

Agenda

Audit and Risk
Committee

NOTICE OF MEETING

Notice is hereby given that a meeting of the
Audit and Risk Committee will be held in the

Kingston Room, Civic Centre
24 Jetty Road, Brighton

16 July 2025 at 6.00pm



Pamela Jackson
Chief Executive Officer



1. Opening

The Presiding Member, Councillor Smedley will declare the meeting open at 6.00pm.

2. Kaurna Acknowledgement

We acknowledge Kaurna people as the traditional owners and custodians of this land.

We respect their spiritual relationship with country that has developed over thousands of years, and the cultural heritage and beliefs that remain important to Kaurna People today.

3. Apologies

3.1 Apologies received

3.2 Absent

4. Declaration Of Interest

If a Committee Member has an interest (within the terms of the Local Government Act 1999) in a matter before the Committee they are asked to disclose the interest to the Committee and provide full and accurate details of the relevant interest. Committee Members are reminded to declare their interest before each item.

5. Confirmation Of Minutes

That the minutes of the Audit and Risk Committee held on 14 May 2025 be taken as read and confirmed.

6. Action Items

7. Presentations - Nil

8. Reports By Officers

8.1 Draft 2025-26 Annual Business Plan and Long-Term Financial Plan (Report No: 225/25)

8.2 Risk Report – July 2025 (Report No: 223/25)

8.3 2024-25 Audit and Risk Committee Annual Report to Council (Report No: 222/25)

9. Urgent Business – Subject to the Leave of the Meeting

10. Confidential Items - Nil

11. Date and time of next meeting

The next meeting of the Audit and Risk Committee will be held on Wednesday 20 August 2025 in the Kingston Room, Civic Centre, 24 Jetty Road, Brighton.



12. Closure



Pamela Jackson
Chief Executive Officer

**Audit and Risk Committee - Action Items
as at 16 July 2025**

| Meeting | Agenda Item | Action Required | Responsibility | Estimated Completion Date | Current Status |
|-----------------|--|---|-------------------------------|---------------------------|--|
| 16 October 2024 | 9.10 Annual WHS Program Review | Include more data specific to Alwyndor. Include more information regarding psychosocial risks and actions. | GM Strategy & Corporate | October 2025 | To be included in next annual report in October 2025. Regular meetings and communications with Alwyndor ongoing. Psychosocial procedure under consultation; Risks and Incidents management system in place. |
| 14 May 2025 | 8.3 Risk Report – May 2025 | Invite Independent Committee members to Strategic Risk workshop with Elected Members on 22 August. | GM Strategy & Corporate | Scheduled 19 August 2025 | completed |
| 14 May 2025 | 8.5 2025-26 Draft Annual Business Plan | Consider inclusion of the LG FMG Rates statement. | Manager Finance | July 2025 | Statement on Expected Rate Revenue has been prepared and included in the 2025-26 Annual Business Plan (ABP). This will now be included each year in the Draft ABP prepared for community consultation. |
| 14 May 2025 | 8.6 2024-25 Financial Year External Audit Interim Report | Include recommended improvements in audit action register. | Manager Strategy & Governance | Completed | Although they have arisen from the external auditor, these items have been included in the Internal Audit Register to allow for monitoring |

Item No: 8.1

Subject: **COMMUNITY ENGAGEMENT RESULTS AND FINAL 2025-26 ANNUAL BUSINESS PLAN AND FINAL LONG TERM FINANCIAL PLAN 2025-26 TO 2034-35**

Summary

At its meeting on 27 May 2025, Council resolved to release the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35 for consultation. The consultation period for both plans ran from Wednesday 28 May until Friday 20 June.

Overall, 119 submissions were received. These provided a wide range of views on the Draft 2024-25 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35.

There were six new community projects that were proposed. Community indicators of support were sought in the consultation process on these projects. 83 people completed the survey, which indicated their level of support for these projects.

The final 2025-26 Annual Business Plan and Long Term Financial Plan 2025-26 to 2034-35 are scheduled to be provided for Council consideration at its meeting on 22 July 2025.

Recommendation

That the Audit and Risk Committee:

- 1. notes the results of the consultation related to the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35;**
 - 2. advises Council that the Long Term Financial Plan 2025-26 to 2034-35 satisfies Council's financial sustainability requirements and over the life of the plan will meet its key financial indicators, noting that the Net Financial Liabilities ratio will exceed its target between the years 2026 to 2028; and**
 - 3. advises Council that the budget presented in the Draft 2025-26 Annual Business Plan is aligned with the Long Term Financial Plan and its key financial indicators, noting forecast surpluses of \$1,012,760 for municipal operations and \$435,236 for Alwyndor.**
-

Background

At its May meeting the Audit and Risk Committee noted the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35 and supported their presentation to Council for community consultation.

Subsequently, at its meeting on 27 May 2025, Council resolved to release the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35 for consultation. The consultation period for both plans ran from Wednesday 28 May and concluded on Friday 20 June. Council has considered the feedback from this consultation in a workshop on 1 July 2025.

Given the extensive consultation for the Transforming Jetty Road Glenelg project, the adoption of the 2025-26 is now scheduled for 22 July. This means that engagement for the 2025-26 Draft Annual Business Plan and the Draft Long Term Financial Plan 2025-26 – 2034-35 was later than in the previous year.

This is in line with section 123 of the *Local Government Act 1999* (the Act). This stipulates that an annual business plan and a budget must be adopted by a council after 31 May for the ensuing financial year and, except in a case involving extraordinary administrative difficulty, before 15 August for the financial year.

Report

The purpose of this report is to provide the Audit and Risk Committee with the results of the community consultation on the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35. The report also provides the opportunity for the Committee to consider the proposed final versions of these Plans before they are considered by Council.

Community Engagement

Under section 123 of the *Local Government Act 1999*, before Council adopts its annual business plan, it must:

- follow the relevant steps set out in its public consultation policy;
- inform the public of its Annual Business Plan and invite them to:
 - attend a public meeting or a meeting of council to ask questions and make submissions,
 - make written submissions within a period, which must be at least 21 days.

After considering:

- any submission made to the council during the public consultation period, and
- any new or revised information in the possession of the council that is relevant to the material contained in the draft annual business plan, and
- such other materials or information as the council thinks fit

Council may adopt its annual business plan, with or without amendment.

In line with this legislation, Council undertakes community consultation each year to seek feedback on draft versions of its Annual Business Plan and Long Term Financial Plan. This extends beyond the legislative requirements and includes a variety of methods for people to provide feedback.

