



Payble™

2024-2025

Unpaid Council Rates: Victoria's Escalating Crisis

A comprehensive report compiling unpaid council rates for all Victorian Councils

PREPARED BY:

Payble

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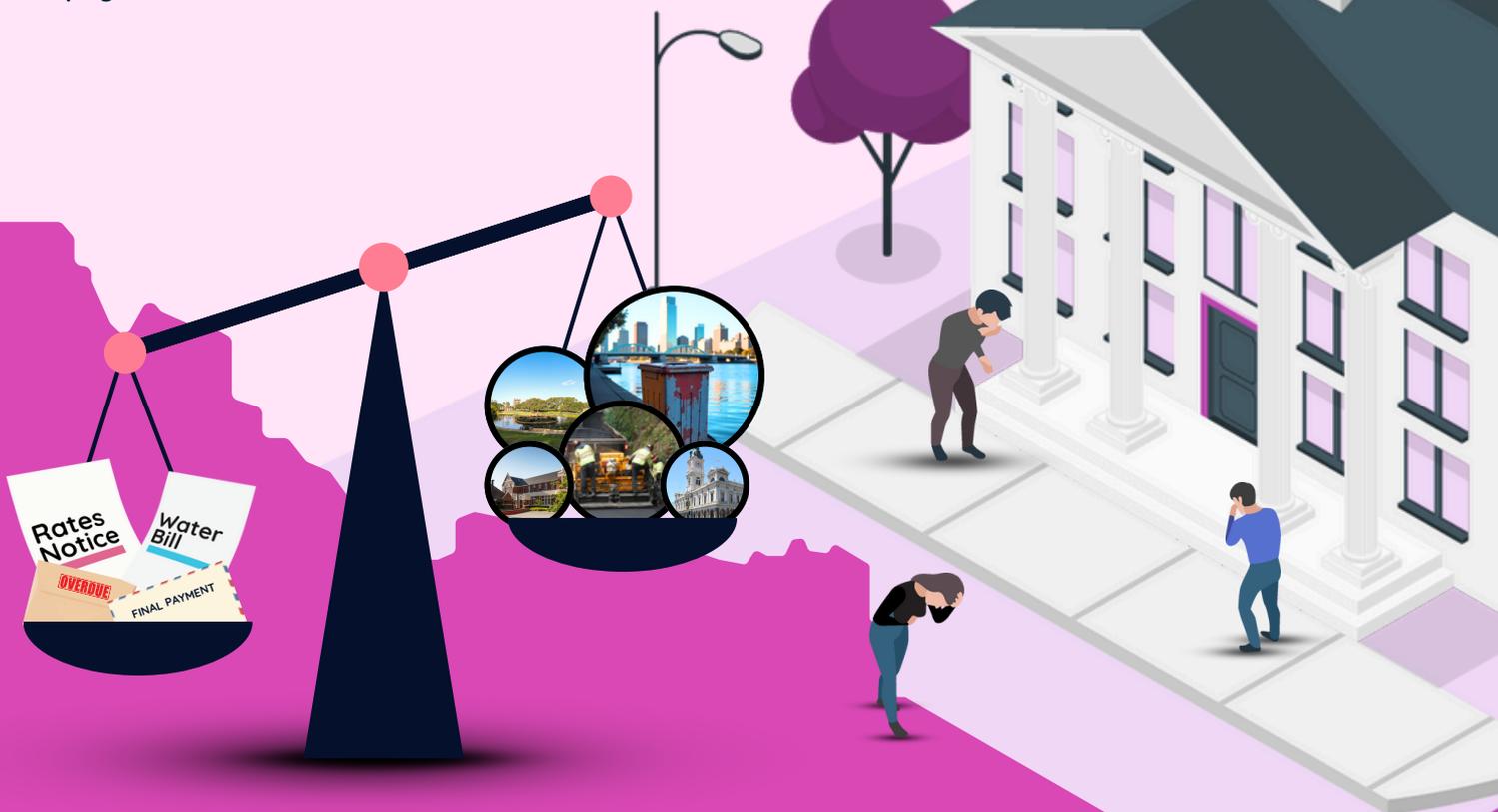
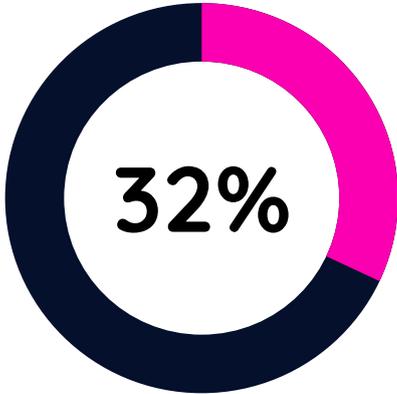


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Executive Summary



Victoria is facing a perfect storm in council rate collections, with unpaid rates reaching a staggering state average of **10.44%** and a **32%** surge in arrears volume since 2023. As this crisis deepens, it threatens the financial stability of local governments and their ability to deliver vital services to communities across the state.

Our comprehensive analysis of every Victorian council's rate collection performance has uncovered the following insights:

- **Urban areas are hit hardest, with mounting financial pressure**
- **Regional councils show mixed results, influenced by local economic factors**
- **Striking differences noticed between neighbouring councils hint at the impact of local policies and community engagement**
- **Financial stress is no longer confined to traditional socio-economic boundaries**

This report also uncovers:

- **The top-performing councils and their winning strategies**
- **Surprising success stories from unexpected places**
- **Practical, proven solutions to tackle the arrears challenge head-on**

Additionally, we've identified key actions councils can take to:

- **Spot at-risk ratepayers early through data-driven insights**
- **Implement proactive, personalised support measures**
- **Empower residents to manage their rate obligations effectively**

Introduction

Victoria is facing an unprecedented challenge in council rate collections.

As unpaid local government rates climb across Australia, Victorian councils are bearing a heavy burden — particularly in urban areas. This comprehensive report doesn't just examine Victoria's rates arrears crisis...

It reveals how EVERY Victorian council ranks in rate collection performance.

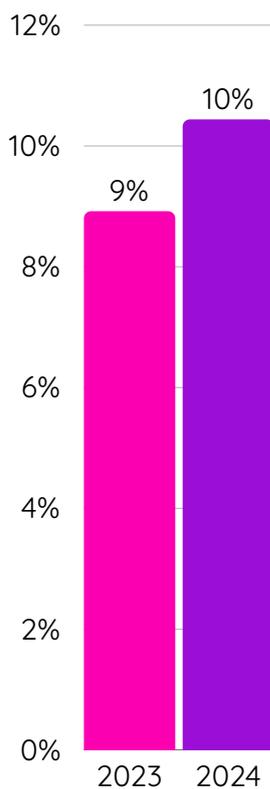
We have undertaken a detailed analysis of metropolitan and regional councils to uncover:

- Where the biggest challenges lie
- Unexpected success stories from unlikely places
- What top-performing councils do differently

More importantly, it provides practical, proven strategies for councils to:

- Identify at-risk ratepayers early before they experience significant arrears
- Implement proactive support measures to alleviate financial hardship
- Help residents manage their rate obligations on an on-going basis

Whether you're a council executive, finance manager, or policy maker, this report offers crucial insights and actionable solutions to address one of local government's most pressing challenges.



The average state arrears percentage for Victorian councils has undergone a staggering increase from **8.92% in 2023** to **10.44% in 2024** - a significant increase of 17% year over year. This growth rate in arrears is suggestive that the councils in Victoria are facing significant challenges in collecting rates from the ratepayers which is impacting their financial stability.

In this report, you will also discover where YOUR council stands in Victoria's rate collection landscape — and what that means for your community's financial health.

Understanding Rates Arrears

Rates arrears may be familiar to you already, but just in case you need a refresher here is a brief explanation of how we calculate this critical measure of a council's financial health.

The council arrears rate allows us to understand what percentage of rates remain unpaid versus what should have been collected.

How we calculate it:

- Take the total outstanding rates
- Divide by total rates that should have been received
- Express as a percentage

For this report, we calculated arrears rates using the 2023-24 financial year data in comparison to the data from 2022-23.

But here's why this number matters...

A high amount of arrears:



Directly affects
a council's cash
flow



Limits delivery of
essential
community
services



Signals broader
community
financial stress



Impacts long-
term planning
and project
delivery

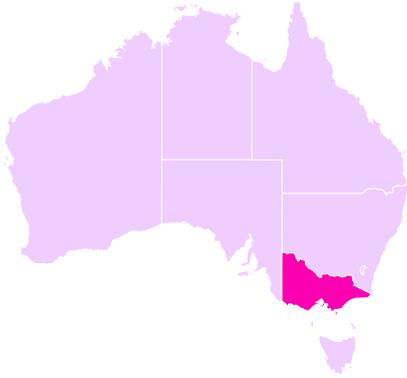


Can force councils
to seek external
funding, increasing
costs

By tracking changes between 2023 and 2024, we can highlight concerning trends early on. We will also repeat this exercise at the end of this financial year (FY25).



We would also like to introduce two other metrics which will be helpful whilst reading this report:



79 Councils in Victoria

- **Arrears growth (proportional)** - this figure allows us to observe the relative rise or fall in the arrears rate year on year as a percentage. This is helpful for us to spot trends in the data as some councils may have a relatively low overall arrears rate but had a large relative change over the last calendar year. The average arrears growth by proportion in regional areas averaged at 25.75% and 19.70% in metro regions.

(please refer to the Appendices **Table II** to see the arrears growth by proportion for all the 79 councils in Victoria both regionally and in metros)

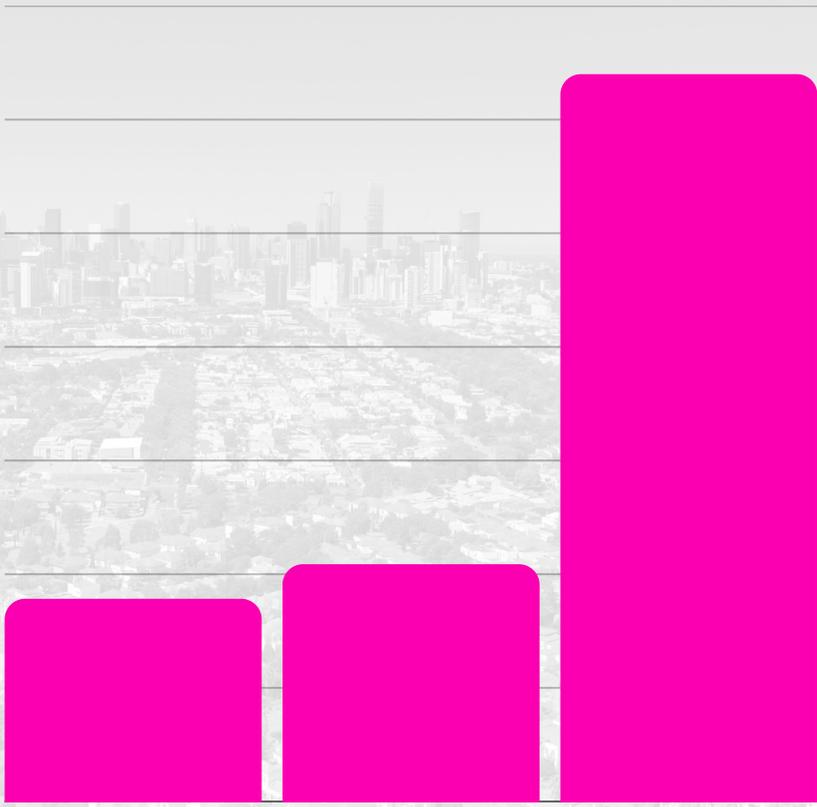
- **Arrears growth (volume)** - this figure allows us to observe the relative size in outstanding rates year on year as a percentage. This is helpful in situations where the arrears rate may appear lower as total rates collected increase due to factors including but not limited to inflation, council decisions etc. The arrears growth by volume in regional areas averaged at 32.05% and 32.03% in metro areas.

(please refer to the appendices **Table III** to see the arrears growth in volume for all the 79 councils in Victoria both regionally and in metros)

So how has the state of Victoria performed as a whole?

Holistically looking at the state of Victoria, the state has experienced a significant rise in total outstanding rates - with this figure rising by **32%** in 2024, which is a concerning increase. This substantial rise in unpaid rates highlights the financial challenges faced by councils and communities across Victoria.

Despite the overall increase in arrears, some councils have managed to buck the trend and achieve notable improvements in their rate collection performance. Most importantly, we also identified the highest performing councils in both regional and metro areas that have reduced their arrears growth rate proportionally from 2023 to 2024.



32%
Outstanding Rates

In the metro areas, The City of Yarra led the improvement, achieving a **17.89%** reduction and in regional areas, Yarriambiack achieved a reduction of **14.19%**.

In terms of overall arrears, the City of Melbourne has the lowest overall arrears percentage at **4.42%** of all the metro councils with Greater Geelong City Council leading the way for regional areas at **1.66%**.

TOP ACHIEVERS

CITY OF YARRA (Most Improved - Metro)	-17.89% reduction
YARRIAMBIACK (Most Improved - Regional)	-14.19% reduction
CITY OF MELBOURNE (Lowest - Metro)	4.42% rate
GREATER GEELONG CITY (Lowest - Regional)	1.66% rate

These success stories demonstrate that even in the face of mounting financial pressure, proactive measures and innovative strategies can help councils effectively manage their rate collections and support their communities.

Refer to the appendices for a detailed list of metro and regional average state arrear figures.

