

# Rate Collection and Financial Hardship Policy

**Date adopted:** 21 May 2018

**Responsible Service Area:** Revenue Property and Customer Service

## Purpose

The purpose of the Rate Collection and Financial Hardship Policy is to establish and implement a consistent approach to the collection of property rates and charges that is in line with Council’s long-term community vision outlined in Maroondah 2040: Our Future Together.

Rates constitute the majority of the income for Maroondah City Council and the payment of rates by property owners is crucial to the effective operation of Council.

Rates and charges are raised against properties in accordance with the *Local Government Act 1989* (the Act).

The timely recovery of rates and charges is essential to ensure adequate funding of the ongoing services and capital work projects Council provides for community benefit. To ensure equity to the broader community Maroondah City Council follows the payment due dates and interest calculation as set down in the Act.

Maroondah City Council recognises that some ratepayers may from time to time experience either temporary or permanent financial difficulty and will follow best practice arrangements for the collection and recovery of rates and charges, including offering flexible payment arrangements when identified and when required.

Where hardship has not been established, Council will avail themselves of the options under Section 180 and 181 of the Act to recover overdue amounts. These recovery methods may include legal action and ultimately the sale of the property in question.

## Scope

This policy will apply to Council, its employees, and its contracted service providers, including all employees of the Revenue & Property Services team and Council’s debt collection agency.

### Policy Control Schedule

<b>Policy Title:</b> Rate Collection and Financial Hardship Policy		<b>Policy type:</b>
<b>Current version approved:</b> 27 November 2017		<b>Current version number:</b> 1.00
<b>Parent policy:</b> Maroondah City Council Adopted Budget 2018/2019		<b>Policy review date:</b> 2022
<b>Child policy/policies:</b> Rating Strategy 2018-2022	<b>Policy responsibility:</b> Manager Revenue Property & Customer Service	

## Objectives

The objectives of the Rate Collection and Financial Hardship Policy are to:

- ensure all debts owed to Council are paid, where possible, by the due date and followed up within specified timeframes;
- ensure a fair, equitable and accountable approach to Council's debt management and collection decisions and practices;
- provide transparency to ratepayers, Councillors, and staff as to Council's debt collection protocols and framework;
- assist ratepayers to meet their obligations, rather than redistributing the impact of rate arrears to other ratepayers;
- ensure Council's debt collection is sensitive and responsive to financial hardship issues;
- provide assistance to ratepayers experiencing financial hardship; and
- provide guidelines for council staff and its contractors to manage ratepayer financial hardship effectively and consistently.

## Background / Context

Whilst the collection of rates and charges at Maroondah City Council is in accordance with the Local Government Act 1989, this policy will ensure that Maroondah City Council and the Revenue & Property Services area has clear documented guidelines for the efficient and consistent collection of all outstanding property rate accounts. It will consider all payment options that can be managed within the Revenue & Property Service area and aims to:

- Establish principles to apply to the overall collection of property rate accounts;
- Establish options of payment (Full, Instalment, Direct Debit, and Arrangements);
- Identify the type of assistance that may be offered by Council; and
- Apply the principles to other debts owed to Council.

## Policy Principles

This policy is built around the principles that:

- the Act will underpin all processes, payment due dates, interest calculations etc;
- alternative Payment Arrangements can be varied for the individual when requested;
- Council will include appropriate wording on all accounts and reminder correspondence to assist with early identification of financial difficulty;
- the form of assistance given will match the level of financial difficulty;
- Council will provide simple application forms but will also accept any written request and verbal contracts when applicable.
- Where appropriate Council will suggest ratepayers utilise financial counselling, legal and other support networks.
- Senior management will own hardship policies, Payment Arrangements, and debt recovery processes.
- Legal action to recover rates will be a last resort.

