



Annual Business Plan

*Incorporating Long-term Financial Plan
Update 2026–2027*



City of
Norwood
Payneham
& St Peters

Our Vision

A City which values its heritage, cultural diversity, sense of place and natural environment.

A progressive City which is prosperous, with a strong community spirit.





Contents

Mayor's Message	3
Executive Summary	4
Consultation—Have your say!	5
Strategic Direction	6
Strategic Planning Framework	7
Long-term Financial Plan	8
Objectives & Key Initiatives	9
City Snapshot	10
Budget Overview	14
Revenue & Expenditure	18
Your Rates Explained	20
How the Total Revenue is Allocated	24
The Parade Masterplan	25
Capital Works Program Expenditure	27
Outcome 1: Social Equity	28
Outcome 2: Cultural Vitality	34
Outcome 3: Economic Prosperity	38
Outcome 4: Environmental Sustainability	42
Corporate Management	46
Long-term Financial Plan Update	48
Appendices	60



Gather Round, Noorwood Oval

Mayor's Message

The City of Norwood Payneham & St Peter's, like all other Councils and indeed all levels of Government, is facing unprecedented financial challenges.



The ongoing conflict in the Middle East, which has contributed to inflation, is and will continue to have an impact on costs, particularly materials, for the foreseeable future.

Despite the challenges of dealing with these unknowns, the Council must continue to focus on our community's priorities by providing quality services and infrastructure.

For several months, the Council has been reviewing several factors related to its finances to not only inform the 2026–2027 Annual Business Plan and Budget, but also its Long-term Financial Plan to ensure its ongoing financial sustainability.

In considering the Council's current financial position, which includes advice provided by ESCOSA (Appendix 8), the Council has undertaken a number of policy reforms.

Importantly, in its report ESCOSA found that over the last 10 years the Council has been financially sustainable and that the Council is currently mostly sustainable, however it projected that it is potentially unsustainable.

To ensure that the Council remains financially sustainable, ESCOSA advised that, amongst several actions, the Council reduce its debt levels.

To address all of ESCOSA's recommendations, the Council has received and considered an independently prepared action plan that will now be implemented to ensure that the Council continues to maintain its financial sustainability.

A key policy reform being undertaken by the Council is the Rating Strategy review, which aims to strike a more equitable balance for rates payable across the ratepayer base, such as residential, commercial, industrial and vacant land. This includes:

- retaining the Minimum Rate paid by residential property owners at \$1,386;
- a slight increase to the differential rate for owners of commercial and industrial property, and vacant land from 120% to 130% (baseline of 100% for residential property owners), with incremental annual increases to reach 150% over a five year period; and
- progressively reducing the percentage of residential property owners paying the Minimum Rate over time (currently 27% of ratepayers).

By comparison, the Council's proposed Differential Rate for commercial and industrial property still compares favourably against other councils such as the City of West Torrens (270%) and City of Unley (280%).

A second key policy reform is the review of the Council's Long-term Financial Plan, with a view to reducing the amount of projected loan borrowings for new capital projects and by extension, potential rate revenue increases over the next decade, while also projecting budget surpluses.

For the 2026–2027 financial year, the Council endorsed an average residential rate increase of 5.37%, slightly above the current Adelaide CPI of 4.9%.

This is significantly lower than the 2025–2026 average rate increase and is line with the figure in the current Long-term Financial Plan.

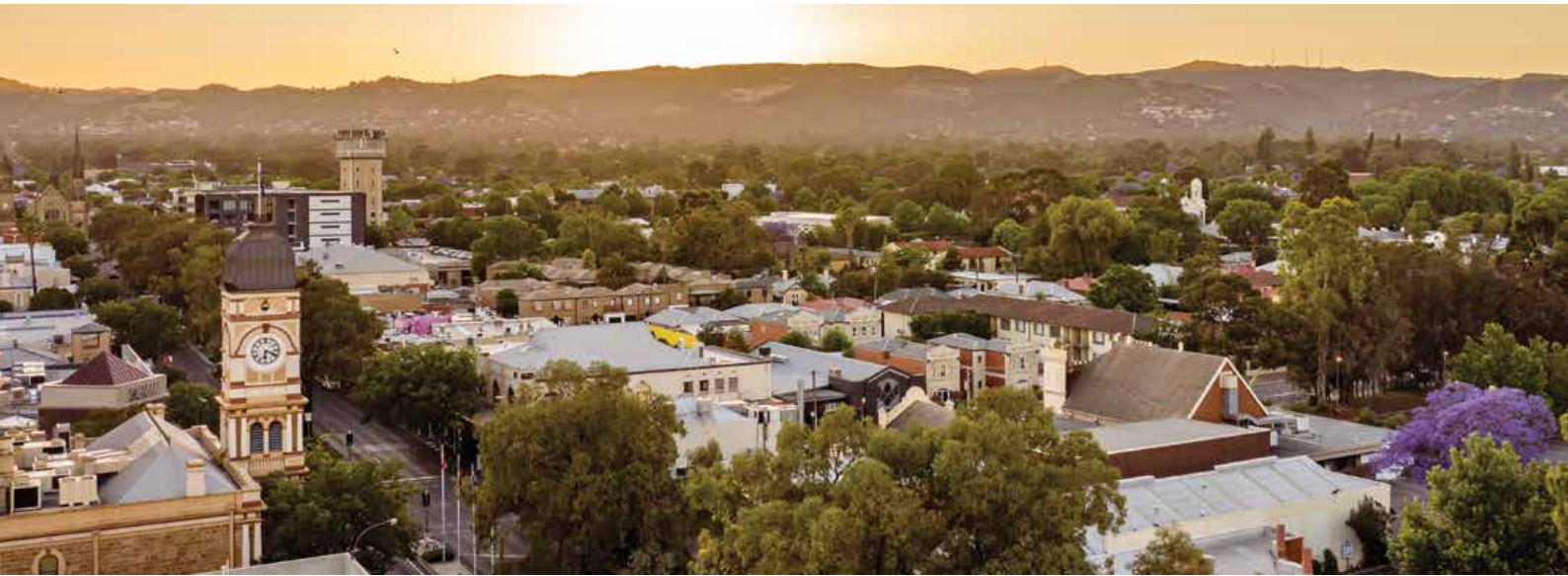
As with previous years, the 2026–2027 Budget reflects the Council's ongoing strong commitment to maintaining and enhancing our City's assets, with infrastructure investment remaining a core focus to ensure future generations benefit from what we build today.

The Annual Business Plan and Budget also highlights a range of activities and initiatives designed to strengthen our community, connect neighbourhoods, improve the health and well-being, and ensure the ongoing maintenance of our City's parks, reserves and streetscapes.

Robert Bria
Mayor

Executive Summary

The City of Norwood Payneham & St Peters' Annual Business Plan is a key document in the Council's overall Planning Framework. It sets out the Council's projects, services and programs for the 2026–2027 financial year.



The Annual Business Plan supports the Council's long term strategic directions which are outlined in the Council's strategic management plan *CityPlan 2030: Shaping Our Future*, as well as the Long-term Financial Plan and Whole-of-Life Asset Management Plans.

The vision for the City continues to be underpinned by the four outcomes of Social Equity, Cultural Vitality, Economic Prosperity and Environmental Sustainability.

In line with *CityPlan 2030: Shaping Our Future*, and in developing this Annual Business Plan, the Council continues to work towards these outcomes, through the delivery of programs, services and projects.

The Budget details the Council's revenue and how it proposes to fund the programs and initiatives which it intends to provide and deliver to the community during the 2026–2027 financial year.

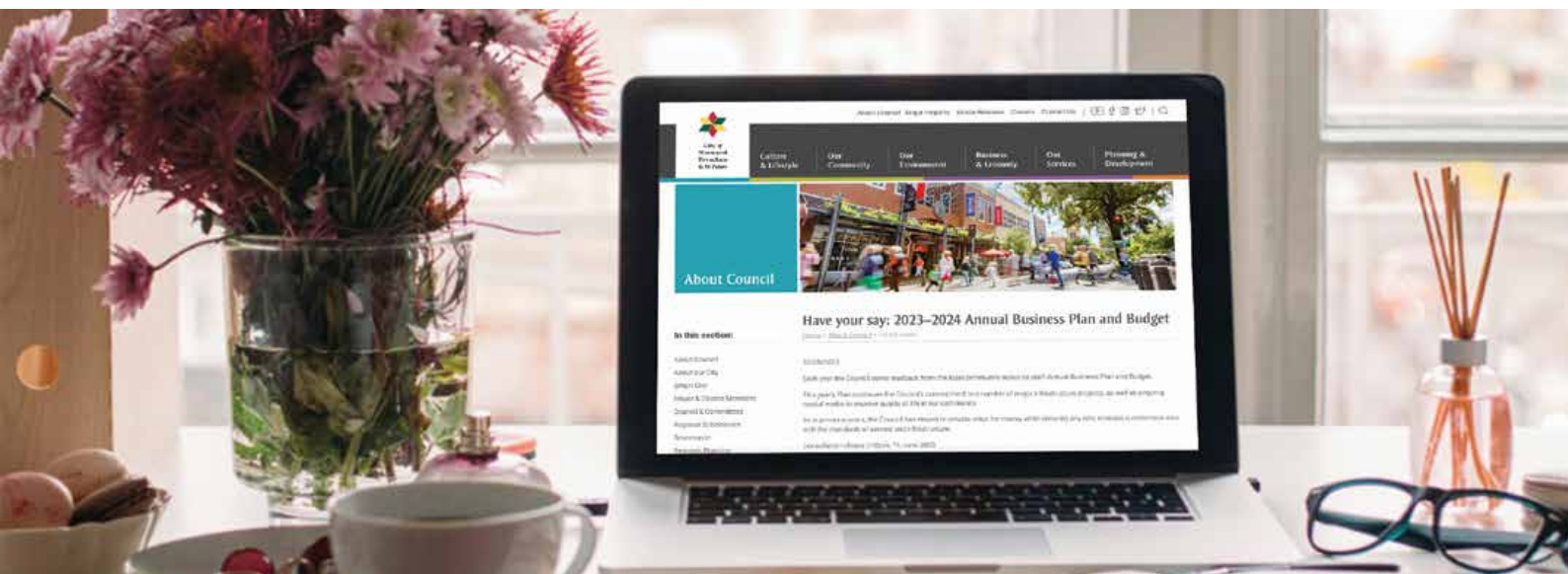
The City of Norwood Payneham & St Peters' Annual Business Plan and Budget is required to be prepared in accordance with the *Local Government Act 1999*.

At its meeting held on 7 July 2026, following receipt of public submissions in respect to the draft 2026–2027 Annual Business Plan and Budget, the Council agreed that:

- an average residential rate increase of 5.37% be endorsed;
- an average commercial rate increase of 10.64% be endorsed;
- a General Rate Revenue increase of 7.9% be endorsed from \$49.4 million in 2025–2026 to \$53.3 million in 2026–2027;
- a rate cap on residential, commercial, industrial properties and vacant land of two times the rate revenue increase of 7.9% be adopted for the 2026–2027 financial year and be applied to all eligible assessments without the requirement for an application to be made (as per the Council resolution made at its meeting held on 10 October 2005).

The 2026–2027 Annual Business Plan and Budget was adopted by the Council at its meeting on Tuesday, 7 July 2026.

Consultation on the 2026–2027 Annual Business Plan and Budget



Pursuant to the *Local Government Act 1999*, the Council undertook community consultation on the 2026–2027 Draft Annual Business Plan and Budget, incorporating the Long-term Financial Plan Update.

The consultation period concluded on Sunday, 31 May 2026 following a 23-day consultation period.

The Council promoted the consultation via:

- a Latest News article on the Council's website;
- Social media posts;
- A4 posters at the Council's Citizen Service Centre and three Libraries;
- A1 posters on The Parade and at the St Peters and Payneham Libraries;
- AO roadside signs; and
- a Public Notice published in The Advertiser.

The Plan was also available for viewing at the Citizen Service Centre at Norwood Town Hall and at each of the Council's three Libraries.

A copy could also be downloaded from the Council's website in addition to the Payneham Memorial Swimming

Centre Gymnasium Project Prudential Report and the LGiQ Review of the Basis of Rating report.

Citizens were provided with the opportunity to provide comments on the draft 2026–2027 Annual Business Plan and Budget by:

- attending the Public Meeting which was held on Tuesday, 26 May 2026;
- completing an on-line form via the Council's website; and
- completing a hard copy feedback form.

A total of 29 written submissions were received and 34 citizens attended the Public Meeting, of which 14 provided a verbal submission.

The submissions were subsequently considered by the Council at its meetings held on Tuesday, 9 June 2026.

Following consideration of the submissions in respect to the draft 2026–2027 Annual Business Plan and Budget, the Council resolved not to proceed with the proposal to construct a gym and associated car park at the Payneham Memorial Swimming Centre.

Strategic Direction

The Council's strategic direction is guided by four outcomes or Pillars which contribute to the realisation of the Council's Vision and are based on the four Pillars of the Quadruple Bottom Line (QBL) framework. The four outcomes are Social Equity, Cultural Vitality, Economic Prosperity and Environmental Sustainability.

We exist to improve the Well-being of our citizens and our community, through:

Social Equity

Cultural Vitality

Economic Prosperity

Environmental Sustainability



For our City, adding the fourth Pillar of culture to the traditional Triple Bottom Line (TBL) of environmental, social and economic sustainability highlights the importance of protecting and enhancing our City's unique character and sense of place.

The objectives set out in *CityPlan 2030: Shaping Our Future*, which outline the priorities for what needs to happen to achieve the four outcomes, reflect the community's aspirations, the policy commitments of the Council and the likely trends and issues which our City will face over the course of *CityPlan 2030*.

CityPlan 2030 plays a pivotal role in guiding the City of Norwood Payneham & St Peters towards the community's vision for the future. Achieving the strategies contained in *CityPlan 2030*, requires transparent and accountable governance structures and processes which are both flexible and responsive to the future opportunities and challenges that will present themselves.

It will also require a positive 'can-do attitude' and approach to ensure that we realise the future which we want for ourselves and the next generation, rather than just 'letting things happen'.

Strategic Planning Framework

In working towards our vision, all of the programs, projects and services which the Council delivers are structured into four key outcome areas, referred to as the 'Four Pillars' of Community Well-being.



Long-term Financial Plan

The City of Norwood Payneham & St Peters is driven by the need to deliver programs and services to our citizens through the most efficient and effective means possible. The ability to deliver on this and the strategic directions outlined in *CityPlan 2030: Shaping Our Future* is dependent on the Council's responsible management of its financial resources over the long-term.



The Local Government Act 1999, requires Councils to prepare a Long-term Financial Plan covering a period of at least ten years.

The Plan is a key document in the Council's Strategic Planning Framework. It is the primary financial management tool which links the Council's Strategic Plan, *CityPlan 2030*, 'Whole-of-Life' Asset Management Plans and the Annual Business Plan and Budget.

In line with *CityPlan 2030*, the Long-term Financial Plan focuses on these four strategic outcomes.

The Long-term Financial Plan is an important planning tool for the Council as it:

- reflects the future financial position based on delivering the services, activities, programs and initiatives undertaken by the Council;
- allows the costs of long-term strategic decisions to be quantified and debated; and
- assesses the financial sustainability of service levels.

A City that delivers on our Strategic Outcomes by managing our financial resources in a sustainable and equitable manner.

To ensure that we deliver on our financial goal, the Council has committed to achieving the financial outcomes set out below;

- Outcome 1: A Balanced Budget
- Outcome 2: Rate Stability
- Outcome 3: Infrastructure and Asset Management
- Outcome 4: Debt Management

While the Local Government (Financial Management) Regulations 2011 Part 2 / 5 (4) prescribe that a Long-term Financial Plan must be prepared at least every four years, undertaking an annual update within this period is important to maintain its relevance and effectiveness.

The Long-term Financial Plan does not take into consideration grant funding that is not yet secured or known. The Council is committed to seeking grant funding and support where possible to assist in the delivery of capital and operational projects.

Annual updates ensure that financial projections reflect updated assumptions, such as inflation rates, interest rates, known grant funding, phasing of capital projects and asset renewal needs.

This regular review allows Council to proactively respond to emerging risks and opportunities, uphold financial sustainability, and support informed decision-making.

It also enhances transparency and accountability, providing confidence to the community that the Council is planning responsibly and managing its finances well into the future.

The draft Long-term Financial Plan Update is contained within this document from page 48.

Objectives & Key Initiatives

In preparing the 2026–2027 Annual Business Plan and Budget, the Council has considered the strategic directions set out in *CityPlan 2030: Shaping Our Future* and has determined to undertake initiatives which respond to the Council’s vision and contribute to the overall well-being of our City and its community.



The services, programs and initiatives which the Council proposes to undertake during 2026–2027, must meet the objectives of at least one of the four key outcome areas of *CityPlan 2030*: Social Equity, Cultural Vitality, Economic Prosperity and Environmental Sustainability.

In some cases, projects and initiatives may contribute towards more than one of the four key outcomes. Projects and initiatives have been listed against the outcome with which it has the strongest alignment.

Other priorities that have influenced the preparation of the 2026–2027 Annual Business Plan and Budget include:

- an increase in operating expenditure taking into account the Local Government Price Index and Consumer Price Index (CPI) as well as the cost of building new and/or renovating facilities and infrastructure;
- ensuring the maintenance and renewal program for existing infrastructure assets, across the city including roads, footpaths, Council owned facilities and parks and reserves, are consistent with the Whole-of-Life Infrastructure and Asset Management Plans;
- consideration of financial commitments to major projects which span more than one financial year; and
- sensible and prudent financial management to ensure ongoing financial sustainability for our City.

City Overview

Situated on the fringe of Adelaide's CBD, the City of Norwood Payneham & St Peters is a vibrant community comprising people of diverse cultures, backgrounds and demographics.

Cosmopolitan main streets dotted with award-winning cafes, restaurants and boutiques are complemented by world class food manufacturing precincts, numerous parks, playgrounds and community facilities.

Who we are

Population

40,062

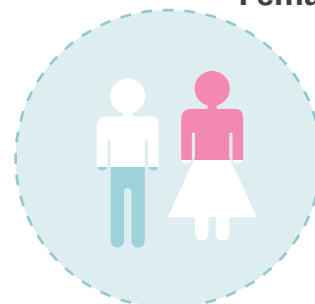
Up 710 (1.8%) from previous year*

Expected population growth by 2041**

44,107

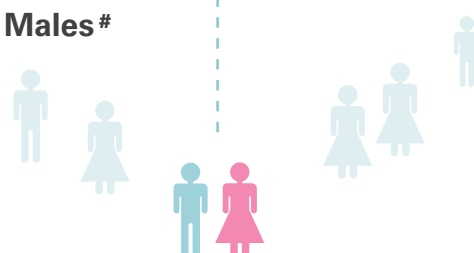
51.8%

Females#



48.2%

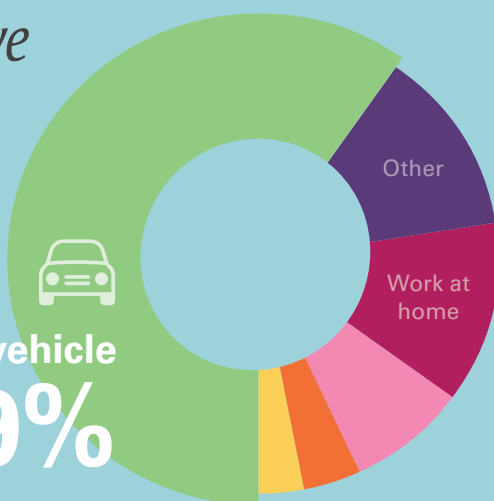
Males#



How we live

How we travel/commute to work

Private vehicle
59.9%



Private vehicle 59.9%

Other 12.7%

Work at home 12.6%

Public transport 7.9%

Cycling 3.9%

Walking 3%

Participation

19.3%

volunteer through an organisation or group

Greater Adelaide 15.5%#

221

volunteer for the Council



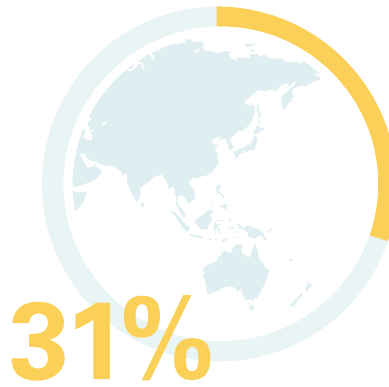
53%

young people aged 15–24 engaged in employment or education^

40
years
Median age



Greater Adelaide
39 years*



31%
of NPSP population
born overseas#

Up 1.1%

76
countries of origin

26.5%
speak languages other
than English at home

55
languages spoken

34
religious faiths

Indigenous Australian#

0.6%

people identify as Aboriginal or
Torres Strait Island living in NPSP
Greater Adelaide 1.7%

Accessibility#

5.8%

reported needing assistance for
day-to-day activities due to disability
Greater Adelaide 6.6%

SEIFA index of disadvantage#

1038

The Socio-Economic Indexes for Areas (SEIFA) ranks areas according to their relative socio-economic advantage and disadvantage, with 143 the highest level of disadvantage and 1,207 being least disadvantaged. The City of Norwood Payneham & St Peters ranks 468 out of 547 local government areas with SEIFA scores across Australia.

Greater Adelaide 992

Housing stress#

13.1%
households with
mortgages experience
mortgage stress

29.5%
renters experience
rental stress



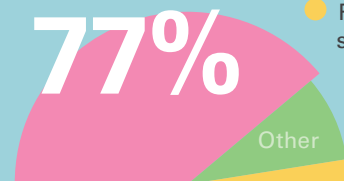
Land use#

The City of Norwood Payneham & St Peters is predominantly a residential area, with opens spaces, parks and reserves, retail/commercial land use and some industrial land use.

Residential

77%

- Residential 77%
- Other 17%
- Reserves/open space 5%



Housing**

The Council area has a high concentration of home ownership with 56.4% of households purchasing or fully owning their home. 8.4% of household tenure is other/not stated.



31.3%
Fully owned



30.6%
Renting private
housing



25.1%
Mortgage



4.6%
Renting social
housing



49.6%
Medium or
high density

compared
to 26% in
Greater
Adelaide.

Our natural environment

20,000+
street trees

20.35%
canopy cover
in 2022*

28.97%
target canopy
cover by 2045**

180 ha.
Open space

2023–2024
Corporate carbon
emissions***



1,287 (tCO₂-e)
decrease of 32%
since 2018–2019

Our local economy

7,010 includes
913 new

**Businesses in
our City as at
30 June 2023[#]**

6,963 as at 30 June 2022[#]

27,445

**Local jobs as at
30 June 2023[#]**

26,459 as at 30 June 2022[#]

4,597

**Live and work in
the City of NPSP
in 2024[^]**

**2024 Top 5
industry sectors
— output[^]**



\$1.675b
Construction



\$1.210b
Professional, Scientific
& Technical Services

\$0.92b
Manufacturing

\$0.852b
Rental, Hiring &
Real Estate Services

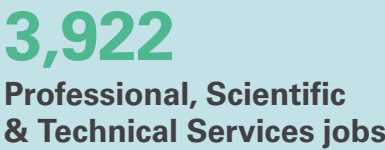
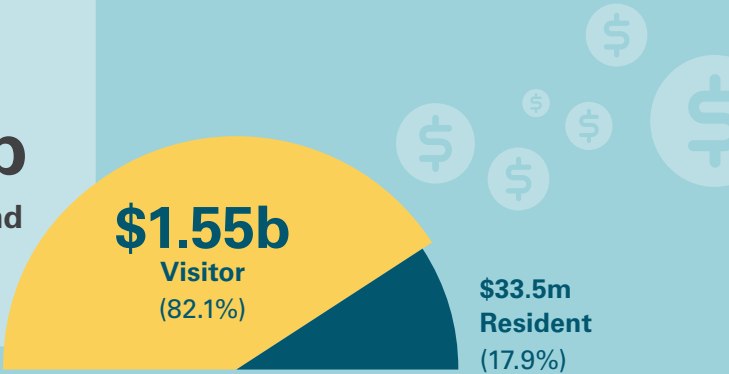
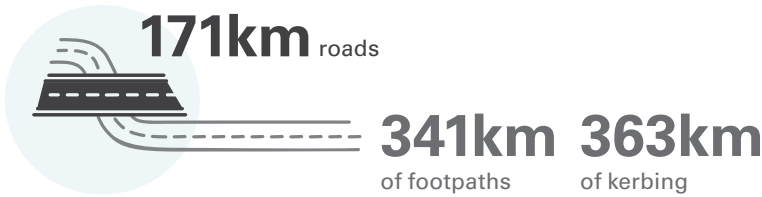
\$0.741b
Health Care &
Social Assistance

* Urban tree canopy, green spaces and built environment data analysis and reporting, NPSP Technical Report (June 2023), Green Adelaide

** NPSP Tree Strategy

*** Trellis

Provided and maintained by the Council for the community



ABS Regional Summary – NPSP
[^] REMPLAN

[‡] Spendmapp

Budget Overview

2026–2027

The Council's financial goal is to deliver on the strategic outcomes which are set out in its strategic management plan *CityPlan 2030: Shaping our Future*, by managing financial and indeed all resources in a sustainable and equitable manner.

The 2026–2027 Budget has been developed within the Council's planning framework and sets the strategic direction over the medium and long term, converting these into annual actions, outputs and outcomes.

The development of the Budget has been undertaken in consultation and review by the Council's Elected Members and Council staff, and will be subject to consultation with the community.

As South Australia, together with the rest of the nation, continues to deal with cost of living pressures and inflation, the focus has been on developing an Annual Business Plan and Budget, which ensures that the Council maintains the standards for its existing range of services which are aimed at supporting the delivery of the Strategic Objectives outlined in the Council's Strategic Management Plan *CityPlan 2030: Shaping Our Future*, and that those services receive the appropriate funding.

The Council is supporting both the State's and the local economic recovery and improving the quality of the City's infrastructure by continuing its commitment to a number of large infrastructure projects, some of which commenced in 2025–2026, with the aim of being delivered this financial year.

The 2026–2027 Budget is also focused on the future and aims to ensure that the Council's emerging and continuing priorities are appropriately resourced and to this end, the Budget is built upon the strategic outcomes set out in the Councils' Asset Management Plans and Long-term Financial Plan.

The key driver is to ensure that the Budget priorities not only contribute to the Council's broader strategic objectives, but also to the Council's long term financial objective of managing its financial resources in a sustainable manner. The focus continues to be on initiatives which have been identified to support the delivery of the strategic objectives outlined in *CityPlan 2030: Shaping Our Future* and to ensure that our services are delivered in the most efficient and effective manner, thereby satisfying community needs and expectations.

The 2026–2027 Budget continues to build on the principle of ongoing financial sustainability. This is demonstrated by adherence, over the term of the Long-term Financial Plan, to the overarching principles that require the Council to:

- achieve long term revenue, expenditure and cash flow neutrality while keeping rates growth within the average for the sector; and
- ensure the Council’s long term Capital Works Program is fully funded to achieve asset renewal requirements asset renewal requirements.

In this respect, a number of significant factors have influenced the preparation of the 2026–2027 Budget, namely:

- the impact of the Consumer Price Index (CPI) and the Local Government Price Index increases;
- maintenance and renewal program for existing infrastructure assets, including roads, footpaths, kerbing Council owned properties and open spaces (parks and reserves);
- Enterprise Bargaining Agreements, which sets the employee wage and salary increases across two agreements: the Municipal Officers Award provides increases of 5% from November 2025 and 3.5% from November 2026 and November 2027. The Local Government Employees Award expires on 1 November 2026, with negotiations for future increases to commence prior to 30 June 2026 and take effect following expiry of the current agreement; and
- commitment to major projects that span more than one year.

Table 1 provides a comparison of the financial targets included in the Council’s Long-term Financial Plan (LTFP) and how they are met by the 2026–2027 Budget.

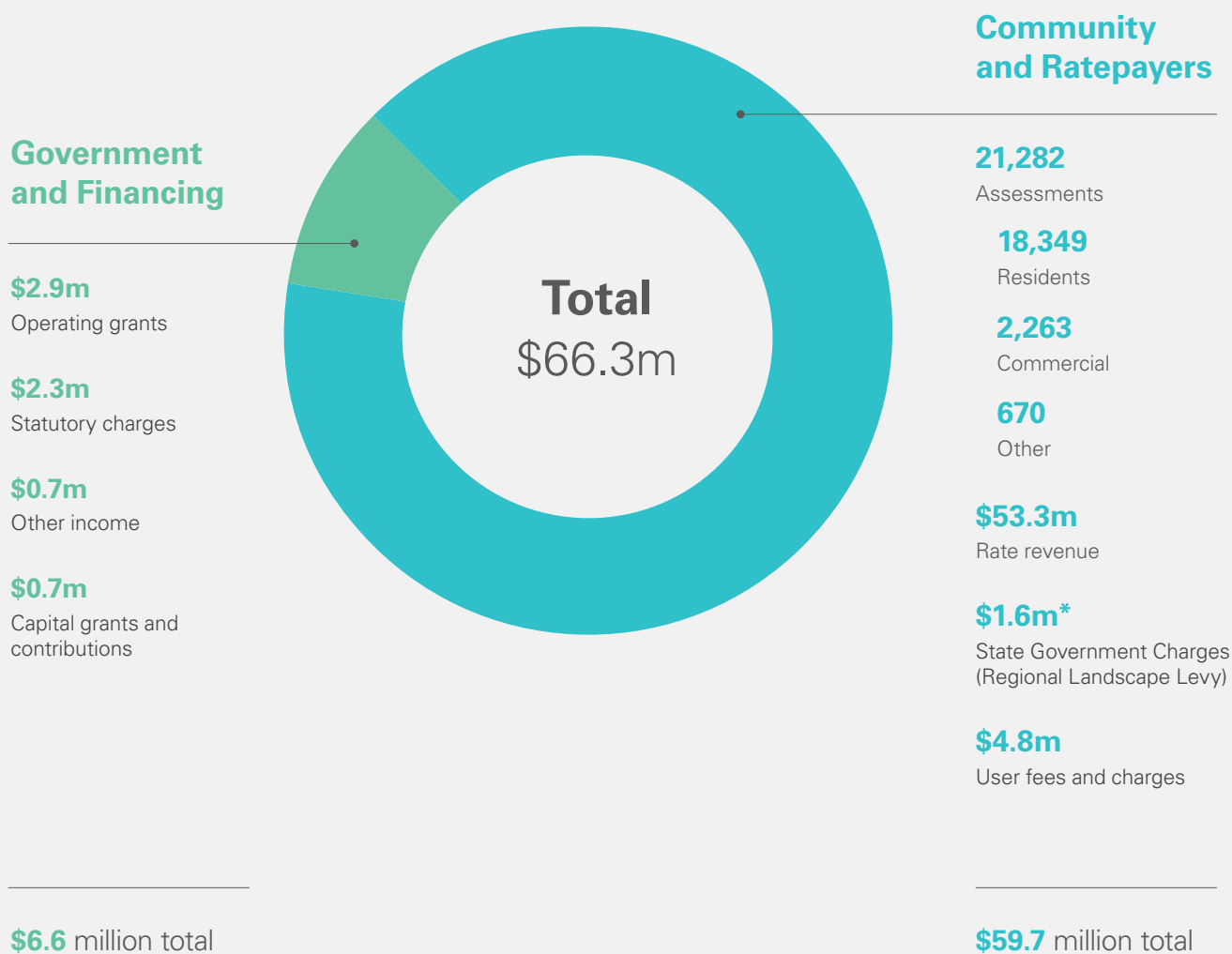
Table 1

Outcome	Indicator	LTFP Target
A balanced budget	Operating Surplus	\$0
	Operating Ratio	0–10%
Rate stability	Annual Rate Revenue increases	Between 4%–8%
Infrastructure and Asset Management	Asset Renewal Funding Ratio	Between 90%–110% on a rolling three year average
Debt Management	Net Financial Liabilities	less than 100%
	Debt Servicing Ratio	less than 15%

Budget Overview

2026–2027

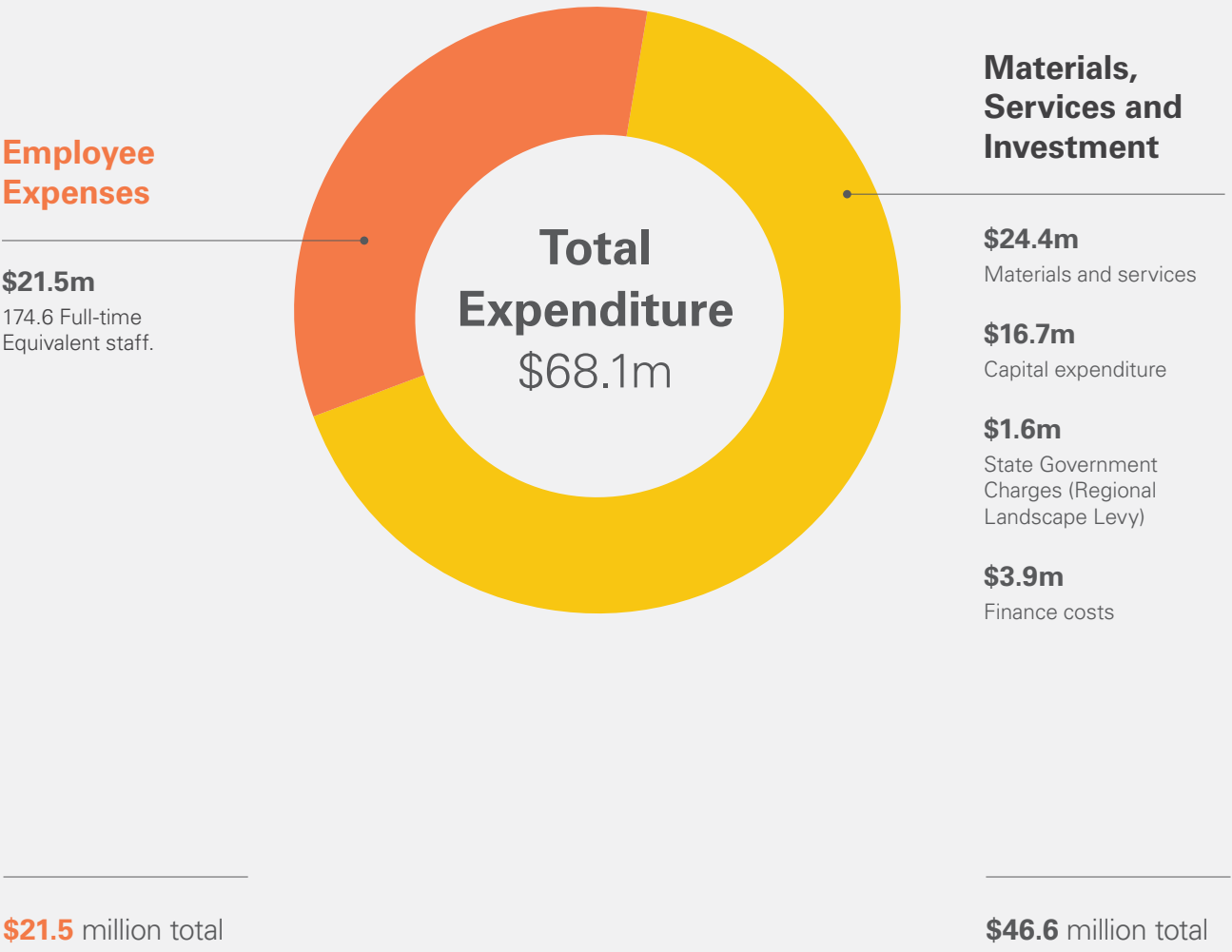
Operating Income



*In 2026–2027, the Council will collect \$1.6 million for the payment of the Regional Landscape Levy. The Council is acting as a revenue collector and as such does not retain this revenue, but simply forwards it through to the Green Adelaide Board.

