2026-27 ANNUAL BUSINESS PLAN & BUDGET - SUMMARY

NORTHERN AREAS COUNCIL

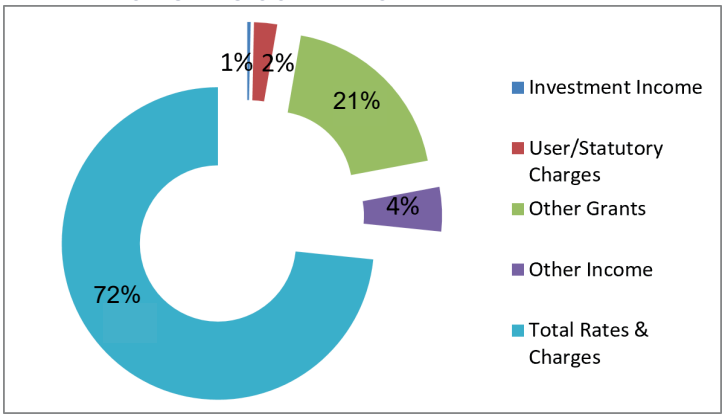
Northern Areas Council's Annual Business Plan sets out proposed services, programs and projects for the 2026–27 financial year.

The aim is to maintain efficient services for the community and continue progress towards longer term objectives as set out in our strategic plans, including a growing economy, thriving & connected communities, active places for people, quality infrastructure & environment, and financial sustainability

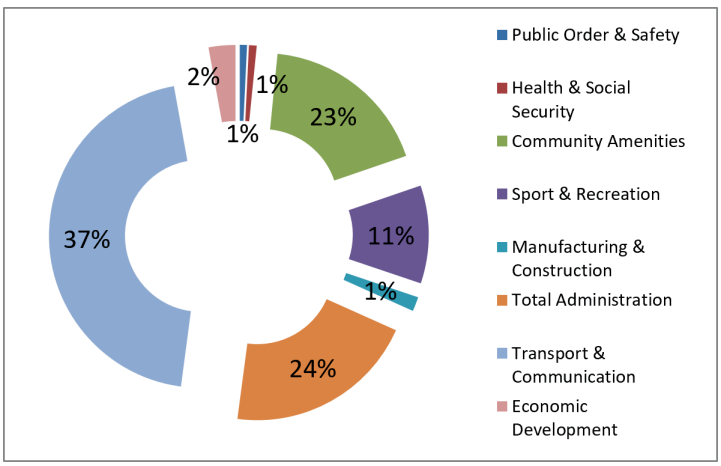
Council relies heavily on rates and grants as primary sources of income. The table below provides a summary of the operating income and expenditure budgeted for the 2026–27 year, while the pie charts show the breakdown of income and expenditure.

Operating Income	$M	Operating Expenses	$M
Rates	$11.42	Employee costs	$5.18
User/ Statutory charges	$0.36	Materials, Contract, Other	$5.30
Grants	$3.22	Finance costs	$0.20
Other income	$0.80	Depreciation	$4.87
Total	**$15.80**	**Total**	**$15.56**

WHERE DO FUNDS COME FROM?



WHERE ARE FUNDS SPENT?



SIGNIFICANT INFLUENCES AND PRIORITIES

A number of significant factors have influenced the 2026–27 Annual Business Plan, including:

- CPI increases (4.9% for year to March 2026);
- Local Government Price Index increases (2.5% for year to December 2025);
- Council aiming for gradual improvements towards a financially sustainable operating position, in line with the advice provided by ESCOSA;
- Outcomes of a series of reviews undertaken in 2023–24 inc. roadworks, plant and equipment efficiency review, pools condition assessment, roads condition assessment;
- Requirements to maintain and improve infrastructure assets to acceptable standards including roads, footpaths, lighting, stormwater drainage, street trees and plantings, open space and Council properties;
- Service and infrastructure needs for a changing population;
- Commitments to continuing projects and partnership initiatives over more than one year;
- Fees/charges imposed by other government agencies e.g. waste levy, Regional Landscape Levy.