## Relationship to the Maroondah 2040 Community Vision

The operation of this policy is aligned to *Maroondah 2040: Our future together*, as follows:

<i>Community Outcome:</i>	A well governed and empowered community
<i>Key Directions:</i>	<p>8.1 Provide enhanced governance that is transparent, accessible, inclusive and accountable</p> <p>8.2 Ensure responsible and sustainable management of Maroondah's resources, assets, infrastructure, and natural environment</p> <p>8.6 Embrace emerging technology and the digital economy in the delivery of services, enhancement of assets, and engagement of the community</p> <p>8.7 Ensure that all community members have access to, and are informed on, matters that affect them, including the provision of tailored information for under-represented and hard-to-reach groups</p> <p>8.14 Work in partnership to deliver services that recognise and are responsive to the interests and needs of the community</p>

## Alignment with Council's mission and values

The operation of this policy is aligned with Council's mission:

*Maroondah City Council will be an effective and dynamic leader, working in partnership with the community, business, and other spheres of government to foster quality, accessible and sustainable lifestyles for the community.*

The implementation of this policy will be achieved in accordance with Council's workplace values.

## Policy position

Council relies on the prompt payment of rates and charges to run the municipality. Rather than redistributing the impact of rate arrears to other ratepayers, Council's debt collection process will be continual and ongoing.

The following points outline the associated Policy details:

- In accordance with the Local Government Act all rates are due and payable by 15 February, unless the ratepayer has chosen to pay by instalments as indicated by the first instalment being received at Council by 30 September. Postal delays are not accepted as an excuse for late payment.
- Any arrears carried forward from the previous financial year must be paid by 30 September. However, if an Arrangement To Pay is in place with Council or Council's debt collection agency to pay off any existing debt this Arrangement continues until the debt is paid in full.
- Any late or non-payment of any rate or charge will incur penalty interest in accordance with Section 172 of the Local Government Act 1989. The interest rate is the Penalty Interest Rate in place as at 1 July each year as fixed by the Attorney General under section 2 of the Penalty Interest Rate Act 1983.
- It is not the usual practice for Council to waive of defer rates or charges. If a ratepayer believes they may have difficulty in paying their rates by any due date, they should contact Council immediately to discuss a more suitable Payment Arrangement.

## Policy implementation

### 1. Property Owner Responsibility

Council Rates are a debt on the property

- If the property changes ownership, any rate or charge or interest outstanding will become the responsibility of the new property owner.
- Notification of a change of ownership will only be accepted by way of a Notice of Acquisition or a Copy of Title.
- Maroondah City Council requires written notification from the property owner, or their legal representative, of any change to a mailing address. Failure to notify may result in our inability to deliver the rate notice. Interest charges or legal costs that may be incurred therefore are to be met by the property owner.

## 2. Rate Notices

Rate notices are issued and due dates remain the same each year and Maroondah City Council has an expectation that the ratepayer understands their obligation to pay rates and meet the due dates. Therefore, if a rate notice has not been received the ratepayer is requested to enquire as to the whereabouts of that notice to ensure timely payments and/or the ability to object to the valuation in the required timeframe.

- **Annual Rate and Valuation Notices**  
Issued in August each year. No reminders are sent for Lump Sum payers (those ratepayers choosing to pay by 15 February)  
*\*\*The current method of delivery of the notice is, as chosen by the ratepayer/property owner by: Mail; eNotice or BpayView sent by Council's contracted printer.*
- **Quarterly Instalment notices**  
Ratepayers who have paid the exact quarterly instalment indicated on their annual notice, by 30 September will receive a 2nd, 3rd and 4th Instalment Notice as detailed under Key Dates below.  
*\*\* The current method of delivery of the notice is, as chosen by the ratepayer/property owner by: Mail; eNotice or BpayView sent by Council's contracted printer.*
- **Late Payment Advice (LPA) notices will be sent:**
  - *In February* to those ratepayers not having made their Lump Sum payment by 15 February  
*\*\* The current method of delivery of the notice is, as chosen by the ratepayer/property owner by: Mail; eNotice or BpayView sent by Council's contracted printer.*
  - *In June* to those ratepayers having any instalments amounts outstanding as at 31 May  
*\*\* The current method of delivery of the notice is, as chosen by the ratepayer/property owner by: Mail; eNotice or BpayView sent by Council's contracted printer.*
- **Letter of Demand (LOD) will be sent to ratepayers who have not responded to the Late Payment Advice or those ratepayers who have defaulted on an Arrangement to pay.**  
The LOD will be sent to the given physical mailing address, and where this is different to the Property Address a copy will be sent to the Property Address also.  
*\*\*The current method of delivery of the LOD is by: Mail - sent by Council's debt collection agency*
- **Supplementary Valuation Notices will be sent to properties where the CIV has changed since the original notice was sent in August.** These Notices will supersede the original August notice however the due date for payment will be as per the method chosen on the Parent Property. Eg Lump Sum or Instalments.  
*\*\*The current method of delivery of the Supplementary Valuation Notice is by: Mail sent direct from Council.*

