

Attachment 1

Submissions received from ratepayers

Submission	Response	Submission method
<p>A little concerned about the 275 properties in Baynton who are looking at from 5 to more than 20% increase. Am I reading that correctly?</p>	<p>Yes, some properties in Baynton are seeing increases of 5% or more. However, this is due to it being a revaluation year, where updated property values are set by the WA Government's Landgate. Rates are made up of two key components: Your property's valuation, set by Landgate and the rate in the dollar, which is set by Council. To help reduce pressure on households, the City is proposing to lower the Rate in the Dollar to 0.055795 for residential properties down from last year's 0.076119. So, while some properties may see an increase due to higher valuations, others may see a decrease/minimal change due to lower/on par valuations.</p>	<p>Facebook</p>
<p>If you live in the house you shouldn't have to pay what you can rent out for !!!!! Can the City Of Karratha please this be discussed with the Lands Dept in Perth? We won't be able to afford to live here soon!!</p>	<p>Thanks for your comments. We understand your concerns. The valuation methodology is determined by State Government agency Landgate. For more information on how GRVs are determined and what they mean, please visit Landgate's official page: https://www.landgate.wa.gov.au/valuations/valuations-for-rates-and-taxes/gross-rental-value/?accordion=accordion8461fe377f9a4ba9bbdc87e2d1ded3b0 If you still have questions or concerns about your GRV, we encourage you to contact Landgate directly: https://www.landgate.wa.gov.au/about-us/contact-us/</p>	<p>Facebook</p>
<p>But you can discuss it at the June meeting please and bring it to the attention of Landgate/ State Govt as they won't take notice of a couple of Ratepayers but they will from local govt councillors and CEOs. It is time for the ratepaying system to change!</p>	<p>We encourage community members to raise any questions they have at Council meetings. If you have concerns and you'd like to raise this to Council directly through a deputation, the next meeting will be held at 6pm, Monday 30 June 2025.</p>	<p>Facebook</p>

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Same old same old. The pesky council is raising the rates, no surprises there, but wait they're not raising them as much as they could, now doesn't that sound familiar, have you heard it before, yep almost every year. Oh well they do try keep them low with their investment properties portfolio	We understand that rate increases are always a concern for the community, so we'd like to clarify a few key points. This year, the City is proposing to lower the residential Rate in the Dollar to 0.055795, down from last year's 0.076119. While we don't control the property valuations, as they are set independently by Landgate, we do our best to manage how much is charged by adjusting the Rate in the Dollar accordingly to reduce the impact on ratepayers. As you mentioned, the City is also working to absorb rising costs through alternative income streams such as property investments and grant funding, rather than shifting the full burden onto ratepayers.	Facebook
Just for curiosity, what could the increase have been if it wasn't capped?	If the City's Long-Term Financial Plan forecasts an increase of 2.5% increase. If this applied, the majority of properties shift into the 0–15% increase band. Not all properties are the same, so not all rates are either. Using a Differential Rates Model to determine rates means different property types may be charged at different rates, depending on zoning and/or land use. Rates are calculated using your property's Gross Rental Value (GRV) or Unimproved Value (UV), set independently by the WA Government's Landgate, and the rate in the dollar determined by Council. The City is proposing no increase in total residential rate yield (0%) for Residential and a modest 2.1% overall increase in total rates revenue in 2025/26.	Facebook
Does this mean council has \$150,000,000+ in term deposits as of last month? Looks like Council is making more money than it needs. How much surplus is really required? A few million? 50 million? Surely not 152 million. Sending millions each year into term deposits suggests council has enough coin, may be	The rates model proposed by Council sees the City absorb any residential rates increase in operating expenditure this year, rather than passing this on to ratepayers. The City's long-term deposits include a range of reserves that are required by legislation for long term asset renewal, including assets such as the Karratha Airport, Red Earth Arts Precinct and Karratha Leisureplex. Council's Infrastructure Reserve for example is for significant capital projects. The City has almost \$1 billion in assets under management that it	Facebook

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a good opportunity to provide more rates relief.	must maintain. New and upgraded capital works worth more than \$100 million are planned for the next four years, including sporting facilities, community facilities and roads. Meanwhile, capital renewal works of more than \$50 million are planned over the next four years, with significant capital works also required for the airport and waste facilities.	
Why do residents who own and reside in that property have to pay the full rate if the figure is based entirely on what you could rent your property for? We are choosing to make Karratha our long term home not renting out our houses as an investment. I understand that rates are an integral part of keeping assets in the city maintained and everyone should pay something but there should be some incentives for people who choose to purchase property's as owner occupied.	The valuation method is set by WA Government's Landgate who are responsible for valuing all properties in Western Australia for rating and taxing purposes in accordance with the Valuation of Land Act 1978. Property values are reassessed every three years by the WA Valuer-General. If your property value increases, the same rate in the dollar will result in higher rates. If your value drops, you may pay less. For more information on how Gross Rental Values (GVRs) are determined, please visit Landgate's official website: https://www.landgate.wa.gov.au/valuations/valuations-for-rates-and-taxes/gross-rental-value/	Facebook

Submission	Response	Submission method
Is it correct that while residents won't face an increase, the council is proposing a 2.1% increase for Commercial and Industrial ratepayers. As the owner and operator of a long-standing independent business in Karratha, I understand the need for rates to increase over time to keep pace with the rising cost of maintaining our city. I also appreciate the City's efforts to keep commercial rate increases below CPI. However, I want to raise a few important considerations:	Fact Sheet	What we make it portal