Council has acknowledged that it needs to be more direct in how information is shared with the community. Improvements ensure that everyone in the community can learn about Council's proposed programs, services and budget, and participate in planning processes. To this end, two new methodologies were introduced this year:

- Letterbox distribution - A Summary leaflet of the Draft Annual Business Plan was distributed to households and businesses in Holdfast Bay
- Drop-in sessions at Glenelg North, Hove and Seacliff - This engagement methodology provided multiple opportunities for stakeholders to meet face-to-face with staff. Stakeholders asked questions and sought clarification on matters of interest

The following table details the various methods taken to engage the community. It indicates the method's intent: whether it was to inform or consult the community (or both). It also shows the overall reach of the methods and the responses gained. A full summary of the consultation methods appears as Attachment 1.

Refer Attachment 1

| Method and type of engagement | Reach | Result/Response |
|---|--|--|
| Your Holdfast site – including online survey (Inform and Consult) | 3006 direct contact recipients | <ul style="list-style-type: none"> • 1,381 views • 209 visited the site from this direct contact • Downloads <ul style="list-style-type: none"> ○ Draft ABP – 4,000 ○ Draft ABP Leaflet – 176 ○ Draft LTFP – 101 ○ Printable Survey – 3 • 83 contributions |
| Summary Leaflet (Inform) | 19,000 letterbox deliveries | N/A |
| Drop-In Sessions (Inform and Consult) | 3 sessions held | 12 participants |
| Facebook (Inform) | 14,976 followers | 9 posts with 8,088 reached |
| Instagram (Inform) | 4,772 followers | 1 post with 617 reached |
| Holdfast News 29 May (Inform) | 3,292 subscribers | <ul style="list-style-type: none"> • Opened by 944 • 233 continued to Your Holdfast |
| Verbal Submissions (Deputations to Council) 10 June (Consult) | N/A | 2 verbal submissions were made |
| Holdfast News 13 June (Inform) | 3,244 subscribers | <ul style="list-style-type: none"> • Opened by 1,003 • 16 continued to Your Holdfast |
| Promotional Signage/articles (Inform) <ul style="list-style-type: none"> • 10 Bin corflutes | Some high-profile locations, but it is | N/A |

| Method and type of engagement | Reach | Result/Response |
|--|-------------------------------------|---|
| <ul style="list-style-type: none"> • 5 Digital signs – various locations • Tram and Bus shelter signage • Large displays at Glenelg and Brighton Libraries • Public notice in the Advertiser print and online editions • Public Notice on Council website | hard to measure the level of reach. | |
| Email contributions (Consult) | N/A | 35 individuals contributed via email |
| Letter (received at Drop In session) | N/A | 1 individual contribution by letter |
| Total Contributions | | 119 |

Notably, the feedback was received from across Holdfast Bay and the age profile reflected a younger age group of respondents than in previous engagements.

TSA Riley, as an external organisation that specialises in community engagement, was engaged to undertake an independent analysis of all the feedback received during the consultation. The Feedback Analysis Report prepared by TSA Riley is included as Attachment 2, and full verbatim comments that were received are included as Attachment 3.

Refer Attachments 2 and 3

A total of 119 individuals provided a submission during the consultation. 83 were via the Your Holdfast website and completed the online survey, 35 were via emails, and one letter was received. Proposed responses to respondents are included as Attachment 4.

Refer Attachment 4

The remainder of this report is drawn from the TSA Riley analysis.

Main Themes

Overall, submissions indicate that many community members are seeking clearer justification for Council spending, particularly on large-scale projects like the Transforming Jetty Road Glenelg Project. There is a strong emphasis on ensuring that rates are used to deliver practical, broadly beneficial services, with several respondents expressing concern about rising debt levels and the long-term cost to ratepayers.

Submissions also reflect a desire for greater transparency in how decisions are made and how funds are allocated across suburbs. Many respondents are asking for more detail on project costs, debt servicing, and alternatives considered. There is a call for better community consultation that genuinely incorporates resident input into final decisions.

The feedback suggests a preference for investments that support day-to-day community needs such as footpath repairs, road safety, environmental protection and accessible infrastructure, rather than aesthetic or high-profile projects with less immediate benefit to most residents

Summary of Draft 2025-26 Annual Business Plan feedback

The feedback regarding the Draft Annual Business Plan reflects respondents who are feeling the pressure of rising living costs and are concerned about how council decisions are affecting

household budgets. While some respondents support investment in local projects, many questioned the timing and size of the proposed rate increase, particularly the portion allocated to the Jetty Road Glenelg upgrade. Comments showed a strong desire for more balanced and transparent budgeting, with several people calling for clearer communication about how funds are being spent.

Overall, the responses suggest that respondents want the council to show greater sensitivity to current financial pressures and to focus spending on priorities that deliver broad community benefit.

Summary Draft Long Term Financial Plan 2025-26 to 2034-35 feedback

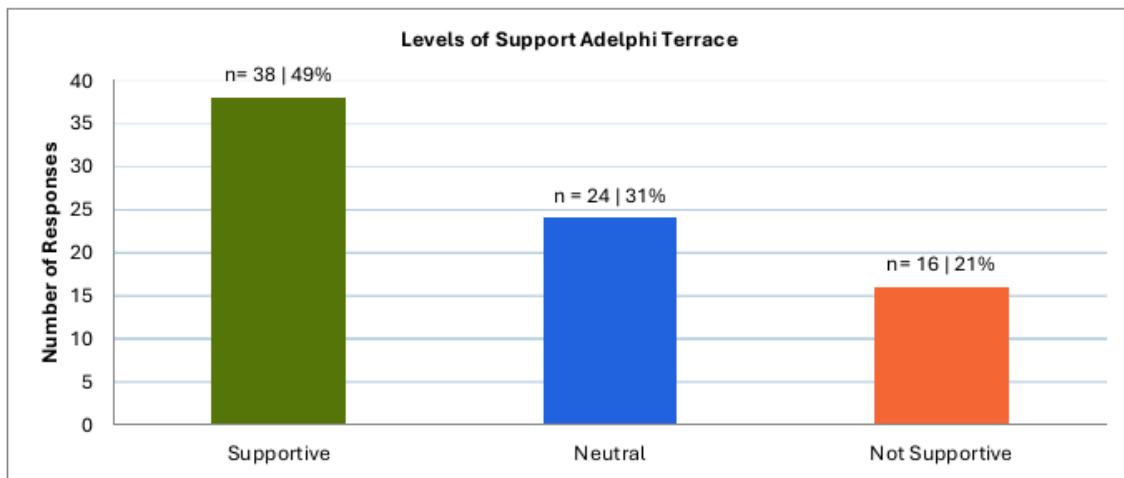
The feedback regarding the Long Term Financial Plan reinforces themes seen elsewhere in the survey feedback, with a focus on responsible budgeting and improving everyday amenity in the Glenelg precinct. While only a few responses were strongly negative or positive, most shared practical suggestions on how the council could improve the safety, functionality and appeal of shared spaces. There is also a clear expectation that spending be carefully managed and justified, especially in the current economic climate. Respondents are keen to see not just visual improvements, but meaningful changes that support a safe, healthy and inclusive community.