Top Performers: Victoria's Leading Councils in Rate's Collection

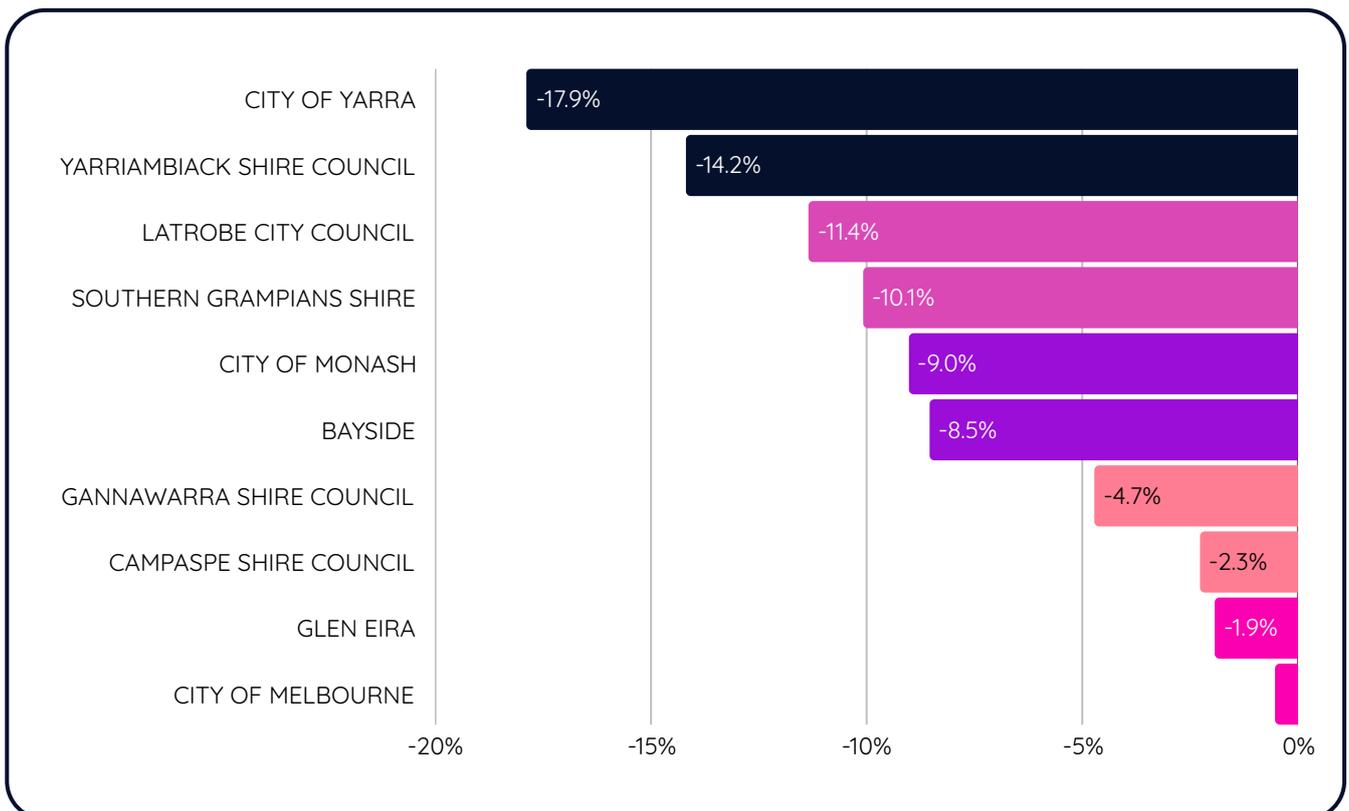
The data reveals a clear picture.

While many councils face increasing challenges with rate arrears, several stand out for their exceptional performance.

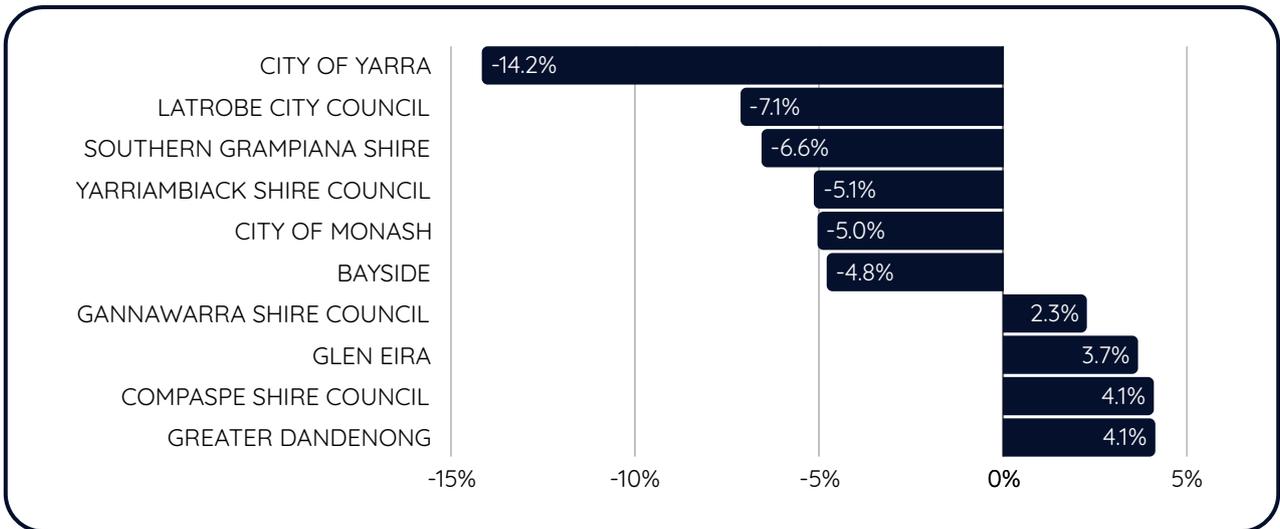
Others have achieved remarkable improvements over the past 12 months.

Below are Victoria's standout performers – showcasing both the councils with the lowest current arrears rates, and those demonstrating the most significant ranking improvements since 2023.

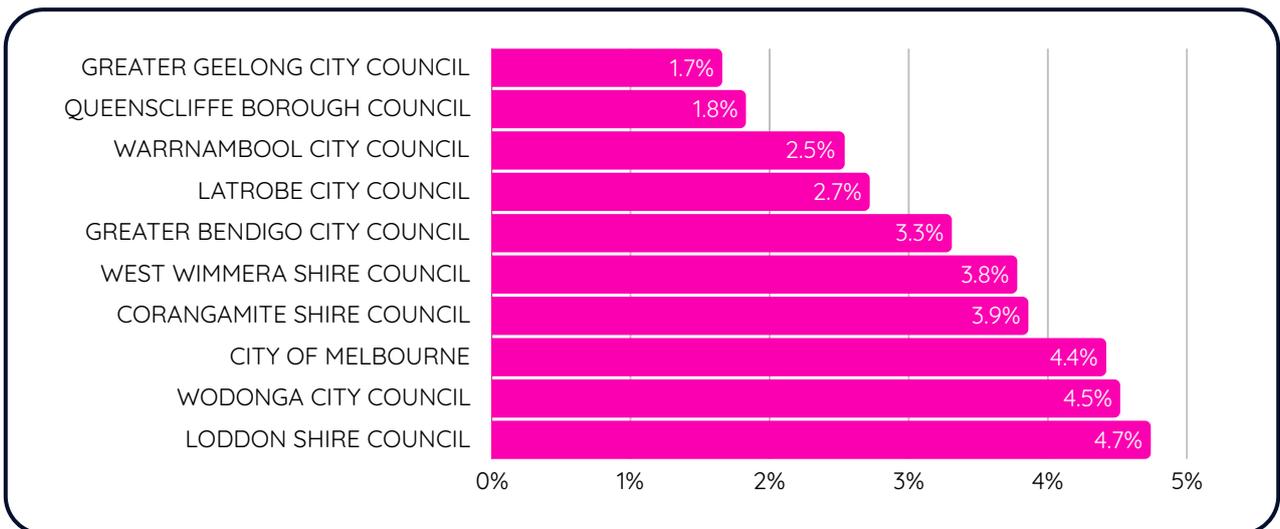
Top 10 Council with Highest Reduction in Arrears (by Proportion) - 2024



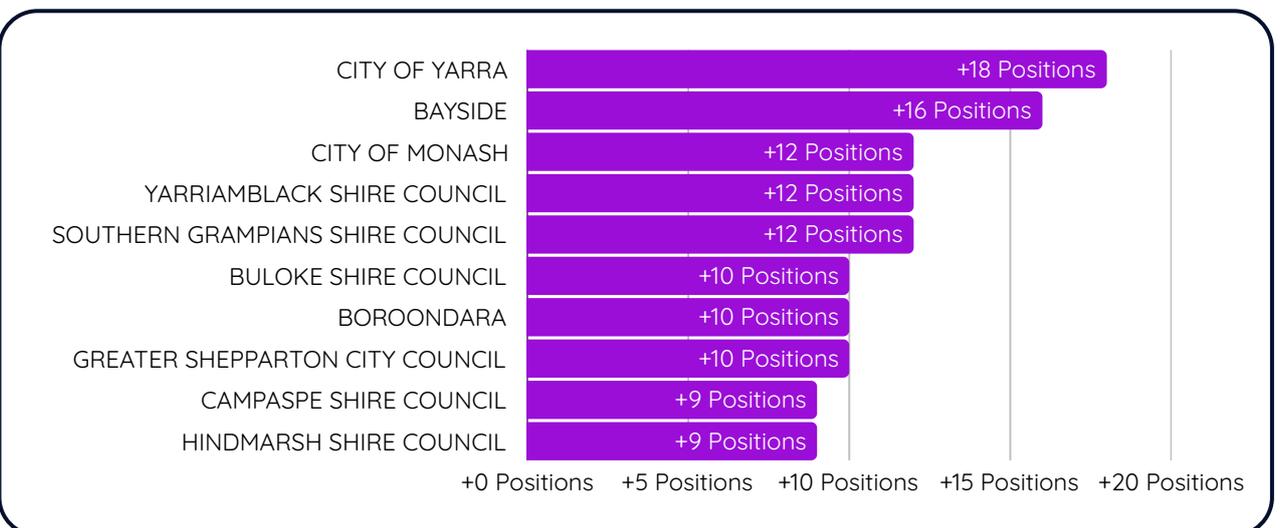
Top 10 Councils Lowest Rate of Arrears Growth (by Volume)



Top 10 Councils with Lowest rate of arrears (in 2024)



Most Improved Rankings for Councils (since 2023)



The Full Picture: How Every Council Ranks



Want to know exactly where your council stands?

In the appendices **Table II** of this report, we've ranked all 79 Victorian councils by their arrears rates for 2024 – from the strongest performers to those facing the greatest challenges.

This comprehensive ranking provides unprecedented transparency into rate collection performance across the state.

Key Trends

The current financial landscape across Victoria's councils reveals several important patterns that deserve attention.

Let's examine the key findings:

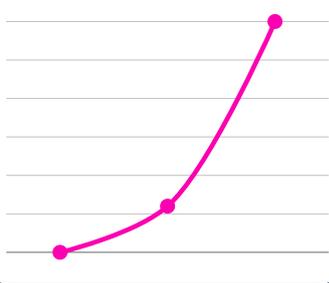
Growing Financial Pressure

The numbers tell a concerning story - council rate arrears now average **10.44%** across the state. This means a significant portion of rates remain unpaid. Even more telling is the **32%** increase in total arrears from last year, pointing towards growing financial pressure in Victorian communities.

Regional Council Performance

Regional councils present an interesting pattern in the data. They appear at both ends of the performance spectrum – some showing excellent collection rates such as Campaspe Shire Council improved from 24th to 5th in arrears ranking with only **4.10%** of growth in arrears volume and Gannawarra Shire Council improved from 77 to 68 with only **2.28%** of growth in arrears volume.

300%
increase in
arrears



However, on the other side councils such as Horsham Rural City Council experienced a **300%** increase in arrears volume dropping from 12th position to 2nd and Ballarat City Council faced a **62.5%** increase in arrears volume dropping to 30th position in 2024 from 21st in 2023 facing significant challenges.

This spread suggests that local economic conditions and community factors play a crucial role in council performance.

Metropolitan Challenges

Only 4

metro councils in the top 20

City councils are facing their own set of difficulties. With only four metropolitan councils ranking in the top 20 for lowest total arrears rate in 2024 (City of Melbourne, Maroondah, City of Monash and Bayside), it is clear that urban areas are under strain.

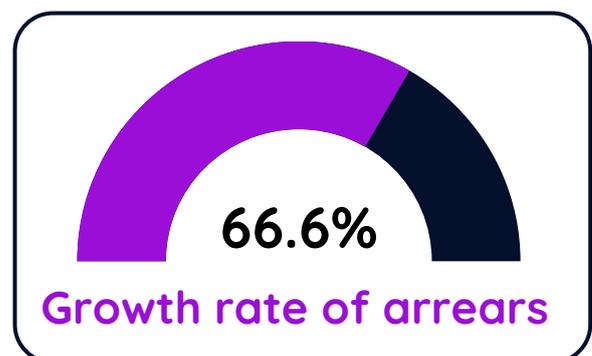
However, the southeastern corridor of Melbourne, particularly Frankston, Casey, and Cardinia, shows evidence of increasing financial stress, likely due to mortgage pressures and rising living costs.

