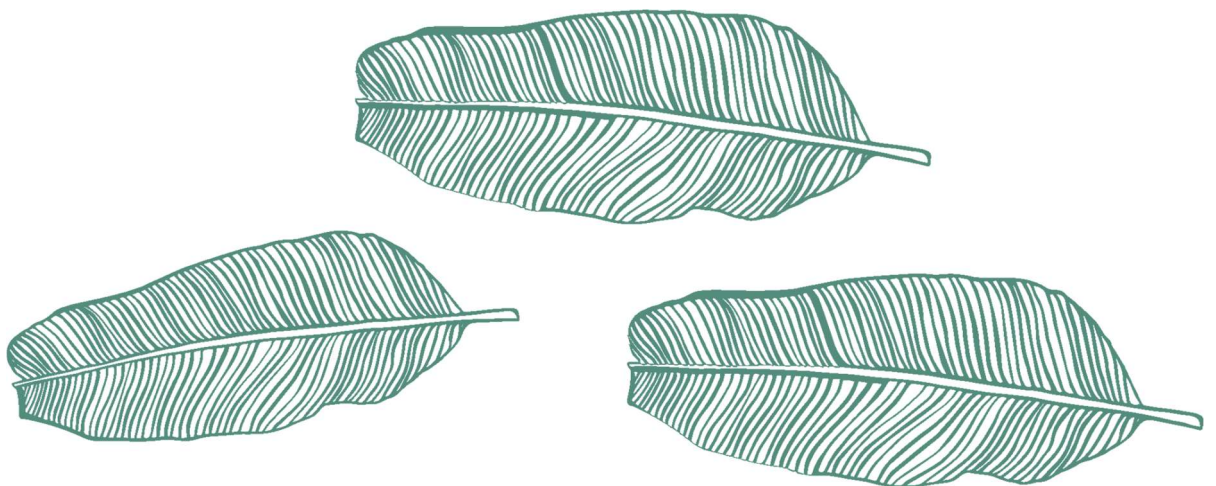
			2025/2026 - Funding Split					2026/2027	2027/2028
Program	Title	Details	Total	Internal	External	Reserve	Loan		
Drainage	PROGRAM - Cardwell Master Drainage Project	Flooding Mitigation for interconnected localised flooding issues in Cardwell (Brasenose Street Culverts, Bruce Highway, Cardwell Levee, Hinchinbrook Weir) as recommended in Cardwell Master Drainage Project (2015)	450,000	50,000	400,000			0	0
	PROGRAM - East Innisfail Master Drainage Project	Flood Mitigation design and assessment of works identified in East Innisfail Master Drainage Project (2015)	30,000	30,000				0	0
	PROGRAM - Etty Bay Master Drainage Project	Assessment of Etty Bay localised drainage and flooding mitigation design	50,000	50,000				0	0
	PROGRAM - Mission Beaches Master Drainage Project	Flood Mitigation design and assessment of works identified in Mission Beaches Master Drainage Project (2016)	30,000	30,000				0	0
	PROGRAM - Mourilyan Master Drainage Project	Flood Mitigation design and assessment of works identified in Mourilyan Master Drainage Project (2016)	30,000	30,000				0	0
	PROGRAM - Silkwood Master Drainage Project	Flood Mitigation design and assessment of works identified in Silkwood Master Drainage Project (2016)	30,000	30,000				0	0
	PROGRAM - Stormwater Drainage Program	Priority based renewal of ageing drainage assets	1,995,000	1,570,000		425,000		1,936,349	1,936,349
	Stormwater Upgrades - CCRC Regional Priorities	Upgrades to stormwater assets based on regional priorities	0	0				525,000	525,000
Drainage Total			2,615,000	1,790,000	400,000	425,000		2,461,349	2,461,349
Facilities & Leasing	39 Owen Street - purchase	Purchase of 39 Owen Street	446,000			446,000		0	0
	PROGRAM - Building Renewals	Building renewal program to maintain CCRC buildings, protect existing assets and reduce maintenance costs	1,318,000	218,000	1,100,000			1,200,000	1,300,000
	PROGRAM - Caravan Parks	Renewal of caravan park assets	75,000	75,000				30,000	30,000
	PROGRAM - CCTV Camera Renewals & Upgrades	CCTV Cameras network in key areas of region identified by police as hot spots and vandalised areas	25,000	25,000				25,000	25,000
	PROGRAM - Depots	Depot renewal program to maintain CCRC depots, protect existing assets and reduce maintenance costs	264,540	264,540				30,000	30,000
	PROGRAM - Facilities Air conditioner & Equipment Renewals	Renewal of Facilities air conditioner and equipment across the region	65,000	65,000				45,000	50,000
	PROGRAM - Public Facilities and Amenities Renewal	Renewal of Public Facilities and Amenities to protect existing assets and reduce maintenance costs	894,000	894,000				300,000	300,000
	PROGRAM - Showgrounds	Renewal of Showground facilities to protect existing assets and reduce maintenance costs	145,000	130,000	15,000			410,000	10,000
	PROGRAM - Swimming Pools	Upgrades to swimming pools across CCRC area to keep equipment at required standard	414,800	414,800				220,000	50,000
	PROGRAM Aerodrome Renewals and Upgrades	Upgrades to meet compliance and improve operations	495,000	247,500	247,500			0	0
	PROGRAM- Housing	Renewal and upgrade of CCRC Community, Pensioner & Council Housing Assets to required standards and to protect existing assets and reduce maintenance costs	0					191,000	100,000
Facilities & Leasing Total			4,142,340	2,333,840	1,362,500	446,000		2,451,000	1,895,000
Fleet	PROGRAM - Fleet Replacement	Renewal of various fleet items	2,303,296	1,778,796		524,500		2,276,180	2,264,806
Fleet Total			2,303,296	1,778,796		524,500		2,276,180	2,264,806
Information, Communication & Technology	Audio/Visual Systems renewal	Audio/Visual Systems renewal	7,500	7,500				10,000	50,000
	Client Desktop, Laptop, Monitor & Workstations	Client Desktop, Laptop, Monitor & Workstations	202,000	192,000		10,000		200,000	200,000
	Datacentre Server Hosts renewal	Datacentre Server Hosts renewal	200,000	0		200,000		265,000	0
	Mobile Phone Renewal	Mobile phone renewal	32,000	32,000				33,600	35,280
	Printers MFD and Scanners	Printers, Multi Function Devices and Scanners	10,000	10,000				20,000	20,000
	Switches Renewal	Switches Renewal	150,670	150,670				20,000	20,000
	Tablets Renewal	Client Tablet renewal	10,000	10,000				20,000	20,000
	UPS Renewal	UPS Renewal	30,000	30,000				5,000	10,000
	Wireless Access	Wireless Access, including point2point	0	0				18,000	110,000
Information, Communication & Technology Total			642,170	432,170		210,000		591,600	465,280

Program	Title	Details	2025/2026 - Funding Split					2026/2027	2027/2028
			Total	Internal	External	Reserve	Loan		
Libraries	Libraries & Museums Building Renewal Program	Renewal of buildings in relation to Libraries & Museums across the region	303,000	303,000				0	0
Libraries Total			303,000	303,000				0	0
Marine Facilities	PROGRAM - Marine Facility Renewals	Renewal of marine infrastructure across the region	475,000	412,500		62,500		1,550,000	375,000
Marine Facilities Total			475,000	412,500		62,500		1,550,000	375,000
Recreation & Natural Areas	PROGRAM - Cemeteries Growth	Cemeteries future works general expansion as required to accommodate new customers	25,000	25,000				25,000	135,000
	PROGRAM - Recreation & Natural Areas Renewals	Renewals of recreation & natural areas across the region	375,500	359,397		16,103		600,000	600,000
	PROGRAM - Recreation & Natural Areas Upgrades/New Warrina Lakes Masterplan	Recreation & Natural area upgrades in line with the Open Space Improvement Plan Implementation of Warrina Lakes Masterplan action items	39,100	39,100				25,000	0
			265,000	175,000	90,000			850,000	250,000
Recreation & Natural Areas Total			704,600	598,497	90,000	16,103		1,500,000	985,000
Regional Tourism & Event Development	PROGRAM - Tourism Renewals	Renewals program for Tourism assets including Visitor Information Centres	10,000	10,000				0	0
Regional Tourism & Event Development Total			10,000	10,000				0	0
Transport	DRFA 2023 Event Betterment Capital (TC Jasper)	Betterment Funding in relation to Tropical Cyclone Jasper, associated rainfall and flooding - Dec 2023 - intent to spend on sealing of unsealed roads	5,150,000	500,000	4,650,000			0	0
	DRFA 2023 Event REPA Capital (TC Jasper)	Restoration of Essential Public Assets (REPA) in relation to Tropical Cyclone Jasper, associated rainfall and flooding - Dec 2023	8,642,778		8,642,778			0	0
	Innisfail CBD Masterplan Upgrades	Implementation of Innisfail CBD Masterplan action items	100,000	100,000				3,000,000	3,000,000
	Mission Beach CBD Upgrade	Renewal & upgrade of storm water, road, kerb & channel and village green	3,147,740		147,740	3,000,000		0	0
	PROGRAM - Bridge Renewals	Renewal of bridges across the region based on condition/priority	3,095,916	1,921,374	1,174,542			1,300,000	1,500,000
	PROGRAM - Culvert Renewal	Renewal of culverts across the region based on condition/priority. Based on condition and priority. Includes aged steel and concrete culverts.	2,220,000	1,540,496	20,504	659,000		1,235,000	800,000
	PROGRAM - Eaton Estate Infrastructure	Works as per Housing Support Program Grant to be completed in FY26 as per funding conditions.	4,804,500	115,000	4,689,500			0	0
	PROGRAM - Forward Survey & Design - Transport	Forward design program to design projects for the 10 year capital works program	75,000	75,000				100,000	100,000
	PROGRAM - Guardrail Renewals & Upgrades	Replacement of guardrails throughout the region	50,000	50,000				50,000	50,000
	PROGRAM - Kerb and Channel Renewals	Replacement of sections of kerb and channel across the region based on condition/priority	608,000	608,000				0	592,000
	PROGRAM - Paths Renewal	Renewal of pathways across the region	1,565,000	1,540,000		25,000		1,546,560	1,200,000
	PROGRAM - Regional Pathway Expansion	Installation of new paths and widening of paths at time of renewal based on principle cycleway strategy.	837,500	725,000	112,500			0	0
	PROGRAM - Regional Public Transport	Renewal of existing bus shelters across the region	60,000	60,000				0	0
	PROGRAM - Regional Reseals	Resealing sections of roads across the region	2,700,000	2,700,000				2,000,000	2,000,000
	PROGRAM - Renewal of Floodways	Renewal of floodways across the region based on condition/priority	300,000	300,000				300,000	750,000
	PROGRAM - Road Improvement Program	Upgrades to sections of the road network to improve access	2,445,000	128,279	870,000	1,446,721		1,800,000	0
	PROGRAM - Sealed Roads Renewal Program	Renewal of sealed roads across the region. Maintain level of service. Full FNQROC requirements out of scope.	2,201,250	1,000,104	1,182,862	18,284		3,354,648	4,228,577
	PROGRAM - Unsealed Road Renewal Program	Gravel resheeting on sections of unsealed roads across the region	1,855,000	1,841,746		13,254		2,800,000	2,800,000
	PROGRAM - Unsealed Roads Improvements	Improvements to sections of unsealed road network across the region	37,500	37,500				1,500,000	0
	Stephenson Road Sealing Upgrade - SRA	SRA, through its subsidiary Mourilyan Silica Resources Pty Ltd, is developing a high-grade silica sand extraction project in northern Queensland, Australia (the Project), on the area covered by ML20378EPM 27252 and MLAs 20695 and 20696 at Mourilyan (the Project Site). The development of the Project presents a strategic opportunity for the region s economic growth.							
		To support the Project s development, the parties acknowledge the need for regional infrastructure improvements. Specifically, SRA will work with CCRC to upgrade Stephenson Road (Road Sealing Upgrade), ensuring it meets the standards required for the transportation of materials to and from the Project Site. This Road Sealing Upgrade is critical for enabling heavy transportation and will be undertaken with mutual consultation to ensure alignment with regional infrastructure goals.	7,000,000		7,000,000			0	0
		SRA has agreed in principle and through a Memorandum of Understanding to cover project costs.							
	Tully CBD Masterplan Upgrades	Renewal of main CBD area of Butler Street and Banyan Park including, new street furniture, exposed aggregate footpaths and new asphalt.	370,000	99,000	271,000			120,000	0
Transport Total			47,265,184	13,341,499	28,761,426	5,162,259		19,106,208	17,020,577

Program	Title	Details	2025/2026 - Funding Split					2026/2027	2027/2028
			Total	Internal	External	Reserve	Loan		
Waste & Resource Recovery	Cardwell - Landfill Capping	Capping and Closure planning of Cardwell waste management facility	0					0	590,000
	PROGRAM - Waste Transfer Station	Upgrades to waste transfer stations throughout the region	249,000	249,000				252,944	250,000
	Stoters Hill Landfill: Cell 2 Side Wall Construction - Lift 7	Construct side wall lining (lift 7) in Cell 2 at Stoters Hill Landfill, to capture and appropriately manage leachate	0					0	693,579
	Tully Open Landfill (TOLF) Closure	Engagement of SME to oversee Phase 1 - License (DESI Environmental authority - 'EA') changes and initial project works to interim cap	0					7,700,000	0
Waste & Resource Recovery Total			249,000	249,000				7,952,944	1,533,579
Waste Water	CAR - Sewage Treatment Plant Program	Program to renew and replace mechanical and electrical equipment at the Cardwell sewage treatment plant	0					50,000	50,000
	CAR - Sewer Pump Stations Program	Port Hinchinbrook - renewal of sewer pump stations	800,000			800,000		750,000	0
	INN - Eaton Estate Wastewater	Works as per Housing Support Program Grant to be completed in FY26 as per funding conditions	4,915,500		4,915,500			0	0
	INN - SCADA & Control Systems Program	Innisfail SCADA & control systems program	0					30,000	30,000
	INN - Sewage Treatment Plant Program	Program to renew and replace mechanical and electrical equipment at the Innisfail sewage treatment plant	300,000	300,000				290,000	1,600,000
	INN - Sewer Pump Stations Program	Innisfail - renewal of sewer pump stations	165,000	165,000				210,000	330,000
	INN - Sewer Rehabilitation Program	Innisfail CCTV and relining program	700,000	700,000				1,050,000	1,050,000
	INN - Sewer Reticulation Program	Innisfail - renewal for sections of rising mains or sewers that cannot be repaired by relining programs	20,000	20,000				90,000	90,000
	MSB - SCADA & Control Systems Program	Mission Beach SCADA & control systems program	0					20,000	20,000
	MSB - Sewer Pump Stations Program	Mission Beach - renewal of sewer pump stations	180,000	2,025		177,975		50,000	100,000
	MSB - Sewer Reticulation Program	Mission Beach - renewal of sections of rising mains or sewers that cannot be repaired by relining programs	0					60,000	60,000
	PROGRAM - Forward design - Wastewater	Forward design program for wastewater assets	0					50,000	50,000
	SPS 24 Pump Station Upgrade	SPS 24 construction of pump station	1,500,000	174,711		1,325,289		800,000	0
	TUL - SCADA & Control Systems Program	Tully SCADA & control systems program	0					20,000	20,000
	TUL - Sewage Treatment Plant Program	Program to renew and replace mechanical and electrical equipment at the Tully sewage treatment plant	240,000	100,000		140,000		200,000	1,600,000
	TUL - Sewer Pump Stations Program	Tully - renewal of sewer pump stations	0					60,000	30,000
	TUL - Sewer Rehabilitation Program	Tully CCTV and relining program.	0					300,000	120,000
	TUL - Sewer Reticulation Program	Tully - renewal of sections of rising mains or sewers that cannot be repaired by relining programs	190,000	190,000				60,000	60,000
	TUL -Sewage Treatment Plant Upgrade	Upgrade of the Tully Sewage Treatment Plant	0					3,000,000	0
Waste Water Total			9,010,500	1,651,736	4,915,500	2,443,264		7,090,000	5,210,000

Program	Title	Details	2025/2026 - Funding Split					2026/2027	2027/2028
			Total	Internal	External	Reserve	Loan		
Water	CAR - Intake Reservoir	Construction of new intake reservoir at Cardwell	30,000	30,000				500,000	8,500,000
	CAR - SCADA	Cardwell SCADA rollout	0					10,000	10,000
	CAR - Water Program	Cardwell general water mains program	1,410,000	1,311,733		98,267		1,400,000	1,400,000
	CAR - Water Reservoirs Program	Cardwell water reservoirs program	50,000	50,000				10,000	10,000
	CAR - Water Services & Meters (incl Smart Meters) Renewal Program	Cardwell water services and meter replacement program (including Smart meters)	0					30,000	30,000
	CAR - Water Treatment Program	Program to renew and replace mechanical and electrical water treatment equipment in the Cardwell water scheme	30,000	30,000				30,000	30,000
	INN - Dodds Rd Innisfail Water Main	Replacement of water main on Dodds Rd Innisfail	0					4,500,000	4,500,000
	INN - Eaton Estate Water	Works as per Housing Support Program Grant to be completed in FY26 as per funding conditions	678,000		678,000			0	0
	INN - SCADA	Innisfail SCADA rollout	0					15,000	15,000
	INN - Stoters Hill Water Reservoir	Construction of new reservoir at Stoters Hill	0					100,000	3,100,000
	INN - Water Program	Innisfail general water mains program	4,220,000	3,640,000	580,000			4,000,000	4,000,000
	INN - Water Reservoirs Program	Innisfail water reservoirs program	575,000	575,000				55,000	15,000
	INN - Water Services & Meters (incl Smart Meters) Renewal Program	Innisfail water services and meter replacement program (including Smart meters)	815,000	815,000				130,000	140,000
	INN - Water Treatment Program	Program to renew and replace mechanical and electrical equipment at the Innisfail water treatment plant	360,000	360,000				140,000	130,000
	NYL - SCADA	Nyleta SCADA rollout	0					10,000	10,000
	NYL - Water Program	Nyleta general water mains program	80,000	80,000				1,000,000	1,200,000
	NYL - Water Reservoirs Program	Nyleta water reservoirs program	465,000	465,000				10,000	10,000
	NYL - Water Services & Meters (incl Smart Meters) Renewal Program	Nyleta water services and meter replacement program (including Smart meters)	0					50,000	160,000
	NYL - Water Treatment Program	Program to renew and replace mechanical and electrical water treatment equipment in the Nyleta water scheme	30,000	30,000				40,000	40,000
	PROGRAM - Forward design - Water	Forward design program for water assets	0					50,000	50,000
	TUL - SCADA	Tully SCADA rollout	20,000	20,000				10,000	10,000
	TUL - Water Program	Tully general water mains program	4,057,000	2,490,110	845,000	721,890		4,000,000	4,000,000
	TUL - Water Reservoirs Program	Tully water reservoirs program	0					10,000	10,000
	TUL - Water Services & Meters (incl Smart Meters) Renewal Program	Tully water services and meter replacement program (including Smart meters)	197,650	197,650				260,000	260,000
	TUL - Water Treatment Program	Program to renew and replace mechanical and electrical water treatment equipment in the Tully water scheme	20,000	20,000				40,000	40,000
Water Total			13,037,650	10,114,493	2,103,000	820,157		16,400,000	27,670,000
Grand Total			80,757,740	33,015,531	37,632,426	10,109,783		61,379,281	59,880,591

BUDGET POLICIES & REPORTS



Revenue Policy

Policy type	Council
Function	Corporate Services
Policy Owner	Corporate and Community Services
Effective date	1 July 2025

1. Purpose

The purpose of this policy is to set out the principles used by Council in 2025/2026 financial year for:

- The setting and levying of rates and charges;
- exercising its powers to grant rebates and concessions (including the purpose for the concessions);
- Infrastructure charges for a new development;
- recovery of unpaid amounts of rates and charges; and
- the establishment of cost-recovery methods (fees).

