

# Financial Services

## Rates and Annual Charges FAQs

### Why do I pay Rates?

With more than 2,800 square kilometres and a population of just over 68,000 to service, Council's budget has a long way to stretch. Rates help pay for the wide variety of services we provide. This includes everything from public libraries to sports ovals, footpaths to community services.

Council's budget is developed through a rigorous process of consultation, audit information and annual reviews and is as financially responsible and achievable as possible.

Maintaining, renewing and constructing new infrastructure, providing efficient services, and ensuring a clean and inviting environment in the Hawkesbury is of great importance to Council.

### How are the rates determined?

Councils can choose how they calculate and distribute rates among categories of rateable properties in the council area. Each year, rates are assessed based on the land value multiplied by the rate in the dollar set by Council for the year with a minimum or base amount.

### What is a Rate Peg?

The NSW Government (through IPART – the Independent Pricing and Regulatory Tribunal) sets a limit (peg) that determines how much councils can increase rates overall each year.

### Why have your Rates changed for 2025/2026?

Council's total rates income is restricted by the rate pegging limit, which is assessed by the Independent Pricing and Regulatory Tribunal (IPART). Rate pegging limits the rate income that Council can raise between consecutive years. As part of its normal planning process, Council reviews its rating structure each year.

The rating structure for 2025/2026 is based on an overall total increase of 3.9%, which is IPART's approved increase for the year.

The annual charges are determined separately from the rates. Annual charges for domestic waste, sewer services and sillage services are determined on a cost recovery basis and long-term planning requirements.

### Who Sets Land Valuations?

Councils do not determine your land value for rating purposes. Land is valued by the Valuer General of NSW under the Valuation of Land Act 1916 (as amended). These valuations are carried out approximately every three years and you should get a valuation notice after it is done.

### When was the last time the Land Values of the Hawkesbury were assessed?

The Hawkesbury Local Government Area received a revaluation in late 2024 and these will be used for rating purposes in 2025/2026, 2026/2027 and 2027/2028.

### What if I don't agree with the land value of the property?

If you don't agree with the land value, you have 60 days to object. The Valuer General of NSW will give you an objection form free of charge by calling 1800 110 038 or you can download a form at <http://www.valuergeneral.nsw.gov.au>. Even if you lodge an objection, you must still pay your rates while your objection is being considered.

### What categories are there in the Hawkesbury?

In accordance with Section 514 of the Local Government Act 1993 (Act), each parcel of land within the Hawkesbury Local Government Area (HLGA) has been categorised for rating purposes and owners are notified in conjunction with their annual rate notice.

Under Section 554 of the Act, all land is rateable unless it is exempt from rating. Sections 555 and 556 of the Act define the categories under which a parcel of land must fall to be eligible for exemption from rating. Ratepayers that are eligible under these sections may apply to Council for exemption from rating.

The Act also provides for all rateable properties to be categorised into one of four categories of ordinary rates as follows:

- Farmland Category
- Mining Category
- Residential Category
- Business Category

For 2025/2026, Council will levy rates on the following categories and sub-categories.



### **Residential Category**

This category includes any rateable parcel of land valued as one assessment and the dominant use is for residential accommodation; or if vacant land is zoned or otherwise designated for use for residential purposes under an environmental planning instrument; or is rural residential land.

### **Farmland Category**

This category includes any parcel of rateable land valued as one assessment and the dominant use of the land is for farming. The farming activity must have a significant and substantial commercial purpose or character and must be engaged in for the purpose of profit on a continuous or repetitive basis (regardless of whether a profit is made). Properties which meet these criteria are categorised as 'Farmland'.

### **Business Category**

This category includes rateable land that cannot be classified as farmland, residential or mining.

For 2025/2026 Council resolved that three sub-categories be established within the Business Category.

The sub-categories are as follows:

**Business Area 1** – Business rated properties within defined areas in Richmond, Windsor, Vineyard and Mulgrave.

The defined area for Richmond is the area bounded by Lennox Street, Bourke Street, Windsor Street, Hobart Street, Pitt Street, Francis Street, March Street, Chapel Street and East Market Street.