Notable Changes

While some councils like the City of Yarra have shown remarkable improvement, climbing 18 positions from 75 in 2023 to 57 in 2024 in the rankings, others face new challenges. Previously strong performers like Stonnington have experienced unexpected declines, indicating shifting patterns across the state.

Neighbouring Council Patterns

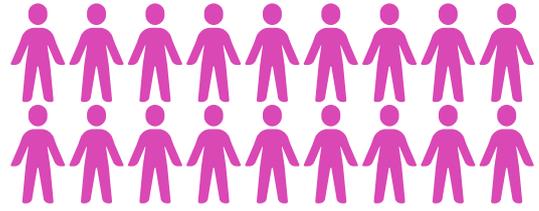
One of the most revealing findings is the marked difference between neighbouring councils such as City of Melbourne ranked 8th, with 7.1% growth rate in arrears, while City of Stonnington ranked 35th, with 66.64% growth rate in arrears.



These variations suggest that local policies and community engagement strategies can significantly influence outcomes, even between councils sharing similar geographic and demographic profiles.

Disparity between Wealth & Rates Payments

The relationship between area wealth and payment rates shows increasing complexity. Financial pressure appears across various demographic profiles, with growth areas like Whittlesea and Wyndham facing particular challenges. This suggests that financial stress is becoming more widespread, regardless of traditional economic indicators.



These findings highlight the need for targeted approaches to address rate collection challenges, taking into account each council's unique circumstances and community needs.

Why are arrears increasing?

Recent data from S&P Global Ratings reveals a concerning trend: Victoria has overtaken Western Australia as the state with the highest level of mortgage arrears. This means that **1.07%** of all mortgage loans in Victoria are in arrears, or behind on payments, by 30 days or more.

The connection between mortgage stress and council rate arrears is clear. As homeowners struggle to keep up with their mortgage payments, they often

prioritise these obligations over other bills, including council rates. This domino effect has led to a growing arrears crisis for local governments across Victoria.



Did you know

1.07% of mortgage loans in Victoria are in arrears

Impact of the Local Government Amendment Act

The Local Government Amendment Act, passed by the Victorian Parliament in 2022, aimed to protect vulnerable ratepayers by introducing mandatory hardship policies and expanding the definition of financial hardship. However, the Act has created significant challenges for councils in managing arrears.

Key provisions of the Act include:



Mandatory
hardship
policies



Expanded
definition of
hardship



Restrictions
on debt
recovery



Moratorium
on legal
proceedings

These changes have led to widespread uncertainty among councils about their ability to pursue outstanding rates. Councils are now hesitant to take action on arrears, fearing they might breach the new regulations. This caution has contributed to growing arrears levels as councils struggle to balance their financial sustainability with their obligations under the Act.

The lack of clear guidelines on hardship assessment and the two-year moratorium on legal proceedings have made it challenging for councils to develop effective arrears management strategies that comply with the Act while also protecting their financial position.

Industry-Wide Paralysis in Collections

As a consequence of the uncertainty created by the Local Government Amendment Act, our research reveals a concerning trend of "paralysis" in the local government sector regarding arrears management.

This paralysis manifests in several ways:



Reluctance to engage with ratepayers about outstanding amounts



Delayed action on emerging arrears cases



Over-cautious interpretation of hardship provisions



Reduced proactive communication about payment options

These behaviors collectively contribute to the growing problem of arrears in the sector. When councils delay action on rising arrears, the problem compounds, making it harder for both councils and ratepayers to recover.

This can lead to:



Escalating debt levels



Increased stress on ratepayers



Reduced council revenue



Growing administrative burden

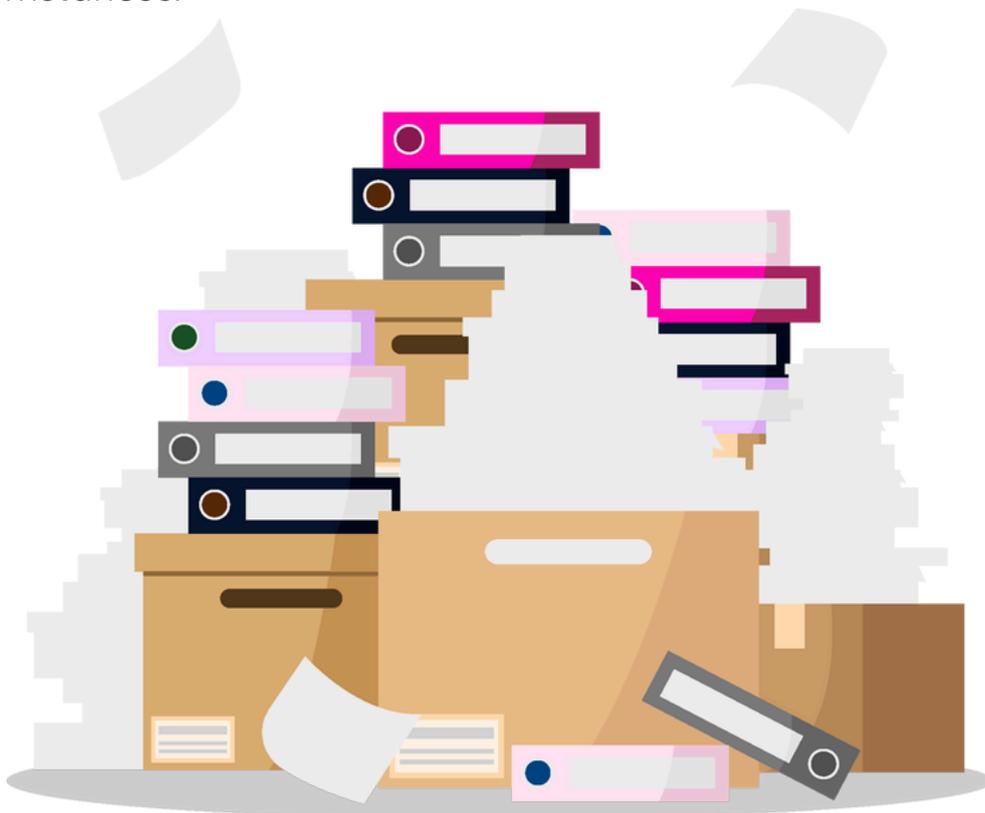
The industry-wide paralysis in collections, stemming from the legislative changes introduced by the Local Government Amendment Act, has created a vicious cycle. Councils, uncertain about how to proceed under the new regulations, are taking less action on arrears, which in turn leads to increased debt levels and financial stress for both ratepayers and councils alike.

Low Innovation in the Rates Sector

The local government sector has seen significant advancements in various areas of operation, such as service delivery, community engagement, and digital transformation.

However, when it comes to rates collection, many councils are still relying on traditional approaches that have remained largely unchanged for decades. This lack of innovation in the rates sector has contributed to the challenges councils face in managing arrears effectively.

One of the key indicators of low innovation in the rates sector is the heavy reliance on annual billing cycles. Most councils issue rates notices once a year, which can create cash flow challenges for ratepayers and make it harder for councils to identify and respond to emerging arrears cases in a timely manner. Additionally, many councils offer limited payment plan options, making it difficult for ratepayers to find a suitable arrangement that fits their financial circumstances.



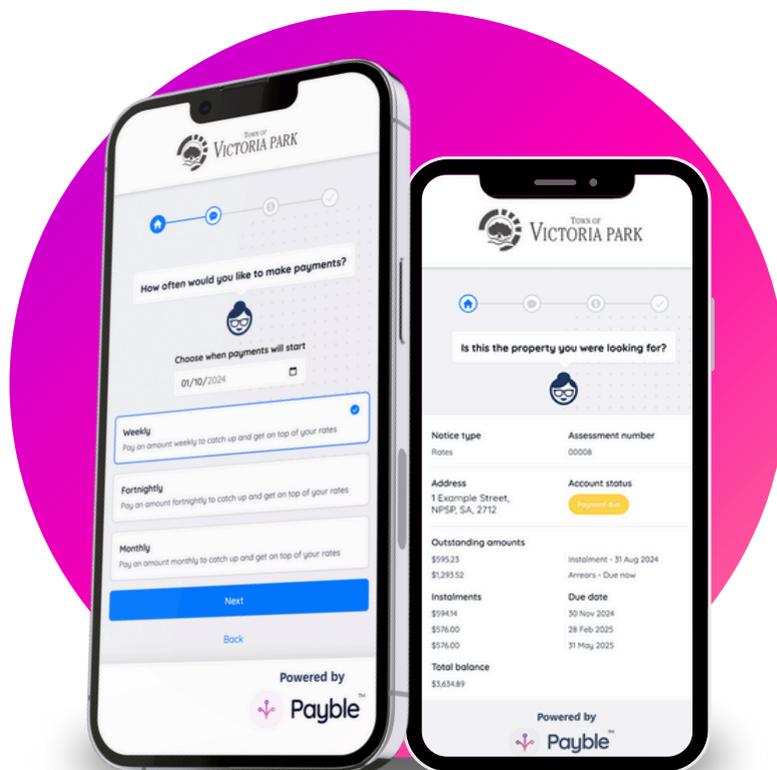
Another area where traditional approaches persist is in the manual processing of payment arrangements. When ratepayers request a payment plan, council staff often have to manually set up and manage these arrangements, which can be time-consuming and prone to errors. This manual process also limits the council's ability to scale up its hardship assistance programs during times of increased need.

Many councils also still rely heavily on paper-based communication methods for rates-related matters. This includes sending physical rates notices, payment reminders, and other correspondence via mail. While some councils have started to introduce electronic delivery options, the uptake has been slow, and paper-based methods remain the norm in many cases.

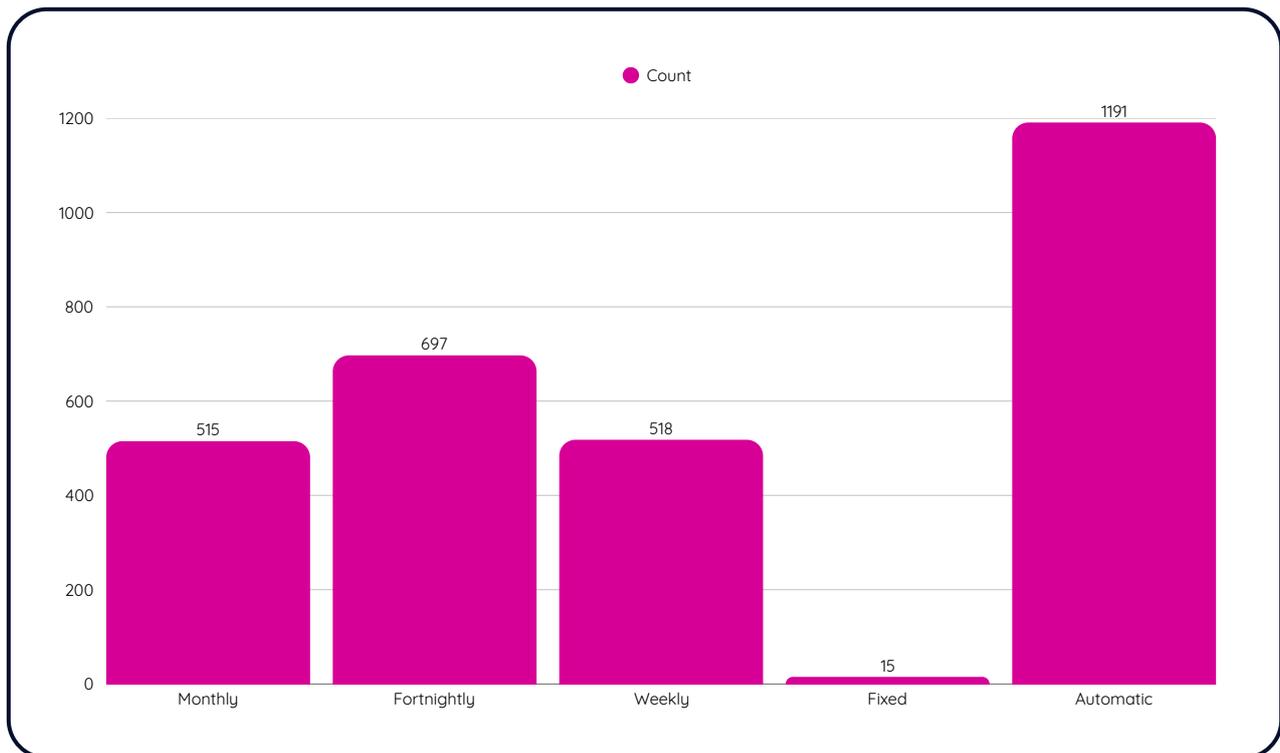


Missing Modern Solutions

The low innovation in the rates sector is also evident in the limited use of modern solutions that could help councils manage arrears more effectively. For example, many councils have yet to fully embrace digital payment platforms that could make it easier for ratepayers to pay their bills and set up payment plans online. This lack of digital options can create barriers for ratepayers who prefer to engage with council services online and may contribute to delayed payments.



Another area where modern solutions are often missing is in the use of data analytics for early warning systems. Councils collect a wealth of data on ratepayer behavior and payment patterns, but few are using this data effectively to identify potential arrears cases early on. By leveraging data analytics, councils could proactively reach out to ratepayers who may be at risk of falling behind on their payments and offer targeted assistance.



Self-service options for ratepayers are also limited in many councils. While some councils have introduced online portals where ratepayers can view their accounts and make payments, few offer the ability to set up payment plans or apply for hardship assistance online. This lack of self-service options can create additional barriers for ratepayers seeking help and increase the administrative burden on council staff.