## 3. Key dates

Rating year: 1 July to 30 June of the following year.

Payment due dates: 15 February                      In Full payment due

- |                |                                |
|----------------|--------------------------------|
| • 30 September | 1 <sup>st</sup> Instalment due |
| • 30 November  | 2 <sup>nd</sup> Instalment due |
| • 28 February  | 3 <sup>rd</sup> Instalment due |
| • 31 May       | 4 <sup>th</sup> Instalment due |

Annual Rate & Valuation Notice      Delivery between 1 and 15 August

Instalment Notices - The instalment plan is activated if the exact 1<sup>st</sup> instalment amount indicated on the Annual Notice is received before 30 September. Then will the following notices be sent:

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| 2 <sup>nd</sup> Instalment Notice | Delivery between 1 & 15 November |
| 3 <sup>rd</sup> Instalment Notice | Delivery between 1 & 15 February |
| 4 <sup>th</sup> Instalment Notice | Delivery between 1 & 15 May      |

## 4. Payment Options

### *Lump Sum or Quarterly Instalments*

The Local Government Act 1989 currently prescribes; Council *must* allow a person to pay a rate or charge in 4 instalments with Lump Sum being an option. Currently the take up of both these 'options' is approximately 50/50. Council will continue to monitor this ratio to ensure the most beneficial option/s is offered to our ratepayers.

Each year the ratepayer will initiate the payment option they require by either paying the exact quarterly instalment amount indicated on the rate notice before 30 September. Money received after this date will indicate the Lump Sum option has been chosen.

### *Direct Debit*

Maroondah City Council currently offer a third payment option being 9 monthly instalments by Council initiated Direct Debit Agreement only. Ratepayers wishing to pay by monthly instalments must formalise this option by completing Direct Debit Agreement application form and presenting the form to Council at least 14 days prior to the next debit date. The Direct Debit Agreement is ongoing each year until a written request to cancel or alter the agreement is received or three separate payment dishonours are received.

## 5. Penalty Interest

Late or non-payment of any Rate, Charge or Levy will incur penalty interest in accordance with Section 172 of the Local Government Act 1989, the details of which are as follows: -

- Interest will be charged if neither the first instalment nor the lump sum amount was paid by the said due date and will be calculated from the date on which each missed instalment was due and will continue to accrue until rates are paid. Where a lump sum is not paid by the due date, penalty interest will be calculated as if the person was paying the rates by instalments;
- An Arrangement to Pay does not waive, defer, or stop interest charges from being incurred;
- The interest percentage rate is the Penalty Interest Rate in place as at 1 July each year as fixed by the Attorney General under section 2 of the Penalty Interest Rate Act 1983.

Any decision to waive or abandon interest will be in accordance with the provisions detailed under Financial Hardship section of this policy. Mere oversight of a due date for payment will not be accepted as a reason to waive/abandon interest, nor will failure to contact Council prior to the due date to advise of financial difficulties; previous special arrangements not being maintained; previous history of late payments; or lack of communication from ratepayer to alter/update mailing address.

As rates and charges are a debt on the Property and transferrable to the new owner, Council may override Interest Generation when they are advised by a Solicitor/Conveyancer that a settlement cheque for Transfer of Property ownership will not reach Council until after the due date. This will ensure the new owner is not unduly penalised.