In response to these factors, and to minimise the burden on ratepayers, the plan includes:

- Total revenue raised through general rates increasing by 4.95%;
- Rates growth through new development will contribute approximately 0.5% to the above (this will reduce the rate increase for the average ratepayer by the equivalent)
- Maintenance of service levels for continuing Council programs and activities;
- Continuing to pursue shared service opportunities with governmental agencies, other local government authorities and private enterprise;
- Improving asset management practices through the implementation of various Asset Management Plans and associated reviews.

This is a summary only. A full copy of the Annual Business Plan is available at nacouncil.sa.gov.au or via hard copy at Council offices.

www.nacouncil.sa.gov.au

Principal Office: 94 Ayr Street, Jamestown, PO Box 120 Jamestown SA 5491
Ph: (08) 8664 1139 | E: admin@nacouncil.sa.gov.au

2025–26 HIGHLIGHTS

- $1.2M road and footpath maintenance.
- $500K approx. for public open space maintenance (including parks and gardens).
- 58 km ($1.9M) of rural roads resheeted.
- $9.5M new, existing and upgraded assets. $8.2M existing assets and $1.3M for new and upgraded assets.
- Reseals were completed on parts of the Caltowie-Stone Hut Road. New seals were completed at Stone Hut and West Terrace Gladstone. A safety seal was completed on Wenedi Road (at intersection with Hill River Road).
- Continuation of hall fire safety, disability and building repair programs.
- Support for local events including Spalding Military Show and Shine, the Giant Pumpkin and Sunflower Competition, Laura Fair, Jamestown Show and Races, Jamestown Pageant and the Caltowie Chilled Out & Fired Up Festival.
- Designs for the Ayr Street upgrade were progressed, with a final design expected later in 2026.
- Public toilet upgrade, painting and tiling projects across the region.
- Stormwater Management Plans for Laura, Georgetown and Gladstone were progressed, with community consultation forming part of the project.

RATES AND CHARGES IN 2026–27

How Council determines rates payable?

Council adopts the capital values (as provided by the Office of the Valuer-General) on all properties in the area. Council determines the revenue required for its operations each financial year in the form of the Annual Business Plan & Budget. The rate in the dollar and the fixed charge are then applied. For example: A property has a capital value of $330,000 and Council declares a rate in the dollar of 0.4270 cents. That property will pay $330,000 x 0.4270 cents = $1,409.10 + $150 fixed charge for total of $1,559.10.

In 2025–26 Council's general rate revenue was $8,837,000. With a 4.95% general rate increase the gross expected rate income will be $9,290,000 for 2026-27.

Overview

In setting its rates for the 2026–27 financial year Council considered the following:

- Economic climate (inc. inflation / interest rates);
- Specific issues faced by our community;
- Replacement / upgrade of infrastructure;
- Objective of attracting and supporting business activity to generate economic development;
- Council's Strategic Management Plan objectives;
- 2026–27 Budget and Long Term Financial Plans;
- Principal of achieving equity in the distribution of rates;
- Minimising general rates by levying user pays fees and charges for goods and services where possible;
- Setting fees and charges to recover the full cost of operating or providing the services of goods, with concessions for those unable to meet the full cost;
- Taking into account increases on valuations by the Office of the Valuer-General;
- Single Farm Enterprise benefits to reduce the rate burden on primary production businesses.

All ratepayers and community members had the opportunity to provide written feedback and comments prior to adoption of the Annual Business Plan. Having considered feedback on the draft plan, Council reduced the propsed rate increase from 6.95% to 4.95% in recognition of current economic conditions.