The Budget shapes the projects, services and events held each year. The revenue from the community, Government and financing allows the Council to deliver services, programs and events and will enable the delivery of special projects.

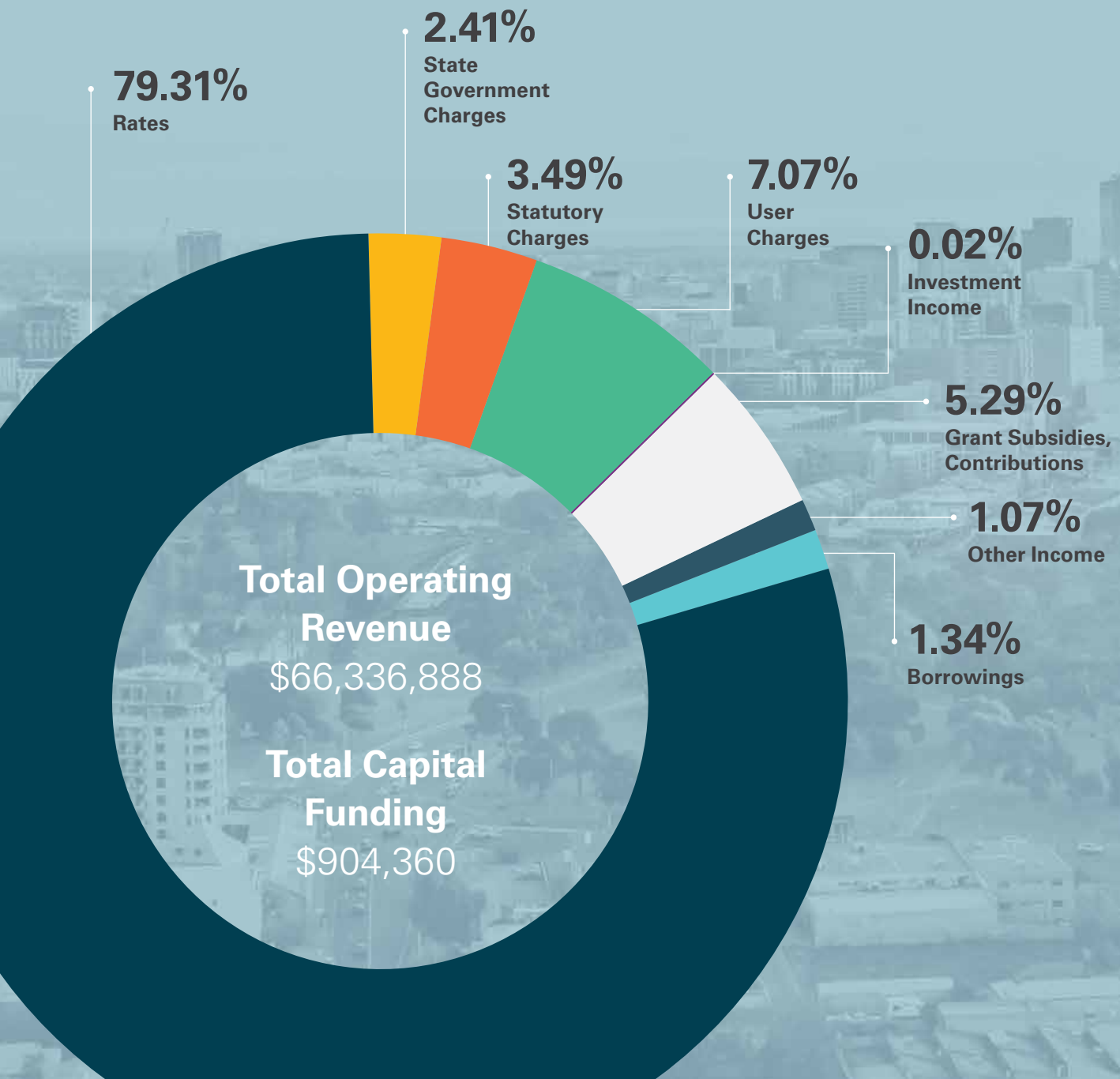
Operating Expenditure



Revenue & Expenditure

The 2026–2027 Annual Business Plan and Budget focuses on ensuring that the Council can maintain and improve its existing service standards while appropriately funding new projects and initiatives in a sustainable way.

How Council services are funded

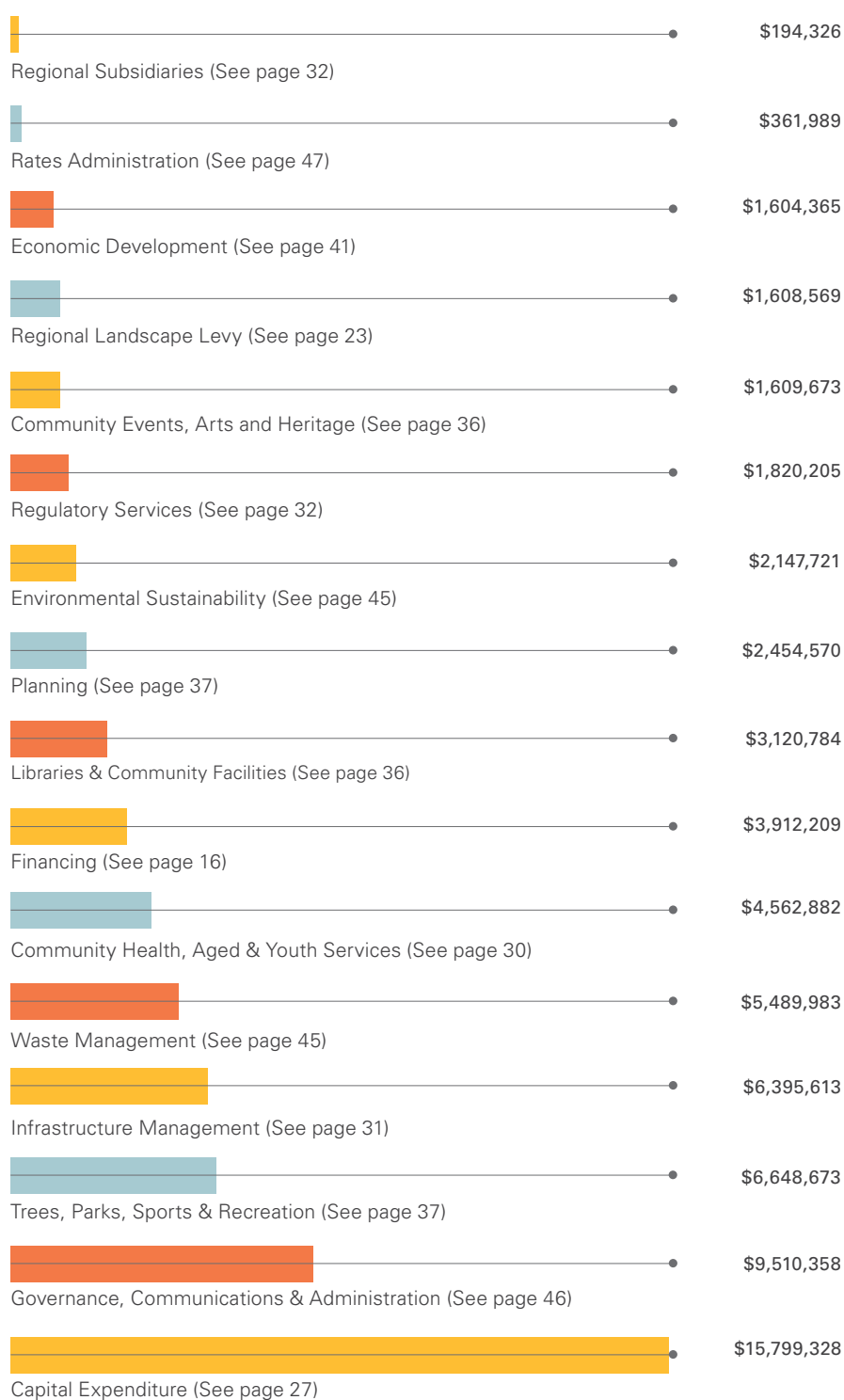


How the funds are spent

Total Expenditure \$67,241,248

Total Operating Expenditure (excludes depreciation) \$51,441,920

Total Capital Expenditure \$15,799,328



Your Rates Explained

Council rates are a form of property taxation and are the main source of income for the City of Norwood Payneham & St Peters. Rate income funds essential services such as the management of infrastructure (e.g. local roads, footpaths and stormwater), public health and safety, as well as major capital projects investment in the City's facilities, the provision of community programs, events and festivals.

The City of Norwood Payneham & St Peters is committed to financial sustainability and continuing to provide excellent services for our community.

Australia is experiencing unprecedented levels of cost of living pressures and inflation and the Council is not immune from these price increases, in particular electricity and the ever-increasing construction costs to build, maintain and replace Council assets.

As a result and to ensure it continues to be financially sustainable, the Council has endorsed an average residential rate increase of 5.37%, or an extra \$120 per annum compared to last year, bringing the average residential average rate to \$2,356.

One of the key objectives for the Council is to ensure that rate revenue increases are kept to a reasonable level, and are sufficient to maintain and improve the standard of the City's infrastructure, services and programs provided and to ensure that rates are applied across the community as fairly and equitably as possible.

For the 2026–2027 financial year, a total of \$53.3 million will be collected through General Rates, an increase of \$3.9 million compared to 2025–2026.

The General Rate revenue is collected from property owners by applying a rate-in-the-dollar to the capital value of individual properties.

In preparing the Annual Business Plan and Budget, one of the key objectives for the Council is to ensure that rate revenue is kept to a responsible level, reflective of the service level of the City's infrastructure, services and programs provided and to ensure that rates are applied across the community as fairly and equitably as possible.

The State Government has recently made amendments to the *Local Government Act 1999*, which are intended to create consistency across all councils in South Australia when it comes to informing ratepayers about annual changes to their rates.

The Council supplements revenue with funding from other sources, such as fees and charges, State and Federal Government grants, investment incomes and loan borrowings.

Method Used to Value Land

The Valuer-General is South Australia's independent statutory authority responsible for valuations for all properties in South Australia in accordance with the *Valuation of Land Act 1971*. All properties are required to be valued every five years, however to ensure equitable property-based rates and taxes, a General Valuation is undertaken annually.

The Council has continued to use the Capital Value as the basis for valuing land within the City of Norwood Payneham & St Peters. This method of valuing

land provides the fairest method of distributing the rate revenue across all ratepayers as:

- property value is a good indicator of wealth and Capital Value, which closely approximates the market value of a property, therefore providing the best indicator of overall property value; and
- the equity principle of taxation requires that ratepayers of similar wealth pay similar taxes and ratepayers of greater wealth pay more tax than ratepayers of lesser wealth.

Through the Office of the Valuer-General (State Government), any property owner or occupier who does not agree with their valuation may lodge an objection to have their property valuation reviewed. An objection must be lodged within 60 days of receiving the first Rate Notice for the financial year.

Differential General Rates

The *Local Government Act 1999*, allows Councils to apply differential rates based on the use of the land, the locality of the land or the use and locality of the land. The City of Norwood Payneham & St Peters applies differential rates on the basis of land use.

Definitions of land use are prescribed by regulation and are categorised as follows for rating purposes:

- Residential
- Industrial—Other

- Industrial—Light
- Commercial—Shops
- Commercial— Office
- Commercial—Other
- Primary Production
- Vacant Land
- Other

The City of Norwood Payneham & St Peters applies differential rates on the basis of land use whereby non-residential properties, such as commercial, industrial and vacant land, have an increased rate-in-the-dollar of an additional 30% of the rate-in-the-dollar that is applied to residential properties. Primary production properties attract an additional 20%.

Based on information provided by the Valuer-General to date, the payment of rates will be distributed across the different categories as detailed in *Table 2*.

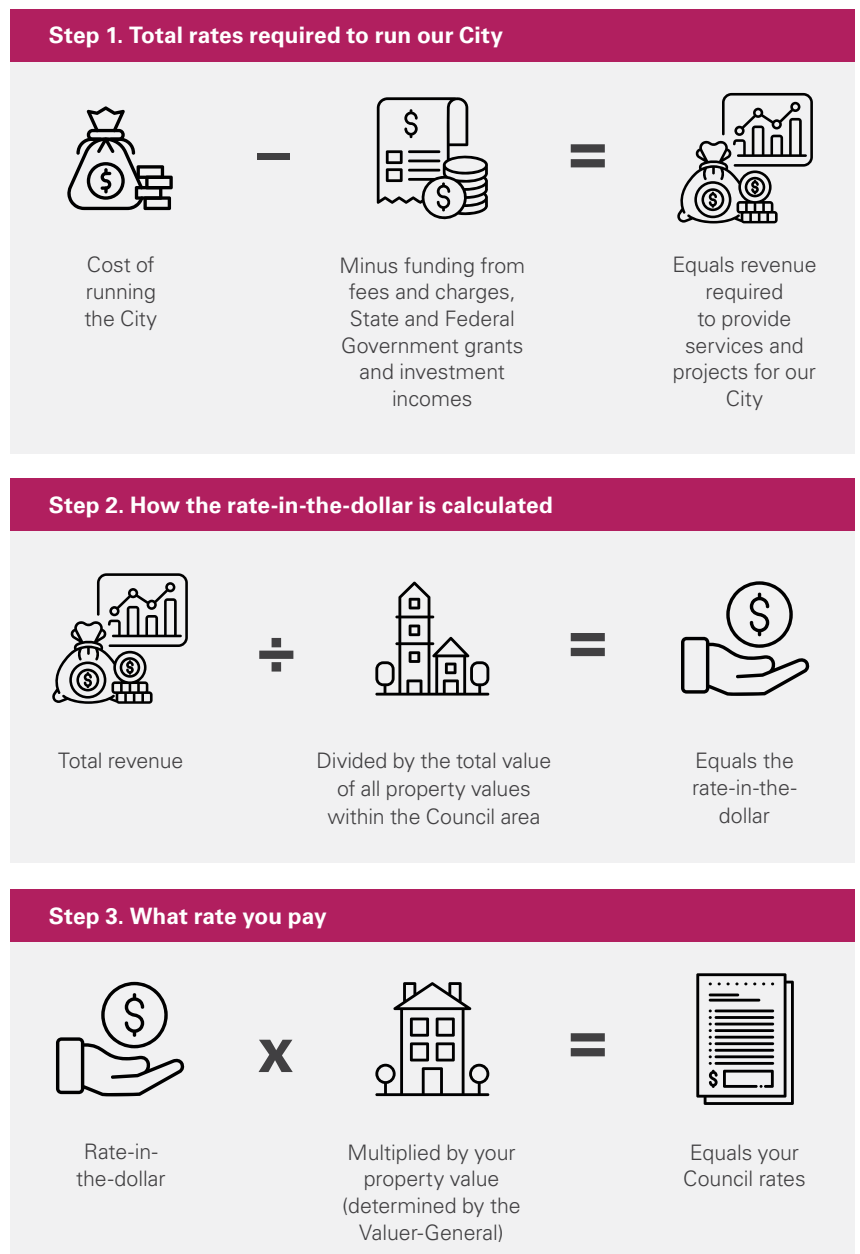
Table 2

Rate Revenue by Land Use

Residential	80.1%
Commercial	16.0%
Industrial	0.8%
Vacant Land	1.0%
Other	2.2%

How your rates are calculated

Figure 1



Minimum Rate

Pursuant to the *Local Government Act 1999*, a council may impose a minimum amount which is payable by way of rates. Where two or more adjoining properties have the same owner and are occupied by the same occupier, only one minimum rate is payable by the ratepayer. Where a council imposes a minimum rate, it must not apply to more than 35% of properties in the council area.

For the 2026–2027 financial year, the Council has set a minimum rate of \$1,386. The minimum rate will be applied to 5,691 (27.07%) rateable properties, out of a total of 21,022 rateable properties.

In determining the minimum rate, the Council is ensuring that all rateable properties make a base level contribution to the cost of:

- administering the Council's activities;
- the provision of the physical infrastructure that supports each property and is available for use by all ratepayers; and
- services provided that are available for use by all ratepayers (e.g. Libraries, parks and gardens).

Separate Rate for The Parade Precinct

The Council has endorsed the continuation of the Separate Rate for The Parade Precinct during the 2026–2027 financial year. The Separate Rate is based upon achieving a total revenue of \$225,000 from the 403 tenancies located within The Parade Precinct.

Prior to resolving to extend the Separate Rate for a further year, the Council consulted and engaged with the business and property owners within The Parade Precinct.

The Separate Rate model for The Parade has been designed to ensure that The Parade remains viable in an increasingly competitive market, whilst minimising the additional cost to the property owners and businesses.

The Separate Rate collected in 2026–2027 will continue to be used for the purpose of marketing and promoting The Parade as South Australia's premier mainstreet.

The Separate Rate will be reviewed by the Council in early 2027, and consultation will be undertaken with the business and property owners within The Parade Precinct.

2026–2027 Rate Increases

To fund the activities set out within the 2026–2027 Annual Business Plan and to ensure that the Council continues to provide the level of services required and expected by the community, the Council estimates that it will require an additional \$3.94 million or 7.9% in general rate income compared to 2025–2026.

For the 2026–2027 financial year, the average rate per property by land use is shown in Table 3.

The actual rates payable by a rate payer will vary according to individual property valuations, the land use, and whether there has been any new development or capital improvement on the land.

The average residential property will be required to pay \$2,356 and the average commercial property will be required to pay \$3,827.

Table 3

**Average general rate per rateable property by land use
2026–2027 financial year**

Land Use	Average Rate \$	Increase (Decrease) \$	% Change on 2026–2027
Residential	2,356	120	5.37%
Commercial	3,827	368	10.64%
Industrial	3,336	368	12.39%
Vacant Land	2,798	349	14.26%
Other	4,904	278	6.02%
Primary Production	2,282	70	3.17%
All properties	2,536	150	6.30%

State Government Regional Landscape Levy

Pursuant to the *Landscape South Australia Act 2019*, the Council is required to collect funds on behalf of the State Government, for the operations of the Green Adelaide Board.

The Council collects the funds through a Separate Rate that is levied as the Regional Landscape Levy and is applicable to properties within its area of the Green Adelaide Region.

In 2026–2027, the Council will be required to collect \$1.6 million from property owners as part of the Regional Landscape Levy. The Council is acting as a revenue collector and as such does not retain this revenue, but simply forwards it through to the Green Adelaide Board.

Rate Capping

Rate Capping is provided in the form of a Rebate or Remission of Rates that are above an approved threshold. As part of the 2026–2027 Budget, the Council has determined that rate increases will be capped (subject to meeting certain conditions) at two times the rate revenue increase as set in the Annual Budget. This means that the maximum increase in rates for individual residential, commercial, industrial properties and vacant land for the 2026–2027 financial year will be capped at 15.8%.

Remission and Postponement of Rates

Section 182A of the *Local Government Act 1999*, provides the option for State Senior Card Holders to apply to postpone part of their Council Rates on a long term basis. The deferred amount is subject to a monthly interest charge, with the accrued debt being payable on the disposal or sale of the property.

Financial Hardship

If a ratepayer is experiencing financial difficulties and foresees challenges in paying council rates, it is recommended that they initially reach out to the Council's Rates & Revenue Officer for advice.

The Council has established a dedicated Financial Hardship Policy, and for more information, please refer to the policy document. All inquiries are strictly confidential.

Statement on Expected Rate Revenue

A copy of the Expected Rate Revenue can be found in Appendix 4.

Rate Policy and Rate Rebate Policy

A copy of the Council's Rate Policy and Rate Rebate Policy can be found in Appendix 5 and 6.

How the Total Revenue is Allocated by the Council

For every \$100 paid in rates, the breakdown in Council expenditure is as follows:



\$39.64

Infrastructure Management

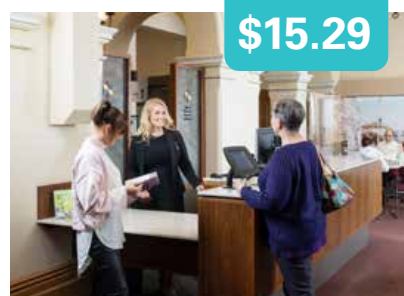
- Asset management
- Civil infrastructure management
- Roads, kerbs and footpaths
- Streetscape maintenance
- Public lighting
- Stormwater drainage network
- Traffic management



\$9.98

Waste & Recycling Services

- Kerbside collection of
 - Household waste
 - Recyclables
 - Green organics
- Hard waste collection and disposal
- Public litter bins
- Illegal dumping
- E-waste collection and disposal



\$15.29

Governance, Communications & Administration

- Corporate governance
- Financial management
- Information management
- Customer services
- Organisational development
- Volunteer services
- Internal and external communications
- Media liaison
- Marketing
- Administration management
- Subsidiaries



\$0.21

Community Health, Aged & Youth Services

Excluding Federal Government funding

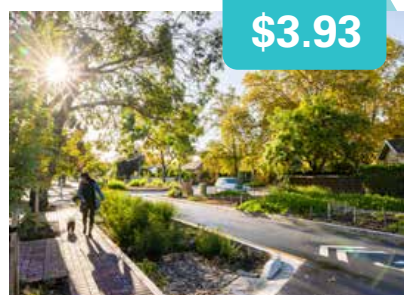
- Community support and development
- Community programs
- Youth services
- St Peters Child Care Centre & Preschool



\$11.85

Trees, Parks, Sport & Recreation

- Reserve and open space maintenance
- Sports and recreational facilities
- Swimming centres



\$3.93

Environmental Sustainability

- Street sweeping
- Tree management
- Creek maintenance
- Street trees



\$2.94

Community Events, Arts and Heritage

- Community events
- Community arts
- Cultural heritage
- Public Art



\$2.77

Libraries & Community Facilities

- Library services
- Lifelong Learning Programs
- Children's programs
- Facility hire (casual and long term)
- Norwood Concert Hall



\$0.63

Regulatory Services

- Environmental health services
- On-street parking management
- Animal management
- Abandoned vehicles
- Pest management
- Building inspections



\$3.10

Planning

- Urban planning
- Health inspections
- Development assessments



\$2.52

Economic Development

- Management of business precincts
- Strategic projects
- Economic development



\$7.14

Finance cost associated with loan borrowings to fund capital projects.

- E.g. construction of Payneham Memorial Swimming Centre, Trinity Valley Stormwater Drainage Upgrade and traffic improvements



The Parade

The Parade Masterplan Implementation

The Parade Masterplan, endorsed by the Council in May 2019, sets the vision for protecting the identity, appeal and 'sense of place' of The Parade and supporting the significant economic, social and cultural elements that enhance the experience of people who choose to live, work and visit The Parade, Norwood.

Since the Masterplan was endorsed, the Council has undertaken extensive planning, investigations and consultation to explore opportunities for delivery of The Parade Masterplan.

Recent works, including the George Street Upgrade, have demonstrated the scope of improvements that could be delivered over time to improve amenity, accessibility, greening, lighting and the overall visitor experience.

As part of the Council's ongoing commitment to responsible and sustainable long-term financial management prior to proceeding further with the project, updated project cost estimates and funding considerations have recently been reviewed.

Following this review, the Council is proposing to rescope the project with a focus on renewing existing infrastructure along The Parade, while pursuing external grant funding to fund future upgrade works. This means that

works will be funded from existing budget funds over a period of years rather than borrowing funds to undertake the works.

In line with the proposed revised approach and funding structure, the Council's 2026–2027 Long-Term Financial Plan update, as provided in this document, no longer includes borrowed funds to facilitate delivery of the Masterplan.

The asset renewal works are proposed to be funded through the Council's annual renewal programs, as is the case with all of the City's infrastructure (eg footpaths and kerbing), funded through general rate revenue, while any major upgrades would only proceed subject to securing external State or Federal Government grant funding.

Under the revised and financially prudent approach:

- infrastructure renewal works would continue along the full length of The Parade, from Fullarton Road to Portrush Road, as assets reach the appropriate stage of their lifecycle;
- future upgrade works would focus on key activity areas where the greatest community, economic and public realm benefits can be achieved; and

- any significant enhancement works would be subject to securing external State and/or Federal Government funding support.

The Council is also proposing to prioritise improvements within the "Heart" of The Parade, between Edward Street and George Street, recognising this section as the area of highest pedestrian activity, business visitation and community activation.

Next steps

In addition to consultation on the draft 2026–2027 Annual Business Plan consultation (which incorporates the Long-term Financial Plan update), the Council will be undertaking separate community consultation on the proposed revised approach to delivering The Parade Masterplan.

Community feedback will help inform the Council's future planning, advocacy and delivery of priorities for The Parade.

Updated information about The Parade Masterplan and future consultation will be available on the Council's website in the near future.

Capital Works Program Expenditure

2026–2027

The Council invests significant resources each year to ensure that the quality and standard of the City's infrastructure, including roads, footpaths, kerbs, buildings and recreation and open space assets, is maintained and meets community expectations.

To guide this investment, the Council's Asset Management Plans provide a comprehensive overview of the City's assets, including replacement value and condition, asset performance, service levels, and associated financial considerations.

Adopted by the Council in November 2024, the Asset Management Plans aim to ensure that the Council can deliver essential services, maintain assets and achieve strategic objectives in a financially sustainable, appropriate and prudent manner over the short, medium and long term.

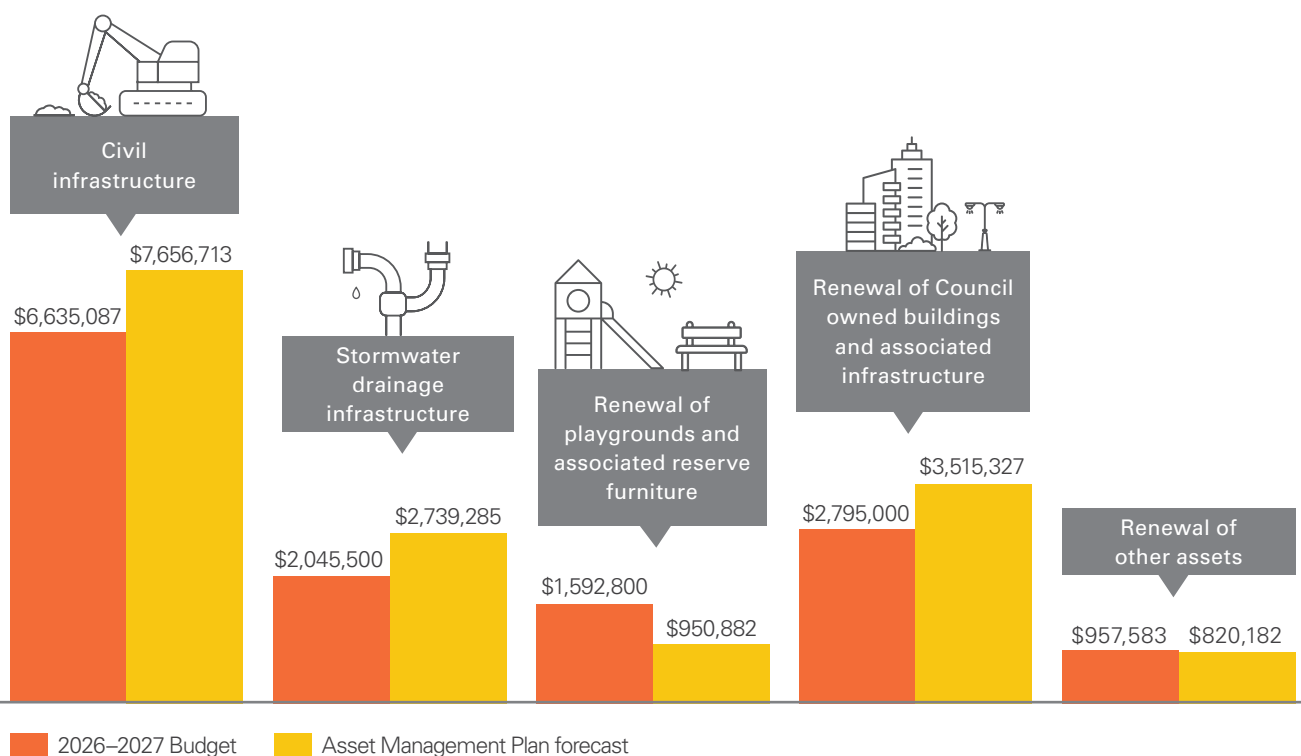
The chart below compares expenditure for 2026–2027 as part of the Council's Asset Management Plans with the 2026–2027 Budget.

Fluctuations of expenditure within asset classes are expected year-to-year, however, the overall 2026–2027 Budget is in line with Asset Management Plans.

Updated Asset Management Plan financial statements can be found in Appendix 8.