Community Projects

There were six new community projects that were proposed following the application of the prioritisation framework that assesses all proposals against urgency and impact criteria.

Community indicators of support were sought in the consultation process on these projects. 83 people completed the survey, which indicated their level of support for these projects. Against each of these projects, listed below, the level of support has been calculated as follows:

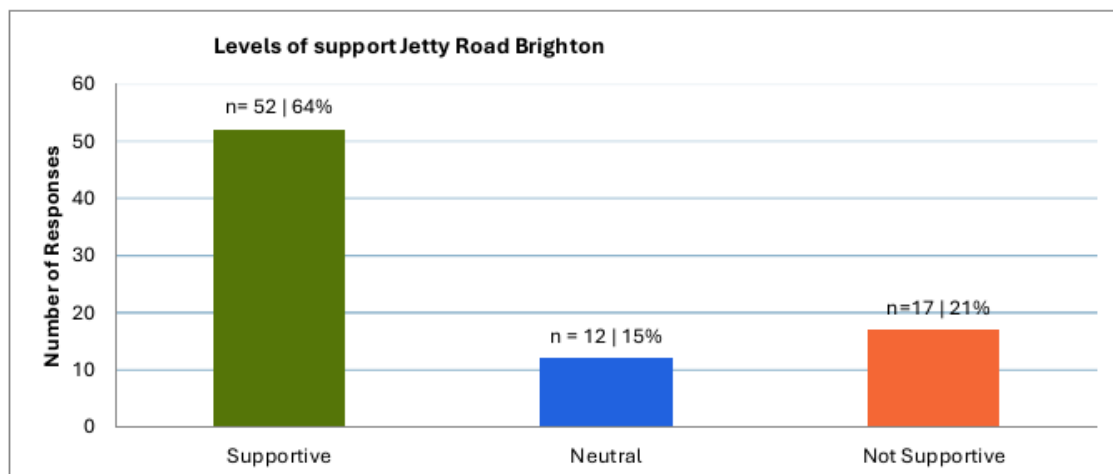
- **Supportive** applies to those who responded very supportive and somewhat supportive
- **Neutral** applies to those who responded neutral
- **Not supportive** applies to those who responded very unsupportive and somewhat unsupportive

Pedestrian crossings to improve safety – Adelphi Terrace (\$120,000)

In addition to the survey responses 24 people provided additional comments, which included:

- Pedestrian safety and traffic risk on Adelphi Terrace
- Support for improved access and connectivity
- Concern about cost and spending priorities
- Location-specific feedback and suggested additions
- Disability access and transport links.

Overall, the feedback suggests that while there is genuine interest in improving safety and accessibility, the community wants confidence that the project is targeted, cost-effective and based on demonstrated need.

Jetty Road, Brighton - Street improvements (consultation and design) (\$50,000)

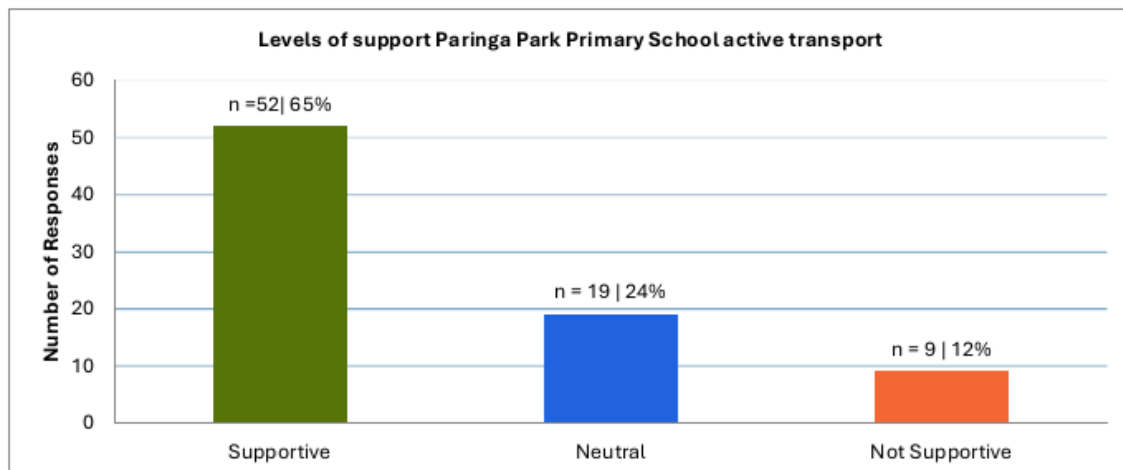
In addition to the survey responses 37 people provided additional comments, which included:

- General support for planned improvements
- Aesthetic enhancements and atmosphere
- Parking and traffic management issues

- Project relevance and questions about long-term impact
- Character and local identity.

Overall, the feedback indicates a supportive community that is open to change, but expects it to be thoughtful, targeted and respectful of what already works well.

Active transport for kids (Stage 2) – Paringa Park Primary School (\$50,000)

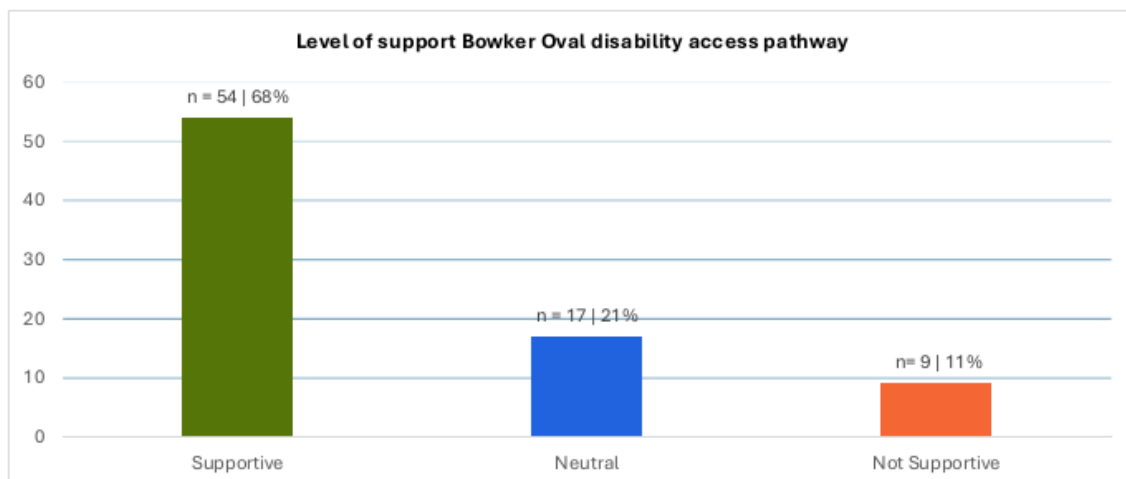


In addition to the survey responses 35 people provided additional comments which included:

- Concerns about traffic safety and speeding near the school
- Call for upgraded school crossing infrastructure
- Requests for physical traffic calming measures
- Support for ongoing improvements to active travel and safety
- Frustration with driver behaviour and lack of enforcement.