2. Scope

A Revenue Policy forms part of Council's budget each year. The Local Government Regulation 2012 identifies the matters that a local government must include in its Revenue Policy (this 'Policy'). This policy applies to the revenue raised by rates and charges for the Cassowary Coast Regional Council.

3. Statement

In preparing the Revenue Policy for the 2025/2026 financial year, Council considered the Guideline on Equity and Fairness in Rating for Queensland Local Governments, issued by the Department of Local Government.

This guideline is intended to promote best practice and sets out the principles to assist local government implement fair and equitable rating systems while ensuring flexibility for raising sufficient own source revenue. The principles are:


- Equity for like properties
- User pays
- Meaningful contribution
- Predictability
- Fairness

4. Procedure

4.1 The Levying of Rates and Charges

Council will apply the following principles in setting rates and charges:

- seek to maximise revenue from direct user charges, grants and subsidies, contributions and other sources (user pays);
- transparency in setting rates and charges by communicating the Council's charging processes and each ratepayer's responsibility under the rating system (fairness);

- 
- (c) operating a rating system whereby land is categorised into rates categories developed by Council for differential rating purposes by having regard to such factors but not limited to, actual and potential demands placed on Council, location and use of land, the unimproved and site value of land and the land's capacity to generate revenue (equity for like properties);
 - (d) ensuring the levying system is simple and streamlined to administer (fairness);
 - (e) timing the levy of rates to ensure a sustainable cash flow for operations of the Council and to spread the burden on ratepayers over the financial year (fairness & predictability);
 - (f) flexible payment arrangements for all ratepayers (fairness & predictability);
 - (g) acknowledging that, with an extensive rural road network and the demand for upgrades to support industries such as sugar, grazing, horticulture, and aquaculture, Council expects properties located in these rural areas to contribute appropriately to the general rate revenue base. In addition, Council recognises that broader community services - including recreation and sporting facilities, swimming pools, community and cultural venues, libraries, welfare services, parks, cemeteries, public amenities, and civic buildings - are services that also should be funded collectively through general rates (meaningful contribution).

Council may consider levying special and separate rates and charges where appropriate, to recover the costs associated with a particular service, project, or facility that provides direct or additional benefit to the ratepayers or class of ratepayers.

4.2 Concessions for rates and charges

In considering the application of concessions, Council will be guided by the principles of:

- (a) same treatment for ratepayers with similar circumstances;
- (b) being transparent by making clear the requirement necessary to apply and receive concessions;
- (c) flexibility to allow council to respond to local economic issues.

The purpose of concessions is to provide relief to certain sectors of Council's community through the concessions application process to:

- (a) provide assistance to ratepayers suffering genuine financial hardship;
- (b) reduce the financial burden of rates and charges payable by pensioners;
- (c) provide assistance to those ratepayers without a smart meter who have a concealed leak;
- (d) support the community activities of not-for-profit organisations; and
- (e) reduce the cost of water usage charge for home dialysis users.


Consideration may be given by Council to granting a class concession in the event that all or part of a local government area is declared a natural disaster area by the State Government.

4.3 Principles used for the recovery of rates and charges

Council will exercise its rate recovery powers in order to reduce the overall rate burden on ratepayers.

It will be guided by the principles of:

- (a) transparency by making clear the obligations of ratepayers and the processes used by Council in assisting them to meet their financial obligations;
- (b) making the processes used to recover outstanding rates and charges clear, simple and streamlined to administer;
- (c) capacity to pay in determining appropriate arrangements for different sectors of the community;
- (d) having regard to providing the same treatment for ratepayers with similar circumstances; and
- (e) flexibility by responding where necessary to changes in the local economy.



Interest is charged on all overdue rates and charges. Council's Debt Recovery Policy sets out the details of the processes used to recover outstanding rates and charges.

4.4 Principles used for cost-recovery (Fees and Charges)

Section 97 of the *Local Government Act 2009* allows Council to set cost-recovery fees.

The Council recognises the validity of fully imposing the user pays principle for its cost-recovery fees, unless the imposition of the fee is contrary to its express social, economic, environmental and other corporate goals. This is considered to be the most equitable and effective revenue approach, and is founded on the basis that the Region's rating base cannot subsidise the specific users or clients of Council's regulatory products and services.

However, in setting its cost-recovery fees, Council will be cognizant of the requirement that such a fee must not be more than the cost to Council of providing the service or taking the action to which the fee applies.

4.5 Physical and social infrastructure costs

Council raises some of its community infrastructure funding through grants and subsidies provided by the Queensland State Government and the Commonwealth Government of Australia.

The cost of providing community infrastructure is offset through the imposition of infrastructure charges on new development pursuant to the provisions of the *Planning Act 2016*.

The amount Council can collect in infrastructure charges is limited by the *Planning Regulation 2017*.

5. Infrastructure Charges for a New Development

Under Section 113 of the *Planning Act 2016* local governments may, by resolution, adopt charges for providing trunk infrastructure for development (infrastructure charges). Schedule 16 of the *Planning Regulation 2017* states the maximum amount for each charge.

Infrastructure Charges are levied by an Infrastructure Charges Notice issued with a Development Approval. Infrastructure charges contribute to the provision of trunk infrastructure as contained in Council's Local Government Infrastructure Plan for: trunk water supply, wastewater, stormwater, transport, parks and land for community facilities networks that supports the growth and development in the Region.

Infrastructure Charges rates are contained in Council's Infrastructure Charges Resolution. Infrastructure charges rates are identified for particular types of development (residential and non-residential) in a particular area that are no greater than the maximum amount for each charge contained in the *Planning Regulation 2017*. Quarterly increases are applied to the Infrastructure Charges rates using the Consumer Price Index: All Groups, Brisbane.

6 Associated Documents

- Revenue Statement 2025-2026
- Guideline on equity and fairness in rating for Queensland local governments
- Rating Concessions policy 2025-2026

- Financial Hardship policy 2025-2026
- Debt Recovery policy 2025-2026
- Fees and Charges 2025-2026
- Infrastructure Charges Resolution (No. 1) 2019
- Development Incentives: Reduction in Infrastructure Charges policy

Related forms, policies and procedures	Rating Concessions Policy Debt Recovery Policy Financial Hardship Policy Revenue Statement
Relevant legislation	<i>Local Government Act 2009</i> <i>Local Government Regulation 2012</i> <i>Planning Regulation 2017</i>
Reference and resources	

Policy Number	10740		
Approved by	Council Resolution B19002	Approval date	27 June 2019
Approved by	Council Resolution B20004	Approval date	7 July 2020
Approved by	Council Resolution B20023	Approval date	25 June 2021
Approved by	Council Resolution B20041	Approval date	29 June 2022
Approved by	Council Resolution B20055	Approval date	28 June 2023
Approved by	Council Resolution B20070	Approval date	26 June 2024
Approved by		Approval date	
Review date	Annually		

CASSOWARY COAST REGIONAL COUNCIL

Revenue Statement

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REVENUE STATEMENT 2025/2026

1. Objective

This statement outlines and explains the revenue raising measures adopted by the Cassowary Coast Regional Council (Council) in the preparation of its budget for the 2025/2026 financial year.

The statement has been prepared in accordance with the requirements of *Local Government Act 2009* and *Local Government Regulation 2012*.

2. Legislative Requirements

Council resolves to make and levy rates and charges for the 2025/2026 financial year pursuant to section 94 of the *Local Government Act 2009*.

Section 172 of the *Local Government Regulation 2012* provides that:

1. *The revenue statement for a local government must state—*
 - (a) *if the local government levies differential general rates:—*
 - i. *the rating categories for rateable land in the local government area; and*
 - ii. *a description of each rating category; and*
 - (b) *if the local government levies special rates or charges for a joint government activity – a summary of the terms of the joint government activity; and*
 - (c) *if the local government fixes a cost-recovery fee – the criteria used to decide the amount of the cost-recovery fee; and*
 - (d) *if the local government conducts a business activity on a commercial basis – the criteria used to decide the amount of the charges for the activity's goods and services.*
2. *Also, the revenue statement for a financial year must include the following information for the financial year—*
 - (a) *an outline and explanation of the measures that the local government has adopted for raising revenue, including an outline and explanation of—*
 - i. *the rates and charges to be levied in the financial year; and*
 - ii. *the concessions for rates and charges to be granted in the financial year;*
 - (b) *whether the local government has made a resolution limiting an increase in the rates and charges.*

3. Structure of General Rating Categories

3.1 Differential General Rates

Council is required to raise sufficient revenue it considers appropriate to maintain general assets and provide services to the community including the costs of governance and administration of the Council.

For the 2025/2026 financial year Council will include rateable land in thirty-seven (37) rating categories.

In accordance with section 80 of the *Local Government Regulation 2012*, Council will use a system of differential general rating for 2025/2026 financial year.

In accordance with section 81(3) of the *Local Government Regulation 2012*, for the 2025/2026 financial year Council resolves to adopt rating categories for rateable land in the Cassowary Coast local government area (Region) and the descriptions of each of the rating categories are set out in **Table A** and detailed in Schedule 1.

In accordance with section 94(1)(a) of the *Local Government Act 2009* and section 80(1) of the *Local Government Regulation 2012*, for the 2025/2026 financial year the general rate for each rating category is fixed as set out in the 2nd column of **Table B** below and detailed in Schedule 1. In accordance with section 77(5)(a) of the *Local Government Regulation 2012*, for the 2025/2026 financial year the minimum general rate for each rating category is fixed and set out in the 3rd column of **Table B** below.

Pursuant to section 257 (1)(b) of the *Local Government Act 2009* and in accordance with section 81(4) and (5) of the *Local Government Regulation 2012*, Council delegates to the Chief Executive Officer (CEO) the power to identify the rating category to which each parcel of rateable land belongs.

Land use codes are recorded in the land record maintained by Council pursuant to section 154 (2) of the *Local Government Regulation 2012*.

The land use codes referred to in **Table A** are for guidance only and are detailed in Schedule 1.

TABLE A

Category	Description	Identification
1. Residential - RV <\$117,500	Land used, or capable of being used, for residential purposes with a total land area of less than 5ha and a rateable value (RV) of less than \$117,500, except land included in category 1A, 6-8 or 20-22.	Land with the following land use codes: 02, 05, 06, 08 and 09, or as otherwise identified by the CEO.
1A. Residential – Not Principal Place of Residence (NPPR) RV <\$117,500	Land used, or capable of being used, for residential purposes, which is not the principal place of residence of the owner(s) , with a total land area of less than 5ha and a rateable value (RV) of less than \$117,500, except land included in category 6-8 or 20-22.	Land with the following land use codes: 01, 02, 04, 05, 06, 08, 09 and 72 or as otherwise identified by the CEO.
2. Residential RV \$117,500 – \$169,999	Land used, or capable of being used, for residential purposes with a total land area of less than 5ha and a rateable value (RV) of between \$117,500 – \$169,999, except land included in category 2A, 6-8 or 20-22.	Land with the following land use codes: 02, 05, 06, 08 and 09, or as otherwise identified by the CEO.
2A. Residential – Not Principal Place of Residence (NPPR) RV \$117,500 – \$169,999	Land used, or capable of being used, for residential purposes, which is not the principal place of residence of the owner(s) , with a total land area of less than 5ha and a rateable value (RV) of between \$117,500 – \$169,999, except land included in category 6-8 or 20-22.	Land with the following land use codes: 01, 02, 04, 05, 06, 08, 09 and 72 or as otherwise identified by the CEO.
3. Residential - RV \$170,000 - \$219,999	Land used, or capable of being used, for residential purposes with a total land area of less than 5ha and a rateable value (RV) of between \$170,000 - \$219,999, except land included in category 3A, 6-8 or 20-22.	Land with the following land use codes: 02, 05, 06, 08 and 09, or as otherwise identified by the CEO.

Category	Description	Identification
3A. Residential – Not Principal Place of Residence (NPPR) RV \$170,000 - \$219,999	Land used, or capable of being used, for residential purposes, which is not the principal place of residence of the owner(s) , with a total land area of less than 5ha and a rateable value (RV) of between \$170,000 - \$219,999, except land included in category 6-8 or 20-22.	Land with the following land use codes: 01, 02, 04, 05, 06, 08, 09 and 72 or as otherwise identified by the CEO.
4. Residential - RV \$220,000 - \$319,999	Land used, or capable of being used, for residential purposes with a total land area of less than 5ha and a rateable value (RV) of between \$220,000 and \$319,999, except land included in category 4A, 6-8 or 20-22.	Land with the following land use codes: 02, 05, 06, 08 and 09, or as otherwise identified by the CEO.
4A. Residential – Not Principal Place of Residence (NPPR) RV \$220,000 - \$319,999	Land used, or capable of being used, for residential purposes, which is not the principal place of residence of the owner(s) , with a total land area of less than 5ha and a rateable value (RV) of between \$220,000 - \$319,999, except land included in category 6-8 or 20-22.	Land with the following land use codes: 01, 02, 04, 05, 06, 08, 09 and 72 or as otherwise identified by the CEO.
5. Residential – RV > \$319,999	Land used, or capable of being used, for residential purposes with a total land area of less than 5ha and a rateable value (RV) greater than \$319,999, except land included in category 5A, 6-8 or 20-22.	Land with the following land use codes: 02, 05, 06, 08 and 09, or as otherwise identified by the CEO.
5A. Residential – Not Principal Place of Residence (NPPR) RV > \$319,999	Land used, or capable of being used, for residential purposes, which is not the principal place of residence of the owner(s) , with a total land area of less than 5ha and a rateable value (RV) greater than \$319,999, except land included in category 6-8 or 20-22.	Land with the following land use codes: 01, 02, 04, 05, 06, 08, 09 and 72 or as otherwise identified by the CEO.
6. Residential – Multi Units (2-3)	Land used for two or three residential premises including, for example, detached houses, attached or detached townhouses, building units, flats, guest houses, and manufactured but movable homes (not being caravans).	Land with land use code 03 and as otherwise identified by the CEO.
7. Residential – Multi Units (4-5)	Land used for four or five residential premises including, for example, detached houses, attached or detached townhouses, building units, flats, guest houses, and manufactured but movable homes (not being caravans).	Land with land use code 03 and as otherwise identified by the CEO.
8. Residential Multi Units (6-7)	Land used for six or seven residential premises including, for example, detached houses, attached or detached townhouses, building units, flats, guest houses, and manufactured but movable homes (not being caravans).	Land with land use code 03 and as otherwise identified by the CEO.

Category	Description	Identification
9. Commercial & Other	Land located on the Australian mainland used for any of the following purposes: - (a) commercial purposes, other than land which is included in category 13, 23 & 24; (b) tourism attraction or facility; (c) marina; (d) car park; (e) hospital or convalescent home; (f) child care facility; (g) manufactured homes; (h) welfare home or institution; or (i) defence force establishment.	Land with the following land uses codes: 07-27, 30, 41, 44-47, 92, 96-97 and 99 and as otherwise identified by the CEO.
9A. Commercial Vacant	Vacant land that is designated by Council's Planning Scheme, as follows: <u>Township Zone</u> Innisfail and Tully Local Plan <ul style="list-style-type: none"> • Central Business Precinct • Business Fringe Precinct • Business Precinct Mission Beach Local Plan <ul style="list-style-type: none"> • Business Precinct • Local Business Precinct Cardwell Local Plan <ul style="list-style-type: none"> • Business Precinct Villages Local Plan <ul style="list-style-type: none"> • Local Business Precinct 	Land with the following land use codes: 01, 04, 08, 09, 72 and as otherwise identified by the CEO.
10. Industrial	Land used for industrial purposes, except land included in category 10A, 14 or 30	Land with the following land use codes: 28-29, 31-39 and as otherwise identified by the CEO.
10A. Industrial Vacant	Vacant land that is designated by Council's Planning Scheme, as follows: <u>Township Zone</u> Innisfail, Mission Beach, Tully, Cardwell and Villages Local Plan <ul style="list-style-type: none"> • Industry Precinct 	Land with the following land use codes: 01, 04, 08, 09, 72 and as otherwise identified by the CEO.
12. Special Uses	Land used for any of the following purposes:- (a) sporting club; (b) sporting facility; (c) religious, including a place of worship; (d) cemetery; (e) library; (f) showground; (g) racecourse; (h) airfield; (i) parks and gardens; and (j) education, including a place of instruction.	Land with the following land use codes: 48, 50-59 and as otherwise identified by the CEO.