The 2026–2027 Capital Works Program expenditure of \$14,025,970 includes:

- Civil infrastructure works to the value of \$6,635,087 including resealing 5.76kms of roads, reconstructing 2,311 square metres of footpaths and replacing 4.29kms of kerbing. See page 64 for the full program.
- Building works to the value of \$2,795,000 including the upgrade of the Adey Reserve toilet facilities and the St Peters Town Hall Complex airconditioning system upgrade.
- Recreation and open space infrastructure works to the value of \$1,592,800 including investigation and design works for Twelfthtree Reserve playground and Borthwick Park playground upgrades.
- Stormwater drainage works to the value of \$2,045,500 including Lambert Road, Royston Park and First Creek, Norwood. See page 65 for the full program.
- Renewal of other assets such as plant and equipment and library materials \$957,583.



Outcome 1

Social Equity

An inclusive, connected, accessible and friendly community.

2025–2026 Achievement Highlights

Payneham Memorial Swimming Centre

Construction progressed and will reach practical completion in August 2026 with the Centre scheduled to reopen in September 2026.

Trinity Valley Stormwater Drainage Upgrade

Completed Stage 4 construction of stormwater infrastructure and installation of a new stormwater detention basin in St Morris Reserve.

St Morris Reserve Upgrade

Delivered as part of the Trinity Valley Stormwater Drainage Upgrade Stage 4, St Morris Reserve underwent a significant transformation of open space, playground and recreation equipment and facilities suitable for children of all ages to engage in active play.

Rosemont Lane Reconstruction

Completed the reconstruction of Rosemont Lane including stormwater drainage infrastructure, permeable paving, kerbing and asphalt surfacing, pedestrian footpaths and driveway crossovers.

George Street Upgrade

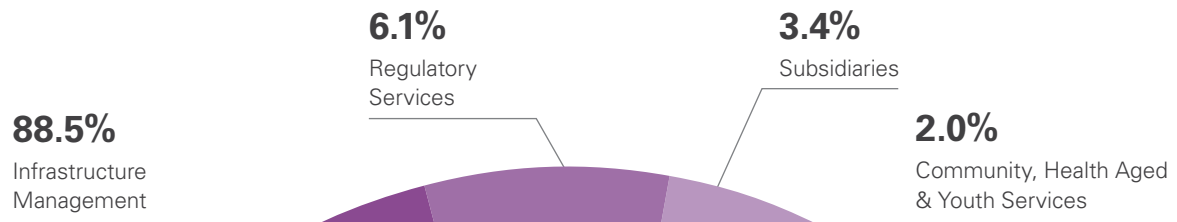
Completed the upgrade of George Street, Norwood from The Parade to Harris Street as Stage 1 Implementation of The Parade Masterplan. Works included stormwater drainage and streetscape upgrade.

Annual Business Plan Objectives

- Continue to deliver services which are relevant, community focussed and in a cost effective manner.
- Continue to maintain and renew the City's infrastructure in line with the Council's whole-of-life framework for infrastructure.
- Deliver programs and activities that engage our young people in the City's future.
- Provide a variety of events and programs which engage all citizens regardless of age and ability.
- Ensure fair and equitable rates for all ratepayers.

Key initiatives for 2026–2027

- Deliver the annual Capital Works Program in accordance with the respective infrastructure and asset management plans, including civil infrastructure (roads, footpaths and kerbing), buildings and open space assets.
- Prepare the Payneham Memorial Swimming Centre for opening in September 2026.
- Construction of new playground at St Peters Childcare Centre and Preschool.
- Post implementation review of 40km/h speed limit reductions.
- Implementation of On-street Parking Policy actions.



Function	Income	Expense	(Surplus)/Net Cost
Community, Health Aged & Youth Services	(\$4,447,411)	\$4,562,882	\$115,471
Infrastructure Management	(\$1,404,620)	\$6,395,613	\$4,990,993
Regulatory Services	(1,475,409)	\$1,820,205	\$344,796
Subsidiaries	-	\$194,326	\$194,326

Community, Health, Aged & Youth Services

Services Provided

- Community Visitors Scheme
- Domestic care
- Environmental health inspections
- Health and fitness programs
- Home and Community Care
- Home modifications
- Immunisations
- Personal care
- Social inclusion programs
- St Peters Child Care Centre & Preschool
- Transport
- Volunteer services
- Youth programs

Community Services

Community Services which are offered by the Council include the Community Visitors Scheme that provides Volunteers to visit socially or culturally isolated residents living in Federal Government subsidised aged care homes. Community Visitors are Council Volunteers who visit on a one-to-one basis.

Other programs provided include:

- health and fitness programs; and
- a range of social support activities designed to improve social connectedness and quality of life.

Community Care Services

The Council's Home Support Program are funded by the Federal and State Governments and the Council to provide community care services for our City's frail, aged and younger residents with a disability and their carers, who live within the community.

The services are designed to prevent social isolation, and provides individuals with assistance to maintain their independence and remain in their own homes for as long as possible. The range of services, which are available to help the frail and aged, people with a disability and their carers, include:

- home maintenance and safety and security assistance;
- personal care and cleaning; and
- transport services.

Youth Development

The Council is committed to providing opportunities for young people aged 12–25 years to be visible, valued and involved in shaping the current and future direction of the community. Services and programs delivered include Youth FM, Young Achievers Program and Eastern Region Youth Projects.

Volunteer Management

Volunteers play a vital role in ensuring that the Council can deliver a range of important services to our community. Volunteer Services is responsible for the development and promotion of volunteering opportunities across the Council's range of services and activities, includes the recruitment, recognition, training and retention of Council Volunteers.

St Peters Child Care Centre & Preschool

The Council owns and operates the St Peters Child Care Centre & Preschool. The Centre is licensed to provide child care and preschool services for 105 children between the ages of six weeks and five years of age. The St Peters Child Care Centre & Preschool provides a preschool program under the Government's Universal Access Program.

Environmental Health Services

These services are provided on behalf of the Council by the Eastern Health Authority (EHA) which is a Regional Subsidiary established under Section 43 of the *Local Government Act 1999*. Through EHA, the Council aims to enhance public health by managing the registration of all premises as required under the *South Australian Public Health Act 2011* and the Council's immunisation program.

Infrastructure Management

Services Provided

- Asset management which includes project management services for the annual Capital Works Program, such as:
 - road reseals;
 - footpaths;
 - kerbing and watertable; and
 - stormwater drainage network system.
- **Civil infrastructure maintenance** which includes programmed and responsive maintenance of the Council's civil infrastructure assets
- **Road and traffic management**
- **Street lighting**
- **Streetscape maintenance**

Infrastructure Maintenance

Infrastructure maintenance involves both the programmed and responsive maintenance of the Council's civil infrastructure assets, so that these are maintained to the required standard.

Also included in this program is the management of the City-wide Street Cleansing and The Parade Footpath Sweeping Program.

Services undertaken by Civil Infrastructure Maintenance also includes:

- Footpath, kerb and watertable
- Road and Traffic management
- Stormwater drainage network
- Streetscape maintenance
- Street lighting.

Asset Management

The Council's Asset Management Unit is responsible for the maintenance, construction, renewal and disposal of Council's facilities and assets, including the preparation and implementation of the annual Capital Works Program. This unit is also responsible for the expenditure of external infrastructure grants such as the Federal Governments Roads to Recovery Program and project specific grants.

Specific areas which are mandated by the Asset Management Unit include:

- **Capital projects** — This includes the provision of capital works construction and contract management associated with Council assets, in particular, the delivery of road, kerb, footpath, water table and stormwater drainage capital works renewal projects. The unit manages external contracts associated with building maintenance services for Council buildings including cleaning, plumbing, carpentry, electrical, air conditioning, painting, general maintenance and renewal.
- **Open space planning and delivery** — This includes the development and implementation of open space policies and strategies; development of public open space asset; undertake project management for capital works relating to open space improvements; provides internal technical advice and provide assistance to local community groups.
- **Assets and special projects** — This involves maintenance of the Council's Whole-of-Life Asset Management Plans and prepares scope of works associated with major capital works projects.

Regulatory Services

Regulatory Services

Responsible for administration of the Council's by-laws, policies and other legislation which the Council is charged with administering. Specific areas covered by Regulatory Services include:

- **Animal Management** — With more than 3,000 dogs residing in our City, it is important that provisions surrounding their care and control are in place. Regulatory Services staff administer the provisions of the *Dog & Cat Management Act 1995* which includes annual dog registration, managing barking and noise complaints and ensuring dogs are not found wandering at large where they pose a significant threat to their own safety, as well as to that of other members of our community who may not be familiar with the best way to handle a distressed or wandering dog.
- **On-street Parking Management** — The Council is responsible for ensuring that the parking provisions (Part 12) of the Australian Road Rules as well as the *Private Parking Areas Act 1986*, are observed by motorists. In addition this area leads the management of resident parking permits in line with the Council's Resident Parking Permit Policy.

Regulatory Services is also responsible for the management of abandoned vehicles and the investigation and enforcement of alleged breaches of Council's local laws including issues associated with kerbside trading, amenity and litter control and flammable growth.

Regional Subsidiaries

Regional collaboration is a key area of focus for the Council and it continually seeks and explores opportunities to work with other councils to establish networks, while it strives to fulfil its role as a responsible leader and provide best value.

Eastern Health Authority

The Eastern Health Authority (EHA) provides public and environmental health services on behalf of its constituent councils - the City of Norwood Payneham & St Peters, City of Burnside, Campbelltown City Council, the City of Prospect and the Town of Walkerville.

A wide range of environmental health functions and services are performed to maintain appropriate public health standards and to prevent and control disease, including:

- regularly inspecting food premises
- investigating disease outbreaks in conjunction with SA Health;
- investigating incidents of environmental health concern;
- provision of immunisation via public clinics;
- ensuring appropriate water quality standards are maintained in public swimming pools and spas; and
- providing advice and information to the general public.

East Waste

The Eastern Waste Management Authority (East Waste) is a Regional Subsidiary established under Section 43 of the *Local Government Act 1999* providing at-cost kerbside waste collection services to its Constituent Councils.

The membership base (owners) of East Waste comprise of the Town of Walkerville, the City of Burnside, the City of Norwood Payneham & St Peters, the Campbelltown City Council, the City of Mitcham, City of Prospect, City of Unley and the Adelaide Hills Council. East Waste provides the following services:

- waste management and recycling;
- co-ordinating waste education programs on behalf of its constituent councils; and
- working with the Local Government Association of South Australia to expand the delivery of waste education and messaging via the My Local Services App across all South Australian councils.

ERA Water

ERA Water is a regional subsidiary established under Section 43 of the *Local Government Act 1999*. ERA Water is responsible for construction and operation of a stormwater and reuse scheme on behalf of its constituent councils; the Cities of Burnside and Norwood Payneham & St Peters and the Town of Walkerville.

- ERA Water is responsible for implementing the Waterproofing Eastern Adelaide Project.
- The project is to reduce reserve irrigation and green our suburbs and enhance the quality of water that is discharged to our gulf.
- Importantly, through the constructions of wetlands and bio-filters at locations such as Felixstow Reserve the project has also centralised the City's environmental sustainability as well as reducing reliance on mains waste for irrigation purposes.

Highbury Landfill Authority

The Highbury Landfill Authority is responsible for the post-closure management of the Highbury Landfill previously used by the Councils through East Waste as their waste landfill. Significant ongoing activities undertaken by the HLA, include the monitoring and harvesting of landfill gases and the monitoring of groundwater contamination and leachates from the landfill.

The HLA has completed the construction of a synthetic clay capping for the landfill, which allows for more efficient monitoring and harvesting of landfill gases and reduces the risk of groundwater contamination to allow for further site remediation and revegetation.

Outcome 2

Cultural Vitality

A culturally rich and diverse City, with a strong identity, history and sense of place.

2025–2026 Achievement Highlights

Quadrennial Public Artwork

Progressed detailed design and fabrication of the Council's fifth Quadrennial Public Artwork which will be installed on Osmond Terrace.

AFL Gather Round & Norwood Food & Wine Festival

For the fourth year, the Council worked with the AFL and State Government to host Gather Round at Norwood Oval.

Hosted Popular Events

Movie Nights at the Pool
Twilight Carols
Concerts in the Park series
Tour Down Under Women's
Stage 3 Start and Men's Stage 2 Start
Norwood Christmas Pageant
St Peters Fair

Events for Youth

Delivered a range of youth events and activities to suit a diverse audience of age and abilities in our City.

Library Events

The Council's three libraries hosted a range of events for diverse audiences including Music Month, Firstival and the Culturally Diverse Early Literacy Project.

Annual Business Plan Objectives

- Promote the City's cultural diversity through the use of public art and events that complement the City's cultural heritage and enhance its sense of place.
- Provide opportunities for the community to contribute to the social and creative life of the City through events, activities, arts and cultural initiatives.
- Provide a variety of events and programs which engage all citizens, regardless of age, ability, gender or cultural background.

Key initiatives for 2026–2027

- Deliver a number of programs and activities that are focussed on achieving the objectives set out in the Council's Youth Action Plan.
- Continue to host the Concerts in the Park series.
- Continue to explore heritage protection opportunities through the Council's Built Heritage Strategy.
- The Council's fifth Quadrennial Public Artwork to be installed on Osmond Terrace.
- Host the AFL Gather Round and associated events.
- Arts and Culture Plan Year 3 implementation.
- Commence implementation of the Norwood Concert Hall Business Plan.

57.4%

Trees, Parks, Sport & Recreation

14.2%

Community Events, Arts and Heritage

13.4%

Libraries & Community Facilities

15.0%

Planning

Function	Income	Expense	(Surplus)/Net Cost
Community Events, Arts and Heritage	(\$5,151)	\$1,609, 673	\$1,604,522
Libraries & Community Facilities	(\$1,606,178)	\$3,120,784	\$1,514,606
Planning	(\$763,535)	\$2,454,570	\$1,691,035
Trees, Parks Sport & Recreation	(\$177,263)	\$6,648,673	\$6,471,410

Community Events, Arts & Heritage

Services Provided

- **Community Events** are hosted by the Council across a diverse range of areas including festivals, concerts, performances and activities.
- **Community Arts** initiatives are delivered in accordance with the Council's Public Art Policy.
- **Cultural Heritage** activities and services which recognise the heritage of the City.

Community Events

A number of events are held by the Council which cater to the wide demographic of our community and include:

- The Norwood Christmas Pageant;
- Twilight Carols and Christmas Market;
- St Peters Fair;
- Concerts in the Park;
- Australia Day Celebrations;
- Citizenship Ceremonies; and
- Tour Down Under.

Community Arts

As a culturally rich and socially diverse community, the City of Norwood Payneham & St Peters has a long tradition of valuing creativity and artistic expression. This area supports the Council's Public and Community Arts Programs which are informed by the Council's Public Art Policy.

Cultural Heritage

The Council's Cultural Heritage Program assists the community to understand, celebrate and benefit from the City's rich and distinctive history through the provision of a number of specialist historical services and activities.

Libraries & Community Facilities

Services Provided

- **Library services** are provided by the Council across three locations and include;
 - free use of computers and access to internet;
 - training programs;
 - home library service;
 - infant and children programs; and
 - book groups.
- **Norwood Concert Hall** is a versatile event space that is available for hire for musical theatre productions, functions and events.
- **Community Facilities** are provided by the Council and are available to hire, from rooms to entire buildings, on a casual basis or under a long-term lease.

Libraries

The Council operates three Libraries at Norwood, St Peters and Payneham. The services provided include free access to educational and recreational resources including books, magazines, DVDs and CDs, online databases, public internet access, programs and events, local history services and inter-library loans.

Community Facilities

The Council has a number of buildings and facilities available for casual hire or long-term lease.

Norwood Concert Hall

The Norwood Concert Hall caters for events of all sizes, including Adelaide Festival productions, international acts, product launches, school concerts, cabaret acts, balls and weddings.

Planning

Services Provided

- City planning (including Development Assessment and planning policy)
- Health inspections
- Building Control

City Planning

Responsible for the development of strategic policy and planning across the City, this area issues planning approvals, controls the use and development of land, land divisions, liquor licenses, administers heritage controls and advice, and sustainable urban design advice.

Building Control

This area issues building permits and administers and enforces the building code and legal requirements concerning building safety.

Environmental Management

Delivery of projects which are aimed at achieving a sustainable environment for the City. This incorporates the support of a range of programs and events which are designed to engage the community on issues such as climate change and includes strategic planning in the areas of water, greenhouse emissions and climate change adaptation.

Environmental Management also includes the management of First, Second, Third and Fourth Creeks and environmental pests such as European wasps and noxious weeds.

Parks, Sport & Recreation

Services Provided

- Sporting and recreational facilities include recreational and sporting facilities such as sporting fields and tennis courts
- Swimming Centres include the Norwood Swimming Centre and Payneham Memorial Swimming Centre .

Projects and Service Initiatives

- Recreation and Open Space Works Program
- Continuing construction of Payneham Memorial Swimming Centre
- Undertaking the Adey Reserve Playground Upgrade and shade sail installation
- Completion of the redevelopment of Dunstan Adventure Playground
- William Street Bikeway Lighting Upgrade.
- Kent Town Public Realm Upgrade.

Further details are provided in Appendix 1.

Sporting and Recreational Facilities

The Council provides a wide variety of recreational, sporting and leisure facilities such as sporting fields and tennis/netball courts, which are available for either casual hire or seasonal hire or leased to home sporting clubs within the City.

This also includes administration of the hire of the Council's sporting facilities, as well as managing the ongoing maintenance of the infrastructure which is provided at these facilities.

Swimming Centres

The Council owns and operates two Swimming Centres, the Norwood Swimming Centre and Payneham Memorial Swimming Centre.

The Payneham Memorial Swimming Centre redevelopment is scheduled for practical completion in mid-2026 and will reopen in mid 2026.

Outcome 3

Economic Prosperity

A dynamic and thriving centre for business and services.

2025–2026 Achievement Highlights

Raising the Bar

Held the highly regarded Raising the Bar event with a range of guest speakers and presenters in various venues, which provided a boost to the local economy.

Eastside Business Awards

Hosted the ninth Eastside Business Awards which saw a fourth business awarded with a Legends Award for winning the same category three times.

Business Initiatives and Competitions

Supported local businesses through a range of initiatives and competitions such as Shop to Win.

Food Secrets and Eastside Wine & Ale Trail Tours

Hosted Food Secrets together with Eastside Wine & Ale Trail Bus Tours around our City.

Business Networking

Hosted networking events to improve engagement amongst the business community and connectivity between Council staff and business operators.

Annual Business Plan Objectives

- Support the development of a prosperous local economy.
- Continue to engage, network and explore opportunities to grow local businesses.

Key initiatives for 2026–2027

- Finalise the Council's new Economic Development Strategy.
- Host Raising the Bar Adelaide in various venues, creating an environment of academia, learning and fun in laid back casual settings throughout the City.
- Advocate to host AFL Gather Round matches and activations in Norwood in 2027.
- Host business networking and learning events.

93.1%

Economic Development

6.9%

Precinct Management



Function	Income	Expense	(Surplus)/Net Cost
Economic Development	-	1,284,380	1,284,380
Precinct Management	(225,000)	319,985	94,985



Cheeky Grin Coffee, Glyde

Economic Development

Services Provided

- Marketing The Parade and other business precincts throughout the City
- Ongoing promotion of the Food Secrets and Eastside Wine & Ale Trail
- Business networking events.

Projects and Service Initiatives

- **Eastside Business Awards** is an annual awards program that recognises the best small businesses, restaurants, cafes bars, venues and boutiques within the City.
- **Raising the Bar** activates venues within the City as they are transformed into relaxed and fun learning environments with the aim of making education part of popular culture.

Further details are provided in Appendix 1.

Economic Development

Provision of services programs, events and initiatives which facilitate economic development throughout the City.

Precinct Management

Services Provided

- Marketing The Parade and other business precincts throughout the City.
- Invest in NPSP website directory
- Social media, blogs and e-newsletters.

Projects and Service Initiatives

- Business Advisory Service
- Shop The Parade & Win and other competitions
- Business networking events.

Business Development

The City of Norwood Payneham & St Peters currently supports all local businesses through the delivery of various initiatives, marketing and promotion.

Outcome 4

Environmental Sustainability

A leader in environmental sustainability.

2025–2026 Achievement Highlights

Tree planting

Planted 500 new street trees across the City to increase canopy coverage and create cooler, greener streets and a better environment for our citizens.

Native Plant Giveaway

Continued the popular Native Plant Giveaway, to boost green cover and biodiversity on private properties.

Installation of TreeNet inlets

The Council secured a \$25,000 grant through Green Adelaide to support the Greening Felixstow project, an initiative designed to revitalise the local environment and combat rising urban temperatures. The project included installation of 15 TreeNet inlets along Shirley Avenue, Felixstow.

Annual Business Plan Objectives

- Ensure any urban development that is undertaken enhances the environmental, social, cultural character and unique 'sense of place' of the City.
- Maximise use of the City's open space by providing a range of active and passive open space recreation opportunities.
- Promote recycling and environmentally sustainable practices throughout the City.

Key initiatives for 2026–2027

- Continued support of Resilient East which aims to strengthen the resilience of the Council and its community in respect to the impacts of climate change.
- Commencement of the Green Connections Program.
- Continuation of the Urban Greening Program including tree incentive vouchers.
- Development of a tree inventory system.
- Urban tree canopy mapping and analysis in partnership with Green Adelaide.

71.7%

Waste Management

28.3%

Environmental Sustainability



Function	Income	Expense	(Surplus)/Net Cost
Environmental Sustainability	(\$2,000)	\$2,147,721	\$2,145,721
Waste Management	(\$42,436)	\$5,489,983	\$5,447,547

JAZZ *in the* PARK

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City of
Norwood
Payneham
& St Peters



JOLT

Waste Management

Through its Regional Subsidiary East Waste, the Council provides waste collection services to the community, using a three-bin kerbside system for general waste, recyclables and green organics. This model maximises waste diversion from landfill by ensuring that recyclable and compostable materials are processed sustainably.

East Waste also delivers extensive waste and recycling education initiatives to improve citizen understanding about effective waste disposal and recycling practices that promote a circular economy.

Environmental Sustainability

Services Provided

- **Environmental management**
- **Open space maintenance** includes parks, gardens and reserves
- **Street trees** include the management of the City's 20,000+ street trees.

Environmental Management

Delivery of projects that are aimed at achieving a sustainable environment for the City. This includes a range of programs and events which are designed to engage the community on issues such as climate change and includes strategic planning in the areas of water, greenhouse emissions and climate change adaptation.

Environmental Management also includes the management of First, Second, Third and Fourth Creeks and environmental pests such as European wasps and noxious weeds.

Reserve Maintenance

The Council has more than 180 hectares of open space, 72 parks and reserves and gardens that are maintained to a high standard for the enjoyment of the community for outdoor recreation and activities..

Street Trees

More than 20,000 street trees are located throughout the City with several thousand more trees located on reserves, parks and gardens. The costs associated with the management of the Council's street trees includes inspection, condition assessment and ongoing maintenance such as watering, pruning, planting and removal.

The Council's tree network enhances urban greening and provides shade, habitat and aesthetic value for the community.

The Council also delivers initiatives that promote, encourage and support the planting of trees on private land through the Native Plant Giveaway and Tree Incentive programs.

Street and Footpath Sweeping

An extensive street and footpath sweeping program is delivered by the Council to not only beautify our streets and neighbourhoods but to minimise rubbish and waste being swept into the stormwater network and ultimately into the River Torrens.

Corporate Management

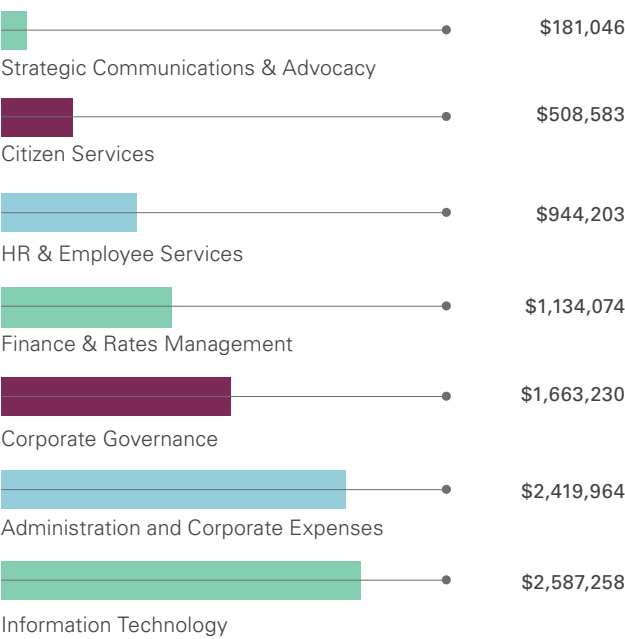
In addition to the Outcomes, the City of Norwood Payneham & St Peters also has costs associated with the corporate management and administration of operating the Council

Governance, Communications & Administration

Services Provided

- Financial management and services
- Customer service
- Human resources and employee services
- Communications and public relations
- Information management
- Rates administration
- Governance
- Elected Members
- Risk management

Corporate Management Expenses



Governance

Corporate Governance ensures that the Council’s decision-making processes and legislative compliance seeks to minimise risk to enable the Council to meet community needs and legislative requirements.

This area provides administrative support and assistance to the Mayor and Elected Members and handles enquiries and complaints from the public. Corporate Governance also includes the Chief Executive’s Office which provides executive leadership through the coordination of policy development, communication of strategic directions and performance monitoring.



Strategic Communications and Advocacy

The Communications Unit manages the Council's internal and external communications including public relations, social media and preparation of publications, and supports the implementation of the Council's advocacy initiatives.

Council Administration

Financial Management

Financial Management includes the provision of strategic financial management advice, budgeting and financial performance monitoring, preparation of annual financial statements and treasury management. Financial management also includes the Council's annual business planning, provision of project management support and advice and undertakes long-term financial planning and reporting.

Financial Services incorporates financial activities, including;

- accounts payable and accounts receivable services;
- monitoring the application of financial internal controls;
- payroll services;
- administration of the Council's insurance program;
- administration the Council's leased vehicle fleet; and
- asset reporting.

Rates

Rates staff maintain the Council's property rating database, facilitates the collection of rates and charges from residents and ratepayers and provides property information to the citizens.

Citizen Services

Citizen Services is the primary interface between the Council, the community and the delivery of services. Citizen Service staff provide information to the City's citizens via direct telephone, service desk and online and provide over the counter payment options for the payment of rates and other fees and charges for Council services and administers the Council's electronic payment options.

Information Management and Services

This area provides support to deliver on organisational priorities and improved service delivery to the community through information and communication technology. Information management incorporates the maintenance of the Council's corporate records.

Human Resources, Organisational Development and Work Health & Safety

These functions are managed through the Chief Executives Office and support the Council's management and staff by providing advice in the areas of human resources, organisational development, performance and work health and safety.

Long-term Financial Plan Update

The draft Long-term Financial Plan update has been prepared to support the Council's ongoing commitment to achieving and maintaining long-term financial sustainability, while continuing to deliver essential services, maintain community infrastructure and respond to future growth and renewal requirements.





The Long-term Financial Plan provides a 10-year strategic financial outlook and has been developed in conjunction with the Council's strategic planning framework, Annual Business Plan, Asset Management Plans and proposed capital investment program.

In response to advice from ESCOSA and to improve transparency and accountability, this updated Long-term Financial Plan includes enhanced disclosure of the key assumptions underpinning the Plan, together with a revised approach to the delivery and timing of capital projects to improve ongoing financial sustainability and reduce debt levels.

The Long-term Financial Plan has been prepared using a defined basis of preparation that outlines the assumptions adopted for inflation, wage growth, interest rates, operating revenue growth, capital cost, asset renewal requirements, borrowing costs, and future service delivery levels.

These assumptions have been informed by current economic conditions, historical trends, known contractual commitments, updated project information and professional judgement at the time of preparation.

The Long-term Financial Plan also recognises the financial risks and uncertainties associated with long-term forecasting, including economic conditions, cost escalation pressures, project delivery timing and operational performance outcomes.

Accordingly, the Plan will continue to be reviewed and updated annually to ensure emerging risks, opportunities, mitigation strategies, and changes in the Council's priorities or community expectations are appropriately considered and transparently reported.

Chief Executive Officer's Statement on Financial Sustainability

This Long-term Financial Plan not only sets out the future financial projections, as shown on the following pages, it also demonstrates how the Council has performed against the financial outcomes it has developed to measure its financial sustainability.

In summary, financial sustainability is achieved and indeed maintained when services and the maintenance of the City's infrastructure is delivered according to a Long-term Financial Plan and without the need to significantly increase rates or reduce services or service levels.

The Council's Long-term Financial Plan has been developed on the principle of maintaining financial sustainability and sets out the Council's financial strategies and commitments over the long term. It explains how the organisation will meet its obligations now and in the future, taking into account the services, our workforce, our finances and our assets.

In preparing the Long-term Financial Plan, the Council has also had regard to the advice that has been provided by the Essential Services Commission of South Australia (ESCOSA). In reviewing the Council's financial position, ESCOSA found that the Council has been financially sustainable over the last 10-year period (the term of ESCOSA's review), it is currently mostly sustainable, however it is projected to be potentially financially unsustainable.

In providing its advice, ESCOSA has made a number of recommendations for the Council to continue to ensure that it remains financially sustainable.

ESCOSA's advice and recommendations have been taken into account in preparing both the draft 2026–2027 Budget and this draft Long-term Financial Plan Update. To this end, at its meeting held on Tuesday 5 May 2026, the Council considered and endorsed an Action Plan prepared by independent consultants LGIQ. A final report on implementation of the actions will be considered by the Council in June 2026 and their recommended actions will be progressed commencing from the 2026–2027 financial year.

Financial sustainability means having a financial position capable of meeting long-term service and infrastructure levels and standards that are acceptable to the community, without substantial increases in rates or cuts to services.

The Council's long-term sustainability is dependent upon ensuring that, on average over time, the operating expenses are less than the associated revenues.

Financial sustainability also implies equity between generations, to ensure that today's ratepayers pay only for their share of the City's assets. Intergenerational equity is primarily achieved by funding the cost of renewing and replacing assets through revenue sources including rates. This means the cost of replacing assets which benefit existing ratepayers are being funded by those ratepayers.

The Long-term Financial Plan is driven by the need to deliver enhanced and improved services to our citizens, through the most efficient and effective means possible.

Key financial indicators used to assess the Council's long-term financial sustainability, as set out in the Long-term Financial Plan, are in line with the Council's established benchmarks to ensure the sustainability of the Council's long-term financial performance and position.

Continuously improving our Asset Management Plans to ensure that we continue to appropriately maintain our City's infrastructure and facilities, using debt where appropriate and applying rate revenue increases that are reflective of the service levels provided to the community, will ensure that the Council has the financial capacity to meet the needs of our community in a financially sustainable way.

While the decision to increase loan borrowings carries inherent risks, the Council has identified and will implement several mitigation strategies in line with the advice provided by ESCOSA and the Action Plan prepared by LGIQ, such as enhanced oversight and governance measures to monitor the progress of projects and financial performance, conducting a comprehensive review of its recurrent operational costs, assessing inefficiencies, budgeted costs, disposal of non-performing assets and other income generating activities.

The objective of the Council's Treasury Management Policy is to ensure that the Council mitigates the risks associated with increased loan borrowings.

The Council's Operating Result since 2017–2018, as shown in Appendix 2, demonstrates how the Council has been able to achieve and maintain financial sustainability over the last ten years and how it will continue to maintain this into the future.

The financial goal and outcomes that the Council will use to measure the Council's Financial Sustainability are set out on the following pages.

Mario Barone PSM
Chief Executive Officer

2026–2027 Update

The financial projections contained within the Long-term Financial Plan update provide an indication of the Council's direction and financial capacity, rather than predicting the future financial performance and position of the Council.

The Long-term Financial Plan should be viewed as a guide to future actions or opportunities that encourage the Council to consider the future impact of its decisions on the Council's long-term and on-going financial sustainability.

To this end, reference is made each year to the Long-term Financial Plan when preparing the Annual Business Plan and Budget, to ensure that the broad financial outcomes, which the Council has set and agreed upon, continue to be achieved.

The Long-term Financial Plan is updated annually to reflect changes between reporting periods and to incorporate emerging risks, opportunities and mitigation strategies.