Overall, the feedback reflects a strong and unified call from the community for immediate and meaningful action to improve safety conditions around the school, especially on Bowker Street.

New Disability Discrimination Act-compliant pathways – Bowker Oval (\$40,000)

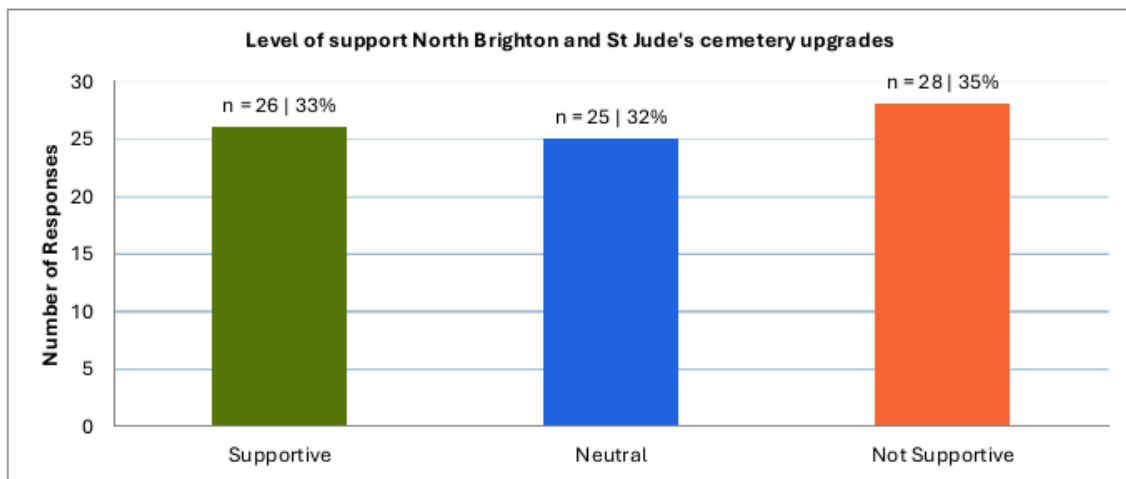


In addition to the survey responses 23 people provided additional comments, which included:

- Support for accessibility and disability access upgrades
- Broader community benefit and inclusivity
- Improving connections and shared access through the park
- Cost and funding concerns

Overall, the feedback supports the intent of the project while encouraging council to ensure that the improvements are delivered in an inclusive, affordable and practical way. There is a clear message that Bowker Oval is highly valued, and any upgrades should enhance its role as a safe, welcoming and well-used public space.

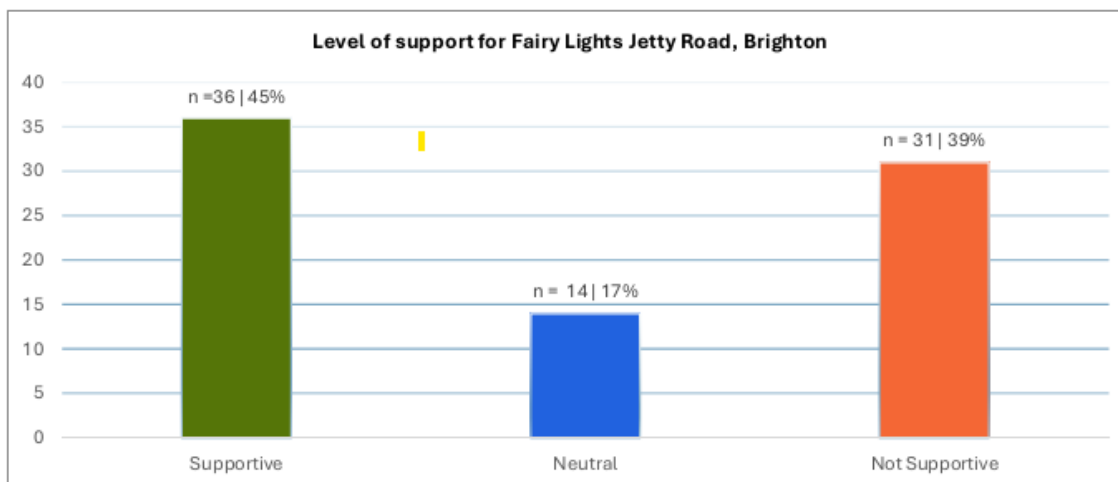
Cemetery upgrades – North Brighton and St Jude’s cemeteries (\$256,000)



In addition to the survey responses 26 people provided additional comments, which included:

- Mixed views about the value, use and cost of the project
- Basic support for minor improvements

Overall, the feedback reflects a preference for a minimal and respectful approach to upgrades, one that maintains the character of the site, ensures value for money and avoids drawing resources away from projects with broader community impact.

Fairy lights – Jetty Road, Brighton (\$73,280)

In addition to the survey responses 38 people provided additional comments, which included:

- Frustration about cost and financial management
- Perception of the lights as a worthwhile improvement
- Support for Brighton investment and fairness across suburbs

Overall, while the fairy lights were well-liked and often described positively, the feedback indicates that the community wants projects like this to be delivered with transparency, fiscal responsibility, and a clear sense of value for money.

Draft Budget Financial Performance and Position

The 2025-26 draft budget was developed on the assumptions and parameters discussed during Council workshops held in February and April 2025. The Draft 2025-26 Annual Business Plan and the accompanying Draft Long Term Financial Plan 2025-26 to 2034-35 were reviewed by the Audit and Risk Committee at its meeting on 14 May 2025.

As a reminder, the municipal draft budget featured:

- a 4.95% general rate revenue increase plus growth for new development. This comprises a 2.5% rise in line with December Adelaide CPI, 2.3% to fund the Transforming Jetty Road, Glenelg project (year 2 of 3), and 0.15% to deliver up to six new community projects;
- an operating surplus of \$931,960 for Council's municipal activities;
- capital expenditure of \$45 million comprising: \$12.3 million on renewal and replacement of existing assets, \$31.6 million for new and upgraded assets and \$1.1 million for employee costs capitalised;
- Alwyndor and Jetty Road Mainstreet budgets to be self-funding.

Amendments to Council's municipal 2025-26 draft budget

Since the publication of Council's draft budget, notification has been received that the Southern Region Waste Resource Authority's 2025-26 draft budget forecasts an operating surplus of \$1.212 million.