Category	Description	Identification
13. Major Shopping Centre	Land used for commercial purposes where it is occupied or tenanted by:- (a) one or more department stores; or (b) a large grocery supermarket with major on-site parking facilities; or (c) a multitude of shops/offices with major on-site parking facilities.	Land with the following land use codes: 12-16 and as otherwise identified by the CEO.
14. Sugar Mills	Land used for the purposes of sugar milling and any purpose ancillary to, associated with, or connected with sugar milling.	Land with land use code 35 and as otherwise identified by the CEO.
15. Other - Residential	Land used, or capable of being used, for residential purposes, with a total land area of ≥ 5 ha, except land included in category 15A	Land with the following land use codes: 05, 06, and as otherwise identified by the CEO.
15A. Other – Not Principal Place of Residence (NPPR)	Land that is either: - 1. Used, or capable of being used, for residential purposes, which is not the principal place of residence of the owner(s) , with a total land area of ≥ 5 ha; or 2. Not otherwise categorised.	Land with the following land use codes: 04, 05, 06, 08, 09, 94, 95 and as otherwise identified by the CEO.
16. Island Resorts - A	Land situated on Dunk Island, used for, or approved for use for, the purposes of tourist accommodation or a tourist facility/attraction.	Land with the following land use codes: 18, 42 and 43 and as otherwise identified by the CEO.
17. Island Resorts – B	Land situated on Bedarra Island or Hinchinbrook Island, used for, or approved for use for, the purposes of tourist accommodation or a tourist facility/attraction.	Land with the following land use codes: 18, 42 and 43 and as otherwise identified by the CEO.
18. Harbour Industries – A	Land used, as part of a harbour, for the purposes of a bulk terminal and/or bulk transportation other than land included within category 19.	Land with land use code 39 and as otherwise identified by the CEO.
19. Harbour Industries - B	Land used, as part of a harbour, for the purposes of a bulk terminal and/or bulk transportation for mineral resources and related products.	Land with land use code 39 and as otherwise identified by the CEO.
20. Residential – Multi Units (8-9)	Land used for eight or nine residential premises including, for example, detached houses, attached or detached townhouses, building units, flats, guest houses, and manufactured but movable homes (not being caravans).	Land with land use code 03 and as otherwise identified by the CEO.

Category	Description	Identification
21. Residential – Multi Units (10-11)	Land used for ten or eleven residential premises including, for example, detached houses, attached or detached townhouses, building units, flats, guest houses, and manufactured but movable homes (not being caravans).	Land with land use code 03 and as otherwise identified by the CEO.
22. Residential Multi Units (12+)	Land used for twelve or more residential premises including, for example, detached houses, attached or detached townhouses, building units, flats, guest houses, and manufactured but movable homes (not being caravans).	Land with land use code 03 and as otherwise identified by the CEO.
23. Accommodation/Hotel/Tavern	Land used for hotels, motels, and other accommodation facilities, except land included in category 16 & 17.	Land with land use codes 42, 43, 49 plus 08 and 09 where applicable, and as otherwise identified by the CEO.
24. Transformers	Land used, or intended to be used, in whole or in part, for the purposes of transformers, electricity substations, communication facilities and telephone exchanges.	Land with land use code 91 and as otherwise identified by the CEO.
25. Primary Production – Sugar Cane	Land used for the purposes of growing sugar cane.	Land with land use code 75 and as otherwise identified by the CEO.
26. Primary Production – Livestock	Land used for the purposes of livestock.	Land with land use codes 60-70, 85-87 and as otherwise identified by the CEO.
27. Primary Production – Horticulture	Land used for the purposes of horticulture.	Land with land use codes 71, 73-74, 76-84, 93 and as otherwise identified by the CEO.
28. Primary Production – Forestry and Logging	Land used for the purposes of forestry and logging.	Land with land use code 88 and as otherwise identified by the CEO.
29. Primary Production - Aquaculture	Land used for the purpose of aquaculture.	Land with land use code 89 and as otherwise identified by the CEO.
30. Extractive	Land used for the extraction of minerals, resources, or other materials.	Land with land use code 40 and as otherwise identified by the CEO.

TABLE B

Category	Rate in the Dollar	Minimum General Rate	Limitation on Increase
1. Residential - RV <\$117,500	0.01522291	\$1,347	15%
1A. Residential – RV <\$117,500 (NPPR)	0.01598406	\$1,414	0%
2. Residential - RV \$117,500 – \$169,999	0.01179776	\$1,789	15%
2A. Residential – RV \$117,500 – \$169,999 (NPPR)	0.01238765	\$1,878	0%
3. Residential - RV \$170,000 - \$219,999	0.01103662	\$2,006	15%
3A. Residential – RV \$170,000 - \$219,999 (NPPR)	0.01158845	\$2,106	0%
4. Residential - RV \$220,000 - \$319,999	0.01027547	\$2,429	15%
4A. Residential – RV \$220,000 - \$319,999 (NPPR)	0.01078924	\$2,550	0%
5. Residential – RV > \$319,999	0.00989490	\$3,289	15%
5A. Residential – RV > \$319,999 (NPPR)	0.01038964	\$3,453	0%
6. Residential – Multi Units (2-3)	0.01078924	\$2,088	0%
7. Residential – Multi Units (4-5)	0.01078924	\$4,176	0%
8. Residential Multi Units (6-7)	0.01078924	\$6,062	0%
9. Commercial	0.02085857	\$2,048	0%
9A. Commercial Vacant	0.02085857	\$2,048	0%
10. Industrial	0.01660175	\$2,048	0%
10A. Industrial Vacant	0.01660175	\$2,048	0%
12. Special Uses	0.01529999	\$2,048	0%
13. Major Shopping Centre	0.04280206	\$22,368	0%
14. Sugar Mills	0.15335055	\$216,690	0%
15. Other	0.01168301	\$2,006	15%
15A. Other - Not Principal Place of Residence (NPPR)	0.01226717	\$2,106	0%
16. Island Resorts – A	0.02525276	\$2,048	0%
17. Island Resorts – B	0.01255993	\$2,048	0%
18. Harbour Industries – A	0.11420021	\$2,048	0%
19. Harbour Industries – B	0.07106781	\$2,048	0%
20. Residential – Multi Units (8-9)	0.01078924	\$8,082	0%
21. Residential – Multi Units (10-11)	0.01078924	\$10,103	0%
22. Residential – Multi Units (12+)	0.01078924	\$12,123	0%
23. Accommodation/Hotel/Tavern	0.02100281	\$2,048	0%
24. Transformers	0.02102820	\$2,048	0%
25. Primary Production – Sugar Cane	0.01849831	\$1,398	0%
26. Primary Production – Livestock	0.01849831	\$1,398	0%
27. Primary Production – Horticulture	0.01849831	\$1,398	0%
28. Primary Production – Forestry and Logging	0.01849831	\$1,398	0%
29. Primary Production - Aquaculture	0.01849831	\$1,398	0%
30. Extractive Industry	0.02193694	\$2,048	0%

3.2 Limitation on increases on Rates and Charges

For the 2025/2026 financial year, Council has made a resolution, pursuant to section 116 of the *Local Government Regulation 2012*, limiting an increase of differential general rates (but not charges) for some classes of land as identified in the 4th column of **Table B** above.

After land is revalued, some parcels of land can see a significant increase in the General Rates levied, due to the change in the value of the land. In order to limit the increase in General Rates from one year to another, Council has resolved that increases in General Rates will be capped at a maximum limit for some classes of land.

General rates will be capped as a percentage increase of the rates imposed on the same property for the last financial year.

The classes of land for which the differential general rates are capped, and the applicable percentage cap, are identified in the 4th column of **Table B** above. Land in which a percentage capping of 0% is shown in **Table B** is not a class of land to which the capping applies.

However, for land to which this limitation applies, this limitation will cease to apply effective from the start of the billing period following:

- (a) the transfer of ownership of the land, or
- (b) the change to the characteristics of the land which results in a change to the differential general rate category applicable to the land, or
- (c) changes to Principal Place of Residence status, or
- (d) changes to the configuration of the Land Area which results in increase to the valuation.

3.3 Special Rates or Charges for Joint Government Activities

No special rates or charges are planned to be levied in respect to Joint Government Activities.

4. Objecting to a Differential General Rate Category

4.1 - General

In accordance with section 90(2) of the *Local Government Regulation 2012* the only ground for objecting to the rating category for the land is that the owner considers the land should belong to a different rate category.

In accordance with section 90(3) of the *Local Government Regulation 2012* the owner may object by giving Council an objection notice. Section 90(4) of the *Local Government Regulation 2012* details the form an objection notice should take.

Cassowary Coast Regional Council will assess differential general rate objections submitted on an approved form.

Section 90(5) of the *Local Government Regulation 2012* specifies that *the owner must give the objection notice within one of the following:*

- (a) 30 days after the day when the rate notice was issued; or
- (b) a longer period that the local government allows.

Cassowary Coast Regional Council will only accept a differential general rate objection in the financial year for which the rates have been levied.

4.2 Principal Place of Residence Objection

Where a landowner makes an objection under section 90 of the *Local Government Regulation 2012*, who:

- (a) owns a property categorised in Differential General Rate Category 1A, 2A, 3A, 4A, 5A and 15A; and
- (b) is using the property to provide accommodation to a member of their immediate family; and
- (c) the family member being housed has special circumstances such as a physical or mental disability or safety and privacy concerns; or
- (d) in the case of the ownership of the residential dwelling being in a business/company name, or a superannuation name in trust, are verified as being occupied by the business owner(s) or director(s) of the property, the Council may, in its discretion, treat the property as their principal place of residence for the purposes of determining the Differential General Rate Category.

Definitions relating to 4.2 are as follows:

Principal Place of Residence – is considered a residential dwelling or approved habitable structure where at least one of the owners permanently resides.

Non-Principal Place of Residence (NPPR) – is considered land used or capable of being used, for residential purposes that is **not** currently the permanent residence of at least one of the owners or does not have an approved dwelling or habitable structure.

Approved habitable structure – refers to a Dwelling house (Class 1a) that has a Final Inspection Certificate (Form 21 issued by Council or through Private Certificate) and Plumbing & Drainage (Form 19 – Final Inspection Certificate issued) and an approved on-site wastewater treatment system in a non-sewered area.

Dwelling - an approved building that is used, or intended to be used, as a place of residence.

5. Levy of Separate Charges

In accordance with section 94(1)(b)(iii) of the *Local Government Act 2009* and section 103 of the *Local Government Regulation, 2012*, Council resolves to make and levy the following separate charges on all rateable land in the Region: -

- Transport Infrastructure Levy

5.1 Transport Infrastructure Levy

Council will levy a separate charge on all rateable land in the Region for the purpose of funding a contribution of the total cost of management and maintaining assets included within Council's transport network. This includes renewals and maintenance of sealed and unsealed roads, bridges and drainage; roadside management, sweeping and lighting; CBD maintenance; renewals and maintenance of footpath/cycleways and bus shelters.

For the 2025/2026 financial year, the Transport Infrastructure Levy is fixed by Council at **\$184** per rateable assessment.

6. Levy of Special Charges

In accordance with section 94(1)(b)(i) of the *Local Government Act 2009* and section 94 of the *Local Government Regulation 2012*, Council resolves to adopt the overall plans and to levy the following special charges:

The overall plan is a document that:

- describes the service, facility, or activity; and
- identifies the rateable land to which the special rates or charges apply; and
- states the estimated cost of carrying out the overall plan; and
- states the estimated time for carrying out the overall plan.

6.1 Bilyana, Murray Upper, Kennedy, Mena Creek, and Cowley Beach Rural Fire Brigade Special Charges

Pursuant to section 94 (3) of the *Local Government Regulation 2012*, Council adopts the overall plan for the rural fire brigade special charge which applies to the rateable land identified in Appendix A – Rural Fire Brigade attached.

Council considers that each parcel of rateable land identified in Appendix A will specially benefit from the purchase and maintenance of firefighting equipment and storage facilities for each rural fire brigade because each parcel is within the identified area for which that rural fire brigade is in-charge of firefighting and fire prevention under the *Fire Services Act 1990*.

The overall plan is as follows:

1. the service, facility or activity is rural fire services, and in particular, the purchase and maintenance of firefighting equipment and storage facilities by each rural fire brigade;
2. the rateable land to which the special charge will apply is identified in Appendix A;
3. the estimated cost to carry out the service identified in this overall plan is \$30,000;
4. the estimated time for carrying out the overall plan is by 30 June 2026.

Council resolves pursuant to section 94 (2) of the *Local Government Regulation 2012* to make and levy a special charge on all rateable land identified in the overall plan to fund the provision of rural fire fighting services for the:

1. Bilyana Rural Fire Brigade;
2. Murray Upper Rural Fire Brigade;
3. Kennedy Rural Fire Brigade;
4. Mena Creek Rural Fire Brigade; and
5. Cowley Beach Rural Fire Brigade.

A special charge of **\$20 per annum** per assessment will be levied for the Bilyana, Kennedy and Mena Creek Rural Fire Brigade on rateable land as identified on maps A, B and D in Appendix A for the 2025/2026 financial year.

A special charge of **\$25 per annum** per assessment will be levied for the Murray Upper and Cowley Beach Rural Fire Brigade on rateable land as identified on maps C and E for the 2025/2026 financial year.

7. Levy of Water Utility Charges and Policy Application

In accordance with section 94(1)(b)(ii) of the *Local Government Act 2009* and section 99 of the *Local Government Regulation 2012*, Council resolves to make and levy utility charges for water.

Pursuant to section 101 of the *Local Government Regulation 2012*, Council will charge for water services using a 2-part charge. For the 2025/2026 financial year, the 2-part charge shall consist of a:

- **water access charge** which is a fixed charge for the infrastructure that supplies, or is able to be supplied to a person who is liable to pay the charge; and
- **water consumption charge** which is a variable charge for the amount of water that is actually supplied to and used by the consumer.

7.1 Water Access Charge

1. A water access charge will be levied on all land, rateable or not, whether vacant (but not including agricultural land without a dwelling) or occupied to which Council does, or is prepared to supply water.
2. In the case of non-rateable land, Council will levy the water access charge where water services are requested by the owner or occupier of the land.
3. The apportionment of the water access charge will be on the basis of supply capacity which is available through the size of the water connection, to reflect the proportionate share of the capacity of the service being utilised.

4. Domestic properties which, because of low water pressure, require the installation of a larger than normal water access connection, will be charged the equivalent of a 20mm connection water access charge.
5. Where one lot/parcel of land has been supplied with more than one water meter, a water access charge will apply for each meter connected to the lot.
6. Properties containing lots created under the *Body Corporate and Community Management Act 1997*, or another community titles act will be charged in accordance with the provision of Chapter 4, Part 1 Valuation, rating and taxation of that Act. The basis of the charge for Body Corporate/Strata Title properties shall be as follows:
 - (a) all lots with a water meter connected shall be charged a water access charge (based on meter size) per meter;
 - (b) all lots which do not have a Council water meter shall be charged a water access charge per lot for the equivalent of a 20mm metered connection; and
 - (c) common property is not charged a water access charge.
7. The water access charge adopted by Council for the 2025/2026 financial year is:

Water Access Charge	Charge	Water Access Charge	Charge
20mm Connection	\$575	80mm Connection	\$6,897
25mm Connection	\$861	100mm Connection	\$11,495
32mm Connection	\$1,437	150mm Connection	\$14,368
40mm Connection	\$1,725	Access Charge	\$575
50mm Connection	\$2,299	Unconnected – Vacant Land	\$575

7.2 Water Consumption Charge

1. Water consumption charges will be tiered to promote water conservation and to reflect the additional demands placed on the water infrastructure by higher water consumption.
2. For any rate assessment with more than one (1) water meter, water consumption charges will be calculated individually on the basis of water consumption measured from each water meter. The combining of the amount of water consumed from water meters on one rate assessment will not occur.
3. Properties containing lots created under the *Body Corporate and Community Management Act 1997*, or another community titles act, will be charged in accordance with the provision of Chapter 4, Part 1 Valuation, Rating and Taxation of that Act. The basis of the water consumption charge is calculated by:
 - (a) where a water meter services a number of lots, the water consumption charge will be calculated on the basis of a tier level per each individual lot; and
 - (b) the water consumption charge will be levied to the property at which the water meter is connected whether it be to an individual lot or common property.
4. Where water sub-meters have been installed on each lot within a community title scheme, including the common property, Council will levy the water consumption charge for water consumed through each individual water sub-meter and will charge the common property for any additional water used.
5. In accordance with section 102 of the *Local Government Regulation 2012*, water meters are deemed to be read on 30th June and 31st December, notwithstanding that they may actually be read during a period that starts two weeks before, and ends two weeks after, either of these dates.

In addition, if a water meter is found to be malfunctioning or inoperative during any period of consumption, Council will estimate the amount of the water consumption charge on the basis of the best information that is reasonably available.

Water consumption for the 2025/2026 financial year shall be charged per kilolitre based on the following:

Tier Level	All Water Schemes
Up to 350KL	\$1.25/KL
Over 350KL	\$2.35/KL

8. Levy of Sewerage & Trade Waste Utility Charges and Policy Application

8.1 Sewerage Charges

In accordance with section 94(1)(b)(ii) of the *Local Government Act 2009* and section 99 of the *Local Government Regulation 2012*, Council resolves to make and levy a utility charge for sewerage services.

- Sewerage charges are set to recover all of the costs associated with the provision of sewerage and waste water services provided by Council in the relevant financial year. These costs include loan interest, depreciation and the cost of ongoing maintenance and operations of the sewerage system, including treatment, plant operations and capital works associated with sewerage schemes operated by Council in the Region. Sewerage utility charges will be levied on land located within the following schemes:
 - Innisfail Sewerage Scheme
 - Tully & Mission Beach Sewerage Schemes
 - Port Hinchinbrook Sewerage Scheme
- The utility charge for sewerage purposes will be levied on all land, rateable or not, whether vacant or occupied to which Council has or is prepared to connect sewerage services, on the following basis:

Vacant allotments	vacant charge per allotment
Single unit dwelling	one residential charge
Multi-unit dwellings	one residential charge per unit dwelling
All other land uses	one non-residential charge for the first pedestal and an additional pedestal charge for each additional pedestal or urinal

- The utility charges for sewerage for the 2025/2026 financial year are fixed as follows:

Sewerage Charge	Innisfail Sewerage Scheme	Tully and Mission Beach Sewerage Schemes	Port Hinchinbrook Sewerage Scheme
Residential	\$1,165	\$1,095	\$2,462
Non-Residential	\$1,165	\$1,095	\$2,462
Vacant	\$1,049	\$986	\$2,216
Additional Pedestal	\$968	\$909	\$2,044

For the purpose of the calculation of utility rates and charges for sewerage for non-residential properties:

- Each 1.8m of urinal or part thereof shall be deemed to be one pedestal; and
- Each three individual wall hung urinals or part thereof shall be deemed to be one pedestal.