Finally, the lack of automated engagement systems in the rates sector means that councils often have to rely on manual processes to communicate with ratepayers about their accounts. This can lead to delays in reaching out to ratepayers who may be experiencing financial difficulties and limit the council's ability to provide timely assistance.

Victoria's Unique Billing Approach

Victoria's approach to rates billing is unique in Australia, and it has a significant impact on the way councils manage their rates revenue and engage with ratepayers. This distinct billing method creates additional challenges for Victorian councils, which are not typically faced by their interstate counterparts.



Current Practice

In Victoria, councils issue annual rates notices in July each year. However, the payment due date for these notices is not until the following calendar year, usually in February or March. This means that there is a long gap, often around 8 months, between when ratepayers receive their rates notices and when the payment is actually due.

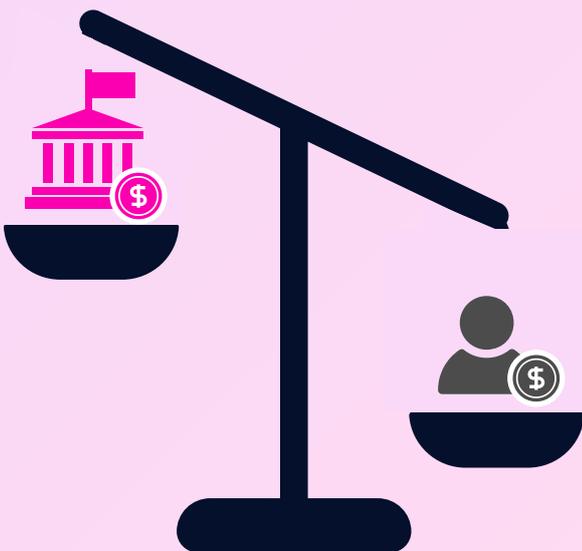
This gap between the notice and the due date can have several unintended consequences. Firstly, it can lead to reduced cash flow for councils, as they have to wait for an extended period to receive the rates revenue they rely on to fund their operations and services. This delay in revenue collection can put additional financial pressure on councils, particularly those that are already facing budgetary constraints.



Secondly, the long gap between the notice and the due date can increase the likelihood of payment defaults. Ratepayers may forget about their rates obligation over the months, or their financial circumstances may change during this period, making it harder for them to pay the full amount when it falls due. This can contribute to a build-up of arrears and compound the financial challenges faced by both ratepayers and councils.

Another issue with Victoria's billing approach is that it can make it difficult for ratepayers to budget effectively for their rates payments. With such a long time between receiving the notice and the payment being due, ratepayers may struggle to set aside the necessary funds incrementally, leading to financial stress when the lump sum payment is required.

The current billing approach in Victoria also offers limited incentives for ratepayers to make early payments. Unlike some other states, where councils may offer discounts or other benefits for early payment, Victorian councils typically do not provide such incentives. This lack of encouragement for early payment can further exacerbate the cash flow challenges faced by councils and the budgeting difficulties experienced by ratepayers.



This lack of encouragement for early payment can further exacerbate the cash flow challenges faced by councils and the budgeting difficulties experienced by ratepayers.

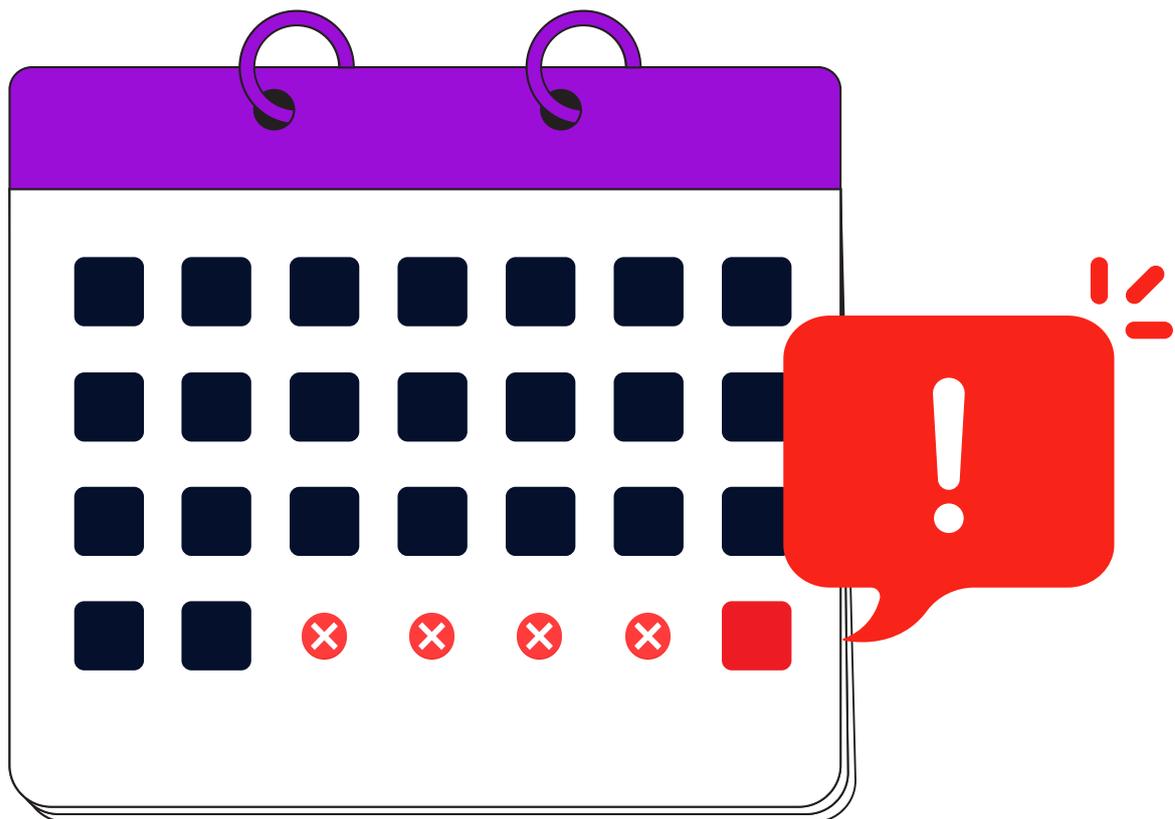
Missed Opportunities for Early Intervention

The unique billing approach in Victoria also creates missed opportunities for early intervention when ratepayers are struggling to pay their rates. Because of the long gap between the notice and the due date, councils may not become aware of potential payment issues until much later in the process, when arrears have already begun to accumulate.

This delayed awareness of payment difficulties makes it harder for councils to proactively engage with ratepayers and offer timely assistance, such as payment plans or hardship support. By the time councils identify ratepayers who are struggling, the debt may have already grown to a level that is much harder to manage, both for the ratepayer and the council.



In contrast, a billing approach that involves more frequent payments or earlier due dates could help councils identify potential payment issues sooner. This would allow for earlier intervention and support, which could help prevent arrears from escalating and reduce the financial stress on both ratepayers and councils.



Economic Conditions

The current economic landscape in Victoria has created significant financial pressures on ratepayers, leading to a growing problem of council rate arrears. A combination of rising interest rates, increasing cost of living, stalling property markets, and inflation has left many Victorian households struggling to meet their financial obligations, including paying their council rates on time.

Key Economic Factors

One of the most significant economic factors contributing to the rise in council rate arrears is the increasing cost of living. As the prices of essential goods and services continue to climb, many ratepayers are finding it harder to prioritise their council rate payments.

With household budgets already stretched thin, any unexpected expenses or changes in financial circumstances can quickly lead to falling behind on rates.

Inflation has also played a significant role in the financial challenges faced by Victorian households. As the purchasing power of incomes is eroded by rising prices, ratepayers have less disposable income to put towards their council rates. This is particularly challenging for those on fixed or low incomes, who may not have the flexibility to adjust their budgets to accommodate higher costs.



Cost of living



Inflation



Stalling property market

The stalling property market in Victoria has further compounded the problem of council rate arrears. As property values stagnate or decline, some ratepayers may find themselves in a position of negative equity, where they owe more on their mortgage than their property is worth. This can make it harder to sell the property or access equity to help manage debts, including overdue council rates.

While not the primary driver of council rate arrears, it's worth noting that rising interest rates have also put additional pressure on household finances. As mortgage repayments increase, some ratepayers may struggle to balance their housing costs with other financial obligations, such as council rates. This can be particularly challenging for households already facing mortgage stress or financial hardship.

Areas of Particular Concern

Our data shows that the problem of council rate arrears is particularly evident in certain areas of Victoria. Metropolitan growth corridors and regions with significant property market changes have seen some of the highest rates of council rate arrears in the state. These areas often have a higher proportion of households already facing financial pressures, such as first-home buyers and families with growing housing costs.



Communities with lower socio-economic profiles are also disproportionately affected by the rising cost of living and the challenges of meeting council rate obligations. These households often have less financial buffer to absorb increases in essential expenses, making them more vulnerable to falling behind on their rates.

Increased Consumer Awareness of Rights

Anecdotal evidence and general trends in consumer behavior lead us to believe that a growing awareness of consumer rights and hardship provisions has changed the dynamics of rates collection, leading to:

More ratepayers being aware of hardship provisions

Increased requests for payment arrangements

Greater resistance to traditional collection methods

Spread of information about payment deferrals

While increased awareness of consumer rights is important for consumer protection, it may have also contributed to:

Increased challenges in collections

Higher administration costs for councils

Need for more sophisticated engagement strategies

Growing requirement for hardship support services

Rate Capping

The paradox of rate capping and rate increases in Victoria has created a catch-22 situation for local councils, contributing to the alarming rise in arrears. Rate capping limits the amount by which councils can increase their rates each year, leaving them with few options to address the growing arrears crisis.

Councils face a dilemma when setting rates:

1. Increasing rates to recover lost revenue can backfire, placing additional financial burden on struggling ratepayers and leading to more defaults.
2. Not increasing rates at all leaves councils unable to keep pace with rising costs of providing essential services, risking their ability to serve their communities effectively.

Rate capping has removed the leverage councils once had in managing their financial situation, leaving them feeling powerless and trapped in a no-win situation. This policy has severely limited councils' ability to respond to financial challenges, such as the rising arrears crisis, without jeopardising their long-term sustainability.

[Home](#) / [Borrower](#) / [Victoria becomes state with highest arrears](#)

Victoria becomes state with highest arrears

"Longer lockdowns in Victoria and their effects on income, business, and rental cash flows meant many Victorians went into this tightening cycle from a weaker position. Higher unemployment and lacklustre property price growth, compared to other states, is contributing to higher mortgage arrears in Victoria. Mortgage arrears are a lagging indicator of financial pressure, as homeowners will prioritise most other expenditures to stay on top of mortgage repayments," she said.

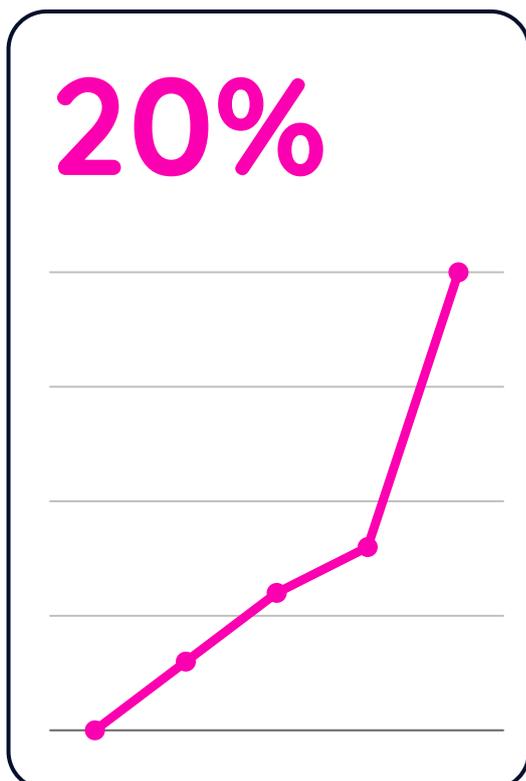
[Victoria becomes the state with highest arrears](#)

What is the impact on Councils?

A perfect storm of factors has created a challenging environment for councils, making it difficult to navigate the current economic landscape effectively:

1. Growing arrears are putting pressure on cash flow, making it harder for councils to maintain financial stability.
2. The administrative burden is increasing as councils work to address the rising number of ratepayers falling behind on their payments.
3. The costs of collection activities are escalating, straining already limited budgets and resources.

The Ripple Effect



The impact of rising council rate arrears on local governments in Victoria is significant and potentially far-reaching. As arrears levels continue to climb, with some councils reporting rates as high as 20%, the financial stability and future of many municipalities are at risk. This growing problem threatens to undermine the foundation of local government, potentially affecting essential services, employment, and community well-being.

One of the most serious consequences of high arrears levels is the increased likelihood of administration. When councils are unable to collect a significant portion of their rates revenue, they face a shortage of funds to maintain operations and deliver crucial services.



As the financial situation deteriorates, some councils may find themselves at risk of insolvency, potentially leading to administration. This measure involves the appointment of an independent administrator to take over the council's operations and attempt to restore financial stability. However, the process of administration can be disruptive, costly, and may impact public trust in local government.

As councils grapple with financial challenges, they may need to reassess the delivery of essential services, such as waste management, road maintenance, and community programs. These adjustments can lead to a strain on the quality of life for residents and potentially impact local employment opportunities.