Council's 15% equity share amounts to \$181,800, compared to the \$146,000 originally forecast. This \$35,800 increase is classified as an equity movement. While it lifts Council's operating surplus, it does not affect the cash position or borrowing requirements.

Final valuation data from the Office of the Valuer-General has now been received to enable the allocation of rates across the City. Since the setting of rates for 2024-25, growth from newly created properties was 0.7% and the development of existing properties was 0.3%. This is a total increase of 1.0% compared to a provision of 0.9% made in the draft budget.

This has resulted in an increase to the budget for Rates – New Development of \$45,000 and has reduced the borrowing requirement for 2025-26 by the same amount, from \$23.346 million to \$23.301 million.

The above variations will increase Council's municipal operating surplus from \$931,960 to \$1,012,760, and the forecast Operating Surplus Ratio improves from 1.5% to 1.6%. All other financial indicators remain unchanged.

Amendments to Alwyndor's 2025-26 draft budget

Revisions have also been made to the draft 2025–26 Alwyndor budget as published in the Annual Business Plan. This has resulted in a decrease in the operating surplus from \$651,284 to \$435,236. Therefore, Alwyndor's funding surplus has also reduced from \$2,123,477 to \$1,907,429.

The primary reason for this reduction is the expected increase in professional support costs in ICT and Finance to cover vacancies in key roles.

Key financial indicators

| Measure – Municipal Activities | Target | Budgeted Result | Comments |
|--|-------------|---------------------|---|
| Operating Result <i>Operating revenue less operating expenditure</i> | ≥ 0 | \$1,012,760 surplus | Draft result |
| Net Financial Liabilities Ratio <i>Total liabilities less financial assets as a percentage of operating revenue</i> | ≤ 100% | 111% | Increase in ratio due to required new borrowings (\$23m) for 2025-26. It is anticipated that the target of 100% will be exceeded for 3 years. |
| Interest Cover Ratio <i>Net interest expense as a percentage of operating revenue</i> | ≤ 5% | 4.1% | Increased due to additional borrowings, but still within range. |
| Asset Sustainability Ratio <i>Capital expenditure on renewal of existing assets as a percentage of planned Asset Management Plan expenditure</i> | 90% to 110% | 105% | Grant funding received for local road maintenance (Roads to Recovery program) is in addition to Council's own scheduled works, resulting in a higher ratio. |

The Net Financial Liabilities ratio is forecast to exceed its target of 100% from 2026 to 2028 due to borrowing requirements for the Transformation of Jetty Road project. As the repayment of this debt has been accounted for through a planned increase in rate revenue the Council remains financially sustainable.

For Alwyndor activities the financial measures are as follows:

| Measure – Alwyndor Activities | Target | Budgeted Result | Comments |
|--|--------|-------------------|---|
| Operating Result | ≥ 0 | \$435,236 surplus | Draft result |
| Net Financial Liabilities Ratio | ≤ 100% | 27% | Current (2024-25 forecast) ratio is 32%. This ratio includes Aged Care Facility deposits which are recorded as current liabilities. |
| Interest Cover Ratio | ≤ 5% | 0.2% | |

Annual Business Plan

At its workshop on 2 July, Council considered the feedback from the consultation process. Elected members indicated a level of support for proceeding with the six community projects. On this basis, the version of the 2025-26 Annual Business Plan that appears with this report includes all six projects. It also includes a summary of changes that have been made from the draft version, which was the subject of the consultation.

Refer Attachment 5

Long Term Financial Plan

The draft Long Term Financial Plan 2025-26 to 2034-35 was reviewed by the Audit and Risk Committee at its meeting on 14 May 2025. All assumptions remain the same with only minor changes being made to the 2025-26 budget as outlined above. The impact of these on Council's long term financial position are immaterial with all key financial indicators remaining the same over the life of the plan.

Refer Attachment 6

Conclusion

Council is now required to consider the results of the consultation and may consider any other information it considers relevant. Council will consider the final 2025-26 Annual Business Plan and Long Term Financial Plan 2025-26 to 2034-35 at its meeting on 22 July 2025.

Budget

The cost of production of the 2025- 26 Annual Business Plan, the Long Term Financial Plan 2025-26 to 2034-35, and associated community engagement was met from allocated funding within the 2024-25 budget.

Life Cycle Costs

This report does not have any direct full lifecycle cost implications.

Strategic Plan

Statutory compliance

Council Policy

Community Consultation and Engagement Policy

Statutory Provisions

Local Government Act, 1999, section 123

Written By: Manager Strategy and Governance

General Manager: Strategy and Corporate, Sharon Wachtel

Attachment 1

Draft 2025-26 Annual Business Plan and the Draft Long Term Financial Plan 2025-26 to 2034-35 promotion and communication.

This document provides details on the engagement methods and communication channels to be used to inform and engage the community and receive feedback.

Overview

The consultation period for the **Draft 2025-26 Annual Business Plan and the Draft Long Term Financial Plan 2025-26 to 2034-35** was Wednesday 28 May – Friday 20 June 2025.

- The project website (www.yourholdfast.com/abp25-26) received **1,381 views**
- Information brochure mailout to **19K** households
- Email sent to YourHoldfast Database of 3,006 recipients
- **3** community drop-in sessions were held with a total of xx community members in attendance

Purpose of Engagement

The objective of the consultation is to ensure that the community has been given an appropriate opportunity to review the draft plans, ask questions and provide their feedback in a meaningful way.

Consultation

We are seeking to capture the community's feedback on both plans to:

- Understand and consider community sentiment, concerns, and insights on the plans.
- Gauge the level of support for the six proposed community projects (new initiatives).

All the above will inform Council's decisions on the final form of the ABP and LTFP.

Yourholdfast.com website

- The webpage received 1,381 views during the consultation period
- 1 email was sent from the YourHoldfast database on 28 May to 3,006 recipients with an open rate of 1,129 with 209 participants clicking to the site.
- 83 contributions were received online

Draft 2025-26 Annual Business Plan - Survey

[+ Follow](#)

Home / [2025-26 Annual Business Plan](#) / Draft 2025-26 Annual Business Plan - Survey

Share your feedback on the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35

This survey will first invite you to provide your level of support and feedback on six new proposed community projects.

You will then have the opportunity to provide feedback on both the Draft 2025-26 Annual Business Plan and the Draft Long Term Financial Plan 2025-26 to 2034-35, or provide general feedback.

You can also upload any attachments you may have to support your submission.