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<p>Operating costs for small businesses are increasing across the board, including insurance, freight, wages, and supplier pricing. Even a modest rate rise adds pressure in an already challenging retail environment.</p> <p>With the potential arrival of large national retailers (such as those proposed in the Homemaker Centre), local businesses will face increased competition. We need support from Council now more than ever to stay viable and continue offering local employment and community support.</p> <p>Local independent businesses contribute beyond their bottom line-through community sponsorships, youth employment, volunteer work, and direct customer service. These aren't things the big-box chains invest in locally, and we'd like that value to be recognised.</p> <p>I respectfully ask that Council:</p> <p>Carefully review the long-term impact of even modest rate increases on independent businesses,</p> <p>Continue exploring other income sources such as land development returns or commercial leases to ease pressure on ratepayers,</p> <p>Maintain transparency about how commercial rate revenue is directly invested into the local business community.</p> <p>I remain committed to growing a strong and resilient Karratha and appreciate the opportunity to provide input.</p>		
<p>As a ratepayer and a long term resident, I support the City's proposal to intervene by absorbing the 2.5% increase. Having the rates value calculated based off inflated rental figures means more of a hit for owner occupiers who are already struggling with rising cost of living and are in no way benefiting from the rental value inflation. The intervention is in line with the City's 'what we make it' and 'most liveable regional city' outlook in supporting long term residents. If the City has the means to address issues that are not related to local government responsibilities such as constructing additional housing for the transient population (which negatively impacts ratepayers by reducing property resale values and lessens availability and drives up the cost of contractors for repairs and renovations) then it should be a higher priority to offset the negative impact upon ratepayers caused as a direct result of the City operating as an investor rather than a local government.</p>	Fact Sheet	What we make it portal

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How can you in a 'cost of living' crisis think that increasing the rates. It's already hard to buy here so that you have somewhere to live and now the rates go up. who comes up with these decisions?? Do they own a house here? Come on use some common sense for once in the bloody office	Fact Sheet	What we make it portal
I've calculated a 5.6% increase of my rates based on the current GRV. It's not a bad increase by all means however, the GRV has increased 44.06% which I believe is a bit steep but considering the decrease in rate in dollar value it does keep the overall increase in rates down to an affordable level. Nice work COK.	Fact Sheet	What we make it portal
I think it's totally fair to increase rates based on investor / owner occupied. Everything year on year increases. COK please bring a small relief this year to all rate payers, as rates increase so Will rents. People are already live week to week and not everyone has luxury of their employer helping out.	Fact Sheet	What we make it portal
<p>We are young ratepayers who bought in Karratha with the view to live here long term. My partner and I both work for local companies and contribute to the local economy however we are finding it increasingly unaffordable to reside here.</p> <p>The constant increase of home and contents insurance, while the insurance company is currently fighting one of our claims, increase in utilities, cost of renovations and any other maintenance, groceries and flights home to visit our family has made us question the suitability (or sustainability) of living in Karratha long term.</p> <p>Many of our friends are leaving due to the constant increase of rent and the lack of action on CoKs behalf to solve the housing crisis.</p> <p>While we understand that CoK has increased costs too, these should be passed on to the multinational corporates who make billions in profit every year who are operating within the city limits. As mentioned in the differential rates increase, not all properties are the same. While our properties' GRV may have increased, that means nothing to us owner occupiers who are not and don't plan on renting our property out.</p> <p>If Karratha is serious about the city being a place that people retire, then they need to start looking after their residents.</p>	Fact Sheet	What we make it portal
My partner and I have been living in Karratha for 5 years (2 as renters and 3 as owner occupiers) with the view of living in Karratha long term.	Fact Sheet	What we make it portal

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<p>Recently we have started feeling the pressures of the cost of living, due to relentless increasing insurance premiums (not to mention the questions surrounding insurance as climate change worsens severe weather events), increasing utilities, maintenance and groceries costs. It is too expensive for our families to visit and costly for us to go on holiday. We find it frustrating that the city talks about wanting people to stay long term and then (it appears) they do nothing to encourage residents to stay.</p> <p>We agree with the differential rates strategy, as although GRV may have increased, this means nothing for those of us who are owner occupiers. There are multiple global corporates who operate within the city limits, these are the orgs who can afford the rates increases.</p>		
<p>My residential property is currently uninhabitable, with major repair works preventing occupancy. As such we are renting another property in Nickol to live in until the repairs can be completed (this includes mains plumbing and electrical overhaul, roof repairs and replacement of all internals as previous renovations were non-compliant)</p> <p>This is not something that can be covered under insurance claim, so I am additionally out of pocket and have had to remortgage the property.</p> <p>Services provided by cok are not being utilised at the property at all. I was also being charged for an additional bin service that we never received.</p> <p>I would query how the “landlord rates” can be applied to owner occupier property as well as unoccupied property?</p> <p>Surely there is more to be considered than just the potential rental rate?</p>	Fact Sheet	What we make it portal
<p>I am supportive of the proposed 'no increase in total residential rate yield (0%) for Residential and a modest 2.1% overall increase in total rates revenue in 2025/26'.</p> <p>In terms of the utilisation of Council rates, an audit of all the areas where rates are used (Roads, POS, Footpaths etc.) should be undertaken to ensure that the City isn't incorrectly utilising rates on land that the City doesn't own or isn't responsible for maintaining.</p>	Fact Sheet	What we make it portal