The loss of council jobs can have a flow-on effect on the local economy, as reduced consumer spending and decreased business activity may contribute to economic challenges.

The strain on council resources caused by high arrears levels can also hinder innovation and progress.

This means that important initiatives, such as infrastructure upgrades, sustainability projects, and community engagement programs, may be postponed or scaled back. As a result, communities may experience slower growth and development, potentially affecting their resilience and preparedness for future challenges.



Transform Your Council's Rate Collection: 6 Proven Strategies

In today's rapidly evolving digital landscape, councils across Australia face unprecedented challenges in rates collection resulting in additional manual work for the staff and frustrated ratepayers, with inflexible payment systems ultimately leading to mounting arrears.

Let's explore these 6 proven strategies which can transform your rates collection from a source of stress to an efficient and an effective model.



Strategy 1: Continuous Arrears Management

As councils struggle to manage arrears on time from the ratepayers, it is advised that they engage early on with ratepayers. By implementing a continuous management strategy using modern solutions, you can transform from a passive, time-consuming process into a dynamic and proactive arrears management system. This includes:

- Real-time payment monitoring that flags issues immediately
- Automated early intervention before small issues become major problems
- Predictive analytics that identify high-risk accounts before they default
- Smart workflows that reduce staff administrative burden



Strategy 2: Intelligent Communication

Gone are the days where one-size-fits all payment reminders. Build trust and foster positive relationships with the ratepayers via personalised communication. Transform your standard reminders into impactful communication by engaging through a human-centric approach.

This strategy delivers :

- Personalised messages based on payment history and behavior patterns
- Multi-channel communication through preferred contact methods
- Automated response tracking to identify most effective approaches
- Natural, human-centred language that builds trust

Example Messages:

"Welcome to our community! We know managing rates in your first year can be tricky. Here's how our flexible payment options can help..."

"Life throws curves sometimes. Let's look at payment options that better match your current situation."



Strategy 3: Payment Flexibility That Empowers Community

Modern rate payers manage complex financial lives. Therefore, empowering the ratepayers with flexible payment options to ease their financial struggles incentivises them to make payments on time. This adaptable approach includes:

- Weekly, fortnightly or monthly payment schedules
- Self-service payment plan adjustments
- Direct debit with flexible frequency options
- Early payment incentives
- Interactive calculators showing different payment scenarios



Strategy 4: Digital Experience That Delivers

Today residents manage most of their bills via sophisticated digital interfaces. By leveraging technology and tools that makes the user experience seamless, ratepayers are more likely to willingly engage with councils to make their payments on time. Your rate payment system should match the modern day user's expectation through:

- Intuitive mobile-first design
- Instant access to balances and payment history
- Self-service payment plan setup and modification options
- Secure card and bank payment options
- Real-time payment confirmation



Strategy 5: Early Warning Intelligence

Data speaks! Collaboration between teams such as IT, Finance and Data Analytics can provide you with insights which can help uncover payment trends in your area. For instance, collection rates and payment preferences can point towards a better arrears management system and unveil ratepayers pain points.

Enforcing this strategy includes:

- Changes in regular payment patterns
- Shift from full to partial payments
- Seasonal variation analysis
- Integration with financial hardship indicators
- Automated triggers for early intervention



Strategy 6: Community Connection

Fostering transparency between ratepayer contributions and community outcomes builds trust and encourages financial participation. By showcasing tangible benefits, councils can strengthen their bond with the residents and promote a shared sense of local responsibility. This strategy encompasses:

- Interactive visualisations showing how rates fund local projects
- Real-time updates on community improvements
- Clear breakdown of rate allocation
- Regular communication about council achievements
- Direct connection between payments and local benefits

Therefore, these six strategies represent more than incremental improvements; they signal a paradigm shift in how local governments approach financial management.

From continuous arrears management to fostering community connection, each strategy works to create a more efficient, transparent and a user-friendly system which ultimately results in reduced arrears, improved cash flow and a stronger relationship between your council and its residents.

Quick recap



Strategy 1: Continuous Arrears Management



Strategy 2: Intelligent Communication



Strategy 3: Payment Flexibility That Empowers Community



Strategy 4: Digital Experience That Delivers



Strategy 5: Early Warning Intelligence



Strategy 6: Community Connection

Transform Your Rate Collection with Payble

Turning payment processing into community partnerships

Beyond Traditional Rate Collection

In today's world, ratepayers expect sophisticated payment experiences that match their everyday banking and billing interactions. Yet most councils remain trapped in quarterly processing cycles that create frustration for both staff and community members.

Payble bridges this gap by offering a comprehensive payment platform specifically designed for the unique challenges councils face.

Payble's Approach



At its core, Payble transforms how councils manage rate collection through intelligent automation and behavioral insights. Rather than simply digitising existing processes, the platform fundamentally reimagines the relationship between councils and ratepayers.

This starts with real-time monitoring that identifies potential issues early, continues through personalised communication that drives engagement, and extends to flexible payment options that match modern financial realities.



Intelligent Monitoring That Makes a Difference

Traditional quarterly reviews leave councils constantly playing catch-up with arrears. Payble's real-time monitoring system acts like an early warning network, continuously analysing payment patterns and ratepayer behavior. When subtle changes suggest potential payment issues, the system automatically triggers appropriate responses. These might include sending a gentle reminder, offering payment plan options, or alerting council staff to reach out personally.

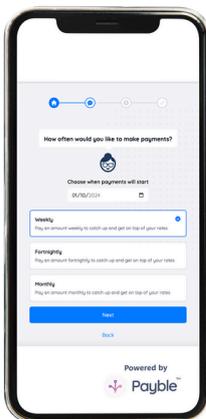


Communication That Builds Community

At Payble, we understand that effective rate collection isn't just about processing payments. It's about building lasting relationships with ratepayers. The platform's communication engine moves beyond generic payment notices to creating meaningful dialogue. Messages adapt based on payment history, engagement patterns, and individual circumstances.



Payment Flexibility for Real Life

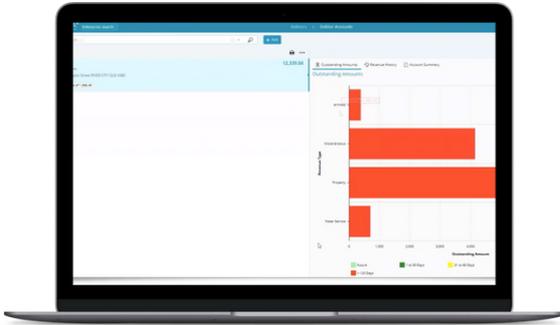


Modern financial lives rarely align with quarterly payment cycles. Payble recognises this reality by offering payment flexibility that makes sense for today's ratepayers. The platform enables councils to offer tailored weekly, fortnightly, or monthly payment options that align with how individuals manage their financial needs.

Ratepayers can select payment dates that match their income patterns, adjust plans when circumstances evolve, and manage everything through an intuitive self-service portal.



Self-Service That Empowers Everyone



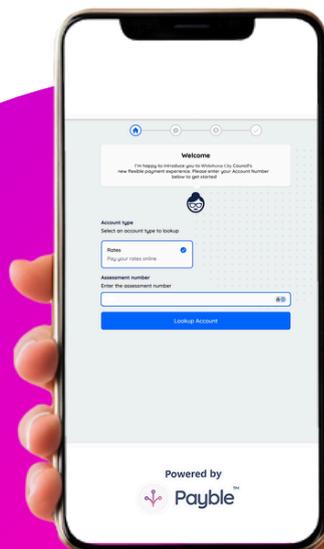
Gone are the days of ratepayers calling councils for basic payment changes. Payble's mobile-first portal puts control directly in ratepayers' hands.

Users can manage their rate experience by viewing their balance, adjusting payment plans, updating contact details, and managing payment methods — all without requiring council staff intervention. This self-service approach doesn't just improve ratepayer satisfaction. It dramatically reduces the administrative burden on council teams.



Seamless Integration with Existing Systems

Implementing new technology shouldn't mean disrupting current operations. Payble integrates smoothly with existing council systems, ensuring that information flows automatically between platforms. When a ratepayer updates their details or makes a payment, these changes sync instantly across all connected systems. This elimination of manual data entry not only saves time but also reduces errors and improves data accuracy.

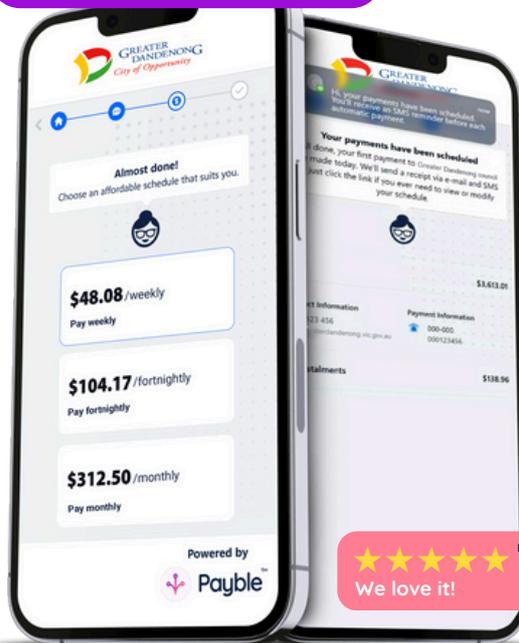




Supporting Council Staff Success

★★★★★
Super easy to use & navigate!

★★★★★
Thanks to the new system, I'm always on track with my payments.



★★★★★
We love it!

Payble transforms the daily experience of council finance teams. Instead of spending hours on manual processing and payment follow-up, staff can focus on meaningful work that adds real value.

The platform's intuitive administrative controls make it easy to manage payment plans, monitor collection health, and generate insights that drive strategic decisions. This shift from transaction processing to strategic management improves job satisfaction and helps councils retain their top talent.



Creating Sustainable Financial Stability

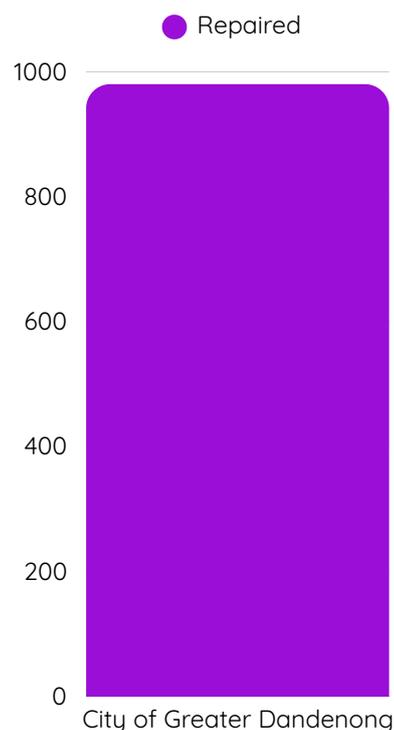
Beyond immediate operational improvements, Payble helps councils build long-term financial stability. By combining proactive monitoring, flexible payment options, and automated follow-up, the platform significantly improves collection rates. More importantly, it creates a sustainable approach to rate management that adapts to changing community needs while maintaining consistent cash flow for council operations.



Measuring Real Impact

The transformation Payble enables reveals itself in concrete metrics. Councils typically see manual processing time drop substantially, while on-time payments increase significantly. Call centre volumes decrease as ratepayers embrace self-service options. Staff satisfaction improves as tedious tasks are automated. But, perhaps most importantly, the relationship between councils and ratepayers evolves from transactional to collaborative.

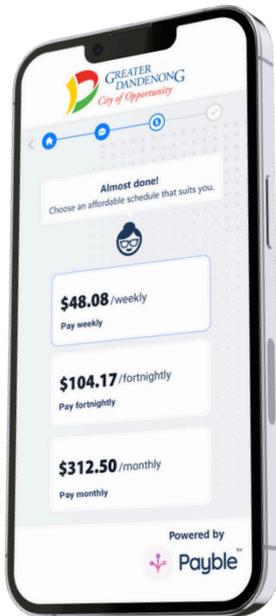
Successful Repairs in Last 12 months



Building Future-Ready Councils

As community expectations continue to evolve, councils need solutions that can grow and adapt. Payble's platform receives regular updates based on user feedback and changing market needs. This ensures councils always have access to modern tools that meet ratepayer expectations while maintaining operational efficiency.

Case Study: Greater Dandenong



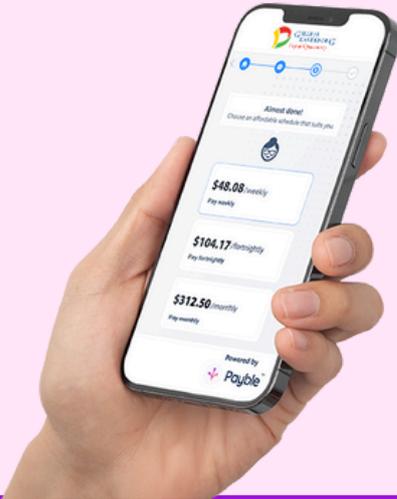
The City of Greater Dandenong, despite facing socio-economic challenges, has managed to effectively control its arrears growth rate through a proactive approach to engaging with ratepayers and implementing flexible payment solutions in partnership with Payble. By focusing on prevention and early intervention, the council has been able to assist ratepayers in managing their payments and maintaining a stable financial position.