[Back to project page](#)


Open

1. Please select which of the following you have read

Select all that apply

- ☐ Draft 2025-26 Annual Business Plan
- ☐ Draft Long Term Financial Plan 2025-26 to 2034-35
- ☐ Draft 2025-26 Annual Business Plan summary leaflet
- ☐ None of the above

[Next](#)



We acknowledge the Kaurna people as the traditional custodians of the Adelaide region and respect their spiritual relationship and cultural beliefs that remain important to the Kaurna people today.

The council website had a feature article on the home page of the website for the duration of the consultation. There was a news article on the site on Thursday 28 May 2025.

Community consultation leaflet

A four-page leaflet was created for the consultation, providing an overview of the Draft 2025-26 Annual Business Plan, and detailing the ways the community can provide feedback.

The objective of the leaflet is to provide an overview of the Draft 2025-26 Annual Business Plan and promote engagement opportunities and direct the community to where they can find out more information such as the website and drop-in sessions.

- The leaflet was delivered, via a letterbox drop, to 19,000 Holdfast Bay residential properties in the first three days of the consultation.
- Copies were also available at Brighton Civic Centre, the libraries and community centres, and at the community drop-in sessions.



Drop-in sessions

Three drop-in sessions were an opportunity for the community to meet with the project team to find out more about the draft plans. Rather than formal meetings, these are designed as drop-in sessions in which the community can attend at any point during the scheduled time to have a one-on-one conversation about the project. This will enable us to address individual concerns and issues and ensure that attendees can access information for their specific needs.

The sessions were staffed by General Manager Strategy and Governance, Manager Strategy and Governance, Manager, Finance and support staff.

Each drop-in session had the project leaflet and hard copy versions of the engagement survey. Additionally, there were iPads for attendees who wish to complete the online survey at the session.

Drop-in sessions results

Three face-face sessions were held over the consultation period. Below are the locations and number of participants for each session.

| | Date | Type | Location | Attendees |
|-------|-------------------------------|-------------------|--------------------------------|-----------|
| 1. | 4pm - 6pm Monday 2 June | Community drop-in | Seacliff Surf Life Saving Club | 5 |
| 2. | 4pm - 6pm Thursday 12 June | Community drop-in | Holdfast Bay Community Centre | 5 |
| 3. | 4pm - 6pm Monday 16 June | Community drop-in | Glenelg North Community Centre | 2 |
| Total | | | | 12 |

Social media campaign

28 May – 20 June 2025

Council has two social media channels that were used to communicate with the community, Facebook and Instagram.

Facebook was the main social media platform used to promote the consultation. We also posted to our Instagram page, which has 4,668 followers.

Facebook (14,976 followers)

| Number of posts | Reach |
|-----------------|-------|
| 9 posts | 8,088 |

Instagram (4,772 followers)

| Number of posts / stories | Reach |
|---------------------------|-------|
| 1 post | 617 |

Council News

Council has a fortnightly e-letter, **Holdfast News** with a subscription rate of 3,266.

Holdfast News was delivered on Thursday 29 May to 3,262 subscribers, opened by 944 with: 233 link clicks to Your Holdfast page.

There was also an article in Friday 13 June edition to 3,244 subscribers, opened by 1003 with a click rate of 16 to the YourHoldfast project page.



Draft 2025-26 Annual Business Plan open for feedback

Council's draft budget and program of works for the coming 12 months, detailed in the Draft 2025-26 Annual Business Plan, is now out for community consultation and feedback.

Key features of the draft plan include improving and renewing community assets, developing major projects, enhancing wellbeing, sustainability and innovation and progressing six new community projects which cover the areas of pedestrian safety, accessibility and improvements to Jetty Road, Brighton.


To fund Council's full program of works, services, programs and renewals, the proposed rate increase for the 2025-26 financial year is 4.80%. This equates to about \$95 for the average household.

The proposed rate increase of 4.80% comprises of:

- 2.5% (which aligns with Adelaide CPM at December 2024) to allow Council to deliver on its current program of services, renewal works and community activities and events
- 2.2% for Transforming Jetty Road, Glenelg (year 2 of 3)
- 0.15% to fund and deliver up to six community projects.

[Click here to read the Draft 2025-26 Annual Business Plan](#) - complete an online survey or see all the ways in which feedback can be provided.


As part of this community consultation, which closes at 5pm on Friday 20 June 2025, feedback is also being sought on the Draft Long Term Financial Plan 2025-26 to 2034-35.



Easy-to-read brochure on the way

To ensure that everyone in the community knows about the Draft 2025-26 Annual Business Plan and can provide feedback, we have produced a summary brochure of the full plan that will be delivered to every household in Holdfast Bay in the coming days. The summary can also be read online.

[READ MORE](#)



Community drop-in sessions


Special Hours at Glenelg North

Draft 2025-26 Annual Business Plan

Community drop-in sessions

Come along to speak to Council staff about the Draft 2025-26 Annual Business Plan. The community drop-in sessions will be held from 4pm to 6pm on Monday 2 June at Seaciff Surf Life Saving Club, Thursday 12 June at Holdfast Bay Community Centre and Monday 16 June at Glenelg North Community Centre.


[FIND OUT MORE](#)



Share feedback your way

There are many ways to provide feedback on the Draft 2025-26 Annual Business Plan before community consultation closes on Friday 20 June 2025. Fill in an online or hard copy survey, send us an email or a letter via Australia Post or call us during business hours on 8229 9999.


[FIND OUT MORE](#)



Pick up a new bin calendar

Whether you're on the sustainable kerbside bin collection service, which includes weekly green-lid FOGO bin collections, or you're on the old service, there's a bin calendar to suit. Pick up a calendar at the Brighton Civic Centre, libraries or community centres before the new financial year.


[MORE INFORMATION](#)



Community drop-in sessions

Come along to speak to Council staff about the Draft 2025-26 Annual Business Plan. The community drop-in sessions will be held from 4pm to 6pm on Monday 2 June at Seaciff Surf Life Saving Club, Thursday 12 June at Holdfast Bay Community Centre and Monday 16 June at Glenelg North Community Centre.

[FIND OUT MORE](#)



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[FIND OUT MORE](#)

Promotional signage

Signage to promote the engagement were displayed across Holdfast Bay. A simple call to action, communication of the consultation dates and a QR Code to the engagement website were prominently displayed in signage across the city.

Bin corflutes – 10 bin corflutes signs along the esplanade from Seacliff to Glenelg, Moseley Square and Colley Road.

Digital signs – Engagement signage will be located on all Council’s digital signs, Brighton Oval LED signs, Brighton and Glenelg libraries and at Glenelg Town Hall.

Tram and bus shelters – Signage was displayed on bus shelters on Anzac Highway, Glenelg North and Colley Terrace, and on the tram shelter at Moseley Square.

Library signage – Large displays at Brighton and Glenelg library.