In developing the updated Plan, the following key risks and considerations have been identified:

- revised inflation and cost escalation assumptions;
- updated wage growth projections and staffing levels;
- a higher-than-previously forecast level of operational and capital investment approvals over the previous three years, resulting in higher operational costs, decreased surplus and increased debt levels;
- changes to the scope and timing of capital projects (including major projects such as the Payneham Memorial Swimming Centre redevelopment);
- changes to capital project scope and/or timing (for example major projects such as the Payneham Memorial Swimming Centre redevelopment); and
- updated interest rate assumptions and borrowing strategy.

The Long-term Financial Plan has been prepared to provide a realistic and forward-looking view of the Council's financial position, based on a set of key assumptions that reflect current economic conditions, known commitments and strategic priorities.

These assumptions have been informed by a combination of external benchmarks, including inflation and wage indices, and internal factors such as service delivery requirements, asset management needs and the approved capital program.

Given the inherent uncertainty of long-term forecasting, the Long-term Financial Plan incorporates a structured approach to identifying and assessing risks and opportunities that may impact financial outcomes.

Key areas of sensitivity include inflation and cost escalation, wage growth, interest rates, availability of external funding and the scale and timing of capital investment.

Particular attention has been given to the impact of recent increases in operational and capital commitments, which have contributed to higher projected debt levels over the short to medium term.

The key assumptions adopted in the preparation of the Annual Business Plan and updated Long-term Financial Plan have been developed with reference to the guidance, economic indicators and sector information available from the Local Government Information Paper, Local Government Association of South Australia, Local Government Finance Authority and the Reserve Bank of Australia .

These assumptions reflect the most current information available as at 30 April 2026 and have been prepared based on the best knowledge, forecasts and information available at the time of development.

While every effort has been made to ensure the assumptions are reasonable and support prudent financial planning, actual outcomes may vary due to changes in economic conditions, inflation, interest rates, legislative requirements and other external factors, including any updated information or revised assumptions that may arise prior to the formal adoption of the Budget and Long-term Financial Plan by the Council.

Key assumptions

- **CPI / Inflation** — Inflation assumptions are based on a combination of the Local Government Price Index (LGPI) and Adelaide CPI, as published by the Local Government Association, for the first three years of the Plan. These rates are then extrapolated across the remaining years of the Long-term Financial Plan. A minor sensitivity allowance of 0.1% has been incorporated to account for potential fluctuations.
- **Rate Revenue** — Rate revenue growth is assumed to align with CPI, supplemented by growth in rateable properties and the financial impact of proposed capital investments. The Long-term Financial Plan assumes that the Council will continue to experience growth in new rateable properties, on the basis that this will increase the Council's costs to service those new ratepayers. It is assumed that there will be on average 0.5% growth per annum across the full 10 years of the Long-term Financial Plan.
- **Wages** — Assumes current staffing level. Employee cost increases are based on current Enterprise Bargaining Agreements as well as those under negotiation and are informed by the Wage Price Index.
- **Borrowings** — For Cash Advance Debenture (CAD) borrowings, interest rate assumptions are based on Reserve Bank of Australia Government bond yields, with an appropriate risk margin consistent with guidance from the Local Government Finance Authority (LGFA). For traditional loans, fixed-term interest rates are based on LGFA quoted rates and are carried forward in the model until updated.

A key focus of the updated Long-term Financial Plan is the management of peak debt levels and timing, including strategies for debt containment and reduction.

The proposed operating deficits in the Long-term Financial Plan are limited to the next two financial years and represent a deliberate and managed outcome in response to evolving financial conditions. This is a planned, short-term position due to rising costs and the timing of major projects, and is not a long-term issue.

These short-term deficits were not previously forecast in the Long-term Financial Plan and have prompted a comprehensive reassessment of future capital investment. Importantly, the Council has reviewed its spending on infrastructure and facilities to limit the impact on ratepayers. As part of this process, some large projects have been removed, scaled back, or will be delivered more efficiently through existing renewal programs where appropriate.

These decisions have significantly improved the Council's financial position, with expected debt reducing to around \$17 million over time and with Net Financial Liabilities improving to approximately 36% over the term of the Long Term Financial Plan.

Table 4: Key assumptions

	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
CPI Increase	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Population Growth	1.4%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Capital Investments	3.5%	3.0%	2.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Rate Revenue	7.9%	6.50%	6.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Wages	3.5%	3.5%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Income & Expenses	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Interest rate - Loans	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%	6.2%
Cash Advance (CAD)	5.6%	6.2%	6.1%	6.1%	6.1%	6.3%	6.5%	6.6%	6.9%	7.0%

Strategic outcomes based on current assumptions

Asset renewal

The Asset Renewal Funding Ratio (Asset Renewal Expenditure divided by Asset Management Plan Renewal Expenditure) indicates the extent to which we are renewing infrastructure assets in line with Asset Management Plans, thereby maintaining our service levels to the desired standard. A ratio of 100% means that Council is budgeting to renew assets as initially planned.

New infrastructure

Planned and unplanned expenditure on new assets has been reduced in line with the management of peak debt levels.

Financing

Borrowings are expected to reduce over the life of the Long-term Financial Plan and specifically during the second half of the 10-year period, as revenue growth and lower average capital expenditure allows for repayment of borrowings.

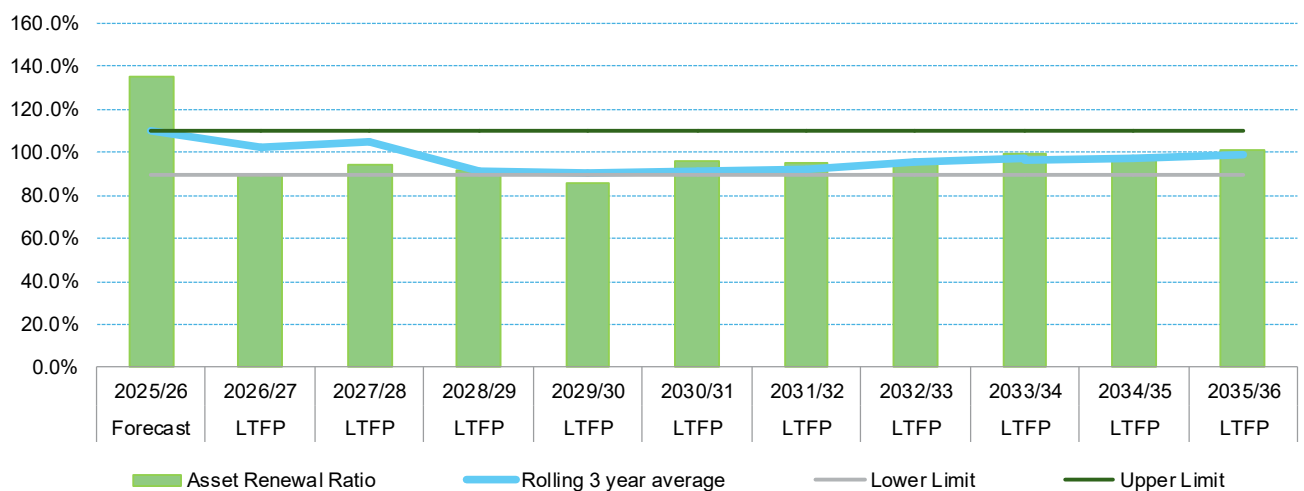
The Council's current approach reflects prudent financial governance and a proactive approach to maintaining long-term sustainability, ensuring that investment is aligned with the Council's financial capacity. It is designed to avoid sudden or significant rate increases, while still delivering essential services and maintaining community assets.

While there is a short-term deficits impact on the budget, the Council's long-term plan shows a return to balanced budgets. This means services will continue to be delivered and infrastructure maintained in a way that is financially responsible and sustainable for the community over time.

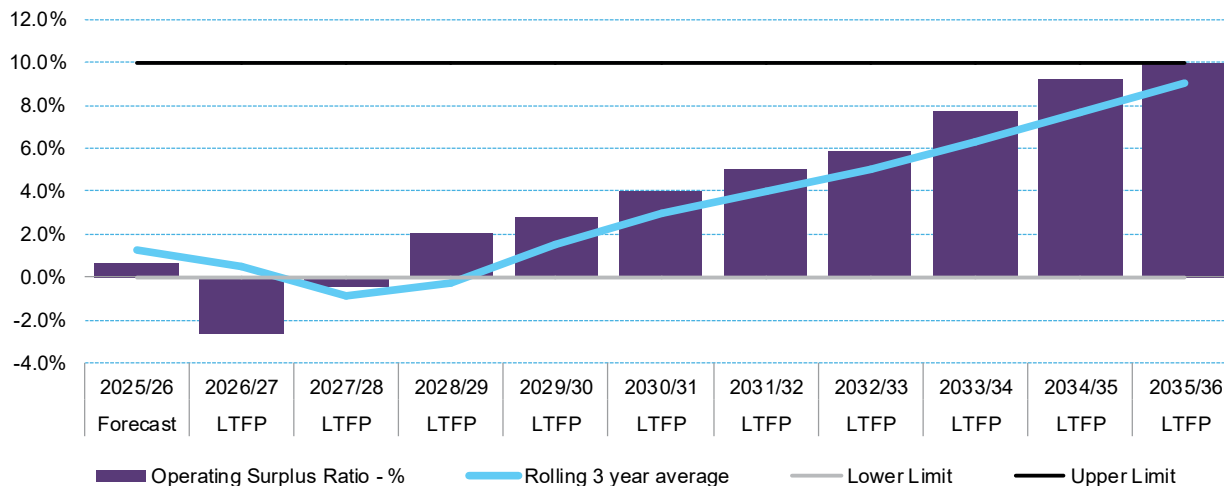
Table 5: New infrastructure

Projects in LTFP (k\$000)	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
Quadrennial art project	12	-	-	-	-	-	-	-	-	-
Funding Submissions Various	693	-	-	-	-	-	-	-	-	-

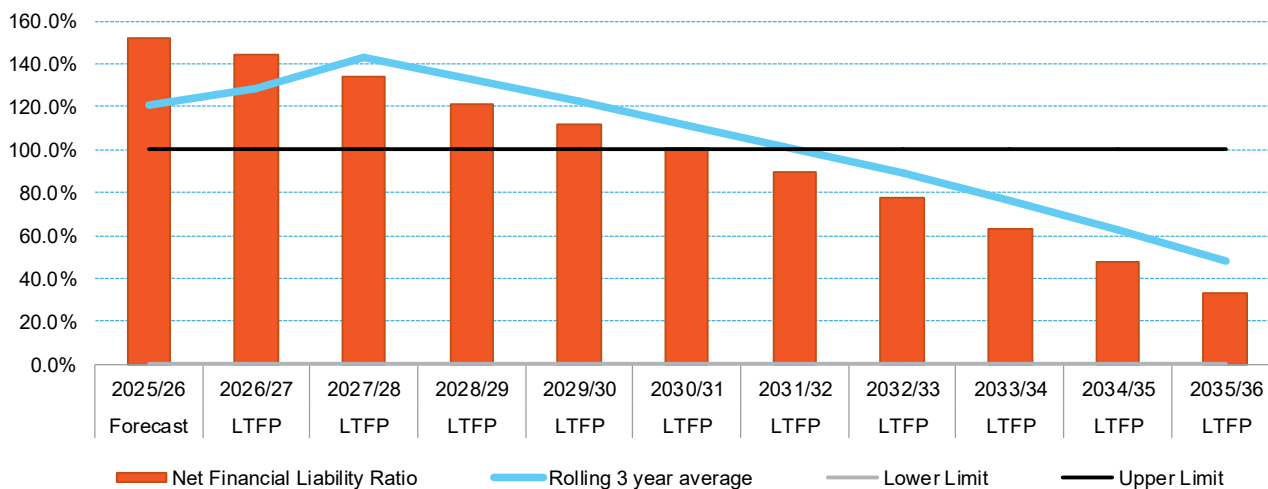
Asset Renewal Funding Ratio



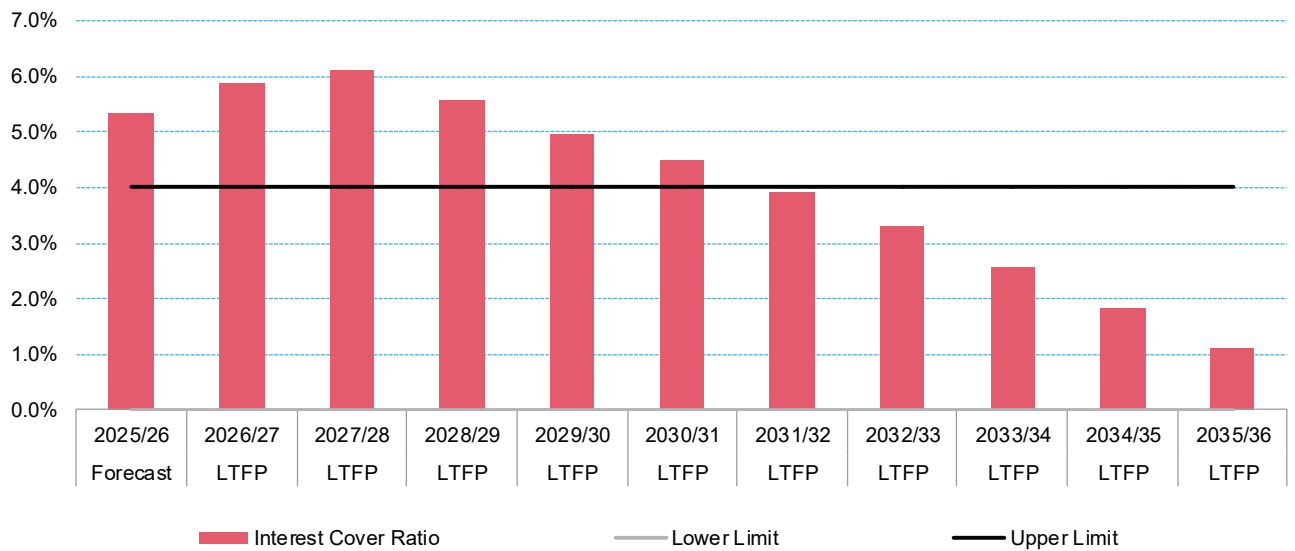
Operating ratio



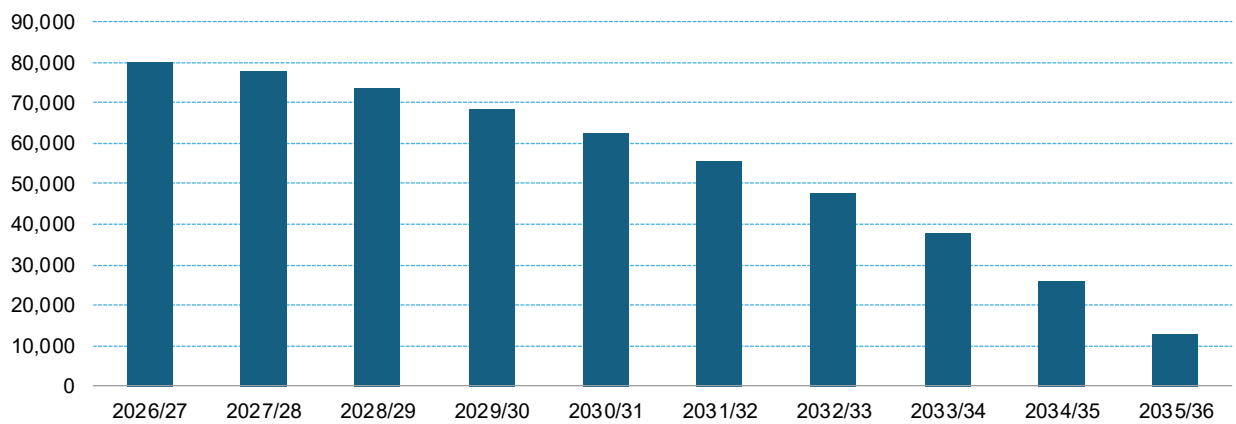
Net Financial Liability Ratio



Interest Cover Ratio



Debt Level \$000



City of Norwood Payneham & St Peters
10 Year Financial Plan for the Years ending 30 June 2036

FINANCIAL INDICATORS	Current Year	Projected Years									
	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
Operating Surplus Ratio	0.6%	-2.7%	-0.4%	2.0%	2.8%	4.0%	5.0%	5.9%	7.8%	9.2%	10.0%
Net Financial Liabilities Ratio	151.70%	143.98%	133.62%	121.43%	112.17%	100.85%	89.29%	77.28%	63.36%	48.13%	33.41%
Asset Renewal Funding Ratio	134.93%	89.44%	94.26%	91.51%	85.82%	96.10%	95.13%	96.32%	99.15%	97.12%	101.06%
Interest Cover Ratio	5.32%	5.88%	6.11%	5.56%	4.96%	4.48%	3.90%	3.29%	2.58%	1.82%	1.12%
Debt Servicing ratio	8.47%	16.32%	21.53%	20.78%	10.70%	12.58%	12.01%	11.43%	10.72%	9.98%	8.65%
Debt Level	81,176,857	77,993,305	73,719,596	68,473,551	62,471,674	55,681,631	47,858,562	37,873,457	25,772,059	13,043,248	
STATEMENT OF COMPREHENSIVE INCOME											
	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
Income											
Rates	51,135,218	54,947,025	58,518,582	62,029,697	64,510,885	67,091,320	69,774,973	72,565,972	75,468,611	78,487,355	81,626,849
Statutory Charges	2,389,357	2,349,065	2,396,116	2,444,109	2,493,063	2,542,998	2,593,933	2,645,888	2,698,884	2,752,941	2,808,081
User Charges	4,370,061	4,752,980	4,848,091	4,957,004	5,068,363	5,182,224	5,298,643	5,417,677	5,539,385	5,663,827	5,791,065
Grants, Subsidies and Contributions - operating	2,653,958	2,868,077	2,784,507	2,852,171	2,921,479	2,992,471	3,065,188	3,139,672	3,215,966	3,294,114	3,374,161
Grants, Subsidies and Contributions - capital	1,228,426	688,369	724,599	724,599	-	-	-	-	-	-	-
Investment Income	55,000	10,500	10,962	11,444	11,948	12,474	13,023	13,596	14,194	14,819	15,471
Reimbursements	-	-	-	-	-	-	-	-	-	-	-
Other Income	663,735	720,892	737,087	753,646	770,577	787,888	805,588	823,686	842,190	861,110	880,455
Net gain - equity accounted Council businesses	-	-	-	-	-	-	-	-	-	-	-
Total Income	62,495,755	66,336,888	70,019,944	73,772,670	75,776,315	78,603,375	81,551,348	84,606,491	87,779,230	91,074,166	94,496,082
Expenses											
Materials, Contracts & Other Expenses	19,894,665	21,539,886	22,293,782	22,962,595	23,651,473	24,361,017	25,091,848	25,844,603	26,619,941	27,418,539	28,241,095
Depreciation, Amortisation & Impairment	24,182,399	25,795,499	26,241,186	27,190,453	27,717,337	28,500,285	29,518,229	30,787,221	31,282,295	32,204,228	33,741,441
Finance Costs	14,381,112	16,654,050	17,313,962	17,822,792	18,346,274	18,884,846	19,438,959	20,009,077	20,595,678	21,199,256	21,820,317
Net loss - Equity Accounted Council Businesses	3,378,256	3,912,209	4,290,893	4,110,271	3,770,643	3,534,930	3,191,612	2,796,850	2,274,524	1,674,491	1,075,756
Total Expenses	262,666	194,326	194,326	194,326	194,326	194,326	194,326	194,326	194,326	194,326	194,326
Operating Surplus / (Deficit)	62,099,098	68,095,970	70,334,149	72,280,437	73,680,053	75,475,405	77,434,974	79,632,077	80,966,764	82,690,840	85,072,935
Asset Disposal & Fair Value Adjustments	396,657	(1,759,082)	(314,205)	1,492,233	2,096,262	3,133,970	4,116,374	4,974,414	6,812,466	8,383,326	9,423,147
Amounts Received Specifically for New or Upgraded Assets	36,792	35,601	36,385	37,185	38,003	38,839	39,694	40,567	41,459	41,459	42,703
Physical Resources Received Free of Charge	3,977,266	-	-	-	-	-	-	-	-	-	-
Operating Result from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-
Net Surplus / (Deficit)	4,410,715	(1,723,481)	(277,821)	1,529,418	2,134,265	3,172,810	4,156,068	5,014,981	6,853,926	8,424,765	9,465,850
Other Comprehensive Income											
Amounts which will not be reclassified subsequently to operating result											
Changes in Revaluation Surplus - I/P&E	20,000,000	37,366,909	39,838,990	42,443,826	45,104,124	47,472,361	49,989,773	52,486,866	55,086,310	57,791,892	57,791,892
Share of Other Comprehensive Income - Equity Accounted Council Businesses	-	-	-	-	-	-	-	-	-	-	-
Net assets transferred - Council restructure	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total Other Comprehensive Income	20,000,000	37,366,909	39,838,990	42,443,826	45,104,124	47,472,361	49,989,773	52,486,866	55,086,310	57,791,892	57,791,892
Total Comprehensive Income	24,410,715	35,643,428	39,561,169	43,973,244	47,238,389	50,645,171	54,145,840	57,501,847	61,940,236	66,216,677	67,257,742

City of Norwood Payneham & St Peters
10 Year Financial Plan for the Years ending 30 June 2036

STATEMENT OF FINANCIAL POSITION												
Current Year	Projected Years											
2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000
Trade & Other Receivables	2,518,173	2,469,164	2,581,320	2,706,168	2,797,143	2,894,105	2,996,941	3,105,956	3,209,964	3,322,356	3,445,355	
Other Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "Held for Sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	3,018,173	2,969,164	3,081,320	3,206,168	3,297,143	3,394,105	3,496,941	3,605,956	3,709,964	3,822,356	3,945,355	
Non-Current Assets												
Financial Assets	141,643	152,202	162,095	171,821	178,694	185,841	193,275	201,006	209,046	217,408	226,104	
Equity Accounted Investments in Council Businesses	2,106,207	1,911,881	1,717,555	1,523,229	1,328,903	1,134,577	940,251	745,925	551,599	357,273	162,947	
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	803,645,449	840,186,276	877,991,996	918,180,650	961,030,771	1,006,146,868	1,054,028,648	1,104,290,005	1,156,660,852	1,211,286,563	1,266,475,963	
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "Held for Sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Assets	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	8,855,366	
Total Non-Current Assets	814,748,665	851,105,725	888,727,012	928,731,066	971,393,734	1,016,322,653	1,064,017,540	1,114,092,302	1,166,276,863	1,220,716,610	1,275,720,381	
TOTAL ASSETS	817,766,838	854,074,889	891,808,332	931,937,234	974,690,877	1,019,716,757	1,067,514,481	1,117,698,258	1,169,986,827	1,224,538,966	1,279,665,736	
LIABILITIES												
Current Liabilities												
Cash Advance Debenture	-	-	-	-	-	-	-	-	-	-	-	-
Trade & Other Payables	12,998,342	14,682,324	15,018,792	15,448,158	16,209,455	16,592,042	17,033,968	17,538,968	17,872,406	18,309,266	18,907,105	
Borrowings	5,856,446	8,085,214	8,545,285	3,450,690	4,774,032	5,052,240	5,347,270	5,660,158	5,991,997	5,822,273	6,139,454	
Provisions	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	3,236,007	
Other Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities relating to Non-Current Assets classified as "Held for Sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	22,090,795	26,003,545	26,800,084	22,134,854	24,219,494	24,880,288	25,617,245	26,435,132	27,100,410	27,367,546	28,282,565	
Non-Current Liabilities												
Cash Advance Debenture	60,638,952	30,476,039	36,397,060	40,668,636	23,873,281	22,645,436	20,907,633	18,431,833	14,106,886	7,997,485	1,090,947	
Trade & Other Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	14,681,459	41,596,245	33,050,960	29,600,270	39,826,238	34,773,999	29,426,728	23,766,571	17,774,574	11,952,301	5,812,847	
Provisions	554,955	554,955	554,955	554,955	554,955	554,955	554,955	554,955	554,955	554,955	554,955	
Liability - Equity Accounted Council Businesses	-	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities relating to Non-Current Assets classified as "Held for Sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	75,875,366	72,627,239	70,002,975	70,823,861	64,254,474	57,974,389	50,889,316	42,753,359	32,436,415	20,504,741	7,458,749	
TOTAL LIABILITIES	97,966,161	98,630,784	96,803,058	92,958,716	88,473,969	82,854,678	76,506,562	69,188,491	59,536,824	47,872,287	35,741,315	
Net Assets	719,800,677	755,444,105	795,005,274	838,978,519	886,216,908	936,862,079	991,007,920	1,048,509,766	1,110,450,002	1,176,666,679	1,243,924,421	
EQUITY												
Accumulated Surplus	75,032,327	73,308,846	73,031,026	74,560,443	76,694,709	79,867,518	84,023,586	89,038,567	95,892,493	104,317,278	113,783,128	
Asset Revaluation Reserves	644,768,350	682,135,259	721,974,249	764,418,075	809,522,200	856,994,561	906,984,334	959,471,200	1,014,557,510	1,072,349,402	1,130,141,293	
Available for Sale Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	719,800,677	755,444,105	795,005,274	838,978,519	886,216,908	936,862,079	991,007,920	1,048,509,766	1,110,450,002	1,176,666,679	1,243,924,421	

[illegible]

Cash Flows from Operating Activities													
Receipts:	Rates Receipts	52,891,608	55,293,264	58,842,998	62,348,623	64,736,259	67,325,709	70,018,738	72,819,487	75,732,267	78,761,557	81,912,019	
	Statutory Charges	2,487,269	2,351,424	2,393,362	2,441,299	2,490,197	2,540,075	2,590,951	2,642,846	2,695,782	2,749,776	2,804,853	
	User Charges	4,502,353	4,730,544	4,842,522	4,950,628	5,061,844	5,175,558	5,291,828	5,410,709	5,532,260	5,656,542	5,783,616	
	Grants, Subsidies and Contributions (operating purpose)	2,882,652	2,888,397	2,788,917	2,848,600	2,917,821	2,988,724	3,061,350	3,135,741	3,211,940	3,289,990	3,369,936	
	Investment Receipts	54,483	11,368	10,953	11,435	11,938	12,464	13,012	13,585	14,182	14,807	15,458	
	Reimbursements	6,884	-	-	-	-	-	-	-	-	-	-	
	Other	705,736	683,570	736,139	752,677	769,586	786,875	804,552	822,627	841,107	860,002	879,323	
	Payments:												
	Payments to Employees	(19,952,163)	(21,494,805)	(22,273,125)	(22,944,269)	(23,632,597)	(24,341,575)	(25,071,823)	(25,823,977)	(26,598,696)	(27,396,657)	(28,218,566)	
	Payments for Materials, Contracts & Other Expenses	(26,091,431)	(25,443,957)	(26,144,058)	(26,983,580)	(27,602,513)	(28,329,657)	(29,296,389)	(30,510,671)	(31,174,403)	(32,003,312)	(33,406,437)	
Finance Payments	(3,248,116)	(3,108,707)	(4,513,806)	(4,345,868)	(3,452,223)	(3,666,553)	(3,330,904)	(2,944,277)	(2,430,577)	(1,839,693)	(1,236,279)		
Net Cash provided (or used in) Operating Activities		14,239,276	15,881,097	16,683,902	19,079,545	21,300,312	22,491,620	24,081,315	25,566,071	27,823,861	30,093,013	31,903,934	
Cash Flows from Investing Activities													
Receipts:	Amounts Received Specifically for New/Upgraded Assets	4,114,382	242,260	-	-	-	-	-	-	-	-	-	
	Grants utilised for capital purposes	1,255,706	688,369	724,599	724,599	-	-	-	-	-	-	-	
	Sale of Replaced Assets	36,792	35,601	36,385	37,185	38,003	38,839	39,694	40,567	41,459	41,459	42,703	
	Repayments of Loans by Community Groups	-	-	-	-	-	-	-	-	-	-	-	
	Distributions Received from Equity Accounted Council Businesses	-	-	-	-	-	-	-	-	-	-	-	
	Payments:												
	Expenditure on Renewal/Replacement of Assets	(18,072,288)	(14,025,970)	(14,168,366)	(14,451,957)	(14,973,261)	(15,406,215)	(16,205,232)	(16,654,457)	(16,747,717)	(16,897,180)	(18,078,523)	
	Expenditure on New/Upgraded Assets	(44,087,181)	(1,801,999)	(1,112,326)	(1,115,663)	(1,119,010)	(1,122,367)	(1,125,734)	(1,129,111)	(1,132,498)	(1,135,895)	(1,139,303)	
	Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	
	Loans Made to Community Groups	-	-	-	-	-	-	-	-	-	-	-	
Capital Contributed to Equity Accounted Council Businesses	-	-	-	-	-	-	-	-	-	-	-		
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-		
Net Cash provided (or used in) Investing Activities		(56,752,589)	(14,861,739)	(14,519,708)	(14,805,836)	(16,054,268)	(16,489,743)	(17,291,272)	(17,743,001)	(17,838,756)	(17,991,616)	(19,175,123)	
Cash Flows from Financing Activities													
Receipts:	Proceeds from CAD	27,108,952	-	5,921,020	4,271,576	-	-	-	-	-	-	-	
	Proceeds from Borrowings	15,000,000	35,000,000	-	-	15,000,000	-	-	-	-	-	-	
	Receipts from Other Financing Activities	-	-	-	-	-	-	-	-	-	-	-	
	Payments:												
	Repayments of CAD	-	-	-	-	(16,795,355)	(1,227,845)	(1,737,803)	(2,475,800)	(4,324,947)	(6,109,401)	(6,906,538)	
	Repayments of Borrowings	(1,081,341)	(30,162,912)	-	-	(3,450,690)	(4,774,032)	(5,052,240)	(5,347,270)	(5,660,158)	(5,991,997)	(5,822,273)	
	Repayment of Principal Portion of Lease Liabilities	-	(5,856,446)	(8,085,214)	(8,545,285)	(3,450,690)	(4,774,032)	(5,052,240)	(5,347,270)	(5,660,158)	(5,991,997)	(5,822,273)	
	Repayment of Bonds & Deposits	-	-	-	-	-	-	-	-	-	-	-	
	Payments of Other Financing Activities	-	-	-	-	-	-	-	-	-	-	-	
	Net Cash Flow provided (used in) Financing Activities		41,027,611	(1,019,358)	(2,164,194)	(4,273,709)	(5,246,045)	(6,001,877)	(6,790,043)	(7,823,070)	(9,985,105)	(12,101,398)	(12,728,811)
Net Increase/(Decrease) in Cash & Cash Equivalents		(1,485,703)	-	-	-	-	-	-	-	-	-	-	
plus: Cash & Cash Equivalents - beginning of year		1,985,703	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	
Cash & Cash Equivalents - end of the year		500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	500,000	

City of Norwood Payneham & St Peters
10 Year Financial Plan for the Years ending 30 June 2034