Lesson #1: Prevention is Better Than Cure

Greater Dandenong understands that improving the overall payment experience is the easiest way to reduce council arrears. By working proactively with ratepayers to avoid falling into arrears, the council has been able to maintain a stable financial position. The council has implemented a range of solutions to cater to the needs of ratepayers at different levels:



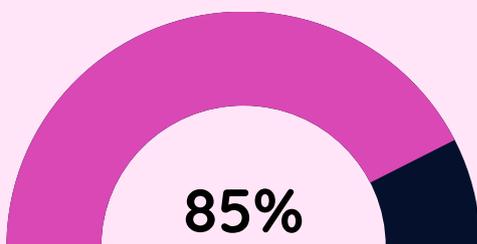
- All Customers:** Greater Dandenong has made paying rates easy for everyone by implementing Payble systems, including QR codes on rate notices with scan-to-pay capability, online payments, and digital payment methods like credit card and bank transfer.



- **Customers Who Want More Flexibility:** The council offers flexible payment plans through Payble, allowing customers to choose the start date and frequency of payments to match their pay cycles.

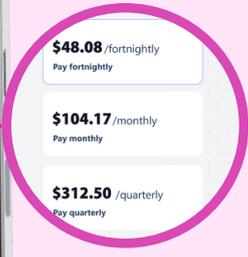
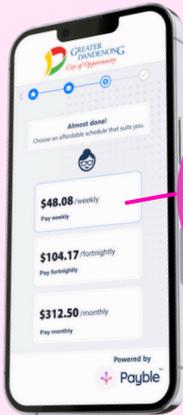


- **Customers Under Financial Stress:** Payble pulls data from the property and rating system to create a single payment schedule that covers both arrears and current rates for the year, making it easier for customers under financial stress to keep up with payments.



- **Customers in Arrears:** Greater Dandenong's use of Payble allows customers in arrears to enter a tailored payment plan that combines their overdue amounts with their current rates into one manageable schedule.

Payble data shows that **85%** of ratepayers on payment plans complete their plans on schedule, catching up on both arrears and current payments by the year's end.



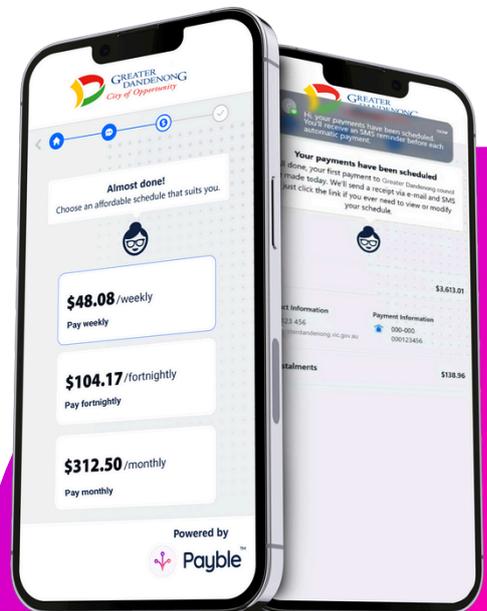
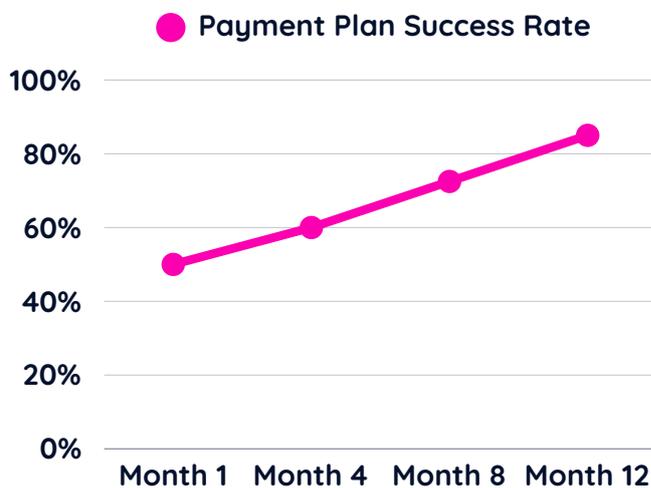
Customers Requesting Help:

Payble allows customers to lodge payment plan requests easily, opening the conversation between the ratepayer and the council to ensure timely and effective assistance.



Customers in Collections: The council works with collections agencies to create plans that allow customers to pay off their debt in a manageable way and provides ongoing support to prevent ratepayers from falling into collections again.

With Payble, the City of Greater Dandenong was able to raise payment plan success from **50% to 85%**



Lesson #2: Flexibility is Key

When ratepayers can choose how and when they pay, it can significantly improve their ability to stay on track with their financial obligations. The benefits of flexibility include:



1. Reducing financial stress by allowing customers to spread their payments over time



2. Accommodating different financial situations, such as weekly, fortnightly, or monthly pay cycles



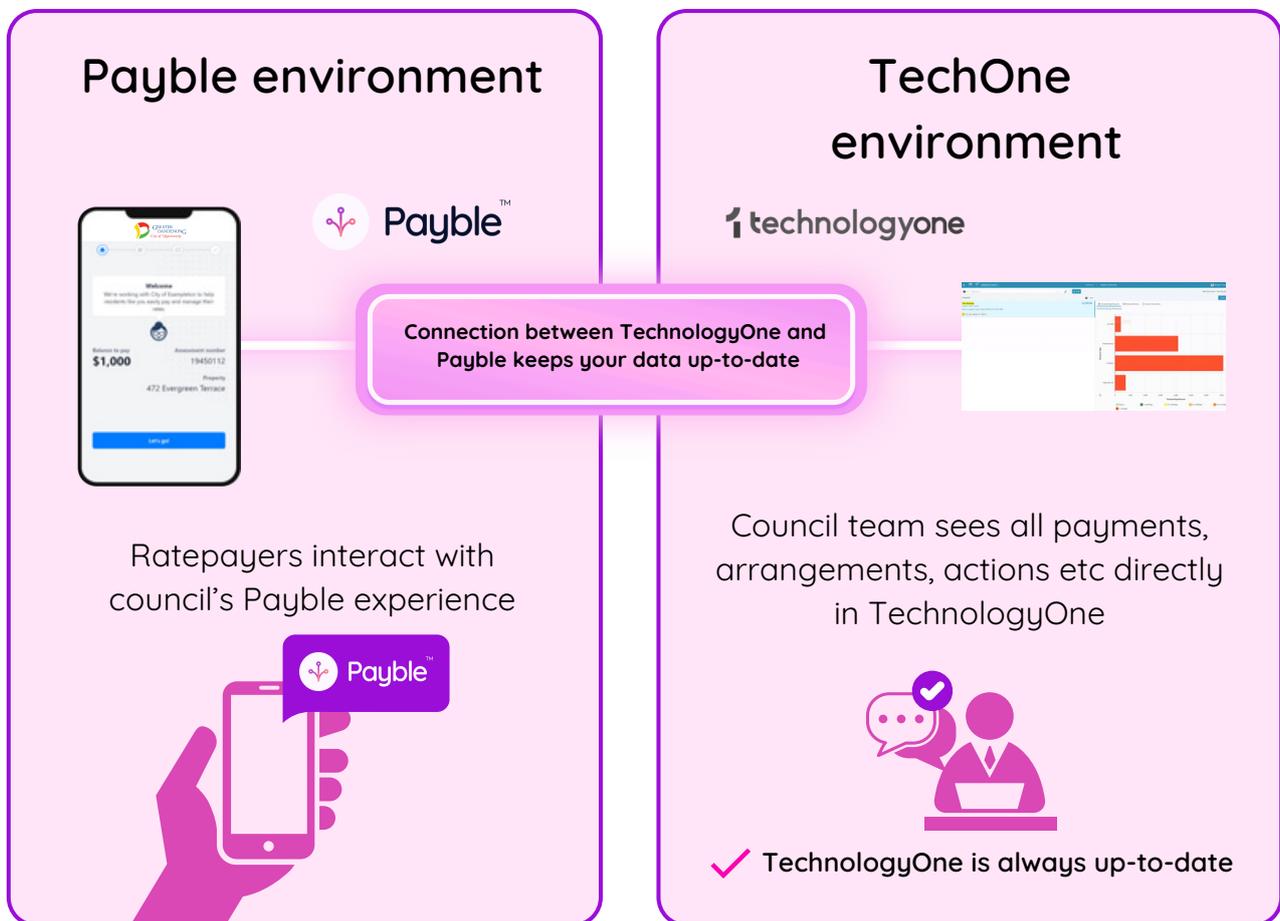
3. Improving payment compliance by offering payment plans that fit individual needs



4. Enhancing customer satisfaction by giving people control over their payments and the ability to manage their finances effectively

Lesson #3: Digital Payment Arrangements Can Be Quick and Easy to Implement

Greater Dandenong's implementation of Payble was completed in a rapid timeframe of just eight weeks. This short period included not only the integration of the Payble technology with their existing systems (TechnologyOne but also the implementation of a new payment gateway.



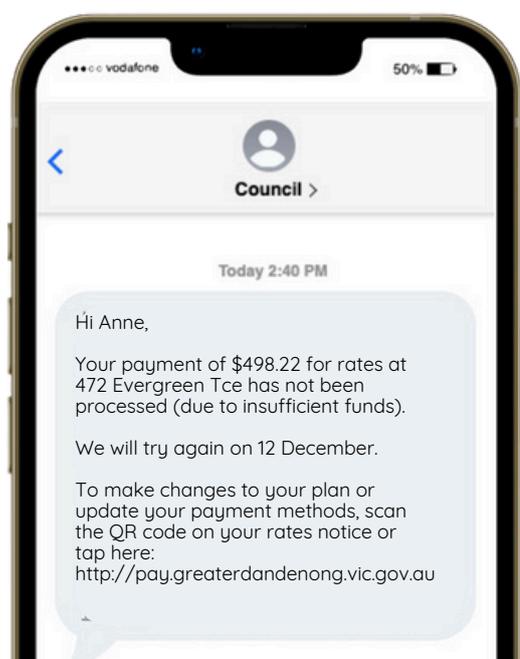
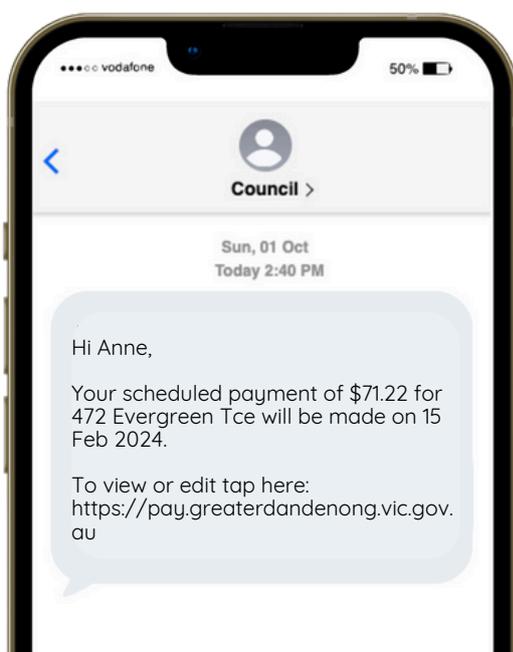
A significant factor in this rapid implementation was the close collaboration between the Payble team and the council's rates team. This partnership facilitated a clear understanding of the council's specific needs, such as minimum payment requirements and acceptable payment frequencies.

The implementation had an immediate impact, with a thousand people signing up to Payble within two weeks of the system going live. This indicates that the system is easy for ratepayers to use and that the flexible payment options are appealing and meet the needs of the community.

“In just 3 weeks, we’ve seen nearly 1000 new payment plans created via Payble, with zero effort needed from the rates team.”



The quick implementation and smooth transition also meant that the rates team was not negatively affected by the change. This reduction of the administrative burden is a key benefit of the Payble platform, which is designed to automate processes and make them more efficient



Bonus Lesson: Using SMS to Improve Council and Ratepayer Communication

Payble makes it easy for councils to use SMS to communicate with ratepayers, proving to be an effective way to improve engagement, gather valuable feedback, and streamline the payment process. SMS can be used for:



Capturing and verifying resident details to ensure council records are up-to-date and accurate



Confirming payment processing and providing immediate confirmation to ratepayers



Conducting quick pulse checks and SMS campaigns to gain insights and sentiment analysis

By addressing the needs of ratepayers at each level of the arrears pyramid and offering flexible payment options, Greater Dandenong has been able to maintain a stable financial position while improving customer satisfaction and reducing manual work. The council's proactive messaging approach, which distinguishes between an "amount outstanding" and an "amount due," has encouraged residents to pay their rates before they become officially due, benefiting both residents and the council in terms of cash flow.

Greater Dandenong's partnership with Payble has been instrumental in its success, allowing the council to send SMS messages at no additional cost and making it an attractive solution for engaging with ratepayers. By getting ahead of the problem and actively following up with residents, Dandenong has distinguished itself from other councils that simply offer payment options without any follow-up.

Greater Dandenong's customer success story demonstrates the importance of a proactive, flexible, and digitally-enabled approach to managing council arrears. By partnering with Payble and implementing innovative solutions, the council has been able to improve the payment experience for ratepayers, reduce financial stress, and maintain a stable financial position, setting an example for other councils facing similar challenges.



I'd say almost 15% of our ratepayers now choose to pay with Payble - resulting in less work for my team and better experience for our ratepayers

Sally Wright
Rates & Revenue Coordinator



Ready to Transform Your Rate Collection?

Implementing Payble means more than just updating your payment system. It means transforming how your council approaches rate collection. Our team works closely with each council to ensure smooth implementation, staff adoption, and community acceptance. The result is a modern, efficient rate collection system that benefits everyone involved.