Public Notice Advertising

As per the Council’s obligations under

A public notice was placed in the Advertiser news on Friday 30 May 2025

Public notices regarding the Draft 2025-26 Annual Business Plan were placed in The Advertiser newspaper (print and online) and the Council website.

| | |
|--|--|
| <div><div><div></div><div><p>Share your feedback on the City of Holdfast Bay's Draft 2025-26 Annual Business Plan</p><p>Our Draft 2025-26 Annual Business Plan outlines Council's priorities and program of work for the next 12 months. It allocates funding for key priorities and services and shows what you will receive for your rates.</p><p>The Draft Long Term Financial Plan 2025-26 to 2034-35 is also open for your feedback. It shows 10 years of projections and demonstrates how Council delivers on its priorities while managing debt.</p><p>Your feedback is welcome and will be considered by Council before these plans are finalised.</p><p>Share your feedback at www.yourholdfast.com/abp25-26 Email abp@holdfast.sa.gov.au Call 8229 9999 In writing at Annual Business Plan, PO Box 19, Brighton SA 5048</p><p>To make a verbal submission to Council at its meeting on Tuesday 10 June 2025, please email or call Council before 5pm on Friday 6 June 2025.</p><p>This consultation closes at 5pm Friday 20 June 2025.</p><p>You can access the draft plans at:</p><ul style="list-style-type: none">• Brighton Civic Centre, 24 Jetty Road, Brighton• Glenelg Library, 2 Colley Terrace, Glenelg• Brighton Library, 20 Jetty Road, Brighton• Or visit www.yourholdfast.com/abp25-26</div></div></div> | <div><div><div><div><div>buy</div><div>search</div><div>sell</div></div><div>.com.au</div></div><div><p>CITY OF HOLDFAST BAY'S DRAFT 2025-26 ANNUAL BUSINESS PLAN</p><div></div><p>Share your feedback on the City of Holdfast Bay's Draft 2025-26 Annual Business Plan</p><p>Our Draft 2025-26 Annual Business Plan outlines Council's priorities and program of work for the next 12 months.</p><p>It allocates funding for key priorities and services and shows what you will receive for your rates.</p><p>The Draft Long Term Financial Plan 2025-26 to 2034-35 is also open for your feedback.</p><p>It shows 10 years of projections and demonstrates how Council delivers on its priorities while managing debt.</p><p>Your feedback is welcome and will be considered by Council before these plans are finalised.</p><p>Share your feedback at www.yourholdfast.com/abp25-26 Email abp@holdfast.sa.gov.au Call 8229 9999 In writing at Annual Business Plan, PO Box 19, Brighton SA 5048</p><p>To make a verbal submission to Council at its meeting on Tuesday 10 June 2025, please email or call Council before 5pm on Friday 6 June 2025.</p><p>This consultation closes at 5pm Friday 20 June 2025.</p><p>You can access the draft plans at:</p><ul style="list-style-type: none">• Brighton Civic Centre, 24 Jetty Road, Brighton• Glenelg Library, 2 Colley Terrace, Glenelg• Brighton Library, 20 Jetty Road, Brighton• Or visit www.yourholdfast.com/abp25-26<div><div> Holdfast Bay SA 5048, Australia</div><div><div>Map</div></div></div></div></div></div> |
|--|--|

City of Holdfast Bay website -public notices

Wednesday 28 May – Friday 20 June 2025

Share your feedback on the City of Holdfast Bay’s Draft 2025–26 Annual Business Plan



Our Draft 2025–26 Annual Business Plan outlines Council’s priorities and program of work for the next 12 months." It allocates funding for key priorities and services and shows what you will receive for your rates.

The Draft Long Term Financial Plan 2025-26 to 2034-35 is also open for your feedback. It shows 10 years of projections and demonstrates how Council delivers on its priorities while managing debt.

Your feedback is welcome and will be considered by Council before these plans are finalised.

Share your feedback at www.yourholdfast.com/abp25-26

Email abp@holdfast.sa.gov.au

Call 8229 9999

In writing at: Annual Business Plan, PO Box 19, Brighton SA 5048

To make a verbal submission to Council at its meeting on Tuesday 10 June 2025, please email or call Council before 5pm on Friday 6 June 2025.

This consultation closes 5pm Friday 20 June 2025.

You can access the draft plans at:

- Brighton Civic Centre, 24 Jetty Road, Brighton
- Glenelg Library, 2 Colley Terrace, Glenelg
- Brighton Library, 20 Jetty Road, Brighton
- Or visit www.yourholdfast.com/abp25-26

Participation rate summary

Below provides a summary of number of people that participated and how.

| YourHoldfast.com participation | Number |
|------------------------------------|--------|
| Views to the site | 1381 |
| Online forms complete | 83 |
| Downloads | |
| Draft Annual Business plan | 4000 |
| Draft Annual Business plan summary | 176 |
| Draft Long term financial plan | 101 |
| Printable survey | 3 |