8.2 Sewerage Utility Charges General Policy

- For all land uses other than vacant allotments and residential land (being single unit dwellings & multi-unit dwellings (flats)), the first pedestal will be charged a non-residential utility charge for sewerage and each additional pedestal will be charged at a lesser amount.
- Where residential land (either a dwelling, flat or residential strata title unit) has more than one pedestal, the number of pedestals for that dwelling, flat or unit will be counted as one.

3. If the number of sewerage pedestals in respect of which utility charges for sewerage applies, alters during the financial year, the utility charges for sewerage are to be apportioned from the date of connection to, or disconnection from the Council sewer scheme by determining the number of days applicable within the year.
4. In the case where the number of sewerage pedestals is unable to be determined due to :
 - a. the refusal of the property owner to supply pedestal numbers; or
 - b. the owner refuses Council access to the property for the purpose of determining or verifying the number of pedestals located on the property;

Then, at the discretion of the Chief Executive Officer, an estimate of the number of pedestals will be determined for the property based on the sanitary requirements for the classification of any building/s located on the property as set out in the Building Code of Australia, or alternately reference will be made to any building plans lodged with Council.
5. Where an improvement which can include a building or structure which covers more than one parcel of land, the owner must apply to Council for approval to change the utility charge for sewerage to be based on the improvement constructed and not each individual parcel of land.
6. Where an improvement has been constructed and the development approval has expired without a final inspection being made, the utility charge for sewerage will be adjusted from the date of expiry of the development approval.
7. Properties containing lots created pursuant to the *Body Corporate and Community Management Act 1997*, will be charged in accordance with the provisions of Chapter 4, Part 1 Valuation, Rating and Taxation of that Act. The basis of the charge for Body Corporate/Strata Title properties shall be as follows:
 - (e) All lots classified as vacant within the sewerage scheme will be charged a vacant sewerage utility charge;
 - (f) All lots classified as residential or non-residential within the sewerage scheme will be charged a residential or non-residential sewerage utility charge.

8.3 Trade Waste Charges

In accordance with section 94(1)(b)(ii) of the *Local Government Act 2009* and section 99 of the *Local Government Regulation 2012*, Council resolves to make and levy a utility charge for trade waste services.

1. The trade waste utility charge is set to recover the cost of liquid trade waste services which Council incurs for the treatment of trade waste discharged from premises pursuant to trade waste approvals into Council's sewerage system. The trade waste utility charge recognises that the discharge of trade waste places a significant burden on Council's sewerage system in that trade waste:
 - (a) is generally of an organic strength many times that of domestic sewerage; and
 - (b) often contains exotic substances, such as heavy metals, organic solvents and chlorinated organics not found in domestic sewerage.
2. The Part A trade waste utility charge as below is levied in respect of each trade waste approval associated with a premises for the discharge of the trade waste pursuant to the approval into Council's sewerage system in accordance with Council's *Trade Waste Environmental Management Plan ("TWEMP")*. The Part B trade waste utility charge as below is levied in addition to the Part A charge and will be only levied in the circumstances described below.

PART A TRADE WASTE UTILITY CHARGE

1. The Part A trade waste utility charge will be levied as a two (2) part charge for each trade waste approval associated with a premises for the discharge of trade waste into Council's sewerage system. The Part A charge comprises an annual infrastructure access charge charged for each approval, and a volumetric charge calculated by reference to the type and volume of trade waste which is discharged into Council's sewerage system.

2. The annual infrastructure access charge fixed by Council for the 2025/2026 financial year is **\$327**.
3. The trade waste volumetric charge (Category 1 & 2) fixed by Council for 2025/2026 financial year is **\$1.90/kl**.
4. For low strength trade waste (category 1), as that term is defined under the TWEMP, the volumetric charge will be calculated according to the TWEMP.

PART B TRADE WASTE UTILITY CHARGE

1. The Part B trade waste charge is payable in addition to the Part A trade waste charge in the circumstances described below.
2. For the 2025/2026 financial year, the Part B trade waste charge fixed by Council is as follows:

Scenario		Charge
1	Land generating trade waste when the application assessment by Council would otherwise require a pre-treatment device and where no pre-treatment device is installed.	\$11,858
2	Land generating trade waste where pre-treatment devices have been installed but Council's sewer discharge limit is exceeded due to pre-treatment non-servicing.	\$1,895
3	Land generating trade waste where no pre-treatment device is installed but Council considers that site specific conditions do not allow for such a device to be installed.	\$1,895
4	Land generating trade waste where pre-treatment device is installed but is undersized and requires:	
	(a) 550 Litre capacity assessed	\$1,016
	(b) 1000 litre capacity assessed	\$1,520
	(c) 2000 litre capacity assessed	\$1,829
5	Land generating low strength trade waste (category 1), as that term is defined under the TWEMP, with a food waste disposal unit and:	
	(a) The rated power of the motor is up to 700 watts.	\$1,789
	(b) The rated power of the motor is greater than 700 watts.	\$2,960
	(c) The waste disposal unit is a garbage grinder installed in a public or private hospital or aged care facility.	\$1,481

9. Levy of Waste Utility Charges

In accordance with section 94(1) (b) (ii) of the *Local Government Act* and section 99 of the *Local Government Regulation*, Council resolves to make and levy a utility charge for waste collection services, and waste infrastructure services.

9.1 Waste Collection Utility Charge - General Policy

A utility charge will be applied for waste collection services provided in the Region for residential and non-residential properties.

9.2 Waste Collection Utility Charges

All properties within the designated refuse collection area as decided by Council will be charged a standard utility charge for waste collection services. Additional services are extra services which by request, Council can provide to the property. All refuse collection services shall be charged per service.

1. Standard utility charges for waste collection in the Region for the 2025/2026 financial year are fixed as follows:

Service	Description	Amount per Service	State Waste Charge Inclusive
Residential A	This is the utility charge for waste management for the standard refuse & recycling collection service for residential premises and allows for: <ul style="list-style-type: none"> a 140L <i>general waste</i> bin collected weekly; and a 240L <i>recycling</i> bin collected fortnightly. 	\$467	N/A
Residential C	This is the utility charge for waste management for the standard refuse collection service for residential premises and allows for: <ul style="list-style-type: none"> a 240L <i>general waste</i> bin collected weekly. 	\$530	N/A
Non-Residential A	This is the utility charge for waste management for the standard refuse & recycling collection service for non-residential premises and allows for: <ul style="list-style-type: none"> a 140L <i>general waste</i> bin collected weekly; and a 240L <i>recycling</i> bin collected fortnightly. 	\$467	\$664
Non-Residential C	This is the utility charge for waste management for the standard refuse service for non-residential premises and allows for: <ul style="list-style-type: none"> a 240L <i>general waste</i> bin collected weekly. 	\$530	\$712

2. Additional utility charges for waste management services in the Region for the 2025/2026 financial year are:

Service	Description	Amount per Service
Additional A	This is an additional Recycling Waste A waste management service that allows for: <ul style="list-style-type: none"> an additional 240L recycling bin collected per fortnight on the nominated recycling collection day. 	\$99

9.3 Waste Management Utility Charges for multiple services per week

For non-residential customers there is an option to receive multiple refuse collection services per week. The refuse collection services for the 2025/2026 financial year are:

Service	Description	Amount per Service	State Waste Charge Inclusive
Non-Residential A2	This is a Non-Residential A waste management service and allows for:	\$934	\$1,328

Service	Description	Amount per Service	State Waste Charge Inclusive
	<ul style="list-style-type: none"> a 140L <i>general waste</i> bin collected twice weekly; and a 240L <i>recycling</i> bin collected twice fortnightly on the nominated recycling collection day. 		
Non-Residential A3	<p>This is a Non-Residential A waste management service and allows for:</p> <ul style="list-style-type: none"> a 140L <i>general waste</i> bin collected three times per week; and a 240L <i>recycling</i> bin collected three times per fortnight on the nominated recycling collection day. 	\$1,401	\$1,992
Non-Residential C2	<p>This is a Non-Residential C waste management service and allows for:</p> <ul style="list-style-type: none"> a 240L <i>general waste</i> bin collected twice weekly. 	\$1,060	\$1,424
Non-Residential C3	<p>This is a Non-Residential C waste management service and allows for:</p> <ul style="list-style-type: none"> a 240L <i>general waste</i> bin collected three times per week. 	\$1,590	\$2,136
Additional Recycling Waste A2	<p>This is an additional Recycling Waste A waste management service that allows for:</p> <ul style="list-style-type: none"> 2x additional 240L <i>recycling</i> bins to be collected per fortnight on the nominated recycling collection day. 	\$198	N/A
Additional Recycling Waste A3	<p>This is an additional Recycling Waste A waste management service that allows for:</p> <ul style="list-style-type: none"> 3x additional 240L <i>recycling</i> bins to be collected per fortnight on the nominated recycling collection day. 	\$297	N/A

For further information regarding waste, please refer to the *Kerbside Refuse Collection Services* policy.

9.4 State Government Waste Levy

The Queensland Government introduced a waste levy for commercial operators in 2019/2020. The increase to the waste levy imposed by the State government will be charged at \$97 per tonne for waste disposed of to landfill for the period 1 July 2025 to 30 June 2026. This is regulated

by and paid to the State government by Council based on the quantity of waste received at Council landfill sites.

The Queensland Government has committed to implementing the waste levy with no direct impact on households. Residential waste disposal charges for 2025/2026 will be offset by a rebate (provided by the Queensland Government) to reduce the direct impact of the levy on households. Council is paid advance payments by the State to cover the cost of the levy on domestic waste going to landfills. At present, the *Waste Reduction and Recycling Regulation 2023* indicates that this rebate will be paid, again, at the beginning of the 2026/2027 financial year.

9.5 Waste Infrastructure Utility Charge

Council will levy a utility charge on all rateable land in the Region for the purpose of managing and processing of green waste and ensuring the environmental compliance of Council's historic landfill sites at Attie Creek, Bells Creek, Hull Heads, Goondi Bend, and Tully.

This charge is distinct from the fees paid by ratepayers when disposing of waste at transfer stations.

The Waste Infrastructure Utility Charge specifically covers the following activities:

1. Legacy Sites – Monitoring and Management
2. Environmental Compliance:
 - (a) Monitoring and management of leachate to prevent groundwater contamination.
 - (b) Construction and maintenance of bund walls to control landfill boundaries and protect surrounding areas.
 - (c) Implementation of environmental protection measures and compliance with regulatory standards.
3. Site Management:
 - (a) Rehabilitation and ongoing monitoring of historic landfill sites to ensure long-term environmental safety and risk reduction.
4. Green Waste
 - (a) Processing of green waste

By levying this charge, Council aims to ensure the continued environmental safety of historic landfill sites and address illegal dumping issues, separate from any fees paid for waste disposal at transfer stations.

For the 2025/2026 financial year, the Waste Infrastructure Utility Charge is fixed by Council at **\$195** per rateable assessment.

10. General Information

10.1 Cost-Recovery and Business (i.e. Commercial) Fees and Charges

Cost-Recovery fees are fixed by Council for any of the following:

- (a) an application for, or the issue of, an approval, consent, licence, permission, registration or other authority under a Local Government Act;
- (b) recording a change of ownership of land;
- (c) giving information kept under a Local Government Act;
- (d) seizing property or animals under a Local Government Act; and
- (e) the performance of another responsibility imposed on the Council under the Building Act or the Plumbing and Drainage Act.

The criteria used to fix cost-recovery fees is the cost to Council for providing the service or taking the action for which the fee is charged.

Business (i.e.: commercial) charges are for those services which Council provides and which are not cost-recovery fees.

The criteria used in establishing commercial charges is, as far as practicable, based on the user pays principle.

10.2 Issue of Notices & Due Date for Payment

For section 107(1) of the *Local Government Regulation 2012*, rate notices for the 2025/2026 financial year will be issued half-yearly.

In accordance with section 118(1) of the *Local Government Regulation 2012*, the due date for payment of rates and charges is thirty (30) days after the date of issue of the rate notice.

Council will allow the payment of rates and charges under an approved arrangement where such arrangements meet the criteria outlined in Council's Rates Recovery Policy.

10.3 Discount

In accordance with section 130 of the *Local Government Regulation 2012*, Council resolves that a discount of five percent (5%) will apply to general rates only where:

- (a) All rates and charges are paid in full by the due date for payment, being thirty (30) days after the date of issue of the rate notice (Discount Period);
- (b) All overdue rates and charges, including interest accrued thereon, have been paid in full.

To be eligible for the discount, payment must be received at the Council Office on or before the close of business on the last day of the Discount Period as set out on the rates assessment notice.

In addition to the allowance of a discount on payments received on or before the last day of the Discount Period, the discount will be allowed if the amount stated on the rate assessment is paid under the following circumstances:

1. When the rates are paid directly into Australia Post, the banking system or Bpay system on or before the last day of the Discount Period (proof required); or
2. Where a ratepayer has paid the rates prior to the last day of the Discount Period but has short paid by *less than* \$10.00, the ratepayer will still be entitled to the discount; or
3. Where there is an apparent accidental short payment of \$10.00 or more (i.e.: transposition error) of the amount due which has been paid on or before the last day of the Discount Period, the application of discount will be considered on a case-by-case basis in the following manner.
 - The ratepayer will be advised to pay the shortfall within five (5) business days. If the shortfall is paid within this period, the discount will be applied.
4. If in the opinion of Council's delegate there are exceptional circumstances which warrant the approval of allocating the discount after the due date, in circumstances other than those detailed in this clause 10.3, the Council's delegate may grant the discount amount.

Discount will not be allowed where a rate or charge has been purposely excluded from the payment.

10.4 Interest on Overdue Rates and Charges

Pursuant to section 133 of the *Local Government Regulation 2012* the maximum interest rate that can be applied to overdue rates and charges is the prescribed rate for the days decided by the Council.

The prescribed rate, for a day, means the rate that is the sum of—

- (a) the bank bill yield rate for the day, rounded to 2 decimal places; and
- (b) 8%.

The **bank bill yield rate**, for a day, means the monthly average yield of 90-day bank accepted bills published by the Reserve Bank Australia (RBA) for the month of March in the financial year immediately before the financial year in which the day occurs.

The Bank Yield Rate as at March 2025 published by the RBA is 4.12%. The maximum interest rate that can be charged on overdue rates and charges for the 2025/2026 financial year is 12.12%. For the 2025/2026 financial year, Council adopts 12.12% as the rate of interest to be applied to overdue rates and charges.

Any interest charge of *less than* \$10.00 on monthly interest calculation updates will be foregone if the debt is paid within the relevant month.

10.5 Rate Concessions

Pursuant to section 122(1) and 120(1) (a), (b) and (c) of the *Local Government Regulation 2012*, Council resolves to grant the following concessions in accordance with its Rating Concessions Policy for stated ratepayers or ratepayers who are members of a stated class of ratepayers who are eligible including:

- (a) Pensioners;
- (b) Not for Profit Community Organisations;
- (c) Consumers using home dialysis machines;
- (d) Consumers with a non-smart water meter, with excess water consumption due to an undetected concealed water leak.

Ratepayers seeking a concession are required to make a written application to Council in the way specified in the Rates Concession Policy.

Council may, at its discretion, request further information to determine the eligibility of the ratepayer for the concession.

10.6 Refunds of Rates and Charges Payments

Council will only refund payments of rates and charges if the land record shows that the ratepayer has a credit balance.

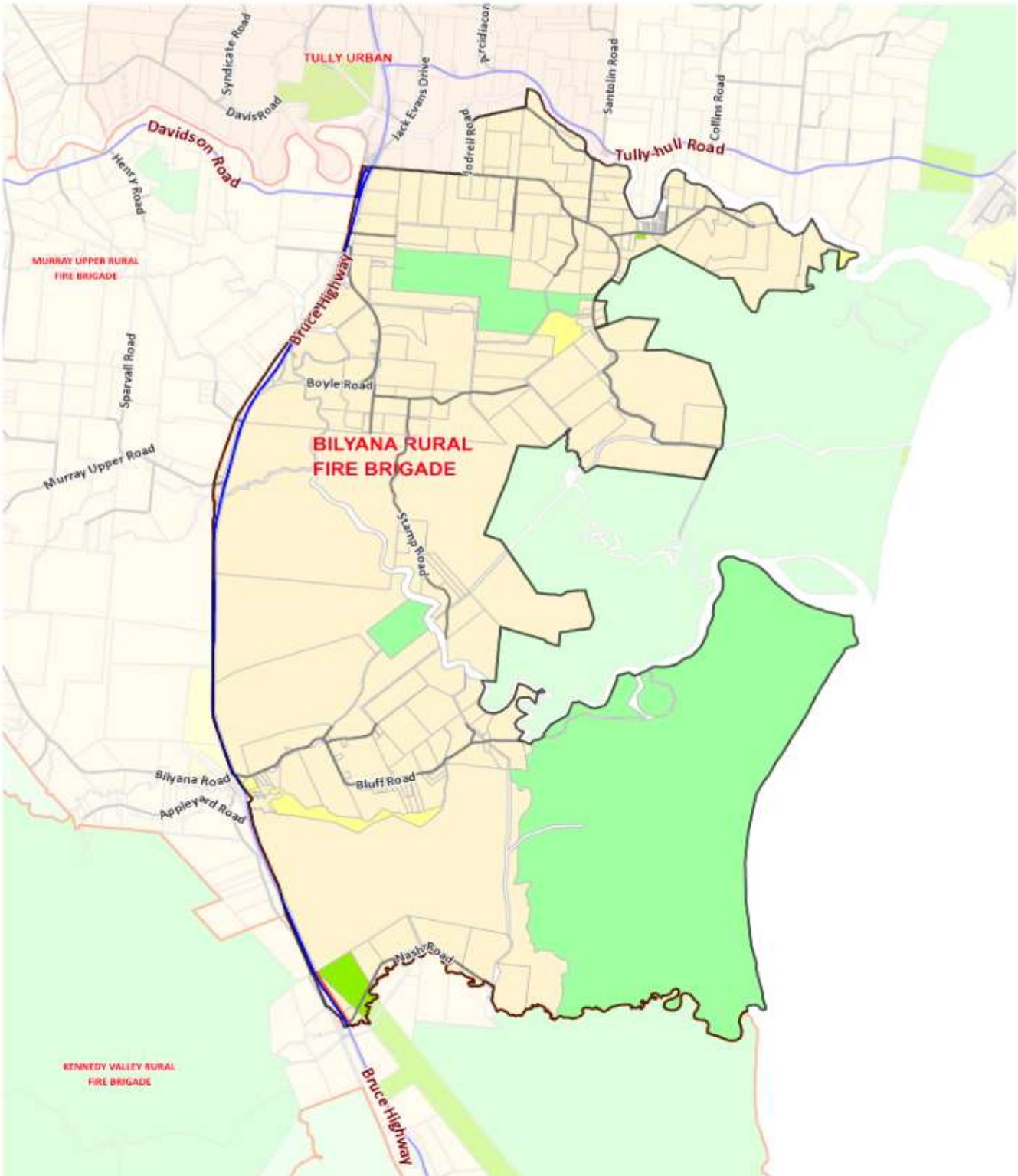
If an administration error has occurred and a refund may be due, Council will only consider making a refund where it is established that the error occurred not more than six (6) years prior to the date of the request for refund.