## 6. Arrangement to Pay

Council will agree to a Payment Arrangement that is realistic and affordable based on the individual financial situation of the ratepayer. This may be short-term or long-term.

Council will agree to a Payment Arrangement to allow a ratepayer to pay a rate or charge over a longer period than standard payment terms provide, subject to:

- Interest being charged and continuing to accrue on the outstanding rate or charge as set down in Section 172 of the Local Government Act 1989.
- All arrangements to be recorded in writing.
- An arrangement will lapse if it is not maintained.
- Each arrangement is reviewed at least once every twelve months.
- Payment frequency and amount payable is by mutual agreement.
- An Arrangement will continue until the debt is paid
- If Legal Action has already commenced, a Payment Arrangement directly with Council cannot commence without consultation with the Debt Recovery agency.

## 7. Financial Difficulty

Financial difficulty is defined simply as a ratepayer/property owner who is unable to meet their financial obligation of Council rate payment amounts and/or deadlines as set down in the Local Government Act 1989 either in the current financial year or previous years.

Early identification of financial difficulty is paramount to eliminating any additional burdens being incurred. This requires a ratepayer/property owner to identify themselves to Council or, they are able to appoint a third party to act on their behalf by way of written authority presented to Council. Ratepayers/property owners or their representative will be treated with respect and confidentiality at all times in line with Council's Customer Service Code.

As rates are a measure of the value of services rendered by Council to each property, as a matter of principle Council has determined not to waive rates but to allow them to stand as a charge against the property to which the benefit of services has been provided. Where long-term hardship exists rates will ultimately to be recovered against the property when it is eventually sold.

Council frequently enters in to short-term payment options with ratepayers, usually for periods of up to 3 or 4 months. Although scenarios in which this form of assistance is granted could be a precursor to financial hardship, Council would generally not categorise this as 'hardship assistance.' In these circumstances, Council will monitor progress towards clearing the debt within the specified time. If the debt is not cleared, further assistance will be considered.

On identification of financial difficulty and on entering into a Payment Arrangement, Council may hold interest charges for up to 6 months if deemed appropriate.

Interest incurred may only be waived for Ratepayers who make a one-off late payment of rates in the following circumstances:

- Request for waiver/abandonment of Interest and/or Costs, must be in writing
- The waiver/abandonment of interest incurred is on the Ratepayer's principle place of residence only.
- The Ratepayer submits that extenuating circumstances have caused a one-off late payment. Extenuating circumstances do not include forgetfulness but may include death in the family, serious illness, and victim of theft;
- Payment is not made later than 20 days after the due date;
- The ratepayer has a record of timely payment for at least the previous three years;
- Only one application for late payment shall be granted to any one ratepayer in any three (3) year period;
- Where the first instalment payment is made after the due date Council will treat the payment as an instalment if the ratepayer notifies that they wish to continue paying by instalment and pays interest on the late instalment, the instalment program will be reinstated.

## 8. Pension Rebate

The Local Government Act 1989 provides that eligible pensioners shall receive a rebate on rates and charges levied. Pensioners who hold eligible concession cards may be entitled to receive a rebate, at the amount prescribed by the Department of Health and Human Services.

The Government Rebate will only be applied if all DHHS guidelines and eligibility criteria is met. The rebate only applies to the principal place of residence of the pension card holder, which is determined by the address appearing on the ratepayer's pension card.

## 9. Recovery of Overdue Rates

Where ratepayers do not make their payments in line with one of the standard payment options available and there is no approved payment arrangement, further action will be taken to recover the money owing to Council as follows:

### 9.1. Lump Sum Payment Option

- 9.1.1. Following the date set for payment, a Late Payment Notice requesting payment within 14 days will be issued to all properties where the instalment program was not activated and where monies are still outstanding.
- 9.1.2. Failure to respond to the Late Payment Notice, by making payment in full or requesting a suitable Payment Arrangement with Council, will result in the matter being referred to Council's debt collection agency who will send a Letter of Demand requesting payment within 14 days.
- 9.1.3. Those ratepayers who fail to respond to the Letter of Demand, by making payment in full or requesting a suitable Payment Arrangement directly with the debt collection agency, will be referred for legal proceedings to be commenced.