The defined area for Windsor is the area bounded by the Railway Line, Rickaby's Creek, Hawkesbury River, Bridge Street and South Creek.

The defined area for Vineyard and Mulgrave is the area bounded by Windsor Road, South Creek, Railway Road South and Bandon Road.

**Business Area 2** – Business rated properties within defined areas in North Richmond and South Windsor. The defined area for North Richmond is the area bounded by a Radius of 650m from the Centre Point of the intersection of Bells Line of Road, Beaumont Avenue and Grose Vale Road.

The defined area for South Windsor is the area bounded by Macquarie Street, Woods Road, South Creek and the Railway Line.

**Business Area Other** – All other business rated properties not falling within any of the defined areas in Richmond, Windsor, Vineyard, Mulgrave, North Richmond and South Windsor.

### **How does Council decide which category your property is in?**

Each parcel of land must be included in one of the four determined categories or sub-categories for rating purposes. Council decides which category your property should be in based on its characteristics and use based on the Act.

### **What does my rating category mean?**

The rating category will determine which rate in the dollar will be applicable to your rates and whether a base or minimum amount will apply.

Each year, rates are assessed based on the land value multiplied by the rate in the dollar set by Council for the year. As part of the ordinary rate a minimum amount or base amount can be applicable. The Residential category Farmland category and the Business Area 1, Business Area 2 and Business Other sub-categories will be subject to a base amount.

### **What is a base amount?**

A base amount is a specific amount determined by way of a Council resolution for a particular category or sub-category.

A base amount is used to levy the total amount of rates more equitably across ratepayers where land values vary greatly within categories of rate payers or there are disproportionate variations in valuations arising from a new valuation.

The amount of rating income raised through a base amount cannot exceed 50% of the total revenue derived from that category or sub-category.

A base amount is not an additional charge but rather a method of spreading the rate burden more evenly across a category.

For 2025/2026 Council has determined that a base amount be applied to the Residential category, Farmland category, Business Area 1, Business Area 2, and Business Area Other sub-categories. Rates levied on a property in these categories will be subject to a base amount with the remainder of the balance being determined by the value of the land.

### **Why have my Annual Charges increased?**

The annual charges are determined separately from the rates. Annual charges for domestic waste, sewer services and sillage services are determined on a cost recovery basis and long term planning requirements. These charges have increased to reflect the cost for Council to provide these services.



## What is the Domestic Waste Management Charge?

The Domestic Waste Management Charge shown on your rate notice in 2025/2026 includes your garbage, recycling service, one household kerbside collection and, if applicable, a garden organics service.

Additional kerbside services and mattress collection are also available by contacting Council's contractor. Payment for these services must be made directly to the contractor by the customer via credit card when booking the service.

Bookings are essential, please call 1300 889 527. You will receive your service within 21 days of booking.

## Do you have to pay a domestic waste management service charge if you don't use the service?

Yes. The Local Government Act requires Council to levy an annual charge for providing domestic waste management services on all parcels of rateable land for which the service is available, regardless of whether it is used. It is considered that all property owners should contribute to the current and future provision of waste services.

## What is the Sullage Charge?

Council provides a sullage pump-out service to properties that are not serviced by Sydney Water or the Windsor Sewer Scheme and do not have an on-site sewerage management facility. An annual charge is levied for the sullage service.

## What is the Sewer Charge?

Council provides reticulated sewerage services to the areas of Bligh Park, Clarendon, McGraths Hill, Mulgrave Industrial Area, Pitt Town, South Windsor, South Windsor Industrial Area, Windsor, Windsor Downs and other minor extensions.

## What is the Stormwater Management Service Charge?

Property owners who live in our urban areas pay a Stormwater Management Service Charge that will contribute to the cost of providing new or additional stormwater services across the local area. For further information, click [here](#).

## What is the Drainage Management Charge?

Property owners who live in the Redbank Development area of North Richmond will now need to pay a Drainage Management Charge that will contribute to the cost of providing legislative reporting and maintaining dams within the 'keyline drainage system'. For further information, click [here](#).