CAPITAL EXPENDITURE HIGHLIGHTS

Civil	
Resealing of existing sealed roads	$430,000
New seal allowance	$100,000 (loan funded)
Infrastructure renewal allowance	$500,000 (loan funded)
Unsealed road resheeting	$1,935,000
Safety Seal Program – rail intersections	$500,000 (50% grants)
Bridges	$300,000
Footpaths	$250,000
Kerbs	$100,000
Bute St Culvert (Carry forward)	$570,000 (2/3 grants)
Stormwater	
Jamestown Flood Mitigation – Stage 2	$540,000 (50% grants)
Stormwater Management Plans (Laura – West Terrace)	$190,000
Stormwater	$80,000
Floodway and culvert program	$50,000
Plant	
Plant replacement program	$610,000 less trade ($100,000)
Buildings	
Depot & Washdown bay upgrades	$350,000
Public toilet tiling/building painting	$50,000
Planned building maintenance	$100,000
Building compliance (e.g. fire safety, disability compliance)	$150,000
Swimming Pools (300K Carry forward)	$420,000
Public Open Space	
Playgrounds	$100,000
Cycle Trails	$200,000 (75% grants)
Street Furniture/ Signage	$75,000
CWMS	
CWMS projects	$330,000

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General Rates
Rates apply to all land within a council area, except for land specifically exempt (e.g. Crown land, council occupied land etc). The Local Government Act 1999 (the Act) provides for a Council to raise revenue through a general rate on all rateable properties. Council will raise $9,185,900 net general rate revenue in a total revenue budget of $15,801,500. Council anticipates the following general rates based on land use category to raise the necessary revenue.

Land Use Category	Rate in $	Net Property Rate Revenue ($'000)
Residential	0.004270	2729
Commercial - Shop	0.006600	76
Commercial - Office	0.006600	12
Commercial - Other	0.006600	256
Industry - Light	0.006600	21
Industry - Other	0.006600	40
Primary Production	0.001725	5602
Vacant Land	0.006500	172
Other	0.009550	280

Method Used To Value Land
Council uses capital value – the value of the land and all improvements on the land – as the basis for valuing land in the area. This provides the fairest method of distributing the rate burden across all ratepayers when applying the taxation principles of equity. Land use types are based on information provided by the Office of the Valuer-General. Please contact Council, using the details at the bottom of the page, if you would like to object to your land use type.

Adoption of Valuations
Council has adopted the most recent valuations made by the Office of the Valuer-General. You may object to the valuation referred to in your notice by lodging an objection in writing to the Valuer-General within 60 days of the rate notice being served.
Office of the Valuer-General, GPO Box 1354, Adelaide 5001; Email: OVGobjections@sa.gov.au; Phone: 1300 653 346. Council has no role in this process.
It is also important to note that the lodgement of an objection does not change the due date or amount for payment of rates.

Fixed Charge
Council will impose a fixed charge on rateable properties of $150. The fixed charge is levied against the whole of an allotment (including land under a separate lease or licence) and only one fixed charge is levied against two or more pieces of adjoining land, whether intersected by a road or not, if the land is owned by the same owner(s) and occupied by the same occupier(s).

If two or more pieces of rateable land within the area of the Council constitute a single farm enterprise, only one fixed charge may be imposed against the whole of the land. The Single Farm Enterprise provision allows for eligible farmers to achieve more equitable distribution of the fixed charge (which reflects the changing nature of farm holdings in the area). Approval is subject to a written application and such evidence as Council may reasonably require. New applications must be received by 30 June each year to take effect in the following financial year.

Annual Service Charges
Council provides a Community Wastewater Management System (CWMS) to most properties in Jamestown, Laura, Gladstone and the Moyletown area of Jamestown. Council will recover the full cost of operating, maintaining and improving this service for this financial year (inc. setting aside funds for future replacement of the assets) through the imposition of an annual service charge of $617 per occupied property unit and $475 per unoccupied unit. The service charges have been increased in accordance with the CWMS Asset Management Plan.

Council provides waste collection services to townships within the Council area. This annual service charge will be calculated at 100% of anticipated costs of roadside waste collection and disposal for all areas having a pickup. The Waste Collection Annual Service Charge proposed for 2026–27 year is $364 per unit (three bin system). Business properties will be charged $317 per unit (two bin system). Some rural properties voluntarily participate in a two bin service and are invoiced through Council's debtor system. Properties exempt from General Rates are not necessarily exempt from Annual Service Charges if applicable.

Payment of Rates
The payment of rates will be by quarterly billing, due on 1 September 2026, 1 December 2026, 1 March 2027 and 1 June 2027.

