

## What other help is there?

If you are experiencing financial hardship, you may find the below resources helpful. To access information about these services online go to: [ksc.pub/Paying-Rates](https://ksc.pub/Paying-Rates)



### Federal Government – Immediate help if you're in financial hardship:

- Help for Aboriginal and Torres Strait Islander people
- Free financial advice and counselling
- Free legal advice
- Financial support
- Food, housing and other support
- Tax support and early access to your super
- Mental health support
- Natural disaster
- Family and Domestic violence
- Recently unemployed

### Federal Government – crisis payment:

- Family and domestic violence
- Humanitarian entrants
- Release from prison or psychiatric confinement

### ATO – support in difficult times:

- Tax and super support
- Natural disaster support
- Personal crisis support
- Support from other agencies

### NSW Government – recovery support:

- Waste fees and power bills
- Revenue NSW
- Service NSW
- Navigating financial recovery
- Crisis payments
- Childcare costs
- ATO
- Free financial counselling
- Help from banks and other service providers

### The Salvation Army:

- Financial assistance
- Financial counselling
- Financial coaching
- No interest loan scheme

### Business Support Hub – Regional Development Australia Mid North Coast:

- Grants, funding, incentives and support
- Business support
- Disaster support
- Training support
- Employment support

### Rural Financial Counselling Service:

The RFCS is an ongoing Australian Government program. It provides free and independent financial counselling to eligible farmers, fishers, foresters and small related businesses experiencing, or at risk of, financial hardship.

### Pet Support Services during tough times:

There is help available if you are struggling to keep your pet because of financial hardship. There are multiple organisations who can offer support during this time.



# Financial Help in Kempsey



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**KEMPSEY**  
Shire Council

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## [ksc.pub/Paying-Rates](https://ksc.pub/Paying-Rates)

For everything you need to know about **paying your rates** – visit the above url on the Kempsey Shire Council website.

## Your land values

### Who calculates my land value?

In NSW it is the Valuer General who is responsible for providing fair and consistent land values. Your land value is used by your local council and the NSW State Government to help decide your land rates and taxes.



### How is my land value calculated?

Every three years, the NSW Government Valuer General reviews all properties in the state. Earlier this year, ratepayers would have received a new valuation for their land in the Kempsey Shire. These notifications are sent to individual property owners and do not involve Council. When calculating the value of land, the Valuer General assumes the land is vacant and values it on its highest and best permitted uses, based on current zoning and planning restrictions. If the land's development is greater than those restrictions, the land will be valued at its higher existing use.

### How does my land value affect my Council rates?

Your Council rates are calculated as a percentage of land value, which means rates have increased for many property owners based on this latest valuation, while for others it has decreased. An increase in land valuations does not mean Council generates more income from rates.

The regulations set by the NSW Government determine the income Council can collect via general rates (excluding water, sewer and waste charges).





# Financial support for people who are

## struggling to pay their rates

Some people are concerned about meeting their financial commitments in the current cost of living crisis, including paying their rates.

Councils have some options to help people who are experiencing financial hardship under the Local Government Act.

Some examples of circumstances which cause people to experience financial stress and hardship include:

- Loss or change of employment
- Loss or change of income
- Illness
- Separation or divorce or other family crisis



## How can we help?

The Local Government Act describes what kind of financial assistance Council can provide to ratepayers. The types of assistance Council is legally able to provide for financial hardship are:

### Arranging periodical payments

Council can accept payment of rates and charges through a negotiated weekly, fortnightly, or monthly payment arrangement.

### Writing off accrued interest

Council may write off accrued interest on rates and charges payable if:

- the person was unable to pay the rates and charges when they became due for reasons beyond the person's control
- the person is unable to pay the accrued interest for reasons beyond their control
- payment of the accrued interest would cause the person hardship.



- Family violence
- Carer responsibilities
- Impacts of unforeseeable events (i.e. such as the impacts of a pandemic or natural disasters)
- Significant changes to rates and charges related to legislative and regulatory changes
- Impacts following a general revaluation of land by the NSW Valuer General
- Impacts due to any significant changes to Council's rating structure.



## Help for Pensioners

### Pensioner concessions

Council may support pensioners who are experiencing financial hardship by:

- Extending the pensioner rebate to a person who would not normally be eligible but shares their home with a person who is an eligible pensioner.
- Council may waive or reduce rates, charges, and interest due by a person who receives a pension, allowance, or benefit, and is the holder of a pensioner concession card issued by the Commonwealth Government.
- If it is decided that payment of rates and charges would cause financial hardship, eligible pensioners over retirement age may be allowed to accrue rates and charges against their estate. The amount deferred is then payable when the property is sold, passes to the estate, stops being the main place of residence or if the applicant is no longer an eligible pensioner.



## What can I do if my new

## land value is too high?

A ratepayer who experiences a rate increase in the first year following a revaluation of land values by the NSW Valuer General, may apply to Council for relief if the increase in the amount of rates payable would cause them substantial hardship.

For more information and assessment guidelines, download the **Hardship Relief to Ratepayers Procedure**, and to apply, you can download and submit our **Hardship Rate Relief Application**, both from our website: [ksc.pub/Paying-Rates](https://ksc.pub/Paying-Rates).

You can also call Council on **6566 3200** for a confidential discussion.



[ksc.pub/Paying-Rates](https://ksc.pub/Paying-Rates)