Schedule 1 – Land Use Codes

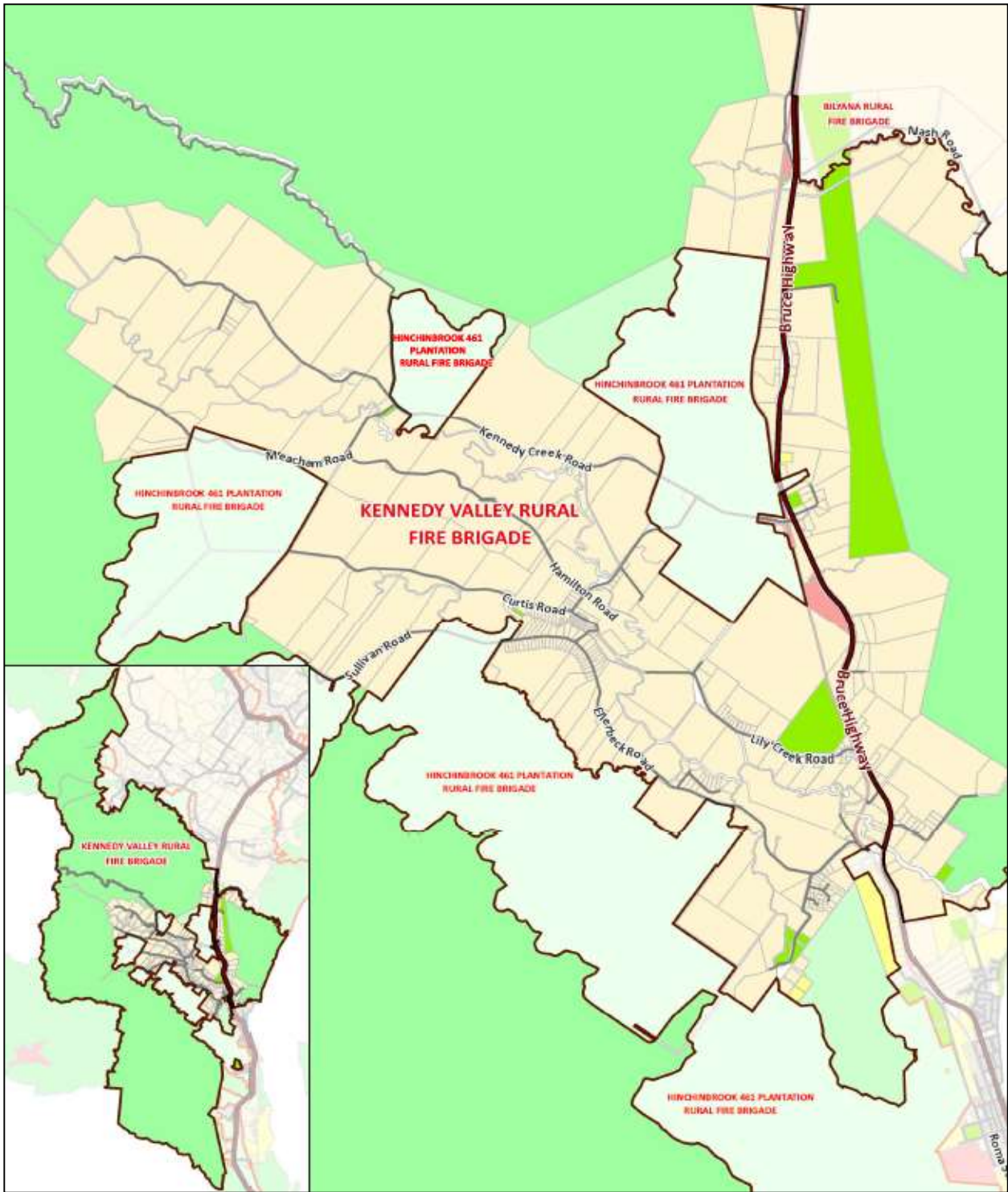
Urban Land use	Transport & Storage	Sheep Grazing	General
1 Vacant Urban Land <4000 m2	28 W'House & Bulk Stores	60 Sheep Grz- dry	96 Public hospital
Residential	29 Transport terminal	61 Sheep breeding	97 Welfare home/institution
2 Single unit dwelling <4000 m2	30 Service station	62 Not used	98 Secondary code only (if exclusive use is single dwelling or farming)
3 Multi- unit dwelling (Flats)	31 Oil depot & refinery	63 Not used	
4 Large Home site - vac => 4000 m2	32 Wharves	Cattle Grazing	
5 Large Home site -dwg => 4000 m2	33 Builders yard, contractors	64 Breeding	
6 Outbuildings	34 Cold stores- ice works	65 Breeding & Fattening	
7 Guest house/private hotel	Industrial	66 Fattening	
8 Building units Primary use only	35 General industry	67 Goats	
9 Group Title Primary use only	36 Light industry	Dairy Cattle	
	37 Noxious / offensive industry (include Abattoir)	68 Milk- Quota	
	38 Advertising- Hoarding	69 Milk- No quota	
Retail Business/ Comm	39 Harbour Industries	70 Cream	99 Community Protection Centre
10 Comb. multi dwg & shops	40 Extractive	Agricultural	
11 Shop single	Special Uses	71 Oil seed	
12 Shops- group (More than 6 shops)	41 Child care ex k/garten	72 Subdivided land - (LG rates valuation discount)	
13 Shopping group (2 to 6 shops)	42 Hotel/tavern	73 Grains	
14 Shops- main retail (Central Business Dist)	43 Motel	74 Turf Farms	
15 Shops- Second retail (Fringe central business presence of service ind)	44 Nurseries (Plants)	75 Sugar cane	
16 Drive in shopping centre	45 Theatres cinemas	76 Tobacco	
17 Restaurant	46 Drive-in Theatre	77 Cotton	
18 Special tourist attraction	47 Licensed club	78 Rice	
19 Walkway	48 Sportsclubs/facilities	79 Orchards	
20 Marina	49 Caravan parks	80 Tropical fruits	
21 Residential Institution (Non-medical care)	50 Other clubs (Non business)	81 Pineapples	
22 Car parks	Special Uses	82 Vineyards	
23 Retail Warehouse	51 Religious	83 Small Crops & fodder Irrig	
24 Sales area outdoors (Dealers - boats, cars,etc.)	52 Cemeteries (Include crematoria)	84 Small crops & fodder – non irrig	
25 Professional offices	53 Secondary code only – Cwth Govt	Other Rural Uses	
26 Funeral parlours	54 Secondary code only – State Gov	85 Pigs	
27 Hospitals, conv homes (Medical care)(Private)	55 Library	86 Horses	
	56 S/Gnd, R/course, Airfield	87 Poultry	
	57 Parks, gardens	88 Forestry & Logs	
	58 Educational include K/gtn	89 Animal Special	
	59 Secondary code only – Local Govt	90 Stratum (secondary code only)	
		91 Utilities	
		92 Defence Force Estab	
		93 Peanuts	
		94 Vacant rural land (Excl 01 & 04)	
		95 Reservoir, dams, bores	

Appendix A - Rural Fire Brigade - Benefited Areas

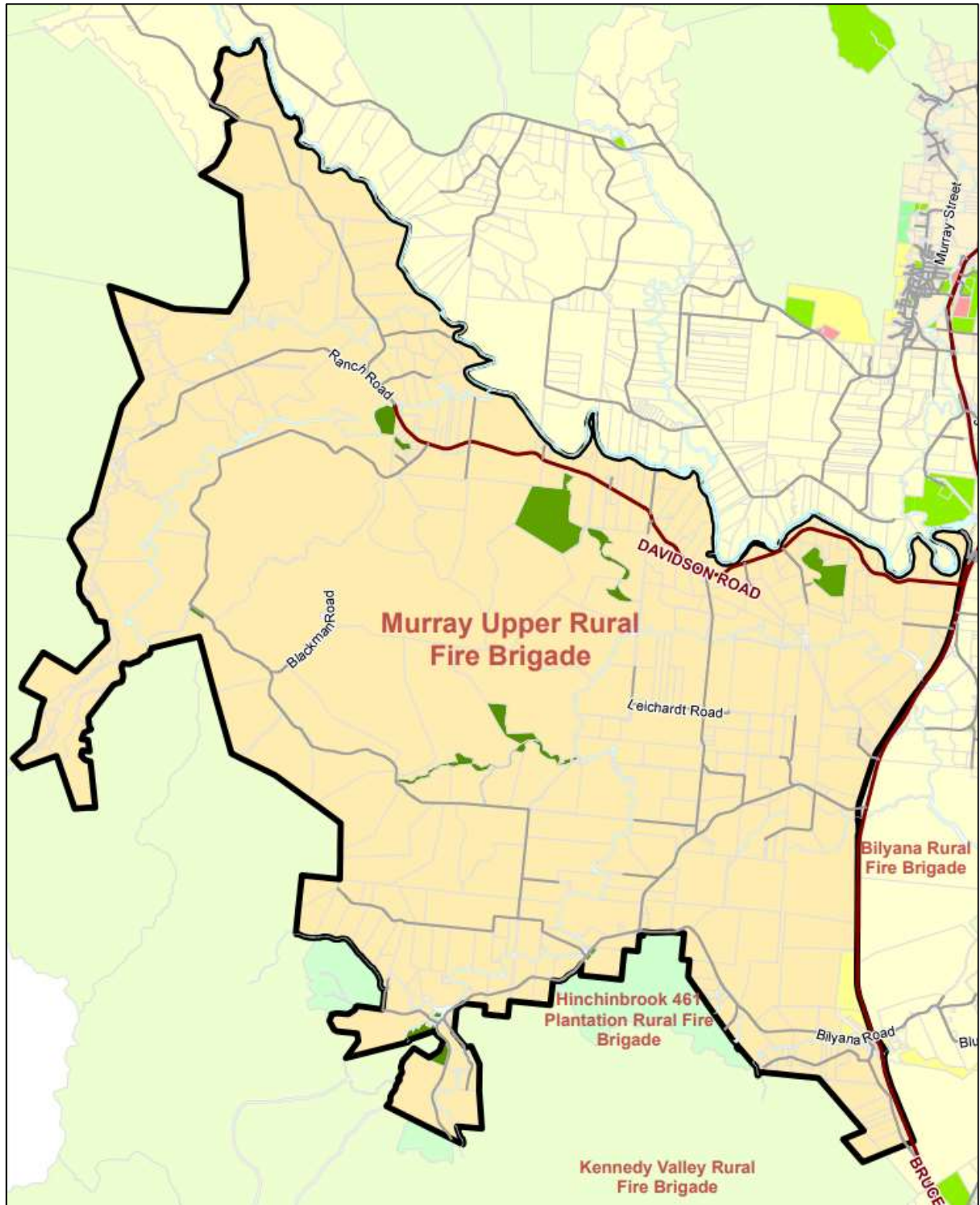
Map A - Bilyana Rural Fire Brigade area



Map B - Kennedy Rural Fire Brigade area



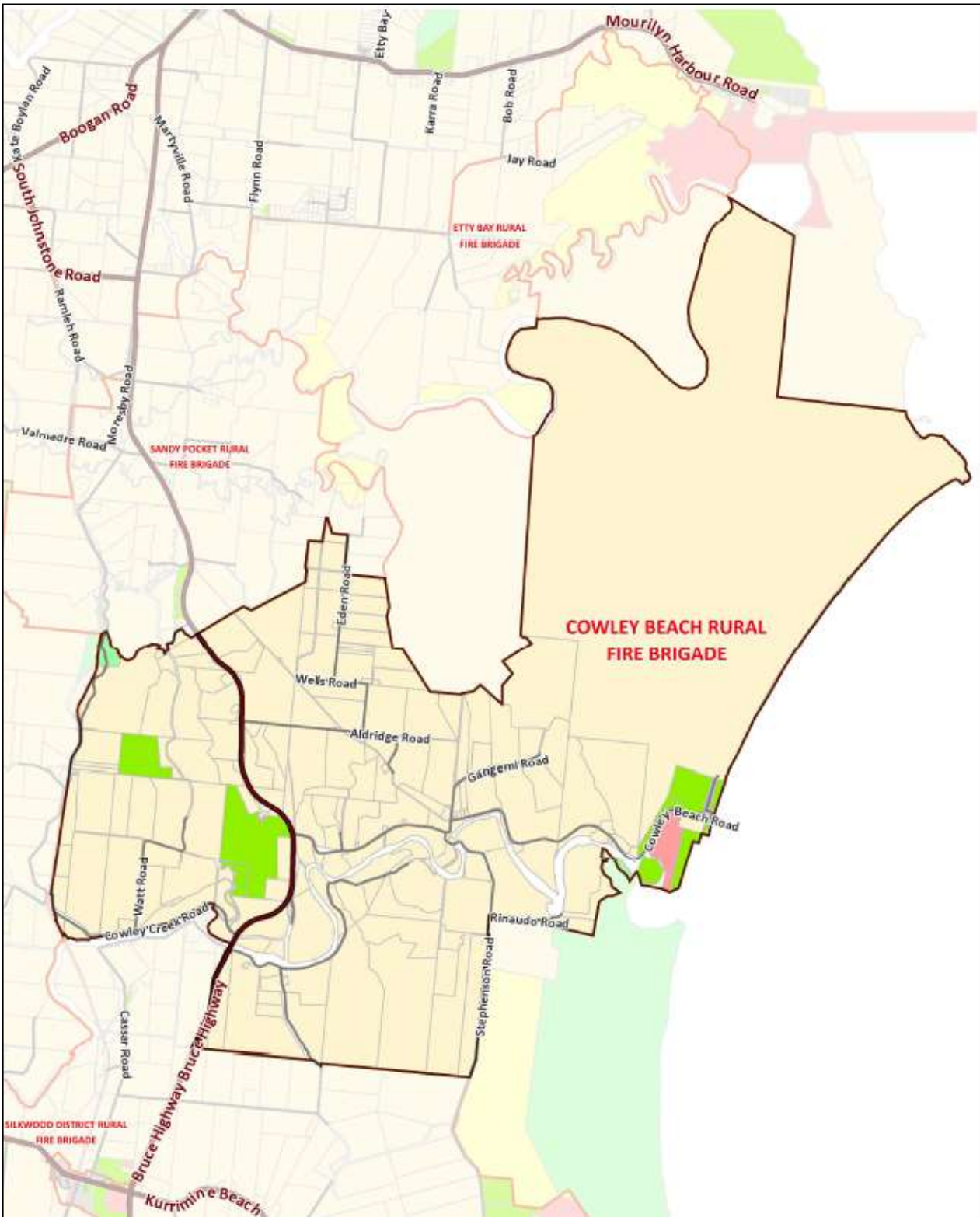
Map C - Murray Upper Rural Fire Brigade area



Map D - Mena Creek Rural Fire Brigade area



Map E – Cowley Beach Rural Fire Brigade area



Rating Concessions Policy

Policy type	Council
Function	Corporate Services
Policy Owner	Rates and Revenue Department
Effective date	1 July 2025

1. Purpose

The objective of this policy is to:

- provide transparency and equity in regard to eligible pensioners receiving a Council rates remission;
- provide guidance in dealing with requests for a reduction in the water consumption charge, where a genuine leak on a property has occurred;
- establish a policy for the provision of rates based financial assistance for community organisations including, not for profit, community, recreation and sporting organisations;
- assess applications from consumers who incur increased water consumption due to the use of a home dialysis machine.

2. Scope

This policy applies to:

- property owners whereby Council will consider providing the pension concession to eligible pensioners to receive the Council rates remission;
- circumstances under which Council will provide a rating concession to eligible community organisations;
- circumstances under which Council may provide a water consumption concession to eligible property owners;
- establishing guidelines for Council staff and the public regarding the provision of a concession to ratepayers.


3. Responsibility

All Council employees must comply with this policy and are responsible for giving effect to it. Customers who are receiving a metered water connection from Council are responsible for water consumed through the water meter. The internal water reticulation infrastructure within the property boundaries is the responsibility of the landowner and should be maintained in good condition and regularly monitored for deterioration.

4. Definitions and principles

Smart Meter – Automatic Meter Reading Device – is a device that is fitted to a standard water meter allowing Council and the property owner to monitor water consumption.

Non-smart water meters do not have this device fitted, and therefore cannot monitor their water consumption.



Average Water Consumption – is based on the average water consumption over the past twelve months for the current owner of the property and not including the current usage. Where twelve months water consumption history is not available, Council will determine an average amount based upon current available data.

Community Organisation – means a not-for-profit organisation which:

- (a) exists primarily to undertake community service activities; or
- (b) undertakes sporting or recreational activities and relies on player fees and/or community fundraising only; or
- (c) exists primarily to undertake community service activities and receives on-going Federal or State Government funding support for the organisation's operations; or
- (d) is the owner of a cultural icon which is a tourist attraction and to which the public is given access for no fee or charge.

Concealed Leak – means a leak in the water supply pipe to a property on the property owner's side of the water meter either underground, under or within concrete or paving, or underneath a structure where the leak was not apparent, and the occupant could not reasonably be expected to know of its existence.

Pensioner Concession Card – means a Queensland "Pensioner Concession Card" issued by Services Australia or a Queensland Veteran Gold Card.