State Government Concessions
The State Government's 'Cost-of-living payment' is provided directly to eligible people and may be used for any purpose, inc. offsetting Council rates. To check eligibility, contact the ConcessionsSA Hotline 1800 307 758; email concessions@sa.gov.au; or at www.sa.gov.au/concessions. Concession entitlements for Council Community Wastewater Management Systems (CWMS) are also handled directly by the State Government.

Postponement of Rates for State Seniors
The Act also provides an option for State Seniors Card Holders to postpone part of the rates on a long term basis. A deferred amount is subject to a monthly interest charge with the accrued debt being payable on disposal or sale of the property. Applications are subject to the same conditions as deferral or postponement of rates.
For further information and details please contact Council's Rates Officer using the contact details at the bottom of the page.

Discretionary Rebate of Rates - Section 166(1)(l)
Any ratepayer who feels they require relief because of a substantial change in rates payable may apply to Council. A rebate of rates under this section may be granted for a period exceeding one year, but not exceeding three years.

Difficulty in paying Rates
Any ratepayer who is finding it hard to pay rates or is likely to experience difficulty with meeting the standard payment arrangements is invited to contact Council's Rates Officer to discuss alternative payment arrangements. Council treats such inquiries confidentially. Use the contact details at the bottom of the page.

Incentive for Early Payment
Council is offering incentives for the early payment of rates. A discount of 3% will apply to the general rate if total rates are paid in full by 1 September 2026.

Late Payment of Rates
The Act provides that Councils impose a penalty of a 2% fine on any payment for rates, whether due by instalment or otherwise that are unpaid after the due date. A payment that continues to be in arrears is then charged penalty interest at an interest rate, set each year according to a formula in the Act, for each month it continues to be late.

Rebate of Rates
The Act requires Councils to rebate the rates payable on some land. This includes a 100% rebate for hospitals, health centres, churches and cemeteries. A minimum rebate of 75% is applied for land used predominantly for educational purposes (subject to some qualifications).
Applications for any other discretionary rebates should be in writing to the Manager of Finance, detailing the basis for applying for the rebate. Council will consider each application on merit.

Special Discretionary Rebate
Council will use a discretionary rate rebate to address properties with substantial valuation increases under Section 166 (1)(l) of the Act where the rebate is considered by the Council to be appropriate to provide relief against what would otherwise amount to a substantial change in rates payable by a ratepayer due to:
(i) a redistribution of the rates burden within the community arising from a change to the basis or structure of the council's rates; or
(ii) a change to the basis on which land is valued for the purpose of rating, rapid changes in valuations, or anomalies in valuations.
Council has determined that a rebate will be applied to cap any increase in the general rates subject to specific criteria:
The rebate applies to only residential and primary production land use categories.

- A 10% cap will be applied to the residential land use category
- A 10% cap will be applied to the primary production land use category
- The rebate will be automatically applied to eligible assessments in order to minimise the administrative effort required.

The rebate will not apply to properties where:

- The current ratepayer was not a ratepayer for that property prior to 1 July 2025,
- Where there have been improvements on the land since 1 July 2025 valued at $20,000 or more.
- Where there has been a change in land use.

Sale of Land for Non-Payment of Rates
Section 184 of the Act allows Council to sell property where the rates have been in arrears for three years or more. Council is required to notify the owner of the land of its intention to sell the land; provide the owner with details of the outstanding amounts and advise the owner of its intention to sell the land if payment of the outstanding amount is not received within one month.

Regional Landscape (State Government) Levy
Council is required to raise a levy on behalf of the Northern & Yorke Landscape Region. Council does not retain this revenue, nor determine how it is spent. Council is required to raise $347,100 in 2026/27, which is almost the same as the prior year due to valuation changes across the Northern & Yorke region. Council will recover this amount by applying a Levy of 0.008810 cents in the dollar against the capital value of every property in the area.
Any queries relating to this Levy should be directed to: Northern & Yorke Landscape Board, 155 Main North Road, Clare SA 5453. Phone: (08) 8841 3444.