UNIFORM PRESENTATION OF FINANCES											
	Current Year	Projected Years									
	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income											
Rates	51,135,218	54,947,025	58,518,582	62,029,697	64,510,885	67,091,320	69,774,973	72,565,972	75,468,611	78,487,355	81,626,849
Statutory Charges	2,389,357	2,349,065	2,396,116	2,444,109	2,493,063	2,542,998	2,593,933	2,645,888	2,698,884	2,752,941	2,808,081
User Charges	4,370,061	4,752,960	4,848,091	4,957,004	5,068,363	5,182,224	5,298,643	5,417,677	5,539,385	5,663,827	5,791,065
Grants, Subsidies and Contributions - operating	2,653,958	2,868,077	2,784,507	2,852,171	2,921,479	2,992,471	3,065,188	3,139,672	3,215,966	3,294,114	3,374,161
Grants, Subsidies and Contributions - capital	1,228,426	688,369	724,599	724,599	724,599	-	-	-	-	-	-
Investment Income	55,000	10,500	10,962	11,444	11,948	12,474	13,023	13,596	14,194	14,819	15,471
Reimbursements	-	-	-	-	-	-	-	-	-	-	-
Other Income	663,735	720,892	737,087	753,646	770,577	787,888	805,588	823,686	842,190	861,110	880,455
Net gain - equity accounted Council businesses	-	-	-	-	-	-	-	-	-	-	-
Total Income	62,495,755	66,336,888	70,019,944	73,772,670	75,776,315	78,609,375	81,551,348	84,606,491	87,779,230	91,074,166	94,496,082
Expenses											
Employee Costs	19,894,665	21,539,886	22,293,782	22,962,595	23,651,473	24,361,017	25,091,848	25,844,603	26,619,941	27,418,539	28,241,095
Materials, Contracts & Other Expenses	24,182,399	25,795,499	26,241,186	27,190,453	27,717,337	28,500,285	29,518,229	30,787,221	31,282,295	32,204,228	33,741,441
Depreciation, Amortisation & Impairment	14,381,112	16,654,050	17,313,962	17,822,792	18,346,274	18,884,846	19,438,959	20,009,077	20,595,678	21,199,256	21,820,317
Finance Costs	3,378,256	3,912,209	4,290,893	4,110,271	3,770,643	3,534,930	3,191,612	2,796,850	2,274,524	1,674,491	1,075,756
Net loss - Equity Accounted Council Businesses	262,666	194,326	194,326	194,326	194,326	194,326	194,326	194,326	194,326	194,326	194,326
Total Expenses	62,099,098	68,095,970	70,334,149	72,280,437	73,680,053	75,475,405	77,434,974	79,632,077	80,966,764	82,690,840	85,072,935
Operating Surplus / (Deficit)	396,657	(1,759,082)	(314,205)	1,492,233	2,096,262	3,133,970	4,116,374	4,974,414	6,812,466	8,383,326	9,423,147
Timing adjustment for grant revenue	-	-	-	-	-	-	-	-	-	-	-
Less: Grants, subsidies and contributions – Capital	(1,228,426)	(688,369)	(724,599)	(724,599)	-	-	-	-	-	-	-
Adjusted Operating Surplus / (Deficit)	(831,769)	(2,447,451)	(1,038,804)	767,634	2,096,262	3,133,970	4,116,374	4,974,414	6,812,466	8,383,326	9,423,147
Net Outlays on Existing Assets											
Capital Expenditure on Renewal and Replacement of Existing Assets	(18,072,288)	(14,025,970)	(14,168,366)	(14,451,957)	(14,973,261)	(15,406,215)	(16,205,232)	(16,654,457)	(16,747,717)	(16,897,180)	(18,078,523)
add back Depreciation, Amortisation and Impairment	14,381,112	16,654,050	17,313,962	17,822,792	18,346,274	18,884,846	19,438,959	20,009,077	20,595,678	21,199,256	21,820,317
add back Grants, subsidies and contributions – Capital Renewal	1,228,426	688,369	724,599	724,599	-	-	-	-	-	-	-
add back Proceeds from Sale of Replaced Assets	36,792	35,601	36,385	37,185	38,003	38,839	39,694	40,567	41,459	41,459	42,703
Total Net Outlays on Existing Assets	(2,425,958)	(3,352,051)	(3,906,580)	(4,132,620)	(3,411,017)	(3,517,471)	(3,273,420)	(3,395,187)	(3,889,421)	(4,343,536)	(3,784,497)
Net Outlays on New and Upgraded Assets											
Capital Expenditure on New and Upgraded Assets (including Investment Property & Real Estate Developments)	(44,087,181)	(1,801,999)	(1,112,326)	(1,115,663)	(1,119,010)	(1,122,367)	(1,125,734)	(1,129,111)	(1,132,498)	(1,135,895)	(1,139,303)
add back Grants, subsidies and contributions – Capital New/Upgraded	-	-	-	-	-	-	-	-	-	-	-
add back Amounts Received Specifically for New and Upgraded Assets	4,114,382	242,260	-	-	-	-	-	-	-	-	-
add back Proceeds from Sale of Surplus Assets (including Investment Property, Real Estate Developments & non-current assets held for sale)	-	-	-	-	-	-	-	-	-	-	-
Total Net Outlays on New and Upgraded Assets	(39,972,799)	(1,559,739)	(1,112,326)	(1,115,663)	(1,119,010)	(1,122,367)	(1,125,734)	(1,129,111)	(1,132,498)	(1,135,895)	(1,139,303)
Annual Net Impact to Financing Activities (surplus / (deficit))	(43,230,526)	(655,140)	1,755,450	3,784,590	4,388,268	5,529,074	6,264,060	7,240,490	9,569,389	11,590,966	12,065,341

Appendix 1

Capital Projects

Operational Projects & Initiatives

Civil Whole-of-Life Infrastructure Renewal Program

Capital Projects

Project Name	Project Description	Approved Projects	Grant Funding	Rates Funding	Borrowing Funding
CityPlan 2030 Outcome: Social Equity					
Capital Renewal Program	To deliver the 2026–2027 Capital Works Program for the replacement and upgrade of civil, drainage, recreation and open space, and building assets, in accordance with the Council's Asset Management Plans, including the Trinity Valley Stormwater Drainage Upgrade.	\$14,025,970		\$14,025,970	
Salary Capitalisation	Wages and salaries of Council staff who are involved in the delivery of projects involving physical assets.	\$1,080,358		\$1,080,358	
Ann Street Pedestrian Crossing	Construction of a pedestrian priority wombat crossing on Ann Street, Stepney adjacent The Avenues Shopping Centre.	\$380,000			\$380,000
Glynde, Payneham, Firle and Trinity Gardens Traffic Management Controls — Detailed Design	Detailed design of traffic management and control devices for Glynde, Payneham, Firle and Trinity Gardens as identified in a targeted traffic study and consultation to complement implemented 40 km/h speed limits and to further improve road safety.	\$150,000			\$150,000
Stephen Street Upgrade — Detailed Design	Detailed design of a proposed wombat crossing on Stephen Street, Norwood and pedestrian refuge on the adjacent Sydenham Road to improve pedestrian safety. The project also includes early construction of DDA (Disability Discrimination Act) compliant pram ramps to enhance accessibility to Chimney Park.	\$45,000			\$45,000
Regent Street Emu Crossing — Construction	Construction of an emu crossing on Regent Street, Kensington, adjacent to Marryatville Primary School, to enhance safety for pedestrians and road users.	\$45,000			\$45,000
Minor Traffic Management Improvements	A dedicated budget to address identified and emerging minor traffic issues and enable timely delivery of low-cost, high-benefit traffic improvements across the City.	\$20,000			\$20,000
CityPlan 2030 Outcome: Cultural Vitality					
K9 Kube — Animal Management Vehicle WHS Upgrade	Procurement of a new lease vehicle (ute) to replace the existing van and installation of a K9 Kube to safely load and unload dogs into and out of the vehicle.	\$53,000			\$53,000
Total		\$15,799,328		\$15,106,328	\$693,000

Operational Projects & Initiatives

Project Name	Project Description	Approved Projects	Grant Funding	Rates Funding	Borrowing Funding
CityPlan 2030 Outcome: Social Equity					
Library programs and events	To engage consultants to advise on a program of workshops, events, and activities across the Council's three library branches.	\$10,000		\$10,000	
On-street Parking Policy implementation	The project comprises the Norwood Precinct Community Consultation and Final Recommendations and the Kent Town, Hackney and College Park Investigations and Recommendations. This staged approach ensures continued momentum in implementing the Policy while balancing resource demands and community expectations across the City	\$50,000		\$50,000	
40kmp/h speed limit post-implementation evaluation	To deliver a comprehensive post-implementation review of streets subject to 40 km/h speed limit reductions. The project will entail hiring a consultant to assist in the collection of post-implementation traffic data on streets with reduced speed limits, comparison and analysis of post-implementation data against baseline conditions, assessment of the impact and effectiveness of the speed reductions and identification of streets where additional traffic management interventions may be required.	\$15,000		\$15,000	
CityPlan 2030 Outcome: Cultural Vitality					
Tour Down Under 2027	The Tour Down Under, a nationally and internationally recognised cycling event that attracts media attention across the world, therefore providing an excellent platform for the Council to position the City as a tourism destination and showcase the Norwood Parade Precinct to an international audience. Funding will enable the City to host a stage of the 2027 Tour Down Under.	\$60,000		\$60,000	
Traffic Management — Ninth Avenue Christmas lights display	Implementation of traffic management measures at the Ninth Avenue Christmas Lights display in St Peters.	\$10,000		\$10,000	
CityPlan 2030 Outcome: Economic Prosperity					
AFL Gather Round	Hosting AFL matches at Norwood Oval during the 2026 AFL Gather Round provides an opportunity for the Council to position Norwood Oval as a premier venue for AFL matches, enhance the City's reputation as a must-visit destination, and attract local and interstate visitors thereby stimulating the local economy.	\$100,000		\$100,000	

Project Name	Project Description	Approved Projects	Grant Funding	Rates Funding	Borrowing Funding
CityPlan 2030 Outcome: Economic Prosperity Continued					
Raising the Bar Adelaide	This annual event positions education as part of the City's popular culture by simply mixing learning and debate with a fun night out to support the City's hotels	\$25,000		\$25,000	
CityPlan 2030 Outcome: Environmental Sustainability					
Development of tree inventory	A detailed audit of the City's street trees and capturing of the data into the Council's tree asset management system, 'Forestreet'.	\$20,000		\$20,000	
Biodiversity Strategy 2027–2032	The Council's former Biodiversity Strategy 2006–2016 will be updated.	\$10,000		\$10,000	
Corporate Management: Operations					
Local Government Election 2026	Funding is required to undertake the 2026 Local Government Elections.	\$295,000		\$295,000	
IT Strategy	The IT Strategy, adopted in September 2025, has set out a comprehensive three year plan to ensure that the Council's IT systems and functions evolve to remain relevant and contemporary. The funding required in 2026–2027 is for the implementation of the remaining Year 1 projects.	\$882,700		\$882,700	
		Total	\$1,477,700	\$1,477,700	

Capital Projects Pending State Government Funding

Twelftree Reserve Public Toilets

This project is to provide for new public toilet facilities at Twelftree Reserve, College Park. The project will proceed in 2026–2027 subject to funding of the project in its entirety by the South Australian Government.

2026–2027 Civil Whole-of-Life Infrastructure Renewal Program

Street	From	To	Re-seal	Kerb & Water Table	Footpath
Evandale					
Janet Street	Frederick Street	Phillis Street	✓	✓	-
Felixstow					
Beaufort Crescent	Cardigan Avenue	Maple Street	✓	✓	-
Briar Road	Turner Street	Payneham Road	✓	✓	✓
Cardigan Avenue	Beaufort Crescent	Langman Grove	✓	✓	-
Maple Street	Cardigan Avenue	Beaufort Crescent	✓	✓	-
Reid Avenue	Langman Grove	Fisher Street	✓	✓	-
Turner Street	Briar Road	OG Road	✓	✓	-
Wicks Avenue	Cadna Avenue	Payneham Road	-	-	✓
Firle					
Scarratt Avenue	Pam Street	Gage Street	✓	✓	-
Hackney					
Bertram Street	Hackney Road	Hatswell Street	✓	✓	✓
Eton Court	Eton Lane	End	✓	✓	-
Joslin					
First Avenue	Suburb boundary	Lambert Road	✓	✓	-
Kent Town					
Fullarton Road	Kensington Road	Angas Street	-	-	✓
Little Rundle Street	Dequetteville Terrace	College Road	✓	✓	-
The Parade West	Rundle Street	Capper Street	✓	-	-
Marden					
OG Road	Payneham Road	Turner Street	-	✓	-
Pitt Street	OG Road	Marden Road	✓	✓	-
Maylands					
Ford Street	Clifton Street	Victor Street	✓	✓	-
Frederick Street	Dover Street	Janet Street	✓	✓	-
Phillis Street	Clifton Street	Nora Street	✓	✓	-
Norwood					
Montrose Avenue	Fullarton Road	Charles Street	-	-	✓
Polomka Lane	John Street	Wadham Lane	✓	✓	-
Payneham					
Lewis Road	Thelma Street	Ashbrook Road	-	-	✓

Street	From	To	Re-seal	Kerb & Water Table	Footpath
Royston Park					
Bide Street	Ninth Avenue	Tenth Avenue	✓	✓	-
Lambert Road	Tenth Avenue	End	✓	✓	-
St Morris					
Third Avenue	Green Street	Glynburn Road	✓	✓	-
St Peters					
First Avenue	Stephen Terrace	Suburb boundary	✓	✓	-
First Avenue	Harrow Road	St Peters Street	✓	✓	-
First Lane	St Peters Street	Stephen Terrace	✓	✓	-
River Street	First Bend	Tenth Avenue	-	-	✓
Seventh Avenue	Harrow Road	St Peters Street	-	-	✓
Westminster Street	Payneham Road	First Avenue	✓	✓	
Stepney					
Laura Street	Mary Street	Frederick Street	-	-	✓

2026–2027 Stormwater Drainage Whole-of-Life Infrastructure Renewal Program

Location	Nature of Works
Eighth Lane, St Peters	Upgrade of laneway pump infrastructure
First Creek, Norwood	Improvement works of Brown Street culvert/bridge infrastructure
Lambert Road, Royston Park	Upgrade of Lambert Road outlet
Little Wakefield Street, Kent Town	Upgrade of stormwater drainage infrastructure
Theresa Street, Norwood	Upgrade of stormwater drainage infrastructure
William Street / Elizabeth Street roundabout	Upgrade of stormwater drainage infrastructure

Appendix 2

Measures of success

The measure of the Council's success is driven by the achievement of the objectives contained in *CityPlan 2030*.

A series of performance indicators have been developed to monitor the Council's progress against these objectives and are reported on in our Annual Report. In addition to the indicators contained in the Council's strategic management plan *CityPlan 2030*, the Council also measures its achievements and outcomes through the non-financial and financial Indicators set out below.

Non-Financial Indicators

Program Delivery

To ensure that the Council delivers the Strategic Objectives set out in *CityPlan 2030*, various projects and initiatives are required to be delivered.

During 2026–2027, the Council will deliver nine Operating Projects and Initiatives and eight Capital Projects. Progress on these projects will be reported in the 2026–2027 Annual Report.

Financial Indicators

When evaluating activities undertaken during any given financial year, the Council considers a number of factors, one being the ongoing financial sustainability of the Council.

A series of financial indicators have been developed by Local Government to assist in determining whether a Council is financially sustainable or moving to a position of financial sustainability.

Financial indicators which are used by the Council to measure performance and financial sustainability are:

Operating Surplus/(Deficit) Ratio

The Council's long-term sustainability is dependent upon ensuring that, on average over time, the operating expenses are less than the associated revenues.

As the major source of income for the Council is rates revenue, the Operating Surplus ratio measures operating surplus/ (deficit) as a percentage of total operating revenue. This indicator represents the percentage by which the major controllable income source varies from the day-to-day operating expenditure.

In 2026–2027, the forecast operating deficit of \$1,759,082 will result in an Operating Surplus Ratio of -2.7%.

Net Financial Liabilities Ratio

A Council's indebtedness must be managed to ensure its liabilities and associated costs are met without impacting on the financial sustainability of the Council.

The Net Financial Liabilities Ratio measures the extent of what is owed by the Council, less any liquid assets (i.e. cash or receivables) against its Operating Revenue.

Where the Ratio is increasing, it indicates a greater amount of the Council's Operating Revenue is required to service its financial obligations. For 2026–2027, it is anticipated the net Financial Liabilities Ratio of the Council will be 144%.

Debt Servicing Ratio

The Debt Servicing Ratio measures the extent of the Council's commitment to interest costs and loan repayments, is met by general Rate Revenue. For 2026–2027, it is anticipated that 16.3% of the Council's General Rate Revenue will be committed to servicing the interest and principal repayments on its borrowings.

Asset Renewal Funding Ratio

The Asset Renewal Funding Ratio measures whether the Council is renewing or replacing existing physical assets (roads, footpaths, buildings, etc.) at the same rate that the asset is 'wearing out'. The Ratio is calculated by measuring capital expenditure on renewal or replacement of assets, relative to the planned expenditure outlined in the Council's Asset Management Plans.

The Council can accelerate or reduce expenditure on asset over time to compensate for prior events, or invest in assets by spending more now so that it costs less in the future to maintain. On a three year rolling average, the Asset Renewal Funding Ratio is 102.2%.

Details on these ratios over the 10-year planning horizon are contained in the Council's Long-term Financial Plan.

Financial Ratios

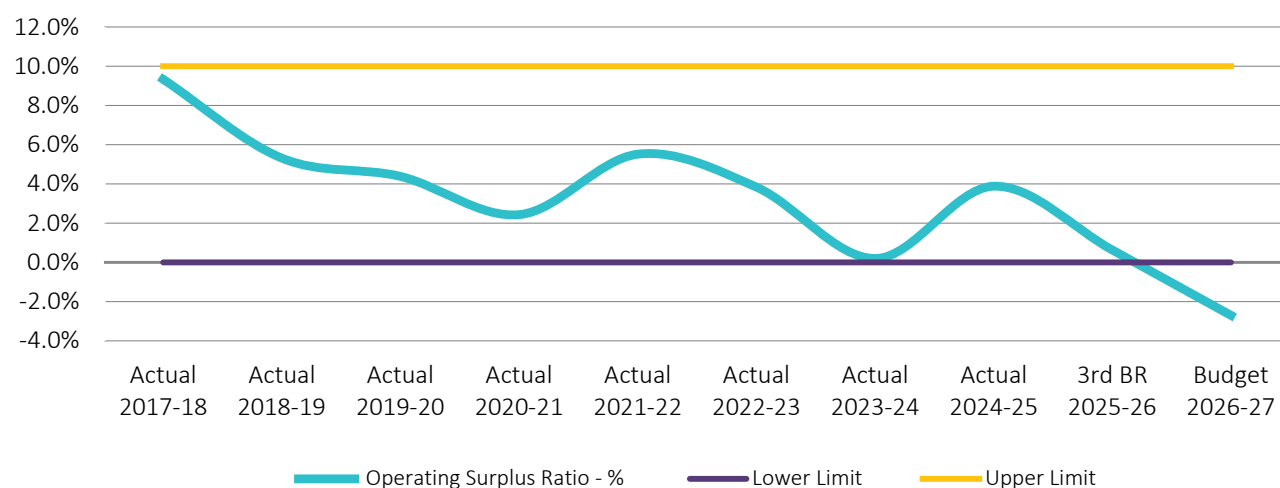
To ensure that it delivers on its financial goals, the Council has committed to achieving a number of financial outcomes.

The Council's performance against these outcomes since the 2017–2018 financial year of Council is detailed below.

Outcome 1: A balanced budget

The Council's services and programs, including depreciation of infrastructure and assets, are fully funded and the costs are shared equitably between current and future ratepayers.

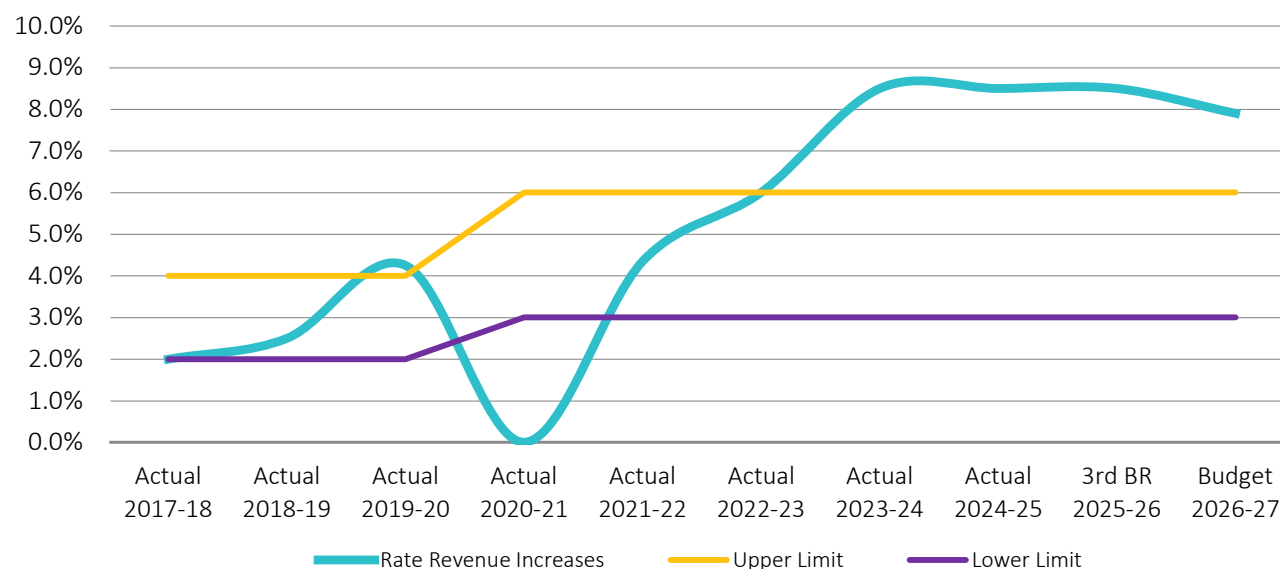
Operating Surplus Ratio %



Outcome 2: Rate Stability

Annual rate collections are fair and equitable for residents and ratepayers with the aim to keep rate revenue increases stable over the medium term.

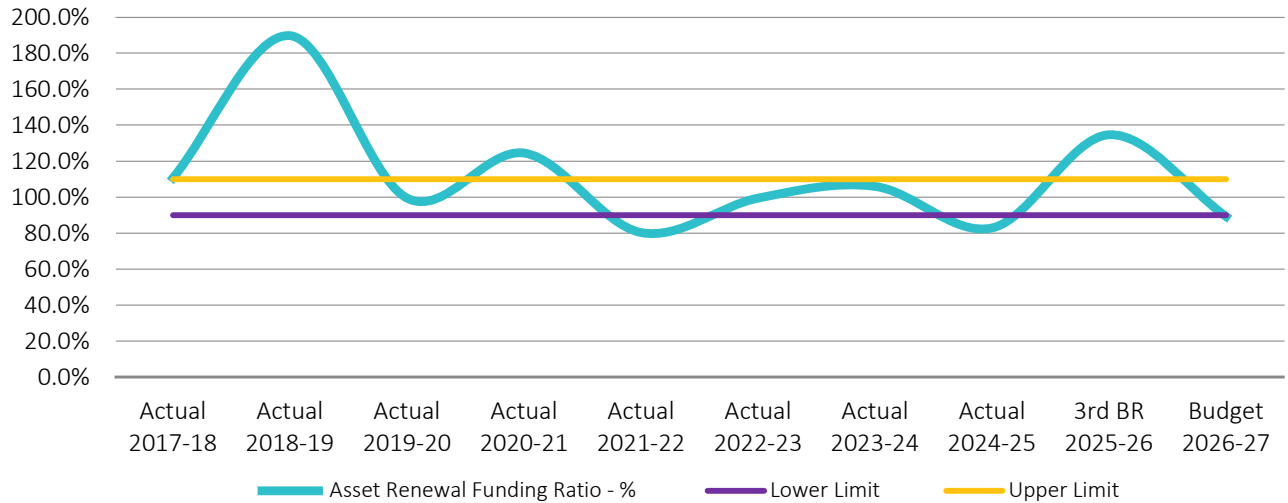
Rate Revenue Increase



Outcome 3: Infrastructure and Asset Management

Maintain infrastructure and assets in line with the Council's Whole-of-Life Infrastructure Framework to achieve the outcomes and objectives, as set out in *CityPlan 2030*.

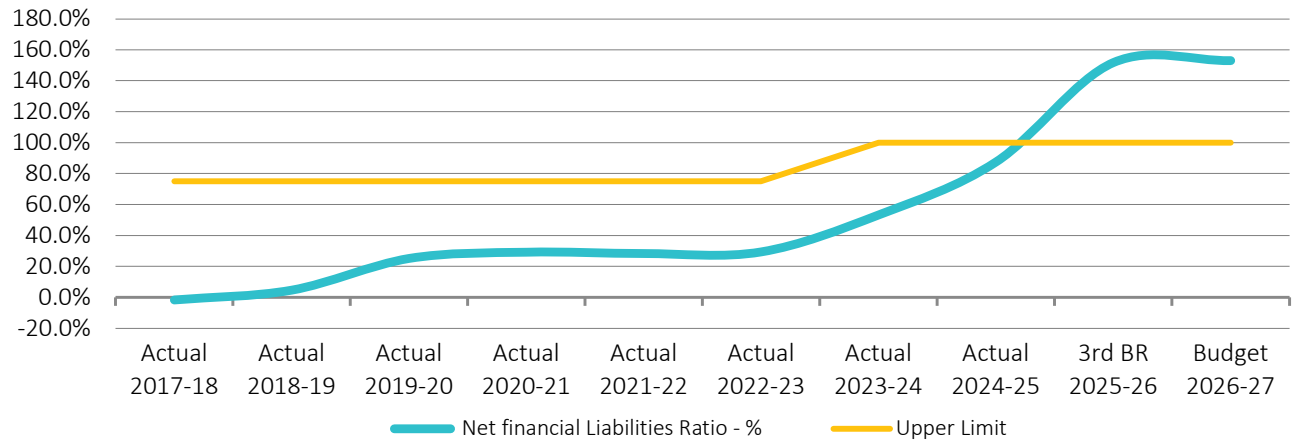
Renewal Funding Asset Ratio %



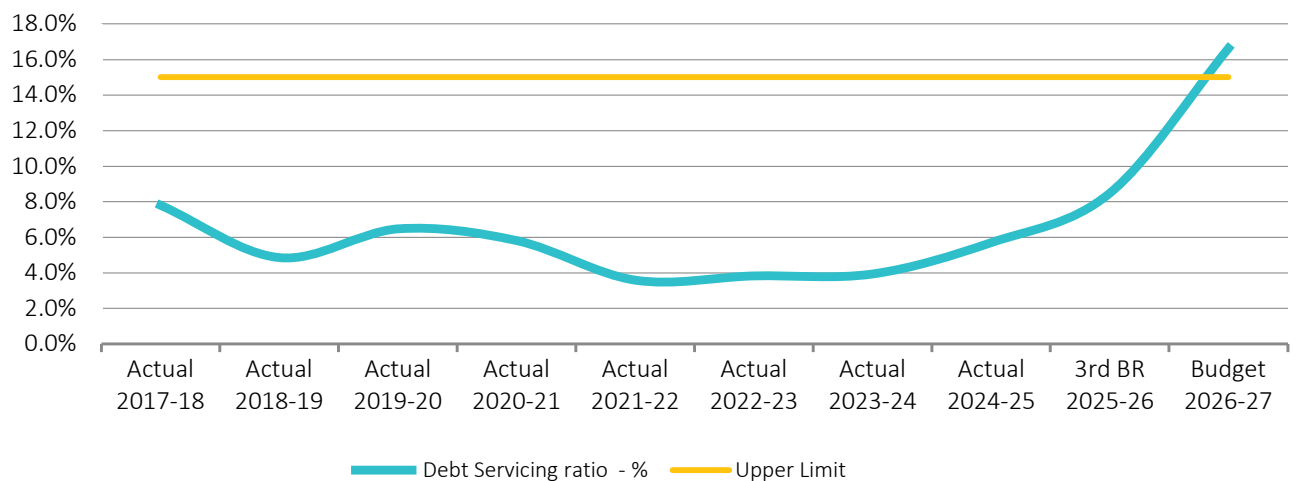
Outcome 4: Debt Management

Prudent use of debt to invest in new long term assets, to ensure intergenerational equity between current and future users.

Net Financial Liabilities Ratio %



Debt Servicing Ratio %



Appendix 3

Financial Statements

**Statement of Comprehensive Income for the year ended
30 June 2027**

	Actual 2022-2023	Actual 2023-2024	Actual 2024-2025	3rd Budget Review 2025-2026	Budget 2026-2027
	\$'000	\$'000	\$'000	\$'000	\$'000
Income					
Rates	39,974	43,667	47,346	51,135	54,947
Statutory charges	2,039	2,112	2,467	2,389	2,349
User charges	3,668	3,823	4,027	4,370	4,753
Grants, Subsidies and Contributions - operating	3,540	1,643	3,843	2,654	2,868
Grants, Subsidies and Contributions - capital	553	571	267	1,228	688
Investment income	171	61	11	55	11
Other income	852	1,019	981	664	721
Net loss joint ventures & associates	50	39	208	-	-
Total Income	50,846	52,935	59,150	62,496	66,337
Expenses					
Employee costs	14,531	16,700	17,490	19,895	21,540
Materials, contracts & other expenses	21,983	22,331	23,238	24,182	25,795
Depreciation, amortisation & impairment	11,562	12,852	14,376	14,381	16,654
Finance costs	458	611	1,550	3,378	3,912
Net loss Joint Ventures & Associates	357	334	195	263	194
Total Expenses	48,892	52,827	56,848	62,099	68,096
Operating Surplus (Deficit)	1,954	109	2,301	397	(1,759)
Net gain (loss) on disposal or revaluation of assets	(1,502)	(4,491)	(1,910)	37	36
Amounts specifically for new or upgraded assets	640	6,442	3,708	3,977	-
Physical resources received free of charge	-	-	-	-	-
Non Operating Items - Joint Venture and Associates	-	-	-	-	-
Net Surplus (Deficit) transferred to Equity Statement	1,092	2,060	4,099	4,411	(1,723)
Other Comprehensive Income					
Changes in revaluation Surplus- infrastructure, property, plant & equipment	49,031	39,253	62,814	20,000	37,367
Share of Other comprehensive Income - joint ventures and associates	(12)	631	42	-	-
Total Other Comprehensive Income	49,019	39,884	62,856	20,000	37,367
Total comprehensive Income	50,112	41,944	66,955	24,411	35,643

Statement of Financial Position as at 30 June 2027	Actual 2022-2023	Actual 2023-2024	Actual 2024-2025	3rd Budget Review 2025-2026	Budget 2026-2027
	\$'000	\$'000	\$'000	\$'000	\$'000
Assets					
Current Assets					
Cash and cash equivalents	4,317	997	1,986	500	500
Trade & other receivables	2,193	3,720	3,266	2,518	2,469
Total Current Assets	6,511	4,717	5,252	3,018	2,969
Non-current Assets					
Financial Assets	104	111	140	142	152
Equity accounted investments in Council businesses	1,949	3,175	3,110	2,106	1,912
Infrastructure, Property, Plant & Equipment	594,771	645,596	699,867	803,645	840,186
Other Non-current Assets	5,707	8,873	44,855	8,855	8,855
Total Non-current Assets	602,531	657,755	747,973	814,749	851,106
Total Assets	609,041	662,472	753,225	817,767	854,075
Liabilities					
Current Liabilities					
Trade & Other Payables	8,819	8,828	13,153	12,998	14,682
Borrowings	1,097	1,136	1,172	5,856	8,085
Short-term Provisions	3,872	3,624	3,393	3,236	3,236
Other Current Liabilities	-	-	-	-	-
Liabilities relating to Non-current Assets held for Sale	-	-	-	-	-
Total Current Liabilities	13,789	13,588	17,718	22,091	26,004
Non-current Liabilities					
Long-term Borrowings	7,522	19,020	38,978	75,320	72,072
Long-term Provisions	288	460	398	555	555
Liability - Equity accounted Council Businesses	952	970	741	-	-
Total Non-current Liabilities	8,763	20,450	40,117	75,875	72,627
Total Liabilities	22,551	34,038	57,835	97,966	98,631
Net Assets	586,490	628,435	695,390	719,801	755,444
Equity					
Accumulated Surplus	63,789	66,480	70,622	75,032	73,309
Asset Revaluation Reserve	522,701	561,954	624,768	644,768	682,135
Total Equity	586,490	628,435	695,390	719,801	755,444

Statement of Changes in Equity for the year ended 30 June 2027

	Actual 2022-2023	Actual 2023-2024	Actual 2024-2025	3rd Budget Review 2025-2026	Budget 2026-2027
	\$'000	\$'000	\$'000	\$'000	\$'000
Accumulated Surplus					
Balance at end of previous reporting period	62,709	63,789	66,480	70,622	75,032
Net Surplus/ (Deficit) for year	1,092	2,060	4,099	4,411	(1,723)
Other comprehensive Income	-	-	-	-	-
Share of other Comprehensive Income- joint venture and associates	(12)	631	42	-	-
Balance at end of period	63,789	66,480	70,622	75,032	73,309
Asset Revaluation Reserve					
Balance at end of previous reporting period	473,670	522,701	561,954	624,768	644,768
Gain on revaluation of infrastructure, property, plant & equipment	49,030	39,252	62,813	19,999	37,367
Balance at end of period	522,701	561,954	624,768	644,768	682,135
Total Equity at end of reporting period	586,490	628,435	695,390	719,801	755,444