Property Owner – means the person or organisation that owns, leases land, or is the primary occupier of the land.

Rating Concession – is a concession granted to an approved community organisation and will be applied in line with Chapter 4, Part 10 of the *Local Government Regulation 2012*.

Water Leak – means a leak that has occurred from the Council water meter to the customer's property. Tap leaks, pool leaks, hot water system leaks, leaks in the showers, bathroom, toilets, irrigation systems or in any area other than in the main supply pipe are not covered under this policy.

Suspected Water Leak Notice – is a notice that is sent to the property owner(s) indicating a potential water leak at the property, and, if found that there is a leak, requests that the leak be repaired by a current licensed plumber within thirty (30) calendar days from the date on the "leak notice".

5. Procedure

5.1 Concession for Pensioner

Pensioners who are eligible must meet the following criteria:

- (a) all applications for remission must be in writing on the prescribed form and contain a declaration as to the accuracy of the information contained therein;
- (b) if the property is in joint names, all applicants must produce the required information;
- (c) eligible pensioners who are co-owners of an eligible property in conjunction with persons who are not eligible pensioners, shall be entitled to pro-rata rate concession based on their share of the property;
- (d) proof of pension must be produced at time of application;
- (e) the property in respect of which the rates are levied must be the principal place of residence of the pensioner and the pensioner must actually reside on the property (i.e. a life tenant cannot reside in a nursing home and claim the subsidy, as may occur with ordinary home ownership);
- (f) if there is a temporary dwelling or structure on the property, the concession may be allowed on the condition that the structure is “habitable” as determined by Council;
- (g) the applicant/s must be the holder/s of a current Centrelink Queensland Pensioner Concession Card or a Veterans’ Affairs Gold Card. The cards that do not qualify for a remission are Seniors Cards, Health Care Cards, Health Benefits Cards, and Repatriation Health Cards for specific conditions.

5.1.1 Where a pensioner for reasons of ill health or infirmity (e.g. poor health, feeble in body or health, physically weak, especially through age) resides some or all of the time in alternative accommodation such as a nursing home or similar type of accommodation (where personal care is available on site and provided as required) or with family or friends, the residence may be regarded as the “principal place of residence” if it is not occupied on a paid tenancy basis during the absence of the approved pensioner owner/s.

5.1.2 Life Tenant/s under a Will with responsibilities to pay all rates and charges must produce a certified copy of the Will stating the applicant is a life tenant and responsible for payment of rates.

5.1.3 Once an application for remission is approved, it shall remain in force from year to year without further renewal whilst the person remains owner/occupier of the property in question.

5.1.4 Where an applicant’s circumstances alter, it is incumbent upon the applicant to notify the Council. Council will conduct periodic audits to verify current entitlements.

5.1.5 In order to receive a concession in the first rating period commencing 1 July in any year, Council must receive applications no later than 30 June. To receive the concession in the second rating period commencing 1 January in any year, Council must receive the application no later than 31 December.

5.1.6 Late applications received after the closing date and before either 31 March or 30 September of that rating period, may be considered provided the applicant/s meet all of the eligibility requirements at the commencement of the rating period. For ratepayers who are new eligible card holders, the concession will be considered from the effective date on the concession card, if submitted within the same rating period. For ratepayers who are eligible card holders, and who have newly purchased the property, the concession will be considered from the date of possession, if submitted within the same rating period.

5.1.7 Where a pensioner is receiving concession in respect of a property owned by that person and the person dies, Council concession will cease at the end of the rating period. When the property title is transferred under a will to a beneficiary who qualifies for Council concessions, that person will be granted concessions retrospectively from the end of the rating period after the date of death.

5.1.8 Pensioners who meet the eligibility requirements as set out in section 5.1 of this policy, may receive the Council Pension Concession up to a maximum of **\$300.00 per annum**.

5.2 Concession for Water Consumption – applicable for non-Smart Meters only

5.2.1 To ensure that any water leaks are detected early, the property owner is responsible for monitoring water consumption as recorded on the water meter. Council recognises that leaks can occur and can go for long periods without being detected and cause considerable financial difficulties for the property owner.

5.2.2 A concession on water consumption charges may be permitted when all the following conditions have been met:

- (a) The property must be residential and fall within the following categories:
 - (i) Residential 1, 2, 3, 4 & 5 (excluded 1A, 2A, 3A, 4A & 5A);
 - (ii) Residential Other (excluded OtherA).
- (b) The water meter must NOT be a smart meter;
- (c) The leak was a concealed leak;
- (d) The property owner/resident can demonstrate that all possible action was taken as soon as a leak was suspected. If Council issues a High Water Consumption notice, the property owner will have 30 calendar days from the date of the notice to have the leak repaired by a current licensed plumber. If the leak is not repaired within this time, and the property owner has not made contact to advise Council of issues securing a current licensed plumber, the property owner will not be eligible to apply for the water consumption concession. However, Council will give consideration to exceptional circumstances which may have impacted the length of time taken to have the leak repaired;
- (e) The property owner provides a copy of the plumber's invoice and receipt for work undertaken to repair the concealed leak and a written statement by the plumber on the nature of the leak and actions to repair including materials used in the repair;
- (f) An application for water concession is lodged with Council within 30 days from the date of the plumber's invoice.

A reduction in water charges will be granted once within a two-year period per meter, per owner with no further applications being considered.

5.2.3 Following the assessment of the application, Council may undertake water meter reads to confirm the leak has been repaired.

5.2.4 The calculation for this concession is outlined below:

- (a) 50% of the consumption charged (leak period);
- (b) Less the average water consumption (12 months prior; or where this is not possible, an estimated average household consumption as calculated by Council officers);
- (c) Equals the concession provided, however, will be capped at \$500.

Example 1:

Leak consumption half yearly to 30 June 2024	=	500KL
Less 'average' consumption (prior 12 month)	=	100KL
	=	400KL
50% concession of increased water consumption	=	200KL
Concession calculation: 200KL x \$1.18	=	\$236
Concession to be allocated	=	\$236

Example 2:

Leak consumption half yearly to 30 June 2024	=	1500KL
Less 'average' consumption (prior 12 month)	=	300KL
	=	1200KL
50% concession of increased water consumption	=	600KL
Concession calculation: 600KL x \$1.18	=	\$708
Concession to be allocated (capped)	=	\$500

If in the opinion of Council there are exceptional circumstances which warrant the approval of an application of a property owner that is not eligible under the terms of this policy, the Director Corporate & Community Services or Chief Executive Officer may grant a concession up to \$5,000. Any concession above \$5,000 will require Council resolution.

5.3 Concessions for Not-for-Profit Community Organisations

5.3.1 To be eligible for funding under this policy, the community organisation must:

- (a) Be a community organisation, as defined in this policy;
- (b) In its constitution, clearly prohibit any member of the organisation making a private profit or gain either from the ongoing operations of the organisation or as a result of the distribution of assets if the organisation is wound up (this condition does not apply to the owner of a cultural icon);
- (c) Operate within the boundaries of the Cassowary Coast Regional Council;
- (d) Be liable to pay the rates and charges for which the concession is sought;
- (e) Not utilise gaming machines to raise revenue;
- (f) Not use the property for residential purposes unless utilised for an aged care facility or short-term accommodation for homeless and/or at risk persons;
- (g) Not rent, hire, or lease the land to a third party for a purpose that is not the core business of the community organisation; and
- (h) Lodge an application on the approved form as detailed in section 5.3.4 of this policy.

5.3.2 A property owner that meets the criteria in section 5.3.1 will be categorised in one of the following categories:

- (a) Category 1 - A community organisation which relies mainly on volunteer labour.
- (b) Category 2 - A community organisation which:
 - (i) has a high level of paid labour, a low level of volunteer labour and provides a substantial community benefit; or
 - (ii) are in receipt of either Federal or State Government funding.
- (c) Category 3 - An owner of a cultural icon which is a tourist attraction and to which the public is given access for no fee or charge.

5.3.3 Council may provide a rating concession to properties that meet the criteria in section 5.3.1. The level of assistance provided for a property owner categorised under section 5.3.2 of this policy will be:

Category General	General Rates General	Separate Rates	Sewerage	Maximum Concession
Category 1	100%	100%	*75%	No Max
Category 2	100%	100%	0%	\$2,000.00
Category 3	100%	100%	0%	\$1,500.00

** If there are no general rates levied to the property owner, a concession on sewerage charges may apply.*

5.3.4 In relation to concessions for Community Organisations:


- (a) An approval for assistance provided under this policy will cover a two-year period;
- (b) For new applications, the approved form must be completed and lodged by 31 May prior to the first of the two financial years for which assistance is being sought;
- (c) For renewal of applications, the approved form must be completed and lodged with Council by the date as set out in the reminder renewal letter;
- (d) Supporting documentation must be attached to the application form. The documentation must include:
 - (i) A copy of the constitution of the organisation;
 - (ii) Audited financial statements for the two previous years;
 - (iii) Any other relevant information supporting that the organisation is a not-for-profit entity or otherwise exists for a public purpose.
- (e) Concessions are not available for vacant land or in circumstances where an organisation does not fulfil its lease obligations;
- (f) An approved rating concession will be applied directly to the property and the successful property owner will be provided with a credit on each half-yearly rate notice;
- (g) If in the opinion of the Council there are exceptional circumstances which warrant the approval of an application for rates-based assistance, notwithstanding the organisation is not eligible under the terms of this policy, including applying the concession retrospectively, Chief Executive Officer may grant a concession considered reasonable up to \$5,000. Any concession above \$5,000 will require a Council resolution.
- (h) Where the applications for assistance exceed the budget allocation made by Council, concessions may be reduced on a fair basis as determined by Council;
- (i) It is the organisation's responsibility to notify Council of any changes to the organisation which may affect their eligibility for the concession, at which time the concession would be reviewed.

5.4 Concession for Home Water Dialysis

5.4.1 A non-chargeable water allowance of up to 190kl per year will be granted to those patients on a home renal dialysis machine. A concession to eligible applicants will be payable annually in July of the following year that the dialysis occurred, up to a maximum of 95 kilolitres per 6 monthly levy period.

5.4.2 Consultation has been undertaken previously with both the Kidney Organisation of Australia and the Cairns Base Hospital Haemodialysis Unit requesting guidance as to the likely water consumption directly attributed to the operation of a home dialysis unit.

This information is based upon that advice as outlined in the Schedule one and two located at the end of this policy. It is important to note that Schedule one are estimates only, and have



been based on the least conservative assumptions provided. Schedule two uses these factors to calculate an approximate and likely level of water employed solely for the purposes of operating a home dialysis unit. However, actual water consumption from usage will be dependent on the specific machine used along with the type and frequency of treatment described.

5.4.3 Eligibility:

To be eligible, the following must occur:

- (a) An application form from Council must be completed by the applicant;
- (b) The patient to provide documentation that the treatment is being undertaken on the property including commencement date of the treatment and if applicable the date the renal dialysis ended;
- (c) The application form must be received by Council prior to the end of the discount period of the first concession being applied;
- (d) Applicants must reapply every three years.

5.4.4 Application for Concession Approval

- (a) If the application for concession is approved, the water consumption and consequent charges will be adjusted accordingly and payable annually in July of the following financial year;
- (b) The concession is calculated on the basis of the number of sessions per week as shown in Schedule two below;
- (c) It is the responsibility of the applicant to advise Council if home renal dialysis is no longer undertaken on the premises.

Schedule One – Refer to 5.5.2

Assumptions		
1	Frequency of treatment	5-6 treatments per week
2	Length of each treatment <i>Assuming:</i> <i>-30 minutes hot rinse before treatment</i> <i>-4 hours treatment</i> <i>-30 minutes disinfection post treatment</i>	5 hours per treatment
3	Total water usage per treatment <i>Assuming:</i> <i>-water consumption of +/- 1500mls/minute reject water from the reverse osmosis</i> <i>-water consumption of +/- 1500mls/minute dialysate flow rate</i>	600 litres

Schedule Two – Refer to 5.5.2

Estimated Usage Calculation	
2	Litres per minute
300	Minutes per session
600	Litres per session
3,600	Litres per week
3.6	Kilolitres per week
187	Kilolitres per year

Related forms, policies and procedures	Pensioner Rate Concessions form Water Consumption Concession form Water Consumption Concession for Home Dialysis form Rate Based Assistance for Community Organisations form Revenue Statement Revenue Policy Debt Recovery Policy
Relevant legislation	<i>Local Government Act 2009</i> <i>Local Government Regulation 2012</i>
Reference and resources	Services Australia (formerly Department of Human Services)

Policy Number	10737		
Approved by	Council Resolution B19012	Approval date	27 June 2019
Approved by	Council Resolution B2007	Approval date	7 July 2020
Approved by	Council Resolution B20026	Approval date	25 June 2021
Approved by	Council Resolution B20044	Approval date	29 June 2022
Approved by	Council Resolution B20058	Approval date	28 June 2023
Approved by	Council Resolution LG1803	Approval date	5 September 2024
Approved by	Council Resolution LG1871	Approval date	12 December 2024
Approved by		Approval date	
Review date	Annually		

Financial Hardship Policy

Policy type	Council
Function	Corporate Services
Policy Owner	Corporate and Community Services
Effective date	1 July 2025

1. Purpose

The purpose of this policy is to provide a framework that offers financial relief on rates and charges levied on eligible properties owned by ratepayers who are experiencing financial hardship.

The objectives of this policy is to:

- Provide a consistent and proactive approach to assist ratepayers who are experiencing difficulty paying their rates and charges due to financial hardship;
- Minimise risk of inconsistent decisions and non-compliance with legislation; and
- Ensure transparency of decisions and good governance.

2. Scope

This policy applies to:

- Property owners and ratepayers of the Cassowary Coast Regional Council region in accordance with Section 120 of the Local Government Regulation 2012;
- Eligible ratepayers who meet the relevant criteria regarding overdue rates and charges levied by Council who are experiencing financial hardship;
- The establishment of guidelines for Council staff, contractors and/or consultants working on behalf of the Cassowary Coast Regional Council, and the community regarding the provision of a concession to ratepayers.

3. Definitions

Council – means the Cassowary Coast Regional Council.

Contractors and/or Consultants – Refers to Collection Agencies working on behalf of Council.

Financial hardship – means a lack of financial means to pay debts when due.

Natural Disaster - A serious disruption in our community, caused by the impact of an event that requires a significant coordinated response by the state and other entities to help the community recover from the disruption that causes serious disruption to the community. Caused by nature or the natural processes of the earth.

4. Principles

This policy is guided by the following principles:

- Communication – making clear the obligations of ratepayers and the processes used by Council to assist them to meet their financial obligations;

- b) Capacity to pay – the policy will provide relief to individuals who are not able to meet reasonable and immediate expenses;
- c) Equity – provide ease of access to relief provisions for property owners and same level of access to the provision of this policy;
- d) Transparency - treated consistently and fairly in conjunction with the criteria set out in 5.1 of this policy;
- e) Efficiency– ensuring the processes in the assessment of applications and the provision of assistance are simple to administer and cost effective;
- f) Privacy – all information provided will be kept confidential and will only be used for the purpose for which it has been supplied.

5. Policy

5.1 Concession for Ratepayers for Overdue Rates and Charges

5.1.1 Eligibility Criteria

Applicants will only be considered to be eligible on the grounds of financial hardship upon complying with the following criteria:

- a) The property is the owner's principal place of residence, and/or principal place of business;
- b) The property owner must not own any investment property or land from which income is derived, whether within or outside the Cassowary Coast Region. However, ownership of vacant land in addition to their principal place of residence will not affect eligibility.
- c) Payment of rates and charges by the due date, by the ratepayer would cause financial hardship within the next twelve (12) months;
- d) The ratepayer is unable to enter into a payment arrangement offered by Council as per the Debt Recovery policy;
- e) The ratepayer does not have reasonable assets external to the property.

5.1.2 Assessment Criteria

The assessment criteria for hardship consideration will be, but not limited to, the following:

- a) Completed and signed "Application for Financial Hardship" form;
- b) Copy of most recent pay advice, or government benefit advice;
- c) Copy of most recent mortgage statement;
- d) Copy of most recent credit statements (other than the mortgage statement) e.g. credit card(s), personal loan(s);
- e) Copy of most recent bank statements for all accounts;
- f) Medical practitioner or health professional letter (if applicable); and
- g) Any other supporting documentation relevant in supporting the application.

Applicants who have provided insufficient information will be contacted requesting further information. If requested information is not provided, or information cannot be substantiated, the application will be discontinued.

5.2 Natural Disaster

In the event of a Declared Natural Disaster or Declared Pandemic effecting the local community, Council will extend the provisions of the Financial Hardship Policy. This could include drought, flood, cyclone or pandemic.

5.2.1 Natural Disaster Eligibility Criteria

Applicants will only be considered to be eligible on the grounds of Natural Disaster financial hardship related to a Natural Disaster upon complying with the following criteria:

- a) The property is within the natural disaster eligible area as activated by the Australian Government Disaster Recovery Payment (AGDRP);

- b) The ratepayer meets the eligibility rules as outlined by the Australian Government Disaster Recovery Payment (AGDRP) and can provide formal confirmation;
- c) The property is the owner's principal place of residence, and/or principal place of business. Payment of rates and charges by the due date, by the ratepayer would cause financial hardship within the next twelve (12) months;
- d) An application is made to Council within 6 months of the natural disaster being declared.

5.2.2 Natural Disaster Assessment Criteria

The Chief Executive Officer is delegated and may, at their discretion, assess the provision of 'Natural Disaster Hardship' to ratepayers in response to a declared event affecting the Cassowary Coast region, using any information they deem relevant. Applicants must:

- a) Complete and sign "Application for Natural Disaster - Financial Hardship" form; and
- b) The ratepayer meets the eligibility rules as outlined by the Australian Government Disaster Recovery Payment (AGDRP).

Applicants who have provided insufficient information will be contacted requesting further information. If requested information is not provided, or information cannot be substantiated, the application will be discontinued.

5.3 Assistance Offered

The Principal of Rates & Revenue, or delegate, may grant a rates and charges interest rebate to ratepayers who meet the Eligibility Criteria and the Assessment Criteria as set out in 5.1.1 and 5.1.2 and/or 5.2.1 and 5.2.2 of this policy.