Want to know more about how we can help you?

Write to us at
elliott@payble.com.au

APPENDICES

Table I

State Wide Arrears 2024

Barwon South West

Council	State	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Colac Otway Shire Council	VIC	6.68%	7.24%	31	23	8.00	13.00
Corangamite Shire Council	VIC	2.69%	3.86%	6	7	-1.00	45.00
Glenelg Shire Council	VIC	4.39%	5.53%	13	13	0.00	35.00
Greater Geelong City Council	VIC	1.54%	1.66%	3	1	2.00	24.00
Moyne Shire Council	VIC	5.01%	7.05%	16	21	-5.00	59.00
Queenscliffe Borough Council	VIC	0.79%	1.83%	1	2	-1.00	43.00
Southern Grampians Shire Council	VIC	11.34%	10.20%	54	42	12.00	5.00
Surf Coast Shire Council	VIC	5.70%	8.21%	23	28	-5.00	60.00
Warrnambool City Council	VIC	2.07%	2.54%	5	3	2.00	25.00

The Barwon South West Region saw a significant rise in arrears from 2023 (**8.97%**) to 2024 (**10.58%**).

Gippsland

Council	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Bass Coast Shire Council	9.59%	10.95%	42	45	-3.00	52.00
Baw Baw	5.25%	7.50%	18	25	-7.00	67.00
East Gippsland	6.57%	9.11%	30	37	-7.00	68.00
Latrobe City Council	3.07%	2.72%	9	4	5.00	17.00
South Gippsland Shire Council	7.52%	9.59%	35	40	-5.00	62.00
Wellington Shire	5.32%	6.74%	20	19	1.00	30.00

The state of arrears in Gippsland also rose from **9.72%** to **11.21%** from 2023 to 2024.

Grampains

Council	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Ararat Rural City Council	11.05%	12.97%	52	55	-3.00	54.00
Ballarat City Council	5.45%	8.35%	21	30	-9.00	72.00
Golden Plains Shire Council	11.40%	14.23%	55	59	-4.00	57.00
Hepburn Shire Council	18.91%	20.47%	79	79	0.00	42.00
Hindmarsh Shire Council	5.96%	6.52%	26	17	9.00	10.00
Horsham Rural City Council	1.36%	5.17%	2	12	-10.00	74.00
Moorabool Shire Council	15.02%	18.20%	72	75	-3.00	55.00
Northern Grampians Shire Council	6.42%	8.75%	27	32	-5.00	61.00
Pyrenees Shire Council	6.89%	8.20%	32	27	5.00	18.00
West Wimmera Shire Council	2.91%	3.78%	7	6	1.00	27.00
Yarriambiack Shire Council	11.18%	9.60%	53	41	12.00	4.00

The state of arrears in Grampains Region increased from **8.82%** in 2023 to **10.40%** in 2024.

Greater Melbourne

Council	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Brimbank City Council	16.03%	17.69%	69	61.00	1.00	34.00
Merri-bek City Council	13.96%	14.66%	74	73.00	8.00	14.00

The region of Greater Melbourne, however showed a slight increase in their arrears from **11.25%** to **12.22%** from 2023 to 2024 respectively.

Hume

Council	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Alpine Shire Council	5.02%	7.33%	17	24.00	-7.00	66.00
Benalla Rural City Council	5.81%	7.17%	25	22.00	3.00	20.00
Greater Shepparton City Council	12.03%	12.01%	60	50.00	10.00	8.00
Indigo Shire Council	15.62%	18.07%	73	74.00	-1.00	48.00
Mansfield Shire Council	6.54%	9.28%	29	38.00	-9.00	73.00
Mitchell Shire Council	12.60%	16.51%	63	69.00	-6.00	64.00
Moira Shire Council	8.29%	10.47%	40	44.00	-4.00	56.00
Murrindindi Shire Council	10.73%	12.82%	47	54.00	-7.00	69.00
Strathbogie Shire Council	11.77%	15.37%	57	64.00	-7.00	70.00
Towong Shire Council	13.74%	15.13%	66	63.00	3.00	23.00
Wangaratta Rural City Council	3.91%	4.92%	12	11.00	1.00	29.00
Wodonga City Council	3.40%	4.52%	10	9.00	1.00	28.00

With 12 councils in the Hume region, indicates a steep increase in their arrears from **9.66%** in 2023 to **11.47%** in 2024.

Loddon Mallee

Council	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Buloke Shire Council	7.52%	8.11%	36	26	10.00	6.00
Campaspe Shire Council	5.79%	5.66%	24	15	9.00	9.00
Central Goldfields Shire Council	12.81%	13.94%	64	58	6.00	16.00
Gannawarra Shire Council	17.17%	16.36%	77	68	9.00	12.00
Greater Bendigo City Council	1.82%	3.31%	4	5	-1.00	44.00
Loddon Shire Council	2.97%	4.74%	8	10	-2.00	49.00
Macedon Ranges Shire Council	10.35%	11.32%	45	46	-1.00	46.00
Mildura	4.55%	6.89%	15	20	-5.00	58.00
Mount Alexander Shire Council	12.17%	12.33%	61	52	9.00	11.00
Swan Hill Rural City Council	10.93%	15.49%	51	65	-14.00	79.00

The councils in Loddon Mallee also saw an increase in their arrears from **9.11%** to **10.83%** from 2023 to 2024.

Melbourne

Council	Rating Arrears in 2023	Rating Arrears in 2024	Arrears Ranking 2023	Arrears Ranking 2024	Diffs in Overall Ranking (Arrears)	Most Improved
Banyule	7.70%	9.04%	37	36	1.00	31.00
Bayside	7.24%	6.62%	34	18	16.00	2.00
Boroondara	7.91%	8.27%	39	29	10.00	7.00
Cardinia	13.78%	15.87%	68	67	1.00	32.00
Casey	10.35%	11.42%	44	47	-3.00	53.00
City of Darebin	10.84%	12.27%	50	51	-1.00	47.00
City of Melbourne	4.45%	4.42%	14	8	6.00	15.00
City of Monash	6.53%	5.94%	28	16	12.00	3.00
City of Port Phillip	16.87%	18.87%	76	76	0.00	40.00
City of Stonnington	5.58%	8.98%	22	35	-13.00	78.00
City of Wyndham	13.41%	16.75%	65	71	-6.00	65.00
City of Yarra	16.66%	13.68%	75	57	18.00	1.00
Frankston	13.77%	16.84%	67	72	-5.00	63.00
Glen Eira	10.52%	10.31%	46	43	3.00	21.00
Greater Dandenong	9.37%	9.33%	41	39	2.00	26.00
Hobsons Bay	11.82%	14.32%	58	60	-2.00	50.00
Hume	14.73%	16.53%	71	70	1.00	33.00
Kingston	7.13%	8.90%	33	33	0.00	36.00
Knox City Council	10.79%	11.59%	48	48	0.00	37.00
Manningham	11.86%	13.48%	59	56	3.00	22.00
Maribynong Council	10.83%	11.77%	49	49	0.00	38.00
Maroondah	3.66%	5.55%	11	14	-3.00	51.00
Melton	11.42%	15.56%	56	66	-10.00	76.00
Moonee Valley	9.72%	12.34%	43	53	-10.00	75.00
Mornington	5.29%	8.43%	19	31	-12.00	77.00
Nillumbik	12.44%	14.68%	62	62	0.00	39.00
Whitehorse	7.85%	8.92%	38	34	4.00	19.00
Whittlesea	14.64%	19.51%	70	77	-7.00	71.00
Yarra Ranges	18.02%	19.56%	78	78	0.00	41.00

However in the region of Melbourne the state of arrears increased from **9.22%** in 2023 to **10.72%** in 2024 indicating an increase of **1.5%**

Table II

Arrears Growth by Proportion

Metro

The following table shows the arrears growth by proportion in metro regions of VIC and also shows a ranking for each council.

Council	Region	Rating Arrears in 2023	Rating Arrears in 2024	2023 to 2024 Proportion Change	Arrears (Proportion) Growth	Arrears Proportion Ranking
Banyule	Melbourne	7.70%	9.04%	1.34%	17.46%	38.00
Bayside	Melbourne	7.24%	6.62%	-0.62%	-8.54%	6.00
Boroondara	Melbourne	7.91%	8.27%	0.36%	4.50%	14.00
Brimbank City Council	Greater Melbourne	16.03%	17.69%	1.66%	10.36%	28.00
Cardinia	Melbourne	13.78%	15.87%	2.09%	15.15%	35.00
Casey	Melbourne	10.35%	11.42%	1.07%	10.31%	27.00
City of Darebin	Melbourne	10.84%	12.27%	1.44%	13.27%	31.00
City of Melbourne	Melbourne	4.45%	4.42%	-0.02%	-0.53%	10.00
City of Monash	Melbourne	6.53%	5.94%	-0.59%	-9.02%	5.00
City of Port Phillip	Melbourne	16.87%	18.87%	2.00%	11.86%	29.00
City of Stonnington	Melbourne	5.58%	8.98%	3.40%	61.04%	76.00
City of Wyndham	Melbourne	13.41%	16.75%	3.34%	24.93%	49.00
City of Yarra	Melbourne	16.66%	13.68%	-2.98%	-17.89%	1.00
Frankston	Melbourne	13.77%	16.84%	3.08%	22.35%	44.00
Glen Eira	Melbourne	10.52%	10.31%	-0.20%	-1.93%	9.00
Greater Dandenong	Melbourne	9.37%	9.33%	-0.04%	-0.47%	11.00
Hobsons Bay	Melbourne	11.82%	14.32%	2.50%	21.15%	42.00
Hume	Melbourne	14.73%	16.53%	1.80%	12.23%	30.00
Kingston	Melbourne	7.13%	8.90%	1.76%	24.72%	47.00
Knox City Council	Melbourne	10.79%	11.59%	0.80%	7.41%	16.00
Manningham	Melbourne	11.86%	13.48%	1.62%	13.67%	33.00
Maribynong Council	Melbourne	10.83%	11.77%	0.94%	8.67%	22.00
Maroondah	Melbourne	3.66%	5.55%	1.89%	51.69%	72.00
Melton	Melbourne	11.42%	15.56%	4.13%	36.19%	61.00
Merri-bek City Council	Greater Melbourne	13.96%	14.66%	0.70%	5.00%	15.00
Moonee Valley	Melbourne	9.72%	12.34%	2.62%	26.94%	54.00
Mornington	Melbourne	5.29%	8.43%	3.14%	59.46%	74.00
Nillumbik	Melbourne	12.44%	14.68%	2.24%	18.02%	39.00
Whitehorse	Melbourne	7.85%	8.92%	1.06%	13.52%	32.00
Whittlesea	Melbourne	14.64%	19.51%	4.86%	33.22%	60.00
Yarra Ranges	Melbourne	18.02%	19.56%	1.54%	8.56%	21.00

Regional - This table exhibits the arrears proportion growth in regional areas and a ranking for each council.

Council	Region	Rating Arrears in 2023	Rating Arrears in 2024	2023 to 2024 Proportion Change	Arrears (Proportion) Growth	Arrears Proportion Ranking
Alpine Shire Council	Hume	5.02%	7.33%	2.31%	46.07%	70.00
Ararat Rural City Council	Grampians	11.05%	12.97%	1.93%	17.43%	37.00
Ballarat City Council	Grampians	5.45%	8.35%	2.90%	53.28%	73.00
Bass Coast Shire Council	Gippsland	9.59%	10.95%	1.36%	14.15%	34.00
Baw Baw	Gippsland	5.25%	7.50%	2.25%	42.80%	67.00
Benalla Rural City Council	Hume	5.81%	7.17%	1.36%	23.40%	46.00
Buloke Shire Council	Loddon Mallee	7.52%	8.11%	0.59%	7.80%	17.00
Campaspe Shire Council	Loddon Mallee	5.79%	5.66%	-0.13%	-2.27%	8.00
Central Goldfields Shire Council	Loddon Mallee	12.81%	13.94%	1.13%	8.84%	23.00
Colac Otway Shire Council	Barwon South West	6.68%	7.24%	0.55%	8.28%	20.00
Corangamite Shire Council	Barwon South West	2.69%	3.86%	1.17%	43.38%	68.00
East Gippsland	Gippsland	6.57%	9.11%	2.54%	38.65%	63.00
Gannawarra Shire Council	Loddon Mallee	17.17%	16.36%	-0.81%	-4.72%	7.00
Glenelg Shire Council	Barwon South West	4.39%	5.53%	1.14%	25.96%	50.00
Golden Plains Shire Council	Grampians	11.40%	14.23%	2.83%	24.78%	48.00
Greater Bendigo City Council	Loddon Mallee	1.82%	3.31%	1.49%	82.07%	77.00
Greater Geelong City Council	Barwon South West	1.54%	1.66%	0.12%	7.92%	18.00
Greater Shepparton City Council	Hume	12.03%	12.01%	-0.02%	-0.17%	12.00
Hepburn Shire Council	Grampians	18.91%	20.47%	1.56%	8.23%	19.00
Hindmarsh Shire Council	Grampians	5.96%	6.52%	0.56%	9.38%	25.00
Horsham Rural City Council	Grampians	1.36%	5.17%	3.80%	279.04%	79.00
Indigo Shire Council	Hume	15.62%	18.07%	2.46%	15.74%	36.00
Latrobe City Council	Gippsland	3.07%	2.72%	-0.35%	-11.35%	3.00
Loddon Shire Council	Loddon Mallee	2.97%	4.74%	1.78%	59.97%	75.00
Macedon Ranges Shire Council	Loddon Mallee	10.35%	11.32%	0.96%	9.29%	24.00
Mansfield Shire Council	Hume	6.54%	9.28%	2.74%	41.94%	66.00
Mildura	Loddon Mallee	4.55%	6.89%	2.34%	51.51%	71.00
Mitchell Shire Council	Hume	12.60%	16.51%	3.92%	31.08%	58.00
Moira Shire Council	Hume	8.29%	10.47%	2.18%	26.30%	52.00
Moorabool Shire Council	Grampians	15.02%	18.20%	3.18%	21.17%	43.00
Mount Alexander Shire Council	Loddon Mallee	12.17%	12.33%	0.16%	1.34%	13.00
Moyne Shire Council	Barwon South West	5.01%	7.05%	2.04%	40.65%	64.00
Murrindindi Shire Council	Hume	10.73%	12.82%	2.09%	19.53%	41.00
Northern Grampians Shire Council	Grampians	6.42%	8.75%	2.34%	36.43%	62.00
Pyrenees Shire Council	Grampians	6.89%	8.20%	1.32%	19.14%	40.00
Queenscliffe Borough Council	Barwon South West	0.79%	1.83%	1.04%	132.32%	78.00
South Gippsland Shire Council	Gippsland	7.52%	9.59%	2.07%	27.59%	55.00
Southern Grampians Shire Council	Barwon South West	11.34%	10.20%	-1.14%	-10.08%	4.00
Strathbogie Shire Council	Hume	11.77%	15.37%	3.60%	30.55%	57.00
Surf Coast Shire Council	Barwon South West	5.70%	8.21%	2.51%	43.93%	69.00
Swan Hill Rural City Council	Loddon Mallee	10.93%	15.49%	4.56%	41.76%	65.00
Towong Shire Council	Hume	13.74%	15.13%	1.39%	10.10%	26.00
Wangaratta Rural City Council	Hume	3.91%	4.92%	1.02%	26.09%	51.00
Warrnambool City Council	Barwon South West	2.07%	2.54%	0.47%	22.84%	45.00
Wellington Shire	Gippsland	5.32%	6.74%	1.41%	26.58%	53.00
West Wimmera Shire Council	Grampians	2.91%	3.78%	0.86%	29.70%	56.00
Wodonga City Council	Hume	3.40%	4.52%	1.12%	32.94%	59.00
Yarriambiack Shire Council	Grampians	11.18%	9.60%	-1.59%	-14.19%	2.00

