



Understanding your rates

2026 to 2027

Help with your rates

We understand paying your rates can sometimes be difficult. If you're experiencing financial hardship, we might be able to:

- offer smaller regular payments
- extend the time for payment
- write off accrued interest
- defer payment of large rate assessments for aged pensioners against the property estate.

Call us for a confidential discussion about your situation and find out how we can help.

Rates assistance program

We've partnered with local financial counselling services to give our ratepayers experiencing financial hardship access to limited rates financial assistance.

Assistance of up to \$500 may be available to individuals or families or \$250 to those who already receive a Council pensioner rate concession.

Contact one of the following services for assistance:

Port Stephens Family and Neighbourhood Services

Phone: 4987 1331 Monday to Thursday
Address: 3 Jacaranda Avenue, Raymond Terrace
Website: psfans.org.au

Samaritans Foundation

Phone: Beth Hanna on 4922 1531 or
Graham Smith on 4922 1509
Address: 32-34 Brunker Rd, Broadmeadow
Website: samaritans.org.au

Tomaree Neighbourhood Centre

Phone: 4984 6220
Address: Tomaree Library and Community
Centre, 7 Community Close,
Salamander Bay
Email: info@tomareenc.org.au
Website: tomareenc.org.au

Pensioner concessions

An annual rate rebate of up to \$250 is available for eligible pensioners – usually those who hold a pensioner concession card. You can apply for a concession at pscouncil.info/rates-pensioner-concession or over the phone.

What happens if you don't pay your rates?

We send a quarterly instalment notice a month before each payment is due. If you fail to pay your rates, we'll send a reminder notice and charge 9.5% p.a. interest daily on all overdue amounts.

Please contact us if you need to make a repayment arrangement. Otherwise, we might refer overdue amounts to our debt collection agency, and legal costs could be incurred.



 pscouncil.info/financial-hardship
 02 4988 0255
 council@portstephens.nsw.gov.au



Your rates – 2026 to 2027

Category	Sub-category	Base amount	Rate (c in \$)
Residential	Williamstown Primary Zone	\$366	0.1386
Residential	Williamstown Secondary Zone	\$411	0.1559
Residential	Williamstown Broader Zone	\$494	0.1871
Residential	Residential	\$549	0.2079
Farmland	Williamstown Primary Zone	\$366	0.1386
Farmland	Williamstown Secondary Zone	\$411	0.1559
Farmland	Williamstown Broader Zone	\$494	0.1871
Farmland	Farmland	\$549	0.2079
Business	n/a	\$2,281	0.4728
Mining	n/a	n/a	0.4728
Catchment Contribution		n/a	0.00664

How your rates are calculated

Rates income increased 4.1% this year. Your land category appears on your rate notice. The appropriate rate is applied to your 1 July 2025 base date land value. We've made sub-categories for residential and farmland properties in the Williamstown Management Area for 2026 to 2027.

Get your rates by email

1. Head to erates.portstephens.nsw.gov.au
2. Click on Create Your Account.
3. Open your confirmation email.
4. Follow the prompts to complete your account setup.

Paying rates

Put your rates on auto-pilot with a direct debit from your savings account. Arrange this online at pscouncil.info/direct-debit-request and we'll send you a reminder before each instalment. If you want to pay using a credit card, you can use BPAY with no credit card fee.

Hunter Catchment Contribution

All properties in a defined area in the west of Port Stephens (generally south and west of Salt Ash) are levied a catchment contribution on behalf of Hunter Local Land Services.

This contributes to Waterwatch programs, swamp and wetland rehabilitation, programs to reduce sedimentation and erosion, addressing loss of vegetation and flood mitigation works.

To find out more, visit hunter.ils.nsw.gov.au or call 1300 795 299.



Fees and charges

Credit Card/PayPal fee	up to 1% (no fee for BPAY credit card payments)
Direct debit/Cheque dishonour	\$35 (GST exempt)
Refund fee	\$33.50 (GST exempt)



Waste charges

Charge	2025 to 2026	2026 to 2027
Waste management	\$127	\$135
Waste service	\$573	\$595
Additional waste service (red lid bin)	\$292.50	\$302
Additional recycling service (yellow lid bin)	\$195	\$202
Additional organic waste service (green lid bin)	\$195	\$202
On-site sewage management	\$140	\$140

Waste management charge

Applies to all rateable properties and contributes towards:

- management of waste transfer stations
- rehabilitation and environmental monitoring of old landfill sites.

Waste service charge

Applies to all developed residential properties, whether occupied or unoccupied. It entitles the ratepayer to:

- weekly collection of waste (240 litre wheelie bin)
- fortnightly collection of recycling (240 litre or 360 litre wheelie bin)
- fortnightly collection of garden organics (240 litre wheelie bin)
- 2 annual on-call bulk waste kerbside collections per financial year

Commercial waste charge

A non domestic waste service charge is applied to developed commercial and business properties, whether occupied or unoccupied. It entitles the ratepayer to:

- weekly collection of waste (240 litre wheelie bin)
- fortnightly collection of recycling (240 litre or 360 litre wheelie bin)
- fortnightly collection of garden organics (240 litre wheelie bin)

Additional waste and/or recycling services are available on request for an additional fee.

240 litre recycling bins can be upgraded to 360 litre upon application and payment of a one-off fee of \$30 and the annual charge remains the same as a 240 litre bin.