Statement of Cash Flow for the year ended 30 June 2027

	Actual 2022-2023	Actual 2023-2024	Actual 2024-2025	3rd Budget Review 2025-2026	Budget 2026-2027
	\$'000	\$'000	\$'000	\$'000	\$'000
Cash Flow from Operating Activities					
Receipts					
Rates - general & other	39,979	43,219	47,261	52,892	55,293
Fees & other charges	2,039	2,112	2,467	2,487	2,351
User Charges	3,668	3,823	4,018	4,502	4,731
Investment receipts	171	61	11	54	11
Grants utilised for operating purposes	3,540	1,643	3,843	2,883	2,858
Other Income	1,120	134	1,615	713	684
Payments					
Employee Costs	(15,075)	(16,241)	(17,783)	(19,952)	(21,495)
Contractual services & materials	(25,105)	(23,882)	(18,156)	(26,091)	(25,444)
Finance payments	(448)	(521)	(1,299)	(3,248)	(3,109)
Net Cash provided by (or used in) Operating Activities	9,888	10,348	21,977	14,239	15,881
Cash flow from Investing Activities					
Receipts					
Amounts specifically for new or upgraded assets	753	7,133	2,586	4,114	242
Grants utilised for capital purposes	-	571	267	1,256	688
Sale of replaced assets	0	17	10	37	36
Repayments of loans by community groups	-	-	-	-	-
Capital Distributions from associated entities	-	-	-	-	-
Payments					
Expenditure on renewal/replacement of assets	(11,193)	(12,994)	(9,964)	(18,072)	(14,026)
Expenditure on new/upgraded assets	(5,168)	(18,961)	(33,662)	(44,087)	(1,802)
Capital contributed to associated entities	(289)	(872)	(109)	-	-
Net Cash provided by (or used in) Investing Activities	(15,897)	(25,106)	(40,872)	(56,753)	(14,862)
Cash Flow from Financing Activities					
Receipts					
Proceeds from Borrowings	-	12,543	21,030	42,109	35,000
Payments					
Repayments of Borrowings	(1,067)	(1,105)	(1,146)	(1,081)	(36,019)
Net Cash provided by (or used in) Financing Activities	(1,067)	11,439	19,884	41,028	(1,019)
Net Increase (Decrease) in cash held	(7,076)	(3,320)	988	(1,486)	(0)
Cash & cash equivalents at beginning of period	11,393	4,317	997	1,986	500
Cash & cash equivalents at end of period	4,317	997	1,986	500	500

Uniform Presentation of Finances for year ended 30 June 2027	Actual 2022-2023	Actual 2023-2024	Actual 2024-2025	3rd Budget Review 2025-2026	Budget 2026-2027
	\$'000	\$'000	\$'000	\$'000	\$'000
Income	50,846	52,935	59,150	62,496	66,337
<i>less Expenses</i>	(48,892)	(52,827)	(56,848)	(62,099)	(68,096)
Operating Surplus (Deficit)	1,954	109	2,301	397	(1,759)
Timing adjustment for grant revenue	(334)	1,405	-	-	-
Less: Grants, subsidies and contributions – Capital	(553)	(571)	(267)	(1,228)	(688)
Adjusted Operating Surplus / (Deficit)	1,068	942	2,035	(832)	(2,447)
less Net Outlays on Existing Assets					
Capital Expenditure on renewal and replacement of Existing Assets	(11,193)	(12,994)	(9,964)	(18,072)	(14,026)
Grants, subsidies and contributions – Capital Renewal	553	571	267	1,228	688
Depreciation, Amortisation and Impairment	11,562	12,852	14,376	14,381	16,654
Proceeds from Sale of Replaced Assets	0	17	10	37	36
	922	446	4,689	(2,426)	3,352
less Net Outlays on New and Upgraded Assets					
Capital Expenditure on New and Upgraded Assets (including investment property & real estate developments)	(5,168)	(18,961)	(33,662)	(44,087)	(1,802)
Grants, subsidies and contributions – Capital New/Upgraded	-	-	-	-	-
Amounts received specifically for New and Upgraded Assets	201	7,133	2,586	4,114	242
Asset Received Free of Charge	-	-	-	-	-
	(4,967)	(11,828)	(31,076)	(39,973)	(1,560)
Net Lending / (Borrowing) for Financial Year	(2,978)	(10,440)	(24,353)	(43,231)	(655)

Financial Indicators	Actual 2022-2023	Actual 2023-2024	Actual 2024-2025	3rd Budget Review 2025-2026	Budget 2026-2027
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Operating Surplus Ratio

Operating Surplus/(Deficit)	3.8%	0.2%	3.9%	0.6%	-2.7%
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Total Operating Revenue

*This ratio expresses the operating surplus as a percentage of total operating revenue***Net Financial Liabilities Ratio**

Net Financial Liabilities	29.5%	53.4%	87.5%	151.7%	144.0%
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Total Operating Revenue

*This ratio expresses the extent of Operating Revenue required to meet all monies owed by the Council's Net financial liabilities. Net financial Liabilities defined as total liabilities less financial assets (excluding equity accounted investments in Council businesses)***Asset Renewal Funding Ratio**

Expenditure on renewals	99.5%	106.1%	82.9%	134.7%	89.2%
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Asset Management Plan

Rolling three-year average	98.9%	95.7%	96.2%	108.9%	102.2%
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*This ratio measure the extent to which existing assets are being renewed compared to the Infrastructure & Asset Management Plan. Net asset renewal is defined as capital expenditure on the renewal and replacement of existing assets, and excludes new capital expenditure on the acquisition of additional assets***Debt Servicing to Rate Income Ratio**

Debt Servicing	3.8%	3.9%	5.7%	8.5%	16.3%
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Rate revenue

The Debt Servicing to Rate Revenue Ratio measures ability to repay debt obligations (interest and principal) using Rate income.

Appendix 4

Rate Revenue

Statement of General Rate Revenue

	2025–2026	2026–2027	Change	Comment
	\$	\$	%	
Rates Revenue				
General Rates Revenue				
General Rates (GROSS)	50,548,190	54,476,098		
Less Mandatory Rebates	(1,152,827)	(1,170,255)	(d)	
General Rates (NET)	49,395,364	53,305,844	(e)	7.9
Less Discretionary Capping	(14,508)	(85,831)	(h)	
Other Rates (inc. service charges)				
Regional Landscape Levy	1,606,811	1,608,569	(f)	The Regional Landscape Levy is a State tax, it is not retained by the Council.
Separate and Special Rates	225,000	225,000		The Council has determined to raise a Separate Rate, for the purposes of promoting and marketing The Parade Precinct. This Separate Rate is paid by property owners within The Parade Precinct and is only used for this purpose.
Total Other Rates	1,831,811	1,833,569		0.1
Expected Total Rates Revenue	51,212,667	55,053,582	(i)	7.5 Including the State Government Regional Landscape Levy minus Mandatory and Discretionary Rebates.

Growth in number of rateable properties

Number of rateable properties	20,707	21,022	(l)	1.5
		<i>Actual</i>		

'Growth' is defined in the regulations as where new properties have been created which has added rateable properties to the Council's ratepayer base. Growth can also increase the need and expenditure related to infrastructure, services and programs which support these properties and residents.

Average General Rates per rateable property after mandatory rebates

Average per rateable property	2,385	2,536	(l)	6.3
		<i>Actual</i>		

Councils use property valuations to calculate each rateable property's contribution to the required Rate Revenue that is required to be raised. Councils do not automatically receive more money because property values increase but this property value may alter how rates are apportioned (or divided) across each ratepayer (ie. some people may pay more or less rates, this is dependent on the change in value of their property relative to the overall valuation changes across the council area).

The total General Rates paid by all rateable properties will equal the amount adopted in the budget.

The annual change in the rates that are payable by an individual ratepayer, will vary according the change in the individual property value, the land use and whether there has been development or improvements to the property.

Statement of General Rate Revenue

	Total Expected Revenue			No. of Rateable Properties		Average Per Rateable Property			
	2025–2026 \$	2026–2027 \$	% Change	2025–2026	2026–2027	2025–2026 \$	2026–2027 \$	\$ Change	
Land Use (General Rates—Net)									
Residential	40,412,844	43,232,944	7.0%	18,074	18,349	2,236	2,356	(/)	120
Commercial	7,738,399	8,661,516	11.9%	2,237	2,263	3,459	3,827	(/)	368
Industry	412,542	426,970	3.5%	139	128	2,968	3,336	(/)	368
Vacant Land	399,181	526,061	31.8%	163	188	2,449	2,798	(/)	349
Other	430,185	456,071	6.0%	93	93	4,626	4,904	(/)	278
Primary Production	2,212	2,282	3.2%	1	1	2,212	2,282	(/)	70
Total Rateable Value	49,395,364	53,305,844	7.9%	20,707	21,022	2,385 *	2,536 *	(/)	150

* after rebate

The *Local Government Act 1999* allows the Council to apply differential rates. The Council has a differential rating system based on Land Use where by non-residential properties, namely commercial, industrial and vacant land have a cent-in-the-dollar which is 30%, while primary production and other properties attract 20% higher than residential properties.

	Number of properties to which the minimum Rate will apply		Rate			
	2026–2027	% of total rateable properties	2025–2026 \$	2026–2027 \$	\$ Change	
Minimum Rate	5,691	27.07	1,386	1,386	(m)	0

The *Local Government Act 1999* allow for Council's to apply a minimum amount which is payable by way of rates. By applying a minimum rate, the Council is ensuring that all rateable properties, irrespective of their valuation make a base level contribution to the costs of administering Councils activities and services that are available to all rate payers (eg libraries, parks and reserves) and the provision of physical infrastructure that supports each property that is available to all rate payers.

Adopted valuation method

The Council has the option of adopting one of three valuation methodologies to assess the properties in its area for rating purposes:

- Capital Value** The value of the land and all improvements on the land;
- Annual Value** A valuation of the rental potential of the property.

The Council uses Capital Value as the basis for valuing land within the Council area, as it is considered that this method provides the fairest way for distributing the rates across all ratepayers.

Notes

(d) Councils are required under the *Local Government Act 1999* to provide a rebate to qualifying properties under a number of categories:

- Health Services—100%
- Community Services—75%
- Religious purposes—100%
- Public Cemeteries—100%
- Royal Zoological Society of SA—100%
- Educational purposes—75%

The rates which are foregone via Mandatory Rebates are redistributed across the ratepayer base (ie. all other ratepayers are subsidising the rates contribution for those properties which receive the rebate).

(e) Presented as required by the Local Government (Financial Management) Regulations 2011 Reg 6(1)(ea)
Please note: The percentage figure in (e) relates to the change in the total amount of General Rates revenue to be collected from all rateable properties, not from individual rateable properties (ie. individual rates will not necessarily change by this figure).

(f) Councils are required under the *Landscape South Australia Act 2019* to collect the levy on all rateable properties on behalf of the State Government. The levy helps to fund the operations of regional landscape boards who have responsibility for the management of the State's natural resources.

(h) A council **may** grant a rebate of rates or service charges in a number of circumstances. The rates which are foregone via Discretionary Rebates are redistributed across the ratepayer base (ie. all other ratepayers are subsidising the rates contribution for those properties who receive the rebate).

(i) Expected Total Rates Revenue excludes other charges such as penalties for late payment and legal and other costs recovered.

(j) 'Growth' as defined in the *Local Government (Financial Management) Regulations 2011* Regulation 6(2)

(l) Average per rateable property after mandatory rebates calculated as General Rates for category, including any fixed charge or minimum rate (if applicable) but excluding any separate rates, *divided* by the number of rateable properties within that category in the relevant financial year.

(m) Where two or more adjoining properties have the same owner and are occupied by the same occupier, only one minimum rate is payable by the ratepayer.

Appendix 5

Rating Policy

NAME OF POLICY: Rating Policy

POLICY MANUAL: Governance

BACKGROUND

Councils are required to raise revenue for governance, administration and the delivery of goods and services to the community.

The Councils major source of revenue is rates, derived as a tax on land within the Council area. All ratepayers receive benefits from paying rates, but those benefits are consumed in different quantities and types over the life of the ratepayer.

This document sets out the Council's ("the Council") policy for setting and collecting rates from its community.

Rates are not fees for services. They constitute a system of taxation for Local Government purposes. Local Government functions are defined broadly in the Act.

Chapter 10 of the *Local Government Act 1999* ("the Act"), prescribes a council's powers to raise rates. Section 123 of the Act requires councils, as part of the Annual Business Plan, to have a rating policy which must be prepared and adopted each financial year in conjunction with the declaration of rates.

Scope

The purpose of the Policy is to outline the Council's approach to determining and collecting rates from the community. In determining the Policy, the Council is committed to the principles that apply to the imposition of taxes on the community.

Equity: Ratepayers with the same property value should pay the same level of tax.

Benefit: Ratepayers should receive some benefit from the tax paid, but not necessarily to the extent of tax paid. Rates are not a fee-for-service.

Simplicity: The tax must be understandable and easy to collect.

Consistent: Taxes should be internally consistent, based on transparent and predictable rules.

Economic Efficiency: The tax imposed should not distort economic behaviour. For example, a tax which is designed to change behaviour, and that behaviour changes, then the tax is considered efficient.

These principles may be in conflict with each other, therefore the Council must strike a balance between the:

- application of the principles of taxation;
- policy objective of levying rates;
- need to raise revenue; and
- the effect of the tax on the community.

The Council has considered each principle when determining its Rating Policy.

POLICY

Strategic Focus

The Council must balance its service levels, the needs and expectations of the community and the levying of rates to ensure it is adequately resourced to fulfil its roles and responsibilities. In determining rates for the financial year, the Council gives primary consideration to strategic directions, budget considerations, the current economic climate and the likely impacts on the community.

The resources required to successfully achieve this outcome are documented in the Annual Business Plan and Annual Budget. The Annual Budget directly supports and reflects the delivery of the Council's Strategic Plan, *City Plan 2030*.

The Council's major source of revenue is Rates Revenue, derived as a tax on land within the Council area. Rate levels are determined after consideration of expenditure priorities in relation to the Council's Strategic Plan *City Plan 2030*, the Long-Term Financial Plan, Asset Management Plans, the Annual Business Plan, ongoing service delivery requirements and community needs.

The Council recognises the importance of supporting and encouraging a diverse and healthy commercial sector and this is reflected in its strategic plans. As a result, specific business development initiatives are being introduced to support and attempt to broaden the City's economic base. Strategic and Business Planning for various precincts are an example of the work being progressed in this area.

Rating Structure

All land within a Council area is rateable, except for land specifically exempted under Section 147(2) of the Act. This includes:

- unalienated Crown land;
- land used or held by the Crown or an instrumentality of the Crown for a public purpose (including an educational purpose), except any such land—
 - that is held or occupied by the Crown or instrumentality under a lease or licence; or
 - that constitutes domestic premises;
- land (not including domestic or residential premises) occupied by a university established by statute;
- land that is exempt from rates or taxes by virtue of the *Recreation Grounds Rates and Taxes Exemption Act 1981*;
- land occupied or held by the Council, except any such land held from a Council under a lease or licence;
- land occupied by a subsidiary where the land is situated in the area of the Council that established the subsidiary or a constituent Council (as the case may be);
- land occupied or held by an emergency services organisation under the *Fire and Emergency Services Act 2005*;
- land that is exempt from Council rates under or by virtue of another Act.

Communication of the Policy

Section 123 of the *Local Government Act 1999*, requires a Council to prepare an Annual Business Plan and Budget. As per Section 123 (2)(d) of the Act, the Annual Business Plan must set out the rates structure and policies for the financial year. A summary of the Annual Business Plan must be included with the first rates notice.

Council's Duties and Powers

The Council's powers to raise rates are found in Chapter 10 of the *Local Government Act 1999*. The Act provides the framework within which the Council must operate and provides the rating options available.

All land within a council area, except for land specifically exempt (e.g. Crown land, council occupied land and other land prescribed in Section 147 of the *Local Government Act 1999*), is rateable.

The *Local Government Act 1999* provides for a council to raise revenue for the broad purposes of the council. Rates are not fees for services. They constitute a system of taxation for Local Government purposes.

In addition to rates, the Council can also raise revenue through:

- Service rates or charges for specific services (e.g. waste service charge);
- Optional user charges (e.g. hire of community facilities); and
- Expiation fees (e.g. parking infringements).

Principles of Taxation

This Policy represents the Council's commitment to balancing the main principles of taxation:

Benefits received (services available, or resources consumed)

Reliance on this principle suggests that (all other things being equal) a person who received more benefits should pay a higher share of tax. The relative benefits received/available per property are effectively factored into property values.

Capacity to pay

This principle suggests that a person who has less capacity to pay should pay less; and that persons of similar means should pay similar amounts.

Administrative simplicity

This principle refers to the costs involved in applying and collecting the tax and how difficult it is to avoid.

Economic efficiency

This refers to whether or not the tax distorts economic behaviour.

Policy consistency

The principle that taxes should be internally consistent, and based on transparent, predictable rules that are understandable and acceptable to taxpayers.

Valuation of Land

A council is permitted to adopt the following valuation methodologies to value the properties in its area:

- **Capital Value** – the value of the land and all the improvements on the land. The value reflects, among other things, the relative availability of and access to Council services. This applies to all types of land use, and to land in all locations.
- **Annual Value** – a valuation of the rental potential of the property.

The Council will continue to use capital value as the basis for valuing land. The Council considers that this method provides the fairest way to distribute the rate burden across all ratepayers on the following basis:

- the 'capacity to pay' principle of taxation requires that ratepayers of similar wealth pay similar taxes and ratepayers of greater wealth pay more tax than ratepayers of lesser wealth; and
- property value is a relatively good indicator of wealth (when lifetime incomes, including incomes from capital gains, are taken into account). Capital value, which closely approximates the market value of a property, provides the best indicator of overall property value.

The Council will adopt the most recent valuations made by the Valuer- General at the time of the annual declaration of rates.

Objection to Valuation

If a ratepayer is dissatisfied with the valuation made by the Valuer-General then the ratepayer may object to the valuation referred to in the rate notice by writing served personally or by post on the Valuer-General within 60 days after the date of service of the notice, provided they have not:

- (a) previously received a notice or notices under the *Local Government Act 1999* referring to the valuation and informing them of a 60-day objection period, the objection period is 60 days after service of the first such notice; or
- (b) Previously had an objection to the valuation considered by the Valuer-General.

The Valuer-General may extend the 60-day objection period where it can be shown that there is reasonable cause to do so by a person entitled to make an objection to a valuation.

Objections can be submitted to the Office of the Valuer-General via:

Online: www.valuergeneral.sa.gov.au

Email: OVGobjections@sa.gov.au

Post: GPO Box 1354, Adelaide 5001

Fax: 08 8115 5709

In Person: Land Services SA, Level 9, 101 Grenfell Street, Adelaide

The Council has no role in this process. The lodgement of an objection does not change the due date for the payment of rates.

Pursuant to the provisions of the *Local Government Act 1999*, the Council shall either refund any rate amount overpaid as a result of a valuation objection, or, where determined by the Council, credited against future rates liabilities on the relevant land.

Notional Values

Certain properties may be eligible for a “notional value” under the Valuation of Land Act 1971. This may apply if the property is the principal place of residence, and its value is enhanced by unrealised subdivision potential or a different potential land use. A notional value is generally less than the capital value and therefore would result in reduced rates.

Application by the ratepayer for a notional value must be made to the Office of the Valuer-General.

Minimum Rate

A minimum rate provides a mechanism whereby lower-valued properties do not pay less than a minimum amount, as determined by the Council.

The Council has elected to apply a minimum rate to ensure that all rateable properties make a base level contribution to the costs of maintaining assets and delivering services.

Provisions of the Local Government Act under section 158 (2)(d), allow for no more than 35% of properties to pay the set minimum amount.

The Council has determined that approximately 27% of properties will pay the minimum rate.

There are conditions regarding applying a minimum rate, with the imposition of the rate only once to properties constituting a single farm enterprise and contiguous/adjoining land. A minimum rate cannot be applied to marina berth properties.

The amount of the minimum rate is indicated on the rates notice where applicable.

Differential Rates

In addition to the use of a minimum rate, the Council has declared differential general rates in the dollar according to the use of the land.

The *Local Government Act 1999* allows councils to differentiate rates based on the use of the land, the locality of the land or on both the use and locality of the land.

The categories of land use are defined by the *Local Government (General) Regulations 1999*.

The Council will progressively increase the differential for commercial and industrial land uses to 150%, recognising their higher demand on infrastructure, the greater economic benefit derived from Council services, and their stronger capacity to pay.

To support a managed transition, the Council has adopted a staged implementation approach commencing with a 130% differential in 2026-2027, with incremental increases to 150% over a period of five years.

The adopted differential rates for the current year are:

Land Use	Differential Rate %	Rationale
Residential	100%	The residential rate is set as the base differential from which all other differentials are measured. This category receives no loading or discount, reflecting a standard level of service consumption.
Commercial	130%	The 130% differential represents their higher infrastructure demand, greater economic benefit derived from the Council's initiatives, programs and services as well as their greater capacity to pay.
Industrial	130%	
Primary Production	120%	The 120% differential recognises their commercial purpose and potential access to business deductions.
Vacant Land	130%	The 130% differential recognises the benefits derived from Council infrastructure and planning services and is intended to encourage the timely development and efficient utilisation of land.
Other	120%	This category retained its differential percentage to maintain equity.

The land use attributed to a property is provided by the Office of the Valuer-General. If a ratepayer is of the opinion that a particular land use has been wrongly attributed to the ratepayer's land by the Council for the purpose of levying differential rates, the ratepayer may object to the attribution of that land use.

The Council is responsible for accepting objections to land use. The objection must be lodged in writing and directed to the Council within 60 days of being notified of the land use.

Lodgement of an objection does not change the due date for the payment of rates.

Landscape Levy

The Council is required under the Landscape South Australian Act 2019 to make a specified contribution to the Green Adelaide Board. It does so by imposing a separate rate against all rateable properties.

This separate rate is effectively a State tax that councils are required to collect, and return to a State Government agency, the local Landscape Board. Even though it appears on the Council's rates notice, enquiries about this component should be directed to the Green Adelaide Board. The contact details are as follows:

Phone Number: (08) 8463 3733
Email: dew.greenadelaide@sa.gov.au
Address: GPO Box 1047, Adelaide SA 5001
Website: www.greenadelaide.sa.gov.au

Separate Rate

Section 154 of the Act allows a council to declare a separate rate on rateable land within a part of its area for the purpose of planning, carrying out, making available, supporting, maintaining or improving an activity that is, or is intended to be, of particular benefit to the land, the occupiers of the land, or visitors to that part of the area.

The Council has adopted the following Separate Rate:

The Parade Precinct Separate Rate

The Separate Rate for The Parade is levied for the purpose of promoting and marketing the Parade Precinct. This rate is applied to property owners within the precinct and is used solely for this purpose.

Cost of Living Concessions

A number of years ago, the State Government replaced rate concessions with a 'cost of living concession' that is paid directly to pensioners and concession card holders.

Information is available at:

Online: www.sa.gov.au/topics/care-and-support/concessions/household-concessions/cost-of-living-concessions

Email: concessions@sa.gov.au

Phone: 1800 307 758 - 9:00 am to 5:00 pm, Monday to Friday

Rate Capping Rebate

The Council considers it appropriate to grant pursuant to Section 166 (1)(l)(i) of the *Local Government Act 1999* a rebate to provide relief against what would otherwise amount to a substantial change in rates payable by a ratepayer due to a redistribution of the rates burden within the community arising from the change in the basis of rating.

A rebate will be granted* to commercial and industrial properties to limit the increase of the general rate to 15.8% over the amount of the general rate payable in the prior financial year.

*Exclusions apply where:

- any such increase is due in whole or in part to an increase in valuation of the land because of improvements made to it are worth more than \$30,000
- the ownership of the land has changed from the previous rating year
- the land use has changed from the previous rating year
- any such increase is in whole or part because of a change in the zoning of the land

Where a ratepayer is eligible to benefit from the application of the rate capping rebate, the Council's policy is to reflect the rate cap rebate on the rates notice when it is issued.

Maximum Rate Increase

Pursuant to Section 153 of the *Local Government Act 1999*, the Council has determined to fix a maximum increase in the general rate on any rateable land that is the principal place of residence of a principal rate payer.

For the 2026/27 financial year, the rebate will be automatically applied where the increase in rates payable from one financial year to the next financial year is greater than 15.8%.

Remission of Rates

The Council has a discretion to partially or wholly remit (i.e. waive) rates on the basis of hardship. If you are suffering financial hardship, you may contact the Council's Rates Administrator to discuss the matter. Such inquiries are treated confidentially, and any application will be considered on its merits.

Postponement of Rates

Any person holding a State Seniors Card issued by the State Government may make application to Council for a postponement of the prescribed proportion of rates for the current or future financial years.

All applications of postponement will need to be considered in accordance with the relevant legislative provisions.

Mandatory Rebates

The *Local Government Act 1999* requires councils to rebate the rates payable on some land uses.

A 100% rebate must be applied to land used for:

- health services
- religious purposes
- public cemeteries
- the Royal Zoological Society

A 75% rebate (or more, at the Council's discretion) must be applied to land used by:

- community service organisations
- schools and universities

Discretionary rebates

The *Local Government Act 1999* enables the Council (upon application and subject to certain eligibility criteria) to grant discretionary rebates of up to 100% for land used for the purposes, such as:

- securing proper development of an area
- assisting or supporting a business
- preservation of historically significant places
- facilities or services for children or young persons
- accommodation for the aged or persons with disability
- other purposes

Upon receipt of your application, the Council will take into account:

- why there is a perceived need for financial assistance through a rebate.
- the level of rebate being sought.
- the extent of financial assistance, if any, being provided and/or in respect of the land by Commonwealth or State agencies.
- whether, and if so to what extent, you are or will be providing a service within the Council area.
- whether you are a public sector body, a private not for profit body or a private or profit body.
- the nature and extent of Council services provided in respect of the land, in comparison to services provided elsewhere in the Council's area.
- the community need, if any, that is being met by activities carried out on the land.
- the extent to which activities at the land provide assistance or relief to disadvantaged persons.
- consideration of the full financial consequences of the rebate for the Council.
- the time the application is received.
- whether you may be eligible for a Council community grant; any other matters and policies of the Council, which the Council considers relevant.

For eligibility criteria, application processes, and conditions, please refer to the Council's Rebate Policy available on the Council's website or by contacting the Council's Rate Administrator.

Payment of Rates

The Council will collect rates quarterly on the dates to be specified on the rates notice, generally in the following months:

- September
- December
- March
- June

Rate notices will be issued quarterly however the total outstanding balance of rates may be paid at any time.

Rates may be paid via the following methods:

- **Online:** <https://ecouncil.npsp.sa.gov.au/eservice/shopCartPayTypesInit.do?nodeNum=8802>
- **Telephone:** Call Citizen Services on 08 8366 4555 to pay with Visa or MasterCard.
- **In person:** Visit the Norwood Town Hall at 175 The Parade, Norwood or any of our three libraries to make payment via cash, cheque, money order, debit or credit card.
- **BPay:** Please enter the biller code 3251 and use the 'Payment Reference Number' found on your rates notice.
- **Direct debit:** via Paybles <https://pay.npsp.sa.gov.au/biller/city-of-npsp/login>
- **Australia Post outlet:** Visit an Australia Post outlet to make payment via cash, cheque, money order or debit card.

Any ratepayer who may, or is likely to, experience difficulty with meeting the standard instalments and due dates can contact the Council to discuss alternative payment arrangements. Fines and interest on overdue amounts will be applied in accordance with the Act.

Late Payment of Rates

The *Local Government Act 1999* provides that councils impose a penalty of 2% on any late payment for rates, whether instalment or otherwise. A payment that continues to be late is then charged an interest rate, set each year according to a formula in the Act, for each month it continues to be late. Interest charged on late payments is charged on both the amount of the rate arrears and any interest that has previously been imposed. The purpose of this penalty is to act as a genuine deterrent to ratepayers who might otherwise fail to pay their rates on time, to allow the Council to recover the administrative cost of following up unpaid rates and to cover any interest cost the Council may incur because it has not received the rates on time.

The Council imposes late payment penalties strictly in accordance with the *Local Government Act 1999*. The ability to remit penalties in whole or part is a power vested in the Council. Each case will be considered on its merit based on the information provided.

When the Council receives a payment in respect of overdue rates the Council applies the money received in accordance with Section 183 of the *Local Government Act 1999*, as follows:

- Firstly – to satisfy any costs awarded in connection with court proceedings
- Secondly – to satisfy any interest costs
- Thirdly – in payment of any fines imposed; and
- Fourthly – in payment of rates, in date order of their imposition (starting with the oldest account first).

Outstanding Rates

The Council will apply prudent debt collection practices in the recovery of outstanding rates in compliance with the Act and follow an ongoing assessment of arrears and systematic approach to debt recovery.

In accordance with the provisions of the Act, where an instalment of rates is not paid on or before the date on which it falls due, the Council will:

- (a) Send a reminder notice to the principal ratepayer with outstanding rate balances advising that payment is overdue;
- (b) Proceedings for collection of outstanding rate balances after that time may be collected by legal process.

Sale of Land for Non-Payment of Rates

The *Local Government Act 1999* provides that the Council may sell land where rates have been in arrears for three years or more.

Before selling land under this provision, the Council must give notice to the principal ratepayer stating the period of arrears, the total outstanding liability, and that the land may be sold if the amount is not paid in full within one month of service of the notice, or such longer period as the Council may allow.

The Council must also provide notice to the registered owner (if different from the principal ratepayer), any registered mortgagee, any caveator, and, where applicable, the relevant Minister where the land is held under Crown lease, licence or agreement to purchase.

Changes to Assessment Records

All changes to postal address of ratepayer/owner and changes of ownership of a property must be notified promptly to the Council in writing.

Disclaimer

A rate cannot be challenged on the basis of non-compliance with this policy and must be paid in accordance with the required payment provisions. Where a ratepayer believes that the Council has failed to properly apply this policy it should raise the matter with the Council.

REVIEW PROCESS

The Council will review this Policy within 12 months of the adoption date of the Policy.

INFORMATION

The contact officer for further information at the City of Norwood Payneham & St Peters is the Council's Rates and Revenue Officer, telephone 8366 4554.

ADOPTION OF THE POLICY

The Rating Policy was adopted by the Council on 3 July 2006.
The Rating Policy was adopted by the Council on 2 July 2007.
The Rating Policy was adopted by the Council on 7 July 2008.
The Rating Policy was adopted by the Council on 6 July 2009.
The Rating Policy was adopted by the Council on 5 July 2010.
The Rating Policy was adopted by the Council on 4 July 2011.
The Rating Policy was adopted by the Council on 2 July 2012.
The Rating Policy was adopted by the Council on 1 July 2013.
The Rating Policy was adopted by the Council on 7 July 2014.
The Rating Policy was adopted by the Council on 6 July 2015.
The Rating Policy was adopted by the Council on 4 July 2016.
The Rating Policy was adopted by the Council on 3 July 2017.
The Rating Policy was adopted by the Council on 2 July 2018.
The Rating Policy was adopted by the Council on 1 July 2019.
The Policy was reviewed by the Audit Committee on 25 May 2020.
The Rating Policy was adopted by Council on 6 July 2020.
The Policy was reviewed by the Audit Committee on 24 May 2021.
The Rating Policy was adopted by the Council on 5 July 2021.
The Policy was reviewed by the Audit Committee on 23 May 2022.
The Rating Policy was adopted by the Council on 4 July 2022.
The Rating Policy was adopted by the Council on 10 July 2023.
The Rating Policy was adopted by the Council on 1 July 2024.
The Rating Policy was adopted by the Council on 7 July 2025.
The Rating Policy was adopted by the Council on 7 July 2026.

TO BE REVIEWED

May 2027

Appendix 6

Rate Rebate Policy

NAME OF POLICY: Rate Rebate Policy

POLICY MANUAL: Governance

BACKGROUND

The purpose of this Policy is to assist the Council in determining applications for rate rebates and to provide guidance to the community about the grounds upon which they may be entitled to a rebate of rates in accordance with the requirements of the *Local Government Act 1999* (the Act).

In accordance with the Act, this Policy sets out the type of use of land which the Council must grant a rebate of rates and the quantum of the rebate and those types of land uses where the Council has discretion to grant a rebate of rates.