Upon approval:

- a) A rebate of interest charges may be granted for the current half-year rating period (from the date of application), and the following half-year rating period (to either 30 June or 31 December);
- b) Council will place debt recovery for the related property on hold. This is however subject to an agreed payment arrangement being maintained during the hardship assistance period;
- c) For natural disaster applications, there may be further assistance as deemed necessary at the time of, during, or after the disaster.
- d) The property owner will be advised in writing. The correspondence includes:
 - i. The period of assistance;
 - ii. The terms of the agreement; and
 - iii. consequences of not meeting the agreed payment arrangement terms.

If the application is not approved, the property owner is advised in writing. If the property owner requests the application be reassessed, the application will be referred to the Manager Finance in the first instance and there after the Director Corporate and Community Services for final determination.

5.3.1 Payment Arrangements

- a) For assistance to be granted, the land owner must enter and maintain an acceptable and mutually agreed payment arrangement;
- b) An acceptable payment arrangement must be regular (monthly), which generally clears all outstanding rates and charges within a period of less than 12 months. First payment to commence the month that the application is approved;

- c) Failure to comply with the agreed payment arrangement may end in the cancellation of the hardship assistance, and interest on outstanding rates and charges will recommence. Legal action may commence also.

5.4 Considerations

Consideration will be given to whether the ratepayer is able to provide Council with a reasonable and viable financial plan that will meet their rates liability. If Council's assessment concludes that the ratepayer's financial situation over the medium to long term is unlikely to improve due to other factors, the application for assistance may not be approved.

5.5 Cancelling Assistance

Assistance under this policy will be cancelled if the land owner:

- a) Fails to comply with their payment arrangement;
- b) Property is sold;
- c) Advises Council that financial hardship is no longer needed; or
- d) The property owner provides false or misleading information within their hardship application.

5.6 Further Application for Financial Hardship

After applying for a concession previously under this policy, a landowner is not eligible to make another application for two years unless the applicant:

- a) Has been granted a concession and complied with the terms of the concession previously; or
- b) Demonstrates that the property owner(s) have exhausted all other avenues to alleviate the situation – for example by seeking additional finance, and/or obtained financial advice, and made efforts to sell other assets.

Related forms, policies and procedures	Financial Hardship Application Form Revenue Statement Revenue Policy Debt Recovery Policy – Rates and Charges, Sundry Debts
Relevant legislation	<i>Local Government Act 2009</i> <i>Local Government Regulation 2012</i>
Reference and resources	

Policy Number	18517		
Approved by	Council Resolution LG1458	Approval date	23 March 2023
Approved by	Council Resolution LG2025/015	Approval date	13 February 2025
Approved by		Approval date	
Review date	Annually		

Debt Recovery Policy - Rates and Charges, Sundry Debts

Policy type	Council
Function	Corporate Services
Policy Owner	Rates and Revenue
Effective date	1 July 2025

1. Purpose

The objective of this policy is to ensure effective, timely management and recovery of outstanding rates and charges and sundry debts (accounts receivable).

2. Scope

This policy applies to the recovery of rates and charges, and sundry debts (Accounts Receivable) which has been levied/issued by Council. This does not apply to the recovery of all debt owed to Council.

3. Definitions

Rates and Charges – means an amount owed to Council as issued on the rate notice or supplementary notice.

Accounts Receivable/Sundry Debt – means an amount owed to Council in payment for the supply of goods and/or services, other than services for which a rates or utility charge is payable.

Ratepayer – means any person, group or entity that owes rates and charges. Chapter 4 of the *Local Government Regulation 2012* defines rates and charges as “*differential general rates, separate rates and charges, special rates and charges, utility charges and accrued interest owing on outstanding balances.*”

Sundry Debtor – means any person, group or entity that owes a sundry debt for goods and/or services to Council.

Overdue – a debt is overdue if any portion of it is unpaid on the day after the due date for payment as stated on the original notice/invoice.

Agreed Payment Arrangement – is an undertaking from the ratepayer or sundry debtor to pay the outstanding balance by instalments over a time period that is satisfactory to Council.

4. Principles

The Council has a responsibility to recover monies owing to it in a timely and efficient manner to finance its operations and ensure effective cash management. When recovering rates, charges and sundry debts the Council will:

- (a) make the recovery processes clear, simple to administer, and cost effective;
- (b) make clear to ratepayers and sundry debtors their payment obligations and the processes used by Council to assist them to meet those obligations;
- (c) consider each ratepayers and sundry debtors capacity to pay, while endeavouring to treat each consistently; and
- (d) demonstrate flexibility when necessary, in responding to changes in the local economy.

5. Policy

The Chief Executive Officer or delegate may direct that recovery action for any debt be conducted in a way that differs from the process as set out in this Policy when it is considered to be in the Council's or the community's interest.

6. Debt Recovery Process for Outstanding Rates and Charges

6.1 Agreed Payment Arrangements

Council will allow ratepayers who are unable to pay their rates by the due date to enter into an agreed arrangement. . All approved payment arrangements for outstanding rates and charges will continue to accrue interest until all overdue rates and charges are paid in full (unless otherwise approved under this policy, by the Chief Executive Officer or via a Council resolution).

Council will deem an agreed arrangement to be one of two types. These types are classified as:

6.1.1 General Arrangement

- (a) Ratepayers seeking to enter into a General Arrangement must do so through Council's approved self-service payment platform.
- (b) All General Arrangements should be finalised by the end of the relevant rating period, being either 30 June or 31 December. However, Council will accept payment arrangements to-31 August for the first half-yearly instalment and 28 February for the second.
- (c) Rate files with Councils Debt Collection agency will not be eligible to enter into a payment arrangement with Council. For further information, please refer to 6.4 of this policy.
- (d) Interest will continue to be charged as per Council's Revenue Statement;
- (e) This type of arrangement can be altered by the ratepayer provided Council is in agreement to the changes. Any change is to be confirmed via Council's approved self-service payment platform.

6.1.2 Short-Term Arrangement

- (a) Ratepayers are required to contact Council to organise this type of arrangement;
- (b) Council will agree to a short-term arrangement (usually 3-month period) with a small regular payment on the understanding that such payments will not pay the total debt in a timely manner. These cases are designed to afford the ratepayer the time to seek financial assistance or refinancing with a view to either settling the entire debt at the end of the short-term arrangement or to enter into an agreed General Arrangement;

- (c) Interest will continue to be charged as per Council's Revenue Statement.

6.2 Arrangement Conditions

- (a) Where the ratepayer has an agreed arrangement in place, no recovery action under Section 6.3 will be undertaken;
- (b) General Arrangements are now a fully automated self-service option and can be generated by either clicking onto the QR code shown on the rate notice, or by visiting pay.cassowarycoast.qld.gov.au. Further information is also available at <https://www.cassowarycoast.qld.gov.au/payment-options>.
 - (i) SMS reminders will be sent prior to the payment being deducted;
 - (ii) An SMS will be sent if payment has dishonoured;
 - (iii) An SMS will be sent if arrangement is cancelled.
- (c) For Short-Term Arrangements, the ratepayer will be required to make contact with Council, and once approved, written confirmation outlining all relevant conditions will be sent to the ratepayer;
 - (i) If Council does not receive the payment by the payment dates, a reminder letter will be sent advising the ratepayer that unless payment of the outstanding amount is made within seven (7) days, the arrangement will be cancelled without further notice to the ratepayer;
 - (ii) If Council does not receive payment within a further seven (7) days, the agreed arrangement will be cancelled immediately and the rate file referred to Council's collection agency;
 - (iii) In situations where an agreed arrangement has been cancelled due to non-compliance, further arrangements will only be considered by Council on a case-by-case basis.

6.3 Recovery Action

Where rates and charges have not been paid by the due date, and no agreed arrangement established under section 6.1, and no financial hardship application in place as per Council's Financial Hardship Policy, Council will undertake the following recovery action:

6.3.1 Reminders and Referrals

- (a) No less than fourteen (14) days from the due date, the **first and final reminder letter** will be issued to all ratepayers with an amount outstanding of more than \$9.99;
- (b) This letter will advise the ratepayer of the amount overdue, details of interest accumulating and that if payment is not received in-full within fourteen (14) days, collection proceedings for recovery of the outstanding amount may commence. If unable to pay in-full, the ratepayer is invited to enter into an agreed payment arrangement via the fully automated self-service option which can be generated by either clicking onto the QR code shown on the rate notice, or by visiting pay.cassowarycoast.qld.gov.au.
- (c) No less than twenty-eight (28) days after the due date, should ratepayers fail to have paid in full, or enter into an agreed payment arrangement, the rate file may be referred to Council's collection agency where recovery action will be initiated and legal action may commence.

6.4 Collection Agency and Legal Action

Council's collection agency will issue further correspondence regarding the outstanding amount and attempt to make direct contact in order to secure payment of the debt. Once the file is sent to Council's collection agency, all contact including payment arrangements are to be dealt with by Council's

collection agency.

Legal action may commence where the initial recovery action by Council's collection agency is unsuccessful, and the collection agency recommends legal action as a feasible and practical method of recovering the debt.

6.5 Sale of Land for Overdue Rates and Charges

- (a) Provision is made for Council under Chapter 4, Part 12, Division 3 of the *Local Government Regulation 2012* to initiate legal action for the sale of land for overdue rates and charges. For this to commence, the overdue rates and charges need to be overdue for at least:
 - (i) Generally - 3 years; or
 - (ii) If the rates or charges were levied on vacant land or land used only for commercial purposes, and the local government has obtained judgement for the overdue rates or charges - 1 year; or
 - (iii) If the rates or charges were levied on a mining claim - 3 months.
- (b) Usually twice each year a list of all ratepayers with rates outstanding in excess of the period allowed shall be prepared in accordance with the requirements of Chapter 4, Part 12, Division 3 of the *Local Government Regulation 2012*;
- (c) This list is tabled for Council's consideration and approval to commence Sale of Land for Overdue Rates.

7. Debt Recovery Process for Accounts Receivable/Sundry Debts

7.1 Obtaining Credit from Council

- (a) Credit will not be extended by Council unless a "Credit Application" form is completed and signed by the person requesting the facility and due time (up to 5 working days) is given for consideration by Council of the application. Should the customer want to commence immediately, they may do so on a credit card basis only;
- (b) Upon completion of a Credit Application, credit checks will be undertaken;
- (c) Accounts that have not been used for five or more years will be made inactive. In this case, the Credit Application form will need to be completed again to re-open.

7.2 Debt Management

- (a) Council's credit terms are strictly 30 days from the invoice date;
- (b) Monthly debtor statements detailing all sundry debts due to Council, are forwarded by postal or electronic means to debtors;
- (c) If a debtor cannot discharge their sundry debt obligations on the due dates, Council considers it to be in the interest of the debtor and Council for the debtor to contact Council immediately to discuss acceptable arrangements to address the debt;
- (d) Debt collection practices will be applied to all sundry debts that are not subject to dispute which have been outstanding for more than 30 days;
- (e) Before the commencement of recovery action, Council will make contact, or attempt contact, with the debtor to establish an acceptable payment arrangement or negotiate settlement of the outstanding sundry debt.

7.3 First and Final Reminder Notice

- (a) After the expiry of 30 days from the invoice date, the first and final reminder notice will be issued to all sundry debtors with an amount outstanding of more than \$4.99. This notice will advise the sundry debtor of the amount overdue and that if payment in-full within fourteen (14) days is not made or an agreed payment arrangement entered into, the sundry debtor file may be referred to Council's collection agency without further reference to the debtor;
- (b) Following the expiry of the first and final reminder notice, phone contact or attempted phone contact will be made by Council staff to the outstanding sundry debtor to advise that payment must be made in-full or an agreed payment arrangement entered into. If payment is not made, or an agreed payment arrangement not entered into, the sundry debtor file may be referred to Council's collection agency without further correspondence to the debtor, for recovery action.

7.4 Payment Arrangement

Council will allow sundry debtors who are unable to pay their sundry debt by the due date to enter into an agreed payment arrangement. Council will agree to this type of arrangement on a case-by-case basis in relation to the amount and period the arrangement will remain valid.

7.4.1 Arrangement Conditions

- (a) Where a sundry debtor has an agreed payment arrangement in place, no recovery action will be undertaken;
- (b) If Council does not receive the payment by the payment dates, a reminder letter will be sent advising the sundry debtor that unless payment of the outstanding amount is made within seven (7) days, the arrangement will be cancelled without further notice to the sundry debtor;
- (c) If Council does not receive payment within a further seven (7) days, the agreed arrangement will be cancelled immediately and may be referred to Council's collection agency;
- (d) In situations where an agreed arrangement has been cancelled due to non-compliance, further arrangements will only be considered by Council on a case-by-case basis.

7.5 Collection Agency and Legal Action

Council's collection agency will issue further correspondence regarding the outstanding amount and attempt to make direct contact in order to secure payment of the debt. Once the files are sent to Council's collection agency, all contact and arrangements made are to be dealt with by Council's collection agency.

Legal action may commence where the initial recovery action by Council's collection agency is unsuccessful, and the collection agency recommends legal action as a feasible and practical method of recovering the debt.

8. Residential Tenancies

Should the sundry debt be in relation to a Residential Tenancy, then the provisions of the Residential Tenancy legislation must also be addressed and complied with.

To the extent of any inconsistency between this policy and Residential Tenancy legislation, the provisions of the Residential Tenancy legislation shall take precedence.

9. Bad Debts and Small Debt Write-offs

Any debt to be written-off can be done so if:

- (a) There are no reasonable prospects of recovering the debt (after reasonable attempts have been made to recover or legal advice to that effect has been received);
- (b) The costs of recovery are likely to equal or exceed the amount of the debt; or
- (c) It will result in full settlement of the remaining overdue debt.

9.1 Any debt to be written off (including interest) must be in accordance with the appropriate delegated authority as follows:

- (a) By the Chief Executive Officer for amounts of up to \$10,000 per rate file or sundry debt file; or
- (b) By the Director Corporate and Community Services for amounts of up to \$5,000 per rate file or sundry debt file; or
- (c) By the Principal Rates and Revenue for amounts of less than \$10.00 per rate file or sundry debt file;
- (d) Amounts greater than \$10,000 per rate file or sundry debt file can only be written off by Council resolution.

10. Miscellaneous

A quarterly report will be provided to Council outlining the actions taken regarding recovery activities and the status of overall rate arrears and sundry debt arrears. Council retains the right to deal with special circumstances at its discretion.

Related forms, policies and procedures	Payment Arrangement Credit Application Form Revenue Policy Revenue Statement Financial Hardship Concession Policy
Relevant legislation	<i>Local Government Act 2009</i> <i>Local Government Regulation 2012</i> <i>Financial Performance and Management Standard 2019</i> <i>Statutory Bodies and Financial Arrangement Act 1982</i>
Reference and resources	<i>Financial and Performance Management Standard 2019</i>

Policy Number	10738		
Approved by	Council Resolution B19006	Approval date	27 June 2019
Approved by	Council Resolution B20011	Approval date	7 July 2020
Approved by	Council Resolution B20029	Approval date	25 June 2021
Approved by	Council Resolution LG1072	Approval date	12 August 2021
Approved by	Council Resolution B20047	Approval date	29 June 2022
Approved by	Council Resolution B20061	Approval date	28 June 2023
Approved by	CEO (Organisation Review)	Approval date	17 July 2023
Approved by	Council Resolution B20070	Approval date	26 June 2024
Approved by		Approval date	
Review date	Annually		

Debt Policy

Policy type	Council
Function	Corporate and Community Services
Policy Owner	Finance
Effective date	1 July 2025

1. Purpose

To establish the policy framework for how Council borrows money to fund budgeted capital expenditure and states:

- a) new borrowings planned for the 2025-2026 financial year and the next nine (9) financial years; and
- b) the period over which Council plans to repay existing and new borrowings.

2. Scope

This policy applies to all forms of borrowing undertaken by Council.

The Debt Policy is reviewed annually and adopted with the Budget for the next financial year in line with the *Local Government Regulation 2012* Section 192.

3. Policy

3.1 External Loans

- a) Council will use borrowings/debt in addition to revenue, grants, subsidies or specific reserves to fund capital works;
- b) Council will endeavour to fund capital renewal projects from operating cash flows and where appropriate borrow for new or upgrade capital projects, having regard to sound financial management principles and giving consideration to inter-generational equity;
- c) Council continually evaluates its financing options to ensure it assesses the relative risks and benefits, including the performance of its finances;
- d) Council maintains a working capital fund to effectively manage cash balances throughout the year in order to delay the drawdown of long term debt;
- e) Borrowing will be undertaken in accordance with Queensland Treasury Corporation guidelines and the *Statutory Bodies Financial Arrangements Act 1982*;
- f) Borrowing will be for a period which is less than or equal to the estimated useful life of the related asset(s) however in the case of road, water, waste and sewerage infrastructure with useful lives ranging from 20 to 60 years the term will be limited to no more than 20 years unless otherwise recommended by the Queensland Treasury Corporation;

- g) Detailed capital works and Asset Management Plans together with the 10-year financial forecast (Long Term Financial Plan) will provide the basis for determination of funding options;
- h) Council will use the Queensland Treasury Corporation for the management of its long-term debt facilities
- i) Current external borrowings have the following maturing dates:

	Original Borrowing Amount	Outstanding Amount as at 31 May 2025 **	Original Terms	Maturity Date
	\$	\$	(Years)	
Workshop and Fleet/Waste	3,000,000	1,361,312	7	2027/2028
Hyatt Street Reservoir	2,756,920	2,729,372	20	2043/2044
Stoters Hill Landfill: Cell 2 Side Wall Construction Lift 5 & 6	1,656,421	1,639,869	20	2043/2044
TOTAL	7,413,341	5,730,553		

**** Latest statement received is dated 31 May 2025**

It is proposed that the loan repayments will be undertaken in accordance with the above table based on the date of maturity.

- j) Borrowing planned for the next 10 financial years will be based on estimated new capital expenditure provided to Queensland Treasury Corporation and the Department of State Development, Infrastructure, Local Government and Planning;
- k) Proposed debt for the next 10 years is outlined in Appendix A and is in line with the adopted 10 year long term financial forecast.