Table III

Arrears Growth by Volume

Volume - Metro

The below-listed tables exhibit the arrears growth by volume in metro and metro arrears.

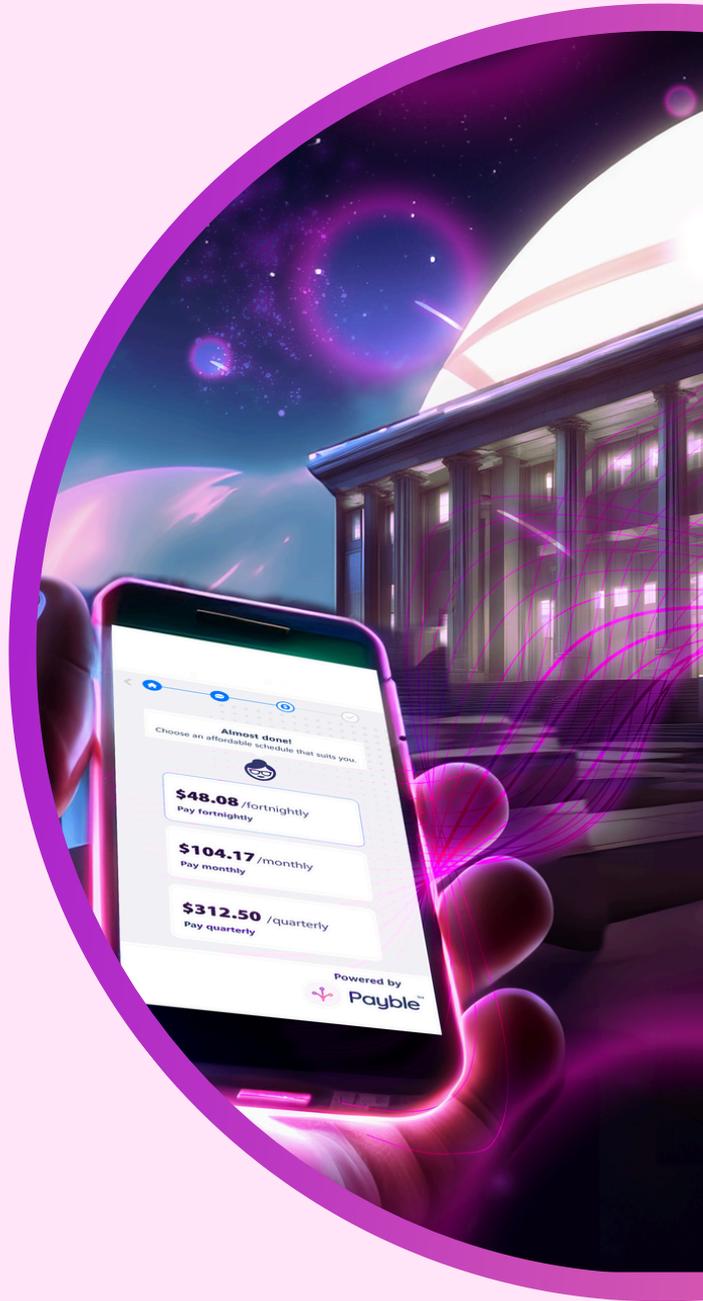
Council	Region	Outstanding Rates 2023	Outstanding Rates 2024	Arrears (Volume) Growth Rate	Arrears Volume (Growth Ranking)
Banyule	Melbourne	8,617.00	10,571.00	22.68%	35.00
Bayside	Melbourne	7,865.00	7,488.00	-4.79%	6.00
Boroondara	Melbourne	16,131.00	17,639.00	9.35%	15.00
Brimbank City Council	Greater Melbourne	27,539,000.00	32,022,000.00	16.28%	26.00
Cardinia	Melbourne	15,214.00	18,761.00	23.31%	38.00
Casey	Melbourne	29,260,000.00	34,318,000.00	17.29%	29.00
City of Darebin	Melbourne	15,616.00	18,733.00	19.96%	32.00
City of Melbourne	Melbourne	15,513.00	16,614.00	7.10%	13.00
City of Monash	Melbourne	9,132.00	8,672.00	-5.04%	5.00
City of Port Phillip	Melbourne	23,731.00	27,570.00	16.18%	24.00
City of Stonnington	Melbourne	7,474.00	12,455.00	66.64%	76.00
City of Wyndham	Melbourne	34,943.00	46,005.00	31.66%	49.00
City of Yarra	Melbourne	21,040.00	18,060.00	-14.16%	1.00
Frankston	Melbourne	19,580.00	24,751.00	26.41%	42.00
Glen Eira	Melbourne	13,639.00	14,139.00	3.67%	8.00
Greater Dandenong	Melbourne	15,325,000.00	15,960,000.00	4.14%	10.00
Hobsons Bay	Melbourne	14,872.00	18,957.00	27.47%	43.00
Hume	Melbourne	32,225.00	39,582.00	22.83%	36.00
Kingston	Melbourne	11,354.00	14,842.00	30.72%	47.00
Knox City Council	Melbourne	14,528.00	16,989.00	16.94%	28.00
Manningham	Melbourne	13,936.00	16,524.00	18.57%	30.00
Maribynong Council	Melbourne	12,621.00	14,621.00	15.85%	22.00
Maroondah	Melbourne	3,752,000.00	6,001,000.00	59.94%	72.00
Melton	Melbourne	18,585.00	27,541.00	48.19%	63.00
Merri-bek City Council	Greater Melbourne	25,049,000.00	27,154,000.00	8.40%	14.00
Moonee Valley	Melbourne	13,322.00	17,894.00	34.32%	54.00
Mornington	Melbourne	8,460.00	14,070.00	66.31%	75.00
Nillumbik	Melbourne	9,257,000.00	11,395,000.00	23.10%	37.00
Whitehorse	Melbourne	10,248.00	12,760.00	24.51%	39.00
Whittlesea	Melbourne	27,863,000.00	40,502,000.00	45.36%	61.00
Yarra Ranges	Melbourne	29,797.00	34,537.00	15.91%	23.00

Volume - Regional

Council	Region	Outstanding Rates 2023	Outstanding Rates 2024	Arrears (Volume) Growth Rate	Arrears Volume (Growth Ranking)
Alpine Shire Council	Hume	\$1,046,000.00	1,607,000.00	53.63%	70.00
Ararat Rural City Council	Grampians	1,955,000.00	2,320,000.00	18.67%	31.00
Ballarat City Council	Grampians	7,795,000.00	12,702,000.00	62.95%	73.00
Bass Coast Shire Council	Gippsland	6,704,000.00	8,180,000.00	22.02%	34.00
Baw Baw	Gippsland	3,653,000.00	5,547,000.00	51.85%	68.00
Bendalla Rural City Council	Hume	1,220,000.00	1,596,000.00	30.82%	48.00
Buloke Shire Council	Loddon Mallee	1,097,000.00	1,217,000.00	10.94%	16.00
Campaspe Shire Council	Loddon Mallee	2,680,000.00	2,790,000.00	4.10%	9.00
Central Goldfields Shire Council	Loddon Mallee	2,130,000.00	2,443,000.00	14.69%	20.00
Colac Otway Shire Council	Barwon South West	2,260,000.00	2,585,000.00	14.38%	19.00
Corangamite Shire Council	Barwon South West	649,000.00	974,000.00	50.08%	66.00
East Gippsland	Gippsland	4,312,000.00	6,370,000.00	47.73%	62.00
Gannawarra Shire Council	Loddon Mallee	2,499,000.00	2,556,000.00	2.28%	7.00
Glenelg Shire Council	Barwon South West	1,386,000.00	1,803,000.00	30.09%	46.00
Golden Plains Shire Council	Grampians	3,107,000.00	4,125,000.00	32.76%	52.00
Greater Bendigo City Council	Loddon Mallee	2,532,000.00	4,862,000.00	92.02%	77.00
Greater Geelong City Council	Barwon South West	4,396,000.00	5,066,000.00	15.24%	21.00
Greater Shepparton City Council	Hume	10,552,000.00	11,094,000.00	5.14%	11.00
Hepburn Shire Council	Grampians	4,702,000.00	5,329,000.00	13.33%	17.00
Hindmarsh Shire Council	Grampians	563,000.00	642,000.00	14.03%	18.00
Horsham Rural City Council	Grampians	421,000.00	1,684,000.00	300.00%	79.00
Indigo Shire Council	Hume	2,937,000.00	3,556,000.00	21.08%	33.00
Latrobe City Council	Gippsland	2,736,000.00	2,541,000.00	-7.13%	2.00
Loddon Shire Council	Loddon Mallee	364,283.00	602,636.00	65.43%	74.00
Macedon Ranges Shire Council	Loddon Mallee	6,033,000.00	7,009,000.00	16.18%	25.00
Mansfield Shire Council	Hume	1,095,000.00	1,656,000.00	51.23%	67.00
Mildura	Loddon Mallee	3,724,000.00	5,904,000.00	58.54%	71.00
Mitchell Shire Council	Hume	7,164,000.00	10,275,000.00	43.43%	60.00
Moira Shire Council	Hume	3,521,000.00	4,704,000.00	33.60%	53.00
Moorabool Shire Council	Grampians	6,467,000.00	8,294,000.00	28.25%	44.00
Mount Alexander Shire Council	Loddon Mallee	3,218,000.00	3,399,000.00	5.62%	12.00
Moyne Shire Council	Barwon South West	1,280,000.00	1,901,000.00	48.52%	65.00
Murrindindi Shire Council	Hume	2,442,000.00	3,072,000.00	25.80%	41.00
Northern Grampians Shire Council	Grampians	1,252,000.00	1,784,000.00	42.49%	59.00
Pyrenees Shire Council	Grampians	882,000.00	1,102,000.00	24.94%	40.00
Queenscliffe Borough Council	Barwon South West	64,000.00	156,000.00	143.75%	78.00
South Gippsland Shire Council	Gippsland	3,621,000.00	4,870,000.00	34.49%	55.00
Southern Grampians Shire Council	Barwon South West	2,560,000.00	2,392,000.00	-6.56%	3.00
Strathbogie Shire Council	Hume	2,488,113.00	3,417,787.00	37.36%	57.00
Surf Coast Shire Council	Barwon South West	3,483,000.00	5,289,000.00	51.85%	69.00
Swan Hill Rural City Council	Loddon Mallee	3,367,000.00	4,999,000.00	48.47%	64.00
Towong Shire Council	Hume	1,375,000.00	1,599,000.00	16.29%	27.00
Wangaratta Rural City Council	Hume	1,502,000.00	1,991,000.00	32.56%	51.00
Warrnambool City Council	Barwon South West	931,000.00	1,200,000.00	28.89%	45.00
Wellington Shire	Gippsland	3,573,000.00	4,722,000.00	32.16%	50.00
West Wimmera Shire Council	Grampians	240,000.00	325,000.00	35.42%	56.00
Wodonga City Council	Hume	1,706,000.00	2,370,000.00	38.92%	58.00
Yarriambiack Shire Council	Grampians	1,498,000.00	1,421,000.00	-5.14%	4.00



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