9.1.4. As the cost of legal action is significant and is charged to the ratepayer this action will only be commenced for those ratepayers where the amount owing is equal to or greater than the Magistrate Court costs that will be incurred because of this action. Once a debt has been placed in the hands of Council's debt collection agency all negotiations with the ratepayer will be handled by them.

## 9.2. Quarterly Instalment option

9.2.1. Where rates remain unpaid 7 days after the date for payment of the fourth instalment, a courtesy Late Payment Notice will be issued indicating payment is due by 28 June. Any outstanding amount will roll over, with interest, to the new financial year and appear on the new rate notice with a reference that any arrears are due and payable by 30 September. Followed by a Letter of Demand sent by Council's debt collection agency in late August.

9.2.2. Failure to make payment of the outstanding arrears, or requesting a suitable Payment Arrangement by 30 September will see commencements of recovery action in accordance with section 9.1.2 above.

## 10. Legal Action

Legal action to recover rates will be a last resort. In accordance with the Local Government Act 1989 Section 180, "if a rate or charge (including any instalment or any part of a rate or charge) remains unpaid after it is due and payable, the Council may recover it in the Magistrates' Court or by suing for debt". Council will only proceed if:

- No response was made to any Rate, Late Payment Notice, Instalment, or Supplementary Valuation Notices issued by Council or the Letter of Demand issued by Council's debt collection agency.
- A ratepayer/property owner defaults on a Payment Arrangement.
- Where hardship has not been established, Council will avail themselves of any of the following options to ensure recovery of rates:
  - Application for bankruptcy notice.
  - Section 181 Sale of Property

These recovery methods will include legal action and ultimately the sale of the property in question.

## 11. Sale of Property for Unpaid Rates and Charges

The Local Government Act 1989 allows Council to sell property for the purposes of collecting outstanding rates and charges. To enable this process to occur:

- There must be rates and charges outstanding for a period of 3 or more years.
- Council must pass a resolution to sell the property for the recovery of outstanding rates and charges
- Council must obtain appropriate Court orders.

- Council must not have an existing current arrangement for the payment of outstanding rates and charges.
- Must obtain a written valuation of land by a Valuer.
- Serve a notice on anyone appearing from the Land Title Register as an interest in the land
- Give public notice of Council's intention to sell and
- Notify interested/registered parties of auction details

Once all requirements above are achieved, Council's debt collection agency will issue a pre Section 181 letter to the property owner advising that Council will proceed to sell the property if no action is taken.

Once Council's Revenue Services area exhausts all other collection options, a report will be generated outlining details of the property and the steps taken to recover the outstanding debt. It will be the decision of Council to sell, or not sell, the property.

## Rate Collection Calendar – Key Dates

The Act states that Council must allow a person to pay in 4 instalments or may allow a payment by lump sum on dates fixed by the Minister. With these dates in place the rate collection process throughout each financial year is as follows:

<b>JUL</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2 - Start of Financial Year</b> <ul style="list-style-type: none"> <li>• Valuation processing, rate verification, rates generated, Legal Costs on ongoing recovery.</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Legal Costs on ongoing recovery, Interest generated on previous year arrears; Annual Notice file to Printers</li> </ul> </li> </ul>
<b>AUG</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Delivery of Notices to owners/ratepayers</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Letter of Demand file to Solicitors for mailing</li> </ul> </li> </ul>
<b>SEPT</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b></li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• 30 September-1st Direct Debit processed; 1ST QUARTERLY INSTALMENT DUE</li> </ul> </li> </ul>
<b>OCT</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Objections to Valuations close 2 months after Date of Issue of rate notice</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Legal Costs on ongoing recovery, Interest generated on previous year arrears; Instalment program turned off; Instalment notice to Printers; 31 October-2nd Monthly Direct Debit processed</li> </ul> </li> </ul>
<b>NOV</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b></li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• 30 November-3rd Monthly Direct Debit processed; 2ND QUARTERLY INSTALMENT DUE</li> </ul> </li> </ul>
<b>DEC</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Interest generated on previous year arrears</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• 31 December-4th Monthly Direct Debit processed</li> </ul> </li> </ul>
<b>JAN</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Interest generated on previous year arrears</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Quarterly instalment file to printers; 31 January-5th Monthly Direct Debit processed</li> </ul> </li> </ul>
<b>FEB</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Interest generated on previous year arrears; 15 February - IN FULL PAYMENT DUE</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Interest Generated on all overdue; Late Payment Notices file to Printers; 28 February-6th Monthly Direct Debit processed; 3RD QUARTERLY INSTALMENT DUE</li> </ul> </li> </ul>
<b>MAR</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b></li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Interest generated on all arrears; Letter of Demand file to Solicitors; 31 March-7th Monthly Direct Debit processed</li> </ul> </li> </ul>
<b>APR</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Letter of Demand sent from Solicitors</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Quarterly instalment file to printers; Interest generated on arrears; 30 April-8th Monthly Direct Debit processed</li> </ul> </li> </ul>
<b>MAY</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Legal costs resulting from inaction to LOD</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• Legal costs resulting from inaction to LOD, 31 May-9th Monthly Direct Debit processed; 4TH QUARTERLY INSTALMENT DUE</li> </ul> </li> </ul>
<b>JUN</b>	<ul style="list-style-type: none"> <li>• <b>Week 1 - 2</b> <ul style="list-style-type: none"> <li>• Pensioner Verification &amp; letters to ratepayers; Interest generated on all arrears; Overdue instalment LPAs sent</li> </ul> </li> <li>• <b>Week 3 - 4</b> <ul style="list-style-type: none"> <li>• 30 June - Interest generated on all overdue; Close off year; Roll Over all outstanding balances to new Financial Year</li> </ul> </li> </ul>

## Related legislation

Council may declare the following rates and charges on rateable land in accordance with the Local Government Act 1989:

- LGA – Section 158 – Declaring rates and charges
- LGA – Section 159 – Municipal Charge
- LGA – Section 161 – Differential rates
- LGA – Section 162 – Service rate and service charge
- LGA – Section 163 – Special rate and special charge

The collection of rates and charges are in accordance with:

- LGA – Section 167 – Payment of Rates and Charges
- LGA – Section 170 – Deferred Payment
- LGA – Section 171 – Waiver, sub sections (1), (2) and (4)
- LGA – Section 171A – Waiver by application – financial hardship
- LGA – Section 172 – Council may charge interest on unpaid rates and charges
- LGA – Section 180 – Unpaid rate or charge
- LGA – Section 181 – Sale of Property for Unpaid Rates or Charges
- Penalty Interest Rates Act 1983 - Section 2

## Related policies, strategies, procedures, and guidelines

Council may also be appointed as the collection agency for various State Government initiatives as they arise. If not advised to the contrary recovery of these charges will be in line with our standard Debt Collection practices.

- Fire Services Property Levy in accordance with the Fire Services Property Levy Act 2012
- State Deficit Levy

Council uses the Capital Improved Value of a property when calculating rates. The property valuations are carried out in line with the Valuation of Land Act 1960.

## Definitions

Payment Options:	Bpay:	Customer initiated payment from bank account
	In Person:	At Council Customer Service Centre-cash, cheque, eftpos, credit card Australia Post Office; cash, cheque, eftpos
	Internet:	<a href="http://www.maroondah.vic.gov.au">www.maroondah.vic.gov.au</a> from MasterCard or Visa credit card
	Telephone:	1300 900 765 from MasterCard or Visa credit card
	Mail:	Cheque to Banking Provider's clearing house
	Direct Debit:	By Agreement directly with Council
Rate Notice Delivery:	Mail:	Delivery by Australia Post standard mail
	BpayView:	Bill delivered to online banking portal
	eNotice:	Email delivery - Registration on printer portal
LGA		Local Government Act 1989
LPA		Late Payment Notice
LOD		Letter of Demand
SOE		Summons for Oral Examination