3.2 Internal Loans

- a) The provision of internal loans will depend on the availability of Council funds and the capacity of the internal business unit to repay the loan;
- b) The term of the loan will be limited to no more than 20 years unless otherwise resolved by Council.
- c) In all cases, where business units are subject to the provisions of the National Competition Policy, the cost to the business unit will be no less than what would apply to an equivalent private sector business. The interest rate will be the sum of:
 - (i) the equivalent QTC borrowing rate for the proposed term;
 - (ii) the QTC administration charge; and
 - (iii) an additional margin (if required).

d) Current internal borrowings have the following maturing dates:

	Original Borrowing Amount	Outstanding Amount	Original Terms	Maturity Date
	\$	\$	(Years)	
Port Hinchinbrook Early Penalty Adjustment	219,221	219,221	5	2029/2030
TOTAL	219,221	219,221		

APPENDIX A

Year	Loan Type	Program	Amount \$	Original Terms (Years)	Final Repayment Year
2025/2026					
2026/2027					
2027/2028	External	Waste – Remainder of funding for Stoters Hill Landfill: Cell 2 Side Wall Construction Lift 5 & 6	\$693,579	20	2047/2048
	External	Water – Cardwell Intake Reservoir	\$6,500,000	20	2047/2048
	External	Water – Stoters Hill Water Reservoir	\$1,550,000	20	2047/2048
2028/2029					
2029/2030					
2030/2031					
2031/2032					
2032/2033					
2033/2034					
2034/2035					
		External Loans Total	\$8,743,579		

Related forms, policies and procedures	Long Term Financial Plan
Relevant legislation	<i>Local Government Regulation 2012</i> <i>Statutory Bodies Financial Arrangements Act 1982</i> <i>Statutory Bodies Financial Arrangements Regulation 2019</i>
Reference and resources	Queensland Treasury Corporation

Policy Number	10732		
Approved by	Council Resolution B1603	Approval date	18 July 2016
Approved by	Council Resolution B1703	Approval date	26 June 2017
Approved by	Council Resolution B1804	Approval date	26 June 2018
Approved by	Council Resolution B19004	Approval date	27 June 2019
Approved by	Council Resolution B20009	Approval date	7 July 2020
Approved by	Council Resolution LG0854	Approval date	12 November 2020
Approved by	Council Resolution B20028	Approval date	25 June 2021
Approved by	Council Resolution B20046	Approval date	29 June 2022
Approved by	Council Resolution B20060	Approval date	28 June 2023
Approved by	Council Resolution B20070	Approval date	26 June 2024
Approved by	Council Resolution LG1803	Approval date	5 September 2024
Approved by		Approval date	
Review date	Annually		

Investment Policy

Policy type	Council
Function	Corporate and Community Services
Policy Owner	Finance
Effective date	1 July 2025

1. Purpose

The objective of this policy is to:

- (a) set guidelines and parameters for the investment of Cassowary Coast Regional Council funds not immediately required for financial commitments which meet the requirements of the *Statutory Bodies Financial Arrangements (SBFA) Act 1982* and its regulation.
- (b) ensure that appropriate records are kept and that adequate internal controls are in place to safeguard public monies.
- (c) maximise earnings from authorised investments of cash holdings after assessing market and liquidity risks.

2. Scope

This policy applies to the investment of all cash holdings of the Cassowary Coast Regional Council.

Authority for implementation of the Investment Policy is delegated by Council to the Chief Executive Officer in accordance with the *Local Government Act 2009*, Section 257 (1)(b) - Delegation of Local Government powers.

Authority for the day-to-day management of Council's Investment Portfolio is to be delegated by the Chief Executive Officer to the Manager Finance and subject to regular reviews with the Director Corporate and Community Services.

3. Definitions and Principles

Surplus Cash Balances – means Council's cash holdings available for investment at any given time after consideration of the amount and timing of Council's cash flow needs. Surplus cash balances do not include Council's trust account balances which are to be invested in 'at call' deposits.

Authorised Investments – as permitted under the *Statutory Bodies Financial Arrangements (SBFA) Act 1982*, and in accordance with the Category 1 Investment Powers applicable to Cassowary Coast Regional Council under the *Statutory Bodies Financial Arrangements Regulation 2019*.

Prescribed Investment Arrangements – means investments listed at Schedule 6 of the *Statutory Bodies Financial Arrangements Regulation 2019*.

4. Procedure

4.1 Investment Risk Philosophy

Council maintains a financially responsible investment philosophy for the management of surplus cash.

4.2 Investment Philosophy, Objective and Strategy

Council's overall objective is to invest its surplus funds at the most advantageous rate of interest available at a given time, and most appropriate to its circumstances. In order of priority, the objectives of undertaking investment activities shall be preservation of capital, maintenance of liquidity, and return on investments.

This policy outlines the strategy to achieve that intent.

4.3 Policy Statement

In investing Council's surplus cash balances, regard must be had to the following points included within this policy.

4.4 Prudent Person Standard

Officers responsible for investing local government funds must act with a duty of care, skill, prudence and diligence that a prudent person would exercise when investing and managing their own funds.

4.5 Range of Investments

Cassowary Coast Regional Council has Category 1 investment power under the *SBFA Act 1982*.

A category 1 investor is permitted to invest at call or for a fixed period of no more than one year in the following ways:

- deposits with a financial institution;
- investment arrangements accepted, guaranteed or issued by or for the Commonwealth or a State or a financial institution;
- other investment arrangements secured by investment arrangements accepted, guaranteed or issued by or for the Commonwealth or a State or a financial institution;
- investment arrangements, managed or offered by Queensland Investment Corporation (QIC) or Queensland Treasury Corporation (QTC), prescribed under a regulation of the *SBFA Act 1982*;
- an investment arrangement with a rating prescribed under a regulation of the *SBFA Act 1982*; and
- other investment arrangements prescribed under a regulation of the *SBFA Act 1982*.

All investments must be denominated in Australian Dollars and undertaken in Australia.

The QTC cash fund, QTC Capital Guaranteed Cash Fund, QTC Debt Offset Facility, QTC Fixed Deposit (up to 12 months) and the QTC Working Capital Facility are prescribed investment arrangements. Standard and Poor's (Australia) Pty Ltd ratings of A-1+, A-1, AAm or AAAM are prescribed ratings.

4.6 Maintenance of Liquidity

Pursuant to section 31 of the SBFA Act, Council maintains a deposit and withdrawal account with Commonwealth Bank for its day-to-day operating transaction requirements. In addition to the balances held in its bank account, the investment portfolio will maintain sufficient liquidity to meet all reasonably anticipated operating cash flow requirements of council as and when they fall due, whilst minimising transaction costs due to any need to sell an investment.

4.7 Credit Risk Guidelines

Council will evaluate and assess credit risk prior to undertaking an investment. Credit risk is the risk of loss due to the failure of an investment issuer or insurer. The investment officer will minimise credit risk by pre-qualifying all transactions and the brokers/securities dealers with whom they do business, diversifying the investment portfolio and limiting transactions to secure investments.

The minimum and maximum investment surplus cash within any line of credit risk must conform to the following Table A in order to diversify the risk. When placing investments, consideration will be given to the relationship between credit rating and interest rate.

Table A: Credit Risk Guidelines

Short-term credit rating (S&P's)	Minimum % of total investments	Maximum % of total investments	Maximum term for fixed term investments only
QTC Capital Guaranteed Cash Fund	0	100	1 year
A1+	0	100	1 year
A1	0	75	9 months
A2	0	50	6 months
A3	0	25	6 months
Unrated	Nil	Nil	Nil

In addition:

- before rollover of existing investments or undertaking new investments the credit rating of the investment institutions used or intended to be used by Council should be assessed;
- in the event of published economic downturn or instability the credit rating of the investment institutions used by Council should be reassessed and remedial action taken if necessary; and
- the website of the Queensland Treasury Corporation may be used to assist with financial institutions credit ratings.

4.8 Quotations for Fair Value

At least three (3) written quotations must be obtained and noted from authorised institutions when investing surplus cash, however this requirement does not apply to investing within the prescribed investment arrangements.

In general, financial institutions with lower credit ratings have a higher credit risk and therefore, the interest rate received on the investment should be higher reflecting the higher level of risk.

The quotes received will be considered relative to the assessed risk of the financial institution. The fair value calculator provided by QTC may be used to assist with this evaluation.

4.9 Term of Maturity

The term of maturity of the surplus cash investment will be determined taking into consideration Council's future cash flow needs, credit risk guidelines and the prevailing outlook regarding interest rates.

The term cannot exceed 1 year for any investment as per **4.5 Range of Investments** - Cassowary Coast Regional Council has Category 1 investment power under the SBFA Act 1982.

4.10 Reporting Requirements

An Investment Register must be updated monthly and forwarded to the Manager Finance to ensure investment opportunities are identified to maximise return on investment.

Related forms, policies and procedures	Financial Accounting Standards
Relevant legislation	<i>Local Government Regulation 2012</i> <i>Local Government Act 2009</i> <i>Statutory Bodies Financial Arrangements (SBFA) Act 1982</i> <i>Statutory Bodies Financial Arrangements (SBFA) Regulation 2019</i>
Reference and resources	Queensland Treasury Corporation (QTC)

Policy Number	10735		
Approved by	Council Resolution B1604	Approval date	18 July 2016
Approved by	Council Resolution B1704	Approval date	26 June 2017
Approved by	Council Resolution B1805	Approval date	26 June 2018
Approved by	Council Resolution B19005	Approval date	27 June 2019
Approved by	Council Resolution B20008	Approval date	7 July 2020
Approved by	Council Resolution B20027	Approval date	25 June 2021
Approved by	Council Resolution B20045	Approval date	29 June 2022
Approved by	Council Resolution B20059	Approval date	28 June 2023
Approved by	CEO (Organisation Review)	Approval date	17 July 2023
Approved by	Council Resolution B20070	Approval date	26 June 2024
Review date	Annually		

Financial Reserve Policy

Policy type	Council
Function	Corporate and Community Services
Policy Owner	Finance
Effective date	1 July 2025

1. Purpose

This policy establishes a framework for the creation, management, and use of reserve funds to ensure the long-term financial sustainability of Cassowary Coast Regional Council. Reserve funds account for specific revenue or surplus funds set aside for defined future purposes.

2. Scope

This policy applies to all Capital and Operating Reserves held by the Cassowary Coast Regional Council and excludes Asset Revaluation Reserves established under Australian Accounting Standards.

The Reserve Policy is reviewed annually and adopted with the Budget for the next financial year in line with the *Local Government Regulation 2012* Section 192.

3. Definitions

Externally Restricted Reserves: Funds subject to legislative, legal, or external requirements governing their use.

Internally Restricted Reserves: Funds established by Council for specific internal purposes.

4. Policy Objectives

- 1) Ensure reserves are maintained to meet specific operational and capital requirements;
- 2) Enable prudent financial management by allocating surplus funds to reserves through the annual budget process or Council resolution;
- 3) Identify and segregate reserve funds for transparency, accountability, and sound fiscal management;
- 4) Ensure all reserves are cash-backed in accordance with Council's Investment Policy.

5. Classification of Reserves

5.1 Externally Restricted Reserves

5.1.1 Developer Contributions Reserve

Holds infrastructure charges or developer contributions to fund infrastructure (e.g., Water, Sewerage, Parks, Transport, and Stormwater) as defined by relevant planning schemes.

5.2 Internally Restricted Reserves

5.2.1 General Capital Reserves

Established to fund the future renewal, upgrade, or expansion of Council-owned assets, such as:

- Roads and Drainage Infrastructure
- Water and Sewerage Infrastructure
- Buildings, Plant, and Fleet Assets

5.2.2 Carryover Projects Reserve

Holds unspent funds from approved capital projects carried forward into the next financial year.

5.2.3 Infrastructure Reserve – Land and Property

Holds unspent funds from the sale of surplus lands and properties. This reserve amount will be allocated through future budget reviews and annual budgets to enable expenditure on related land and property acquisition activities such as:

- Make safe and fit for purpose works as required.
- Service loan repayments for the acquisition of strategic land and property.
- Fund ancillary actions to dispose of land and property.

5.2.4 General Operating Reserves

These reserves are set up to finance future spending on designated projects, ensuring that funds are available when needed. General operating reserves are allocated for specific internal purposes, but if those purposes do not arise or if Council priorities shift, the funds can be redirected to other uses by Council resolution.

6. Management of Reserves

6.1 Transfers to Reserves:

Surplus funds identified through the budget process, annual financial results, or specific Council resolutions will be transferred to reserves.

6.1.1 Usage of Reserve Funds:

- Funds may only be used for their designated purpose.
- Expenditure must be approved through the budget, revised budget, or Council resolution.

7 Review and Reporting

Reserve balances will be reviewed quarterly in line with Budget Reviews to ensure alignment with Council priorities.

Council will report on the status of reserves as part of the annual financial statements.

8 Interest Earnings:

Unless specified otherwise, interest earned on reserve funds will be treated as general revenue.

Related forms, policies and procedures	Long Term Financial Plan
Relevant legislation	<i>Local Government Regulation 2012</i> <i>Statutory Bodies Financial Arrangements Act 1982</i> <i>Statutory Bodies Financial Arrangements Regulation 2019</i>
Reference and resources	Queensland Treasury Corporation

Policy Number			
Approved by	Director Corporate and Community Services	Approval date	

Code of Competitive Conduct Report

Author & Officer's Title: Hannah Peters – Manager Finance
Meeting Date: 25 June 2025

Executive Summary:

The *Local Government Act 2009* (LGA) include requirements to ensure local governments comply with the National Competition Policy (NCP). The *Local Government Regulation 2012* (LGR) set the thresholds that a business activity must meet to be a significant business activity and to determine whether a business activity is a prescribed business activity for the purpose of applying the NCP Code of Competitive Conduct.

To determine if a business activity is a significant business activity, Section 19 of the *Local Government Regulation 2012* prescribes specific thresholds that a business activity must meet. On this basis, Council is required to apply the code to its Water & Wastewater and Waste & Resource Recovery business units for the 2025-2026 financial year as they are above either the significant business activity water connections threshold, or the significant business activity total cost threshold.

Recommendation:

“That Council in accordance with section 47 (7) of the Local Government Act 2009 determine:

- 1. That the Code of Competitive Conduct is applicable to Water, Wastewater and Waste & Resource Recovery Business unit for the 2025-2026 financial year;**
 - 2. Not to apply the Code of Competitive Conduct to any other business activity for the 2025-2026 financial year.”**
-

Each financial year, Council must decide by resolution whether to apply the Code of Competitive Conduct (CCC) to its significant business activities as prescribed under the *Local Government Regulation 2012*. Council may also voluntarily elect to apply the code of competitive conduct to business activities that are not prescribed business activities. Part of the reform process includes applying full cost pricing to the business activity and the removal of competitive advantage or disadvantage wherever possible.

The thresholds for the 2025-2026 financial year as per Section 19 of the *Local Government Regulation 2012* are:

Business Activity	Threshold for Significant Business Activity
Water and Sewerage	Number of premises (10,000 or more) connected to a water service as at 30 June of each financial year
Another business activity	\$9,700,000

Applying the Code requires the application of full cost pricing, identifying the cost of community service obligations and the elimination of the advantages and disadvantages of public ownership within that activity.

Full cost pricing helps ensure that Local Government business activities are charging commercially competitive prices for their goods and services by:

1. Ensuring projected revenue from the activities goods and services is enough to cover the projected total costs of conducting the activity
2. Removal of any competitive advantage or disadvantage

If Council business activities do not reach the prescribed threshold, Council is able to choose to apply the Code of Competitive Conduct to its Business Activities.

REVIEW OF SIGNIFICANT BUSINESS ACTIVITIES

Council has reviewed its current significant business activities against the thresholds as tabled below:

Business Activity	CCRC	Threshold	Exceeds threshold?
Water & Wastewater	13,503 water connections	10,000 water connections	Yes
Waste & Resource Recovery	\$14,352,252	\$9,700,000	Yes

As a result of this review, Council is required to apply the Code of Competitive Conduct to the Water & Wastewater and Waste & Resource Recovery business activities as they exceed the thresholds.

Link to Corporate Plan:

GOOD GOVERNANCE

A well governed community with accountable and transparent leadership and effective community engagement

Our Objectives

20. Deliver open and transparent leadership, governance and financial management.
21. Embrace innovation to drive improved community engagement, customer experiences and organisational effectiveness.

Consultation:

Councillors, Finance, Director Commercial Services, Manager Water & Wastewater, Manager Waste & Resource Recovery

Legal Implications (Statutory basis, legal risks):

Council is complying with its obligations under the *Local Government Act 2012*

Policy Implications:

Nil

Risk Implications:

F14 – Unsuccessful monitoring of legislative changes resulting in Council not complying with legislative requirements

Financial & Resource Implications:

Applying the Code of Competitive Conduct will have minimal impact on Council's resources and financials.

Report prepared by:

Hannah Peters – Manager Finance

Report authorised by:

Elizabeth Stavreski – Director Corporate and Community Services

2025-2026 CODE OF COMPETITIVE CONDUCT STATEMENT

Statement of Activities to which the Code of Competitive Conduct (CCC) applies.

Council has decided by resolution that the CCC is to be applied to the following Significant Business Activities for the 2025-2026 financial year:

Business Activities	
Water & Wastewater	Waste & Resource Recovery

Estimated Activity Statement 2025/2026

Description	Water & Wastewater	Waste & Resource Recovery
Estimated Revenue		
Services Provided	28,024,287	14,552,247
Community Service Obligations	139,500	416,075
Revenue Total	28,163,787	14,968,322
Estimated Expenditure		
Employee Costs	4,402,649	1,844,317
Materials and Services	5,327,656	9,950,040
Depreciation	13,786,489	453,152
Other Expenditure	2,991,649	2,104,743
Expenditure Total	26,508,443	14,352,252
Estimated Surplus/(Deficit)	1,655,344	616,070

Estimated Costs of carrying out community service obligations

Activity	Description of the nature of the Community Service Obligation	Net Cost of the CSO \$
Water Services	Initial call out and inspection for water leak not charged	29,155
Water Services	Concession for water consumption	45,000
Total		74,155
Wastewater Services	Initial call out and inspection for sewer blockage not charged	4,921
Wastewater Services	Sewerage concessions to Non for Profit organisations	60,424
Total		65,345
Total cost of Community Service Obligations		139,500

Activity	Description of the nature of the Community Service Obligation	Net Cost of the CSO \$
Waste & Resource Recovery	Free Green Waste	386,542
Waste & Resource Recovery	Illegal Dumping	650
Waste & Resource Recovery	Pre Cyclone Cleanup	28,883
Total cost of Community Service Obligations		416,075

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