## How can I update my postal address?

If your current postal address is different from the address shown on the front of your rate notice, please send notification of the correct address in writing to:

Post PO Box 146  
WINDSOR NSW 2756

Website <https://www.hawkesbury.nsw.gov.au>

Email [council@hawkesbury.nsw.gov.au](mailto:council@hawkesbury.nsw.gov.au)

**Change of address advice will NOT be accepted over the telephone.**

## Do pensioners get rebates on their Rates?

Yes, if the pensioner is eligible. Most eligible pensioners will have a current Pensioner Concession Card from either Centrelink or Veterans Affairs. The applicant must be solely or jointly liable for rates and charges and must occupy the dwelling as their sole or principal place of living.

## What do I need to do to apply for pension concessions?

Please contact Customer Service on (02) 4560 4444 for information on how to receive any rebates that may apply to your rate assessment.

## When do I have to pay my rates and charges?

Rates can be paid in two ways:

- in total on or before 31 August 2025, or by
- four equal instalments.

If you choose to pay in four instalments, the date each instalment is due follows:

- 31 August 2025
- 30 November 2025
- 28 February 2026
- 31 May 2026

Council will send notices prior to the due dates. Should payment not be received for an instalment by the due date interest will accrue daily and recovery action may be taken.

## What happens if I can't pay my rates by the due date?

If an instalment payment is not paid in full by the due date, interest may be charged on the amount owing. For 2025/2026, the interest charged is 10.5% per annum, calculated daily. If your account is overdue, debt recovery action may be instigated resulting in additional costs payable by you.



Any person wishing to make a long term payment arrangement to pay off their outstanding rates will also be encouraged to complete a Direct Debit form and return it to Council.

### How can I pay my rates?



**Phone:** Call 1300 276 468 to make payments using VISA or MasterCard. A credit card surcharge of 0.75% applies.

You will need to quote the biller code and reference number shown on the front of your rates notice.

**Internet:** Visit [www.hawkesbury.nsw.gov.au](http://www.hawkesbury.nsw.gov.au) to make a payment online using VISA or MasterCard. A credit card surcharge of 0.75% applies.

You will need to quote the reference number shown on the front of your rates notice.



Contact your participating financial institution by phone or via the internet, to make your payment directly from your cheque or savings account.

You will need the Biller Code of **1628** and the BPay Reference Number from the box on the front of the notice.

### Australia Post



Pay your account with POST Billpay either by phone, internet or in person. You will need to quote the billpay code and reference number shown on the front of your rate notice.

**Internet:** POSTbillpay payment site  
[www.postbillpay.com.au](http://www.postbillpay.com.au)

This external link will open in a new window A credit card surcharge of 0.75% applies (VISA or MasterCard only).

**Phone:** Call 13 18 16, 24 hours a day, 7 days per week

A credit card surcharge of 0.75% applies (VISA and MasterCard only), or once registered, from your cheque or savings account.

**In Person:** Present this notice at any Australia Post agency.

Payments can be made by cash, cheque, EFTPOS or credit card. A credit card surcharge of 0.75% applies (VISA and MasterCard only).

### Direct Debit

You can pay your instalments by Direct Debit simply contact Council on (02) 4560 4444 for a form to complete or download the form from Council's website.

### Mail

For rate payments only, please detach the payment slip from the bottom of your rate notice and return it, together with your cheque, to the following address:

General Manager  
Hawkesbury City Council  
PO Box 146  
WINDSOR NSW 2756

### Payment in Person

Payments can be made by cash, cheque, EFTPOS or credit card. A credit card surcharge of 0.75% applies (accepted cards are VISA and MasterCard).

Council Offices: 366 George Street, Windsor.

Office hours: 9:00am to 4:00pm Monday to Friday.

EFTPOS facilities are available (no American Express)



Interpreter Service available, call 131 450

خدمة الترجمة الشفوية متاحة، اتصل على رقم 131 450

可提供傳譯服務，請致電 131 450

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