KEY PRINCIPLES

The Act provides:

- for a mandatory rebate of rates in specified cases and specifies the amount of that rebate
- that where the Council must grant a rebate of rates under the Act, and the amount of that rebate fixed by the Act is at less than 100%, the Council may increase the amount of the rebate; and
- pursuant to Section 166, for the Council to provide, at its discretion, a discretionary rebate of rates in the cases set out in that Section (see Clause 2.0 below).

POLICY

1. Mandatory Rebates

- 1.1. Pursuant to Chapter 10, Division 5 – Rebates of rates, the Council will grant a 100% rebate on the rates payable for the following specified land use:
 - a. Land being predominantly used for service delivery or administration by a hospital or health centre incorporated under the South Australia Health Commission Act 1976 (Section 160);
 - b. Land containing a church or other building used for public worship (and any grounds), or land solely used for religious purposes (Section 162);
 - c. Land used for the purpose of a public cemetery (Section 163)
 - d. Land (other than land used as domestic premises owned by, or under the care, control and management of, the Royal Zoological Society of South Australia Incorporated (Section 164)
- 1.2. Pursuant to Chapter 10, Division 5 – Rebates of rates, the Council will grant a 75% rebate on the rates payable for the following specified land use:
 - a. Land that is predominantly being used for service delivery or administration (or both) by a community services organisation. (Section 161).
 - To be eligible for the Community Services Rebate applied under Section 161, the Community Services Organisations must meet the definition of a “community services organisation” as defined in Section 161 (2), (3).and (4) of the Act.
 - Community Services Organisations must meet all criteria set out in the definition of a Community Services Organisation to be eligible for the rebate.
 - b. Land occupied by a government school under a lease or licence and being used for educational purposes (Section 165 (1)(a)).

- c. Land occupied by a non-government school registered under Education and Early Childhood Services (Registration and Standards) Act 2011 and being used for educational purposes (Section 165 (1) (b)).
 - d. Land being used by a University or University Collage to provide accommodation or other forms of support for students on a not-for-profit basis (Section 165 (2)).
- 1.3. Where the Council is satisfied from its own records or from other sources, that a person or body meets the necessary criteria for a Mandatory Rebate, the Council will automatically apply the eligible rebate.
 - 1.4. Where a person or body is entitled to a rebate of 75%, the Council may, pursuant to Section 159(4) of the Act grant the further rebate of up to 25%. In its determination to grant a further mandatory rebate of up to 100%, the Council will take into account those matters set out in Section 166 of the Act.
 - 1.5. Persons who or bodies which are eligible for a mandatory rebate and seek additional rebate of up to 25%, are required to submit an application to the Council and provide the Council such information as stipulated on the application form and any other information that the Council may reasonably require.
 - 1.6. Persons who or bodies which have not received an automatic rebate and believe the criteria for a mandatory rebate have been met, can submit an Application for Rate Rebate to the Council.

2. Discretionary Rebates

- 2.1. Upon application, the Council may, pursuant to Section 166 of the Act, grant a Discretionary Rebate of rates. The granting of a rebate and the amount of the rebate will be at the absolute discretion of the Council.
- 2.2. In assessing an application for a Discretionary Rebate, the Council will consider the criteria set out in Section 166 of the Act.
- 2.3. Persons who or bodies which seek a discretionary rebate are required to submit an application form to the Council and provide to the Council such information as stipulated on the application form and any other information that the Council may reasonably require to assess the application.

3. Application for Rebates

- 3.1. The Council will inform the community of the provisions for Rate Rebates under the *Local Government Act 1999*, by the inclusion of suitable details on the Annual and Quarterly Rates Notice and within the Council's Rating Policy which is available on the Council's website. www.npsp.sa.gov.au
- 3.2. Persons or bodies who seek a rebate of rates (and/or service charges) must make a written application to the in the manner and form determined by the Council and supplying such information as the Council may reasonably require to assess the eligibility for a rebate.
- 3.3. Application forms are available on the Council's website www.npsp.sa.gov.au or may be obtained from the Council's Principal Office located at 175 The Parade, Norwood.
- 3.4. In considering applications for rebates, the Council will take into account the matters set out in Division 5 – Rebate of rates of the Act.
- 3.5. The Council may also take into account other matters which are considered relevant by the Council including, but not limited to, the following –
 - the outstanding rates balance at the time of the application;
 - the need for financial assistance through a rebate;
 - the appropriateness of the extent of the rebate (percentage and dollar amount) being sought;
 - the extent of financial assistance, if any, being provided to the applicant and/or in respect of the land by Commonwealth or State agencies;
 - whether, and if so to what extent, the applicant is or will be providing a service within the City of Norwood, Payneham & St Peters;
 - whether the applicant is a public sector body, a not-for-profit body , a commercial body or community service organisation;
 - whether there are any relevant historical considerations that may be relevant for all or any part of the current Council term;
 - consideration of the full financial consequences of the rebate for the Council;
 - the timeliness the application is received;
 - any other matters, and policies of the Council, which the Council considers relevant.

The Council has delegated its power, pursuant to Section 44 of the Act to determine applications and to grant a discretionary rebate of rates to the Chief Executive Officer.

The Council may, for proper cause, determine that an entitlement to a rebate of rates under the Act no longer applies. Where an entitlement to a rebate of rates ceases or no longer applies during the course of a financial year, the Council is entitled to recover rates or rates at the increased level (as the case may be), proportionate to the remaining part of the financial year.

The Council will, in writing, advise an applicant for a rebate of its determination of that application.

REVIEW PROCESS

This Policy will be reviewed within 24 months of the adoption date of the Policy, subject to any amendments to the relevant sections of the *Local Government Act 1999*.

INFORMATION

The contact officer for further information at the City of Norwood Payneham & St Peters is Council's Rates & Revenue Officer, telephone 8366 4554.

ADOPTION OF THE POLICY

The Rate Rebate Policy was endorsed by the Audit Committee on 28 July 2014.

The Rate Rebate Policy was adopted by the Council on 4 August 2014.

The Rate Rebate Policy was endorsed by the Audit Committee on 26 July 2016.

The Rate Rebate Policy was adopted by the Council on 1 August 2016.

The Rate Rebate Policy was endorsed by the Audit Committee on 23 July 2018.

The Rate Rebate Policy was adopted by the Council on 6 August 2018.

The Rate Rebate Policy was endorsed by the Audit Committee on 27 July 2020.

The Rate Rebate Policy was adopted by the Council on 3 August 2020.

The Rate Rebate Policy was endorsed by the Audit Committee on 25 July 2022.

The Rate Rebate Policy was adopted by the Council on 1 August 2022.

The Rate Rebate Policy was adopted by the Council on 10 July 2023.

The Rating Policy was adopted by the Council on 1 July 2024.

The Rating Policy was adopted by the Council on 7 July 2025.

The Rating Policy was adopted by the Council on 7 July 2026.

TO BE REVIEWED

May 2027

Appendix 7

Asset Management Plan Updates 2026–2027

Capital Renewals	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	2032-2033	2033-2034	2034-2035	2035-2036
Civil Renewal (AMP)	6,715,623	7,656,713	7,255,385	7,007,036	7,672,798	7,495,952	7,549,360	7,770,464	7,700,776	7,931,799	8,169,753
Building Renewal (AMP)	3,019,000	3,515,327	1,967,947	3,099,514	3,749,094	2,230,650	4,387,002	4,297,274	3,867,928	3,983,966	4,103,485
Stormwater Renewal (AMP)	987,500	2,739,285	2,469,404	3,279,045	3,592,106	3,057,743	2,253,500	2,755,477	2,272,392	2,340,563	2,410,780
Recreation & Open Space Renewal (AMP)	1,891,137	950,882	2,490,201	1,529,944	1,524,680	2,311,679	1,883,172	1,479,458	2,034,124	2,095,147	2,158,002
	12,613,259	14,862,207	14,182,937	14,915,540	16,538,678	15,096,025	16,073,034	16,302,674	15,875,219	16,351,476	16,842,020
Plants, Depot Equipment, Books, IT equipment, Fixtures and Fittings	780,142	820,182	848,170	876,921	908,861	935,296	962,191	988,685	1,015,967	1,046,446	1,046,447
Updated Asset Management Plan	13,393,401	15,682,389	15,031,107	15,792,461	17,447,539	16,031,321	17,035,225	17,291,359	16,891,187	17,397,922	17,888,468

Appendix 8

ESCOSA Report



Advice

Local Government Advice

City of Norwood Payneham & St Peters

February 2026

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City of Norwood Payneham & St Peters

AT A GLANCE

OVERVIEW

The Essential Services Commission finds the City of Norwood Payneham & St Peters Council's historical financial performance to be **sustainable**, its current financial performance to be **mostly sustainable** and its forecast financial performance to be **potentially unsustainable**. This is due to elevated capital expenditure, that is to be funded using substantial debt, creating a stream of future operating costs for the community to bear. The current and planned development of new and upgraded infrastructure poses risks for affordability and long-term sustainability.

FINANCIAL PERFORMANCE



Past 10 years
Sustainable



Current
Mostly Sustainable



Projected
Potentially Unsustainable

RISKS IMPACTING SUSTAINABILITY

- ⚠ The Council's plans to reduce debt and achieve consistent operating surpluses will depend upon increases in rates above CPI and limiting growth in expenses to levels below what it has achieved historically.
- ⚠ The Council will need to double its renewal spending in its Forecast Period to ensure it adequately maintains its growing infrastructure asset base.
- ⚠ The development of new and upgraded assets that must be maintained, renewed and replaced over time contributes to affordability risks.

KEY FACTS

- ▶ population in 2024 was **40,062** residents
- ▶ the Council covers **15.1** square kilometres
- ▶ **20,536** rateable properties in 2024-25
- ▶ **\$59.2 million** of income in 2024-25
- ▶ value of infrastructure, property and equipment assets held in 2024-25 equals **\$699.9 million**

Table of contents

City of Norwood Payneham & St Peters AT A GLANCE	3
1 Executive summary.....	5
1.1 Summary of observations.....	5
1.2 Summary of recommendations.....	5
2 About the advice.....	7
2.1 Background.....	7
2.2 The Commission's approach.....	7
3 Council profile	10
4 Material plan amendments in 2025-26.....	11
4.1 Key points.....	11
4.2 General observations on the LTFP, ABP	11
4.3 Indexation adjustments.....	12
4.4 Capital expenditure estimates.....	13
5 Financial sustainability.....	14
5.1 Overview	14
5.2 The Commission's recommendations on financial sustainability.....	14
5.3 Operating performance.....	15
5.3.1 Key points.....	15
5.3.2 Operating surpluses, income and expenses.....	16
5.4 Net financial liabilities	17
5.4.1 Key points.....	17
5.4.2 Changes in financial liabilities	17
5.4.3 Impact of the Payneham Memorial Swimming Centre project on financial liabilities	19
5.5 Asset renewals expenditure.....	20
5.5.1 Key points.....	20
5.5.2 Asset management practices	20
6 Advice on current and projected rate levels.....	23
6.1 Key points.....	23
6.2 Historical rates increases.....	23
6.3 Proposed rates increase for 2025-26	23
6.4 Projected further rate increases	24
6.5 Affordability risk.....	24
6.6 The Commission's recommendations on affordability risk	24
7 The Commission's next advice and focus areas	25
8 Appendix: Glossary of terms	26

1 Executive summary

1.1 Summary of observations

The City of Norwood Payneham and St Peters (the Council) has a range of robust financial and asset management practices that has enabled it to operate sustainably over the 10 years to 2023-24 (the Historical Period), however, some risks to its future sustainability are emerging.

This is primarily due to high expenditure on new and upgraded assets, rising debt levels, and increasing affordability risks for ratepayers.

While the redevelopment of the Payneham Memorial Swimming Centre will deliver improved services to the community, the significant cost escalation raises serious concerns about governance and financial sustainability. Greater community consultation should have occurred to ensure transparency and manage expectations regarding levels of debt and rate impacts.

The Council's borrowings are forecast to peak at \$106.7 million in 2028-29 before declining to \$81.3 million by 2034-35. Achieving this debt reduction and forecast surpluses is contingent upon the Council increasing rates higher than CPI, and constraining expense growth below historical trends, while also servicing the higher debt levels.

The Council will need to double its spending on asset renewal and replacement over the Forecast Period (10 years to 2034-35) compared to the Historical Period, to maintain its growing infrastructure base. The Commission encourages the Council to assess the long-term service and financial implications of its asset stock and consider asset sales to reduce future liabilities, if consultation with ratepayers determines some assets are no longer required, noting that the Council has two swimming centres, three libraries and a childcare centre.

The Commission notes with concern that the Council appears to be consciously transitioning from a historically sustainable financial position to one of elevated financial risk, without a clear or compelling rationale. This shift is occurring without demonstrable community support and includes the duplication of assets - such as swimming centres and libraries - at considerable expense. These decisions reflect a departure from prudent financial management, placing a growing burden on ratepayers who have not been adequately consulted or given the opportunity to consent to these cost implications.

In addition to these observations, the Commission notes that rate revenue per property is projected to grow at an average of 4.3 percent per annum - almost double the forecast inflation rate raising affordability concerns. The Commission makes a range of recommendations geared to improving financial sustainability and reducing the need for future rate increases, while delivering the services that the Council's community wants and is prepared to pay for.

The community would also benefit from improved transparency in the Council's financial planning, including clearer disclosure of assumptions, cost savings targets, and debt reduction strategies. Separating the Payneham Memorial Swimming Centre's financials in published accounts would further improve transparency and help the community to understand the extent of subsidisation and adequacy of user charges.

1.2 Summary of recommendations

The Council has a range of sound practices in its strategic planning and asset management, including:

- Sensitivity analysis in its Long-Term Financial Plan to provide its ratepayers with a better understanding of the variables, such as interest rate changes, that impact its operating performance and financial sustainability

- ▶ maintaining a rolling program of asset valuations to inform its AMPs and depreciation charges and annually indexing asset values between formal valuations and
- ▶ Setting out in its 2023-24 to 2033-34 Long-Term Financial Plan the intention to reduce debt repayments through refinancing, increasing operational efficiencies, asset liquidation, improved cash flow management and strict monitoring.

To further strengthen the Council's sustainability, the Commission recommends that the Council:

1. **Adopt** a more comprehensive and transparent Long-Term Financial Plan annual review process to ensure ongoing financial sustainability and accountability.
2. **Improve** the transparency of assumptions and explicitly state the basis of preparation of Annual Business Plans, budgets and the Long-Term Financial Plan.
3. **Consider** strategically rationalising assets in consultation with the community, to reduce debt, streamline the Council's cost structure and provide the service standards that the community wants and is prepared to pay for, aiming for a more robust and sustainable position.
4. **Improve** the reporting of debt reduction targets or productivity improvements in its Long-Term Financial Plan and Annual Business Plans (as appropriate), to assure the community of how debt will be reduced.
5. **Review** its pace of development of new and upgraded assets, having regard to debt levels, rates affordability, the affordability of the stream of future operating costs created by new and upgraded assets, and the need to prioritise and fully fund asset renewal and replacement.
6. **Disclose** cost savings targets or productivity improvements in its Long-Term Financial Plan and Annual Business Plans (as appropriate), to provide evidence of constraining cost growth and achieving efficiency across its operations and service delivery.
7. **Update** the costings for The Parade Masterplan project, including indexing out-years of the staged implementation, based on the detailed design and before commencing the project, and consult with the community if the new costings exceed the earlier \$30 million projection.
8. **Undertake** deeper and ongoing community consultation regarding the scale, cost escalation, and long-term financial impact of any future significant capital expenditure projects.
9. **Consider** providing more clarity around the risks and the impact on rates (and develop mitigation strategies) if the Council's expectations regarding its operational performance do not materialise and/or its financial strategy becomes stressed.
10. **Consider** publicly separating out the finances of the Payneham Memorial Swimming Pool Centre in the Council's overall accounts, to provide transparency on its performance and adequacy of user charges.

2 About the advice

2.1 Background

The State Parliament has tasked the Commission, South Australia's independent economic regulator and advisory body, to provide advice on material changes proposed by local councils in relation to elements of their Strategic Management Plans (**SMP**), and on the proposed revenue sources, including rates, which underpin those plans.¹

A primary purpose of the Local Government Advice Scheme (**Advice or the Scheme**) is to support councils to make financially sustainable strategic decisions in their annual business plans and budgets, in the context of their Long-Term Financial Plans (**LTFP**) and Infrastructure and Asset Management Plans (**IAMP**).² IAMPs are commonly referred to as Asset Management Plans (**AMP**). The LTFP and the IAMP are both required as part of a council's SMP.³ Financial sustainability encompasses intergenerational equity,⁴ program (service level) and rates stability in this context.⁵ The other main purpose is for the Commission to consider ratepayer contributions in the context of all revenue sources, as outlined in the LTFP.⁶ In addition, the Commission has discretion to provide advice on any other aspect of a council's LTFP or IAMP it considers appropriate, having regard to the circumstances of that council.⁷

The first cycle of the scheme extends over four years from 2022-23 to 2025-26. The Commission has selected 19 councils for advice in the fourth year (2025-26) of the Scheme, including the City of Norwood Payneham & St Peters.

This report provides the Local Government Advice for the Council in 2025-26.

The Council is obliged under the *Local Government Act 1999* (**LG Act**) to publish this advice and its response, if applicable, in its 2026-27 Annual Business Plan (including any draft Annual Business Plan) and in subsequent plans until the next cycle of the Scheme.⁸ Decision-making remains in the control of the Council.

The Commission thanks the Council for meeting with Commission staff and for providing information to assist the Commission in preparing this advice.

2.2 The Commission's approach

In providing its Advice for the Council, the Commission has followed the approach set out in the Framework and Approach – Final Report (**F&A**).⁹

¹ Amendments to the LG Act (s122(1c) to (1k) and (9)) specify the responsibilities for the Commission and local councils for the Local Government Scheme Advice. The Commission must provide advice to each council in accordance with the matters outlined in s122(1e), (1f) and (1g).

² Commonly referred to as Asset Management Plans (**AMP**).

³ The objectives of the advice with reference to a council's LTFP and IAMP are presented under LG Act, s122(1g). LG Act s122(1) specifies the requirements of a council's SMP, including the LTFP and IAMP.

⁴ 'Intergenerational equity' relates to fairly sharing services and the revenue generated to fund the services between current and future ratepayers.

⁵ Commission, *Framework and Approach – Final Report*, August 2022, pp. 2-3, available at www.escosa.sa.gov.au/advice/advice-to-local-government.

⁶ LG Act s122(1f)(a) and (1g)(a)(ii).

⁷ LG Act s122(1f)(b) and (1g)(b).

⁸ LG Act s122(1h).

⁹ Commission, *Framework and Approach – Final Report*, August 2022, available at www.escosa.sa.gov.au/advice/advice-to-local-government.

The Commission has considered the Council's SMP documents and other documents (set out in the box below), with a particular focus on its performance and outlook against three financial indicators: the Operating Surplus Ratio (**OSR**), the Net Financial Liabilities Ratio (**NFLR**) and the Asset Renewal Funding Ratio (**ARFR**).¹⁰ Analysis of these three indicators captures financial and service sustainability, cost control and affordability risk.¹¹

The Commission reviews 10 years of historical data, being the years 2014-15 to 2023-24 (**Historical Period**) the "current year" 2024-25 and 10 forecast years, being 2025-26 to 2034-35 (**Forecast Period**).

Table 1: Strategic management documents referred to

- ▶ City of Norwood Payneham & St Peters, Annual Report 2024-25
- ▶ City of Norwood Payneham & St Peters, Annual Report 2023-24
- ▶ City of Norwood Payneham & St Peters, Annual Business Plan 2025-26 (July 2025)
- ▶ City of Norwood Payneham & St Peters, Annual Business Plan 2024-25 (July 2024)
- ▶ City of Norwood Payneham & St Peters, Long-Term Financial Plan 2023-24 to 2033-34 (August 2024)
- ▶ City of Norwood Payneham & St Peters, Building Infrastructure Asset Management Plan 2025-2034 (November 2024)
- ▶ City of Norwood Payneham & St Peters, Civil Infrastructure Asset Management Plan 2025-2034 (November 2024)
- ▶ City of Norwood Payneham & St Peters, Stormwater Management Infrastructure Plan 2025-2034 (November 2024)
- ▶ City of Norwood Payneham & St Peters, Recreation and Open Space Infrastructure Plan 2025-2034 (November 2024)
- ▶ City of Norwood Payneham & St Peters, CityPlan 2030 Shaping Our Future (November 2024)
- ▶ City of Norwood Payneham & St Peters, Payneham Memorial Swimming Centre Redevelopment Project Information
- ▶ Prudential Management Report - Payneham Memorial Swimming Centre Updated December 2023

Given that the Commission must, in providing its advice, have regard to the objective of councils maintaining and implementing their IAMPs and LTFPs,¹² it has also considered the Council's performance in that context. Findings regarding the content of the Council's AMPs, and the alignment between its LTFP and AMPs,¹³ are discussed in Section 5.

¹⁰ The three financial indicators are specified in the Local Government (Financial Management) Regulations 2011. Since 2011, each council has been required to include these three indicators in its plans, annual budget, mid-year budget review and annual financial statements. Councils can adopt their own target range for each ratio, but the Commission is guided by the Local Government Association (**LGA**) target ranges, which were established and agreed during the development of the LGA Financial Sustainability Papers (2006-2011).

¹¹ The F&A listed 29 analytical questions that the Commission has considered in assessing the Council's performance against these indicators to determine affordability, cost control and other sustainability risks.

¹² LG Act s122(1g)(a)(i).

¹³ As required under s122(1b) of the LG Act.

The Commission has also reviewed the financial template provided by the Council, including its 2025-26 LTFP forecasts for 2025-26 to 2034-35, historical financial data, the number of rateable properties and Council staff (Full Time Equivalent or **FTE**) numbers from 2014-15 onwards.¹⁴ The charts and tables in the Advice are primarily sourced from these datasets. In addition, the Commission has reviewed the Council's audit committee reports, and other public information, as appropriate.

The Commission has reported estimates in nominal terms to identify 'real' rather than 'inflationary' effects. In the charts, the Consumer Price Index (**CPI**) line for the Historical Period is calculated as the compound annual growth rate in the CPI (Adelaide) series from 2014-15 to 2023-24, being 2.9 percent¹⁵. Each financial year is the average of the four quarterly results. The CPI for the Forecast Period is calculated as the compound annual growth rate in the CPI (Australia) series from 2025-26 based on the Reserve Bank of Australia (RBA) (Australia-wide) inflation forecasts to the December 2027 quarter, and the midpoint of the RBA target range (2.5 percent) thereafter, yielding an average inflation rate for the Forecast Period of 2.5 percent. Similarly, for the current year 2024-25, we have observed a CPI (Adelaide) of 2.4 percent.

Finally, in formulating this Advice, the Commission has had regard to all discussions and engagement with the Council, including the face-to-face onsite meeting at the Council offices and the individual circumstances of the Council, including:

- ▶ its location as an Urban Development and Urban City Centre
- ▶ its income level (\$59.2 million in 2024-25¹⁶), and
- ▶ the size of its rates base (around 20,536 ratepayers in 2024-25¹⁷).

Throughout this Advice, the Commission has identified several key points and assigned the following risk category to those points:

Legend:  Low-risk  Moderate-risk  High-risk

¹⁴ The Council's estimates for the 2024-25 financial year were unaudited at the time of preparing this advice.

¹⁵ The assumed CPI for the Historical Period is 2.9 percent, being the compound annual growth rate in the CPI (Adelaide) series from 2014-15 to 2023-24. Source: [Consumer Price Index, Australia, June Quarter 2024 | Australian Bureau of Statistics](#).

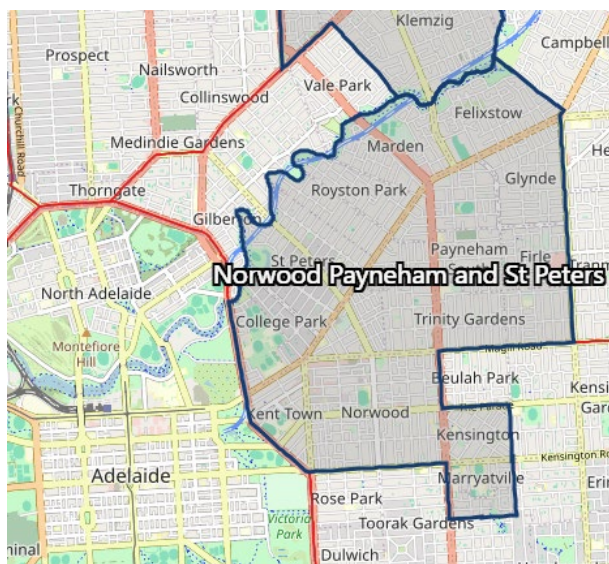
¹⁶ Based on the Council's financial reporting template provided to the Commission.

¹⁷ Based on the Council's financial reporting template provided to the Commission.

3 Council profile

The Council is classified by the Commission as an 'Urban Development and Urban City Centre' council and is one of 16 in this category in South Australia.¹⁸ It covers an area of 15.1 square kilometres, has an estimated resident population of 40,062 (at 30 June 2024),¹⁹ and approximately 20,536 rateable properties (at 1 January 2025).²⁰

Figure 1: Council Area



The Council region has the following attributes:

- ▶ stable rateable property growth of approximately 0.5 percent per annum²¹
- ▶ population density of 2,652 persons per square kilometre²²
- ▶ 173 kilometres of sealed roads and no unsealed roads²³
- ▶ employment sectors mainly in health care and social assistance (17.8 percent), professional, scientific and technical services (12.2 percent) and education and training (10.9 percent),²⁴ and
- ▶ a median population age of 39.9 years.²⁵

¹⁸ Commission, *Fact Sheet - Local Government Advice Scheme – Schedule of Councils*, May 2023, available at <https://www.escosa.sa.gov.au/ArticleDocuments/21947/20240731-Advice-ScheduleOfCouncils-FactSheet.pdf.aspx?Embed=Y>.

¹⁹ Refer to Australian Bureau of Statistics, *Data by region*, available at <https://dbr.abs.gov.au/region.html?lga&rgn=45290>.

²⁰ Based on the Council's Financial Reporting template provided to the Commission.

²¹ Based on the Council's Financial Reporting template provided to the Commission.

²² Refer to Australian Bureau of Statistics, *Data by region*, available at <https://dbr.abs.gov.au/region.html?lga&rgn=45290>.

²³ Refer to the Department of Infrastructure and Transport - Local Government Grants Commission, 2023-24 *Database Reports*, available at: <https://www.dit.sa.gov.au/local-government/grants-commission/publications#database>.

²⁴ Refer to Australian Bureau of Statistics, *Data by region*, available at: <https://dbr.abs.gov.au/region.html?lga&rgn=45290>.

²⁵ Refer to Australian Bureau of Statistics, *Data by region*, available at: <https://dbr.abs.gov.au/region.html?lga&rgn=45290>.

4 Material plan amendments in 2025-26

The Council has made various amendments to its 2024-25 budget and forward projections, compared with the previous year's LTFP, partly for inflation and partly for other revenue and spending initiatives. The material amendments to some of its main financial forecasts are listed in the table below (in nominal terms).²⁶ To ensure a comparable analysis of estimates between the 2024-25 and 2025-26 LTFPs, the Commission has reviewed the nine overlapping years' statistics: 2025-26 to 2033-34 and identified material amendments accordingly.

4.1 Key points

	The Council has a structured strategic planning approach, integrating LTFP reviews into its ABP process and aligning with its CityPlan 2030 goals.
	Key assumptions—such as inflation rates and projected rate increases—are not explicitly stated for the Council's 10-year forecast within its ABP. This limits public understanding and engagement.
	Given the material impact of its capital expenditure decisions on its 10-year financial forecast, the Council should prepare a stand-alone LTFP on an annual basis.

Table 2: Historical and forecast financial items

Selected Financial Item	Sum of 2025-26 to 2033-34 estimates in 2024-25 LTFP (\$ million)	Sum of 2025-26 to 2033-34 estimates in 2025-26 LTFP (\$ million)	Change in 2025-26 estimates (\$ million)	Change in 2025-26 estimates (percent)
Employee costs	234.4	206.6	(27.8)	(11.8)
Infrastructure, property, plant and equipment	6,944.8	8,570.5	+1,625.7	+23.4
Capital expenditure on renewal of assets ²⁷	130.4	145.1	+14.7	+11.3
Capital expenditure on new and upgraded assets ²⁸	71.3	59.9	(11.4)	(15.9)

4.2 General observations on the LTFP, ABP

The Council has demonstrated a structured approach to strategic planning, with annual LTFP reviews integrated into its Annual Business Plan (ABP) process and considered by its Audit and Risk Committee

²⁶ Table 2 shows only selected financial items to demonstrate the material amendments made by the Council in its 2024-25 estimates. It excludes various financial items, and individual items do not sum to totals.

²⁷ The capital expenditure estimates are based on the 2024-25 LTFP estimates provided by the Council to the Commission (in an Excel template).

²⁸ The capital expenditure estimates are based on the 2024-25 LTFP estimates provided by the Council to the Commission (in an Excel template).

and Council meetings.²⁹ However, major strategic reviews of the LTFP occur less frequently. The current advice is based on the Council's proposed 2025-26 LTFP forecast, endorsed in its 2025-26 ABP and submitted to the Commission on 30 September 2025, following community consultation in May 2025.

In the Commission's view, the Council should prepare a stand-alone LTFP³⁰ annually, given the material impact of its capital expenditure decisions on its financial forecasts, particularly the construction of the Payneham Memorial Swimming Centre.

The Council's comprehensive review of its 2023-24 LTFP outlines a financial strategy focused on maintaining expenses below revenue and achieving intergenerational equity through long-term borrowings. Forecasts are based on its adopted 2025-26 budget and a mix of internal and market-driven assumptions over a 10-year horizon. The strategic framework is anchored in CityPlan 2030, using the Quadruple Bottom Line approach—Social Equity, Cultural Vitality, Economic Prosperity, and Environmental Sustainability.

Supporting AMPs, covering civil infrastructure, stormwater, recreation, open space, and buildings, were reviewed and adopted in November 2024, consistent with the legislative requirement to review SMPs within two years of a council election.³¹ These AMPs incorporate asset condition assessments and valuation reviews, including unit rates and indexation.

Given the scale and financial implications of recent capital decisions, the Commission recommends that the Council:

1. **Adopt** a more comprehensive and transparent LTFP annual review process to ensure ongoing financial sustainability and accountability.

4.3 Indexation adjustments

Ratepayers would benefit from a clearer LTFP updated annually, that sets out its assumptions for projected rate income, projected fees, charges and grants, and future operational and capital expenditure.

The Council last published a stand-alone LTFP for the 2023-24 to 2033-34 period, outlining its financial assumptions and projections. While the Council includes an updated 10-year LTFP forecast in the appendix of its Annual Business Plan and Budget each year, the Commission notes that key assumptions—such as inflation and rate increases—are not explicitly stated.

This lack of transparency may limit the ability of ratepayers and stakeholders to fully understand the Council's financial strategy. Clearer disclosure of yearly assumptions would improve accountability and public understanding. To support financial transparency and community engagement, the Commission recommends that the Council:

2. **Improve** the transparency of assumptions and explicitly state the basis of preparation of ABPs, budgets and the LTFP.

²⁹ Under s.122(4)(a)(i) of the LG Act the Council must undertake a review of its Long-Term Financial Plan on an annual basis.

³⁰ A 'stand-alone' Long-Term Financial Plan (LTFP) refers to a complete, separately published document that sets out the Council's 10-year financial forecasts, key assumptions, cost drivers, funding strategies and risks.

³¹ LG Act s122(4)(a) and (b). General elections were last held for SA Councils on 11 November 2022.

4.4 Capital expenditure estimates

The Council's 2025-26 LTFP indicates an increase in capital expenditure for asset renewals (by \$14.7 million or 11.3 percent), and a decrease for new and upgraded assets (by \$11.4 million or 15.9 percent), compared to the previous year's LTFP (for the period from 2025-26 to 2033-34). For the nine-year projections in the 2025-26 LTFP, the Council has factored in a total of \$145.1 million in capital renewal and replacement works and \$59.9 million in new and upgraded capital works, accounting for 70.8 percent and 29.2 percent of the total capital expenditure program respectively.

The Council provides a capital expenditure forecast for its ABP (2025-26) that includes a breakdown of all of its planned capital renewal and replacement works and new and upgraded capital works.

Assets, the AMPs, and the Council's capital expenditure outlook are discussed further in Section 5.3.

5 Financial sustainability

5.1 Overview

The Council has consistently achieved operating surpluses over the Historical Period and forecasts that surpluses will continue through the Forecast Period, however, risks to the Council's financial sustainability are emerging.

- ▶ The Council is taking on significant debt to fund the Payneham Memorial Swimming Centre project and other projects, peaking at \$106.7 million. As a result, the Council's NFLR is projected to exceed the LGA-suggested target range throughout the Forecast Period, peaking at 166.8 percent in 2028-29 and averaging 145.2 percent.
- ▶ Operating surpluses over the Forecast Period will depend upon rates growing at an average of 4.8 percent and the Council containing growth in operating expenses to below historical levels, while also servicing the increased debt. The LTFP does not state how the lower growth in expenses will be achieved.
- ▶ The services that the Council provides include two (upon completion) swimming centres and three libraries and a childcare centre over an area of only 15.1 square kilometres.
- ▶ The LTFP mentions³² reviewing and assessing assets to potentially identify and sell non-performing assets but does not show commitment to asset rationalisation to reduce debt.
- ▶ The Council is undertaking detailed design for The Parade Masterplan project, for which the Council has allocated \$30 million, based on costings prepared in 2020 that are likely to be significantly under-stated, depending upon the scope at that time relative to the scope in forthcoming detailed designs.
- ▶ The Council has fully funded asset renewal and replacement in line with requirements set out in its AMPs over the Historical Period and plans to continue to do so over the Forecast Period, however, the cost of that work over the Forecast Period is double that of the Historical Period.
- ▶ Heavy historical and forecast investment in new and upgraded assets contributes additional future liabilities that ratepayers must bear.

5.2 The Commission's recommendations on financial sustainability

The Commission has observed that the Council has a range of good practices that support its financial sustainability and effective asset management.

- ▶ It regularly updates its strategic planning documents, which are supported by a range of documented assumptions.
- ▶ It uses sensitivity analysis in its LTFP.
- ▶ It provides additional disclosure/transparency using interest cover ratio and debt service ratio.
- ▶ It has outlined in its 2023-24 to 2033-34 LTFP the intention to reduce debt repayments through refinancing, increasing operational efficiencies, asset liquidation, improved cash flow management and strict monitoring.

³² City of Norwood Payneham & St Peters, Long-Term Financial Plan 2023-24 to 2033-34, p. 24

The Commission recommends that the Council:

3. **Consider** strategically rationalising assets in consultation with the community, to reduce debt, streamline the Council's cost structure and provide the service standards that the community wants and is prepared to pay for, aiming for a more robust and sustainable position.
4. **Improve** the reporting of debt reduction targets or productivity improvements in its LTFPs and ABPs (as appropriate), to assure the community of how debt will be reduced.
5. **Review** its pace of development of new and upgraded assets, having regard to debt levels, rates affordability, the affordability of the stream of future operating costs created by new and upgraded assets, and the need to prioritise and fully fund asset renewal and replacement.
6. **Disclose** cost savings targets or productivity improvements in its LTFP and ABPs (as appropriate), to provide evidence of constraining cost growth and achieving efficiency across its operations and service delivery.
7. **Update** the costings for The Parade Masterplan project, including indexing out-years of the staged implementation, based on the detailed design and before commencing the project, and consult with the community if the new costings exceed the earlier \$30 million projection.
8. **Undertake** deeper and ongoing community consultation regarding the scale, cost escalation, and long-term financial impact of any future significant capital expenditure projects.
9. **Consider** providing more clarity around the risks and the impact on rates (and develop mitigation strategies) if the Council's expectations regarding its operational performance do not materialise and/or its financial strategy becomes stressed.
10. **Consider** publicly separating out the finances of the Payneham Memorial Swimming Pool Centre in the Council's overall accounts, to provide transparency on its performance and adequacy of user charges.

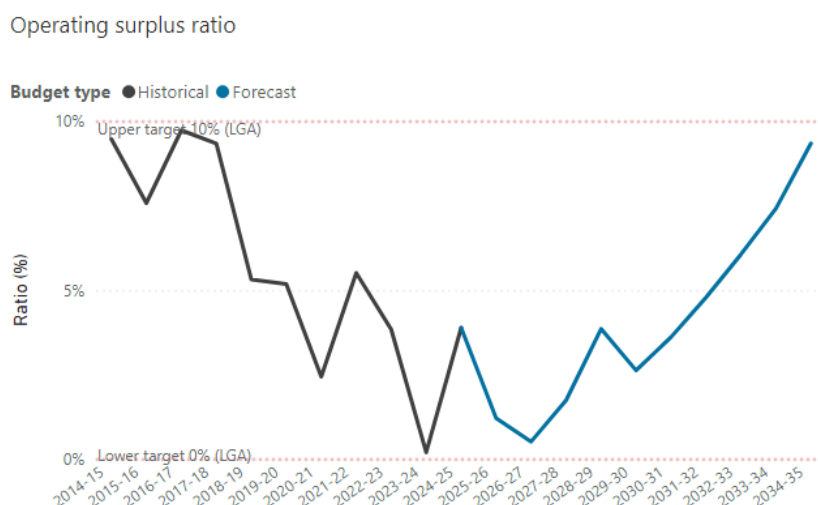
5.3 Operating performance

5.3.1 Key points

-  The Council has consistently achieved operating surpluses over the Historical Period, with surpluses at the higher end of the target range (zero to 10.0 percent) in seven of the past ten years.
-  The Council risks further rate increases if it cannot limit expense growth in line with its forecast.
-  The capital expenditure projects have caused significant increases to the Council's depreciation and finance costs, requiring forecast rate increases almost twice the rate of projected CPI and significantly higher than Historical Period rate increases.
-  The Council risks further cost increases if it has underestimated the cost of The Parade Masterplan.

5.3.2 Operating surpluses, income and expenses

Figure 2: Operating surplus ratio – historical and forecast



5.3.2.1 Over the Historical Period:

- ▶ Average OSR was 5.7 percent,³³ indicating that on average, the Council has sufficient funds to cover its operational costs and has surplus funds available for future investment.
- ▶ Operating surpluses ranged from \$0.1 million to \$4.2 million.

5.3.2.2 Over the Forecast Period:

- ▶ The Council projects an average OSR of 4.4 percent, with annual OSRs ranging from 0.5 percent to 9.4 percent, which is dependent upon a rate of growth in operating expenses that is lower than the Council has achieved historically, while increasing rate revenue at nearly twice the projected average inflation rate.
- ▶ Operating surpluses forecast to range from \$0.3 million to \$8.4 million.

Table 3: Growth in income and expenses – historical and forecast

	Average (CAGR) growth over Historical Period	Average (CAGR) growth over Forecast Period
Total income	3.0 %	4.2 %
Rates component of income	3.7 %	4.8 %
Operating expenses	4.1 %	3.3 %
Expenses per rateable property	3.6 %	2.7 %
Depreciation	6.3 %	4.0 %
Employee costs	3.7 %	3.0 %
Materials contracts other	3.6 %	3.2 %

³³ Which is within the LGA target range of zero to 10.0 percent.

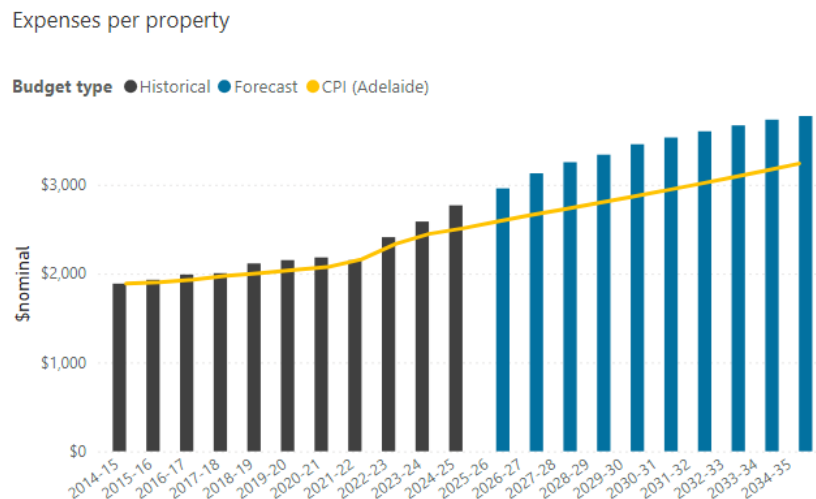
Average growth rates are compared with average CPI of 2.9 percent over the Historical Period and 2.5 percent over the Forecast Period.

Table 4: Finance costs – historical and forecast

Finance costs as a percentage of total operating expenses	
Average over Historical Period	Average over Forecast Period
1.4% of total expenses	6.6 % of total expenses
\$0.6 million per annum	\$4.8 million per annum

The Council forecasts average expense growth of 3.3 percent, even though it will be servicing loan repayments on a significantly higher level of debt.

Figure 3: Expense by rated property - historical and forecast



5.4 Net financial liabilities

5.4.1 Key points

- ⚠ The Council's (NFLR) is projected to exceed the suggested target range throughout the Forecast Period, peaking at 166.8 percent in 2028-29 and averaging 145.2 percent.
- ⚠ The Council's capital expenditure program, in particular the \$60 million Payneham Memorial Swimming Centre redevelopment, has significantly increased its financial liabilities.
- ⚠ The Council has allocated \$30 million to The Parade Masterplan.

5.4.2 Changes in financial liabilities

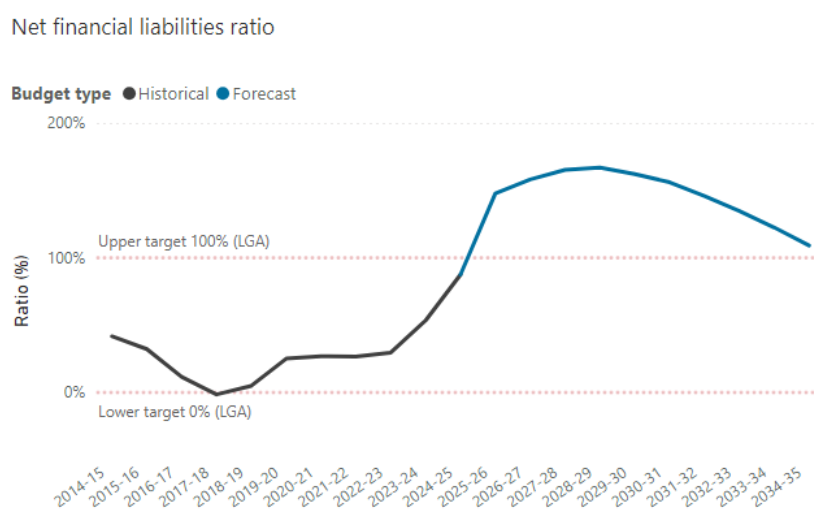
5.4.2.1 Over the Historical Period

- ▶ The Council's NFLR averaged 25.4 percent, indicating that the Council had capacity to service its liabilities.

5.4.2.2 Over the Forecast Period

- ▶ The NFLR is forecast to peak at 166.8 percent in 2028-29, averaging 145.2 percent. It increases sharply from 2025-26 and remains high throughout the Forecast Period brought about by the Council's capital expenditure projects that are financed mostly through borrowings. Projects include:
 - Payneham Memorial Swimming Centre Redevelopment (2023–2026)
 - The Parade Masterplan (2023–2029)
 - Norwood Library Redevelopment (2028–2031)
 - Trinity Valley Stormwater Drainage Upgrade (2023–2025)
 - George Street Upgrade (2024–2025).

Figure 4: Net financial liabilities ratio – historical and forecast



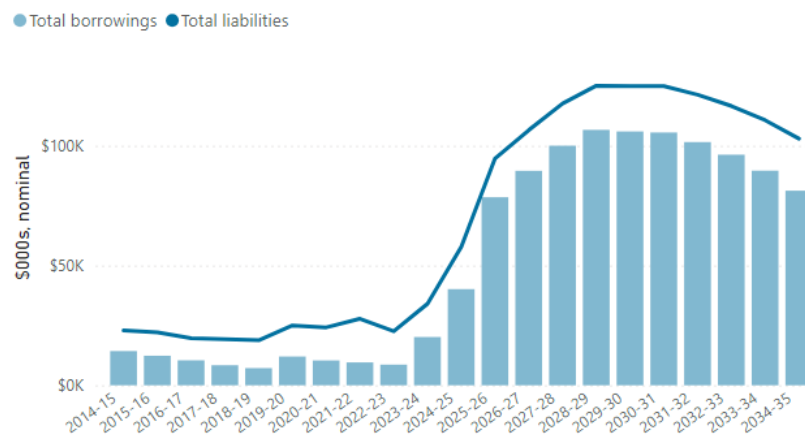
The LGA recommends that the Council's net financial liabilities do not exceed total income. The Council forecasts that it will exceed that level throughout the Forecast Period.³⁴ This might indicate difficulty in servicing its financial liabilities, depending upon its borrowing arrangements (See Figure 4)

Figure 5 shows that borrowings are forecast to rise from \$20.2 million in 2023-24 to \$106.7 million in 2028–29 before declining. The average debt for the Forecast Period is \$95.5 million, compared with \$11.3 million over the Historical Period. The Council's capacity to reduce debt towards the end of the Forecast Period will depend upon containing growth in costs to below historical trends and achieving forecast surpluses – or further rate increases might be necessary.

³⁴ The net financial liabilities ratio is defined as: Net financial liabilities ÷ Total operating income. This ratio measures the extent to which a council's total operating income covers, or otherwise, its net financial liabilities. The suggested LGA target range is between zero and 100.0 percent of total operating income, but possibly higher in some circumstances (LGA SA Financial Indicators Paper, pp. 7-8).

Figure 5: Total borrowings and total liabilities – historical and forecast

Total borrowings and total liabilities



5.4.3 Impact of the Payneham Memorial Swimming Centre project on financial liabilities

The Council's increased debt is primarily due to the redevelopment of the Payneham Memorial Swimming Centre, which escalated in cost from \$24 million to \$60 million, raising concerns about scope and project management, community consultation and financial transparency.

5.4.3.1 Project timeline:

- ▶ In 2021, the Council received a \$5.6 million grant via the Local Government Infrastructure Partnership Programme and set an initial budget of \$24 million based on its Masterplan.³⁵
- ▶ The initial project budget of \$24 million was based on a cost estimate of the Masterplan concept adopted by the Council in December 2020.
- ▶ In May 2022, the Council adopted the schematic design for the Payneham Memorial Swimming Centre as the basis for preparing the construction documentation. The Council also resolved to construct a new 50 metre main pool at the Payneham Memorial Swimming Centre (instead of refurbishing the existing 50 metre pool), and that the new 50 metre main pool be a ten (10) lane pool.
- ▶ October 2022: revised estimate of \$32.6 million due to post-pandemic economic pressures.³⁶
- ▶ November 2023: final cost increased to \$60 million following updated financial assessments and tender evaluations.³⁷ Financial impacts presented to elected members.

³⁵ City of Norwood Payneham & St Peters, Payneham Memorial Swimming Centre Redevelopment Project Information, p. 4, available at <https://www.npsp.sa.gov.au/projects/payneham-memorial-swimming-centre-redevelopment>.

³⁶ City of Norwood Payneham & St Peters, Payneham Memorial Swimming Centre Redevelopment Project Information, p. 4, available at <https://www.npsp.sa.gov.au/projects/payneham-memorial-swimming-centre-redevelopment>.

³⁷ City of Norwood Payneham & St Peters, Payneham Memorial Swimming Centre Redevelopment Project Information, p. 5, available at <https://www.npsp.sa.gov.au/projects/payneham-memorial-swimming-centre-redevelopment>.

- ▶ December 2023: updated Prudential Management Report presented to the Audit & Risk Committee and committee recommendations adopted by Council.
- ▶ January 2024: it is the Commission's understanding that the Council awarded the construction contract to Badge Constructions in January 2024;³⁸ construction began in February 2024 and is expected to be completed by early 2026.
- ▶ May 2024: The Council's draft ABP 2024-25 and LTFP 2024-25 to 2033-34 were released to its community later in 2024, after the Council had signed the construction contract.

5.4.3.2 Observations

- ▶ The extent to which the Council consulted with its community regarding the increased cost and/or scale of the project and impact on rates, before committing to the project, is not clear.
- ▶ The project has a significant impact on the Council's financial sustainability.
- ▶ Separating out the finances of the asset in published accounts would help the Council and community to understand whether or the extent to which general rates subsidise the asset's operations.

5.5 Asset renewals expenditure

5.5.1 Key points



The increasing value of asset stock creates an increasing stream of future operating costs that the community will have to pay for.



Over the Forecast Period the cost of asset renewal and replacement is double that of the Historical Period.



The community would benefit from a detailed review and consultation on the financial and service delivery implications of the Council's capital expenditure plans, what service levels the community wants and is willing to pay for and opportunities for asset rationalisation to support long-term financial sustainability.

5.5.2 Asset management practices

The Council has established a structured and strategic approach to asset management, supported by updated plans, regular assessments, and lifecycle planning, that includes indexing its asset values between revaluations. The Council has individual AMPs for major asset classes, updated in 2024. Expenditure requirements per the AMPs are aligned with the LTFP.

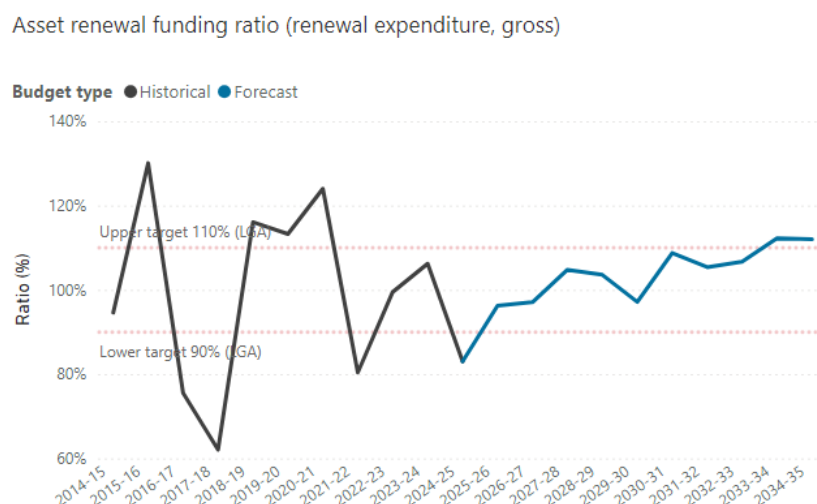
The Council has a rolling schedule for condition assessment and revaluation (in subsequent years) for all major asset classes.

³⁸ City of Norwood Payneham & St Peters, Payneham Memorial Swimming Centre Redevelopment Project Information, p. 6, available at <https://www.npsp.sa.gov.au/projects/payneham-memorial-swimming-centre-redevelopment>.

The Council's gross ARFR³⁹ averaged 98.5 percent⁴⁰ over the Historical Period and it forecasts 104.6 percent over the Forecast Period, indicating that asset renewal and replacement requirements were sufficiently funded relative to the requirements set out in its Asset Management Plans (AMPs) (See Figure 6).

The cost of asset renewal and replacement averaged \$8.1 million per annum over the Historical Period and is planned to cost \$16.4 million over the Forecast Period, indicating that the Council will need to double its renewal spending compared to its Historical Period to ensure it adequately maintains its growing infrastructure asset base.

Figure 6: Asset renewal funding ratio (renewal expenditure gross) – historical and forecast

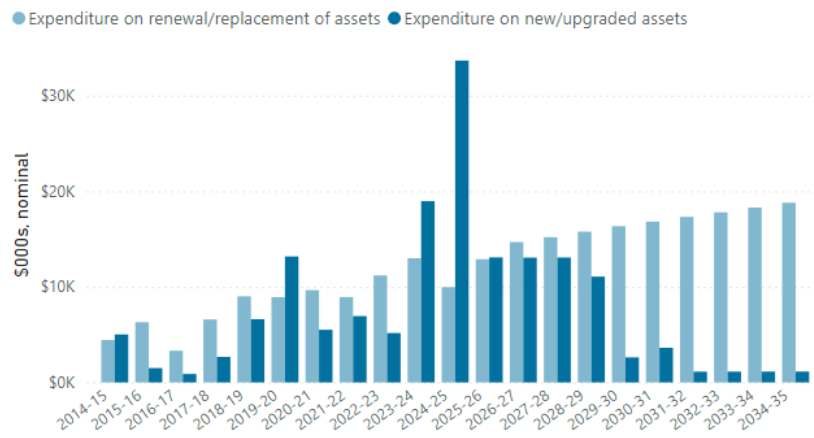


³⁹ The IAMP-based method is the current industry standard whereby asset renewal/replacement expenditure is divided by the recommended expenditure in the IAMP (or AMP). Ideally, this will show the extent to which a council's renewal or replacement expenditure matches the need for this expenditure, as recommended by the plan. The suggested LGA target range for the ratio is 90.0 to 110.0 percent (LGA SA Financial Indicators Paper, p. 9).

⁴⁰ The quoted averages for the ratio are based on 'gross asset renewal expenditure' (before the sale of replaced assets) rather than 'net asset renewal expenditure'.

Figure 7: Total capital expenditure by category – historical and forecast

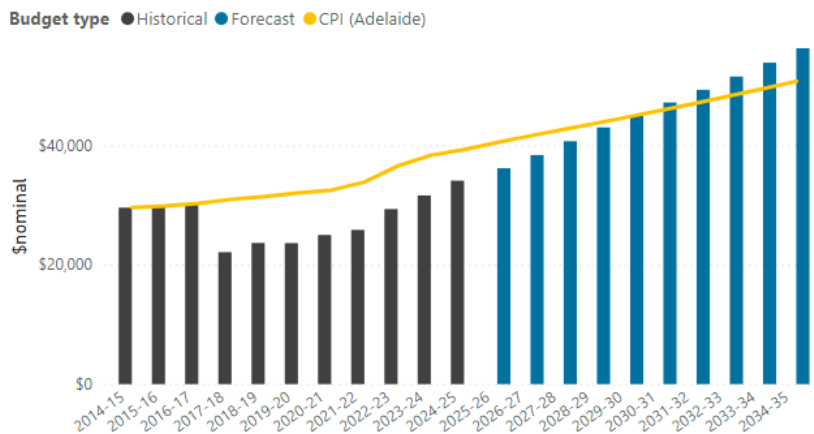
Total capital expenditure by category



As shown in Figure 7, over the Historical Period, 45.0 percent of capital expenditure was on new and upgraded assets. This is planned to be 27.1 percent over the Forecast Period. While expenditure on new and upgraded assets adds amenity and level of service, it also creates a stream of future operating costs for renewal and replacement that the community must fund.

Figure 8: Value of asset stock per rateable property – historical and forecast

Value of asset stock per rateable property



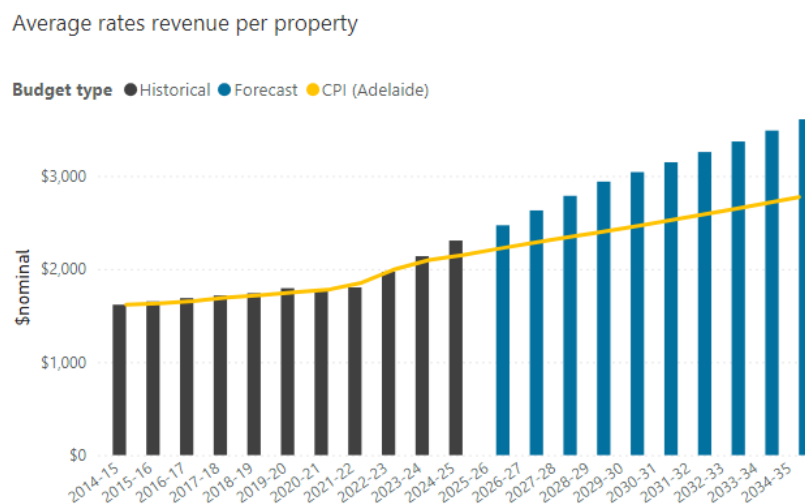
The Council's asset stock per rateable property declined in real terms over the Historical Period, despite recent increases in capital investment, primarily due to a significant downward revaluation of land and buildings in 2017-18 (See Figure 8). The Council's asset stock per rateable property is forecast to increase at an annual average rate of 5.0 percent over the Forecast Period, which is twice the rate of forecast inflation.

6 Advice on current and projected rate levels

6.1 Key points

- ✓ Rate revenue per property increased at an average rate of 3.2 percent per annum over the Historical Period, which is slightly above the average rate of inflation (2.9 percent over the Historical Period).
- ✗ Over the Forecast Period rate revenue per property is proposed to increase at a rate significantly higher than the Historical Period, at 4.3 percent.
- ✗ Affordability risk among the community for the further rate increases appears to be emerging.

Figure 9: Average rates revenue per property – historical and forecast



6.2 Historical rates increases

Over the Historical Period, rate revenue per property increased at an average annual rate of 3.1 percent (See Figure 9). This growth was slightly above the average annual CPI increase of 2.9 percent, indicating an increase in real terms, noting that the number of rateable properties grew by 0.5 percent per annum over that period.

6.3 Proposed rates increase for 2025-26

The Council states in its 2025-26 ABP that it considered both the CPI and the Local Government Price Index (LGPI) when determining the 8.5 percent overall rate revenue increase,⁴¹ to account for inflationary pressures on operational and capital costs, particularly in materials, labour, and construction. The Council's average residential rates are broadly in line with the state average, however, the Commission notes that included in the overall rate revenue increase is an average residential rate revenue increase of 9.4 percent.

⁴¹ City of Norwood Payneham & St Peters, 2025-26 Annual Business Plan, p. 9.

The Council uses a differential rating system based on land use, under which non-residential properties' cent-in-the-dollar is 20.0 percent higher than that for residential properties, to reflect their typically higher demand on infrastructure and services.

The Council also raises separate rates from The Parade precinct, in consultation with traders, for promotion and projects in those areas.

6.4 Projected further rate increases

Over the Forecast Period, the Council projects annual average rate revenue increases of 4.8 percent. Taking into consideration the forecast growth in the numbers of rateable property, this represents an increase of 4.3 percent growth per annum per property.

6.5 Affordability risk

The Commission notes the Council has relatively mid-range Socio-Economic Indexes for Areas (SEIFA) economic resources ranking.⁴² However, affordability risk among the community for these further rates increases appears to be emerging on balance, when considering:

- ▶ the cumulative effect of further planned increases in rates per existing ratepayer of approximately 4.3 percent per annum for the Forecast Period, which is above the forecast rate of CPI of 2.5 percent per annum
- ▶ community concerns expressed through 42 written submissions received during the 2025-26 budget process regarding the planned 2025-26 residential rate rise of 9.4 percent and concerns about the cost and scope of the Payneham Memorial Swimming Centre Redevelopment
- ▶ doubt about the feasibility of forecast constraint in expense growth, with a risk of further rate increases, and
- ▶ the cost of maintaining the Council's expanding asset base.

6.6 The Commission's recommendations on affordability risk

The Council's public consultation report concluded that there was a strong message within the consultation findings that the community is concerned about the impact the rate increases will have on their household budgets in the current economic climate.

The Commission's recommendations on financial sustainability in this report are designed to help to reduce the need for future rate increases above CPI.

⁴² City of Norwood Payneham & St Peters area is ranked 36 among 71 South Australian 'local government areas' (including Anangu Pitjantjatjara and Maralinga Tjarutja Aboriginal community areas and 'unincorporated SA') on the Australian Bureau of Statistics SEIFA Index of Economic Resources (2021), where a lower score (e.g., 1) denotes relatively lower access to economic resources in general, compared with other areas, available at <https://www.abs.gov.au/statistics/people/people-and-communities/socio-economic-indexes-areas-seifa-australia/latest-release> .

7 The Commission's next advice and focus areas

In the next cycle of the scheme, the Commission will review and report upon:

- ▶ how the Council has addressed emerging financial sustainability risks and affordability risks
- ▶ achievement of debt reduction and its continued reporting of debt reduction strategies
- ▶ ongoing performance against its LTFP forecasts, including containment of costs and rate increases
- ▶ the identification of opportunities for cost savings, including the disposal of assets that are surplus to requirements to reduce debt and exposure to future streams of operating costs, and
- ▶ greater reporting transparency, including more in-depth discussions in its LTFP of its approach to capital expenditure projects, and how these relate to ratepayer affordability and asset/service rationalisation.

8 Appendix: Glossary of terms

Term	Explanation
ABS	Australian Bureau of Statistics
AMP	Asset management plan (also called an IAMP)
ARFR	Asset Renewal Funding Ratio: renewal expenditure based (gross): $\text{Asset Renewal Expenditure} / \text{IAMP Renewal Expenditure}$ (where IAMP expenditure includes sale of replaced assets) Asset Renewal Funding Ratio - renewal expenditure based (net) - if IAMP excludes sale of replaced assets: $\text{Asset Renewal Expenditure} / \text{IAMP Renewal Expenditure}$ (where IAMP expenditure excludes sale of replaced assets) Asset Renewal Funding Ratio (depreciation based): $\text{Asset Renewal Expenditure} / \text{Depreciation}$ (IAMP Renewal Expenditure is that required according to the IAMP.)
CAGR	Compound Annual Growth Rate: $\text{CAGR} = (\text{V}_{\text{final}} / \text{V}_{\text{begin}})^{1/t} - 1$ CAGR represents the mean annualized growth rate for compounding values over a given time period. CAGR smooths the effect of volatility of periodic values that can render arithmetic means less meaningful. (Source: Wikipedia)
Commission	Essential Services Commission, established under the <i>Essential Services Commission Act 2002</i>
CPI	Consumer Price Index (Adelaide, All Groups)
Council	City of Norwood Payneham and St Peters
ESC Act	<i>Essential Services Commission Act 2002</i>
F&A	<u>Local Government Advice: Framework and Approach – Final Report</u>
Forecast Period	10 years from 2025-26 to 2034-35
FTE	Full Time Equivalent
Historical Period	10 years 2014-15 to 2023-24
IAMP	Infrastructure and asset management plan (also called an AMP)
LG Act	<i>Local Government Act 1999</i>
LGA SA Financial Indicators Paper	Local Government Association of South Australia, Financial Sustainability Information Paper 9 - Financial Indicators Revised May 2019

Term	Explanation
LTFP	Long-term financial plan
NFLR	Net Financial Liabilities Ratio Net Financial Liabilities are defined as: Total Liabilities LESS Current Assets (Cash and Cash Equivalents) LESS Current Assets (Trade and Other Receivables) LESS Current Assets (Other Financial Assets) LESS Non-Current Assets (Financial Assets - excluding equity accounted investments in council businesses) The net financial liabilities ratio is: Net financial liabilities ÷ Total Operating Income
OSR	Operating Surplus Ratio The Operating Surplus (Deficit) is defined as: Total Operating Income LESS Total Operating Expenses The Operating Surplus Ratio is defined as: Operating Surplus (Deficit) ÷ Total Operating Income
Regulations	<i>Local Government (Financial Management) Regulations 2011</i>
RBA	Reserve Bank of Australia
SEIFA	Socio-Economic Indexes for Areas
SMP	Strategic management plan
The scheme or advice	Local Government Advice Scheme



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GPO Box 2605 Adelaide SA 5001
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Council Facilities

The Council's Principal Office is located at:

Norwood Town Hall
175 The Parade, Norwood

Additional sites of operation include:

Council Works Depot
Davis Road, Glynde

Norwood Library
110 The Parade, Norwood

St Peters Library
101 Payneham Road, St Peters

Cultural Heritage Centre
101 Payneham Road, St Peters

Payneham Library & Community
Facilities Complex (Tirkandi)
2 Turner Street, Felixstow

Payneham Community Centre
374 Payneham Road, Payneham

Norwood Swimming Centre
Phillips Street, Kensington

The Council also operates two unique entities:

St Peters Child Care Centre
42–44 Henry Street, Stepney

Norwood Concert Hall
175 The Parade, Norwood

The 2025–2026 Annual Business Plan can be viewed
online at www.npsp.sa.gov.au

Further information

For more information about the City of Norwood Payneham & St Peter's 2025–2026 Annual Business Plan and Budget, please contact the General Manager, Governance & Civic Affairs on 8366 4555 or email townhall@npsp.sa.gov.au

For further information, visit www.npsp.sa.gov.au

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City of
**Norwood
Payneham
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