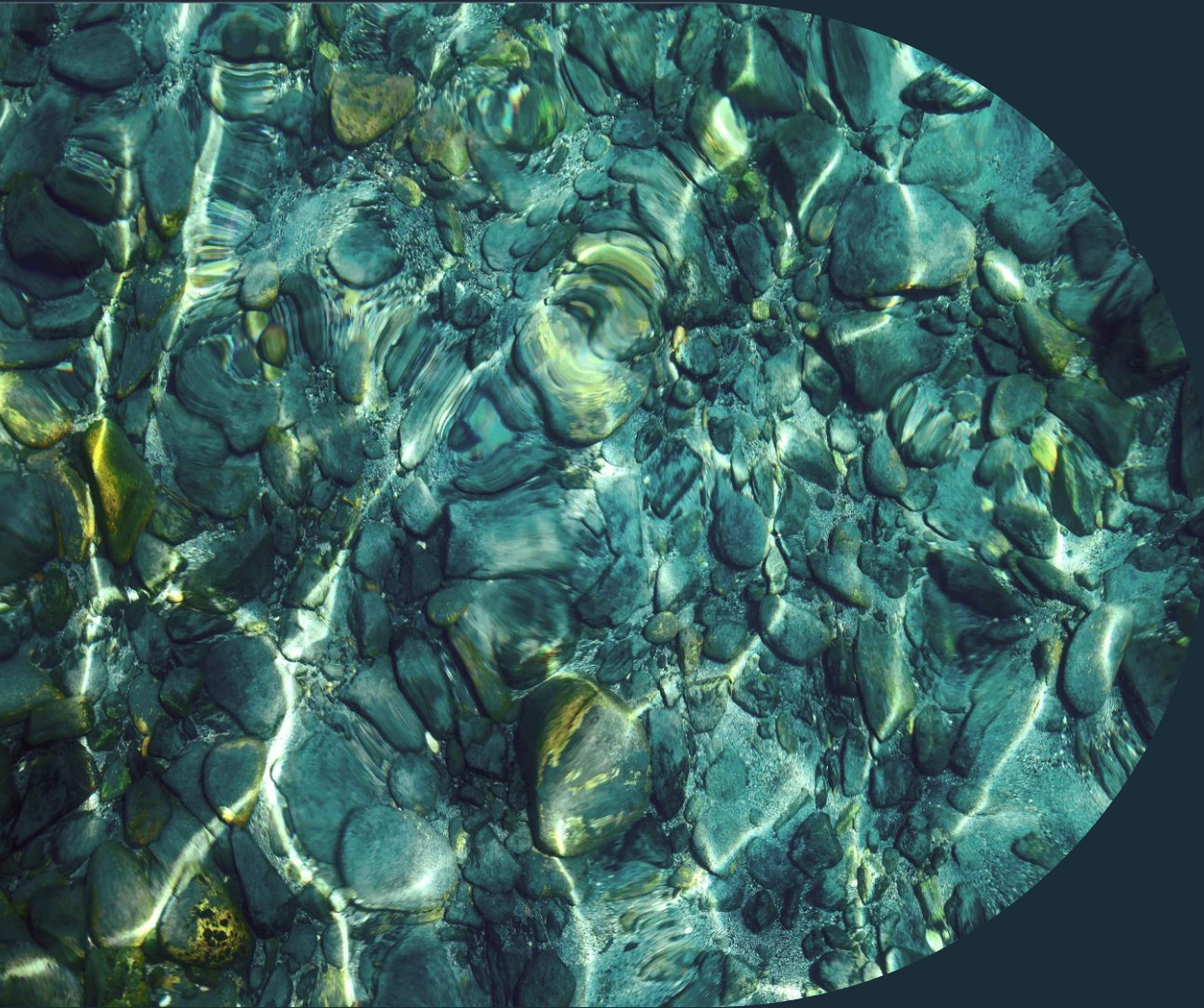
Emails and Hardcopies

| Type | Number |
|----------------|--------|
| Emails | 35 |
| Hardcopy forms | 0 |

Face to face events

| Type | Number |
|----------------------------|--------|
| Community drop-in sessions | 3 |

Attachment 2



Feedback Analysis Report

Annual Business Plan 2025-26 & Long Term
Financial Plan 2025-26 to 2034-35 Consultation

June 2025



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Document Control

| | | | |
|----------------------------|---------------|--------------|------------|
| Prepared for issue: | Sarah Hill | Date: | 27/06/2025 |
| Approved for issue: | Andrea Murphy | Date: | 27/06/2025 |

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1. Introduction

TSA Riley was appointed to analyse all survey feedback submitted as part of the Annual Business Plan (ABP) 2025-26 and Long-Term Financial Plan (LTFP) 2025-26 to 2034-35 Consultation.

A hard copy survey was also available, and all responses have been digitised and included with the overall analysis.

Feedback was accepted from Wednesday 28 May to 5pm Friday 20 June 2025 through multiple channels, and a copy of the survey can be found in Appendix A.

The survey has shaped the structure of this report and the reader can find the following key sections within it:

- Demographic indicators
- Six proposed new community projects
- General feedback on ABP and LTFP
- Email and letter feedback
- Summary

1.1 Analysis methodology

Feedback has been analysed by question. All 'open ended' (qualitative) responses were analysed by theme and all 'closed questions' (quantitative data) was analysed by all respondents.

A note on reading data, where a count is provided it is reflected as "n = number" and where a percentage is reflected this is show as a %. Quotes are indicated by "inverted commas" and are reflective of the theme or sentiment shared.

To provide clarity on positive and negative sentiment for each of the six projects, level of support categories have been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive. This is show as a bar graph for the relevant questions.

1.2 Response numbers

A total of 119 feedback submissions were received during the draft ABP + LTFP Consultation. Respondents were able to provide feedback through multiple channels - including online and hard copy survey, email, letter, drop-in session and face to face and at a Council meeting. This report contains analysis of those responses received via the online survey as well as those received via email and a letter handed in at the drop-in session. No hard copy surveys were received.

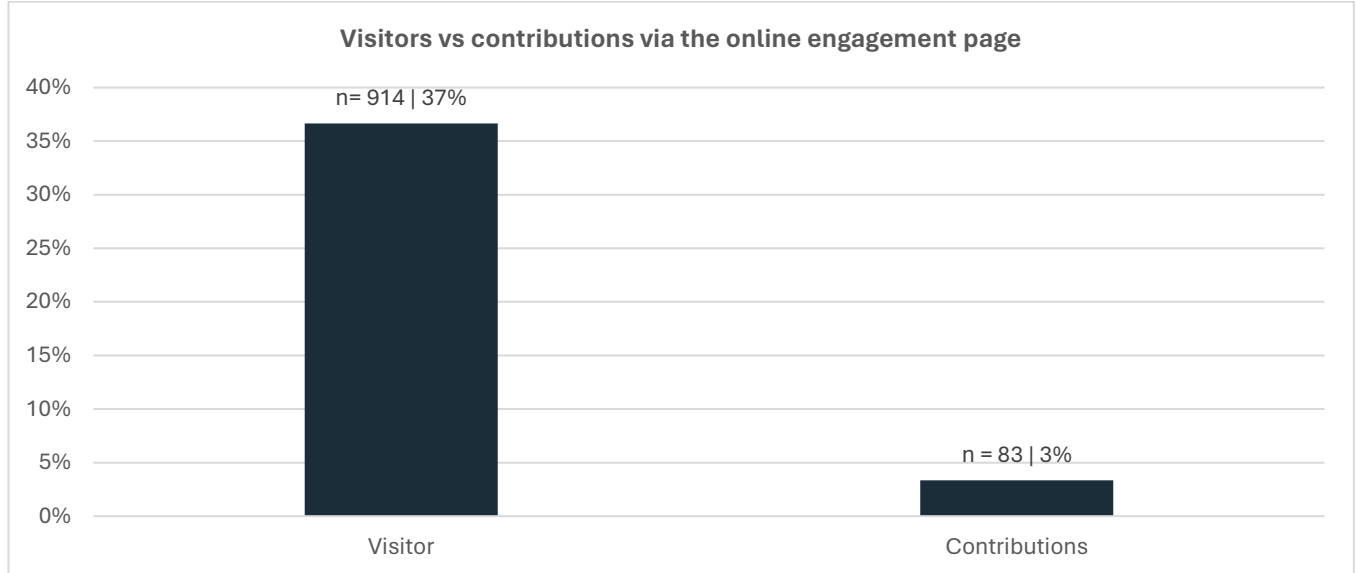
Table 1: Feedback response number

| Feedback format | Response number |
|-----------------|-----------------|
| Online survey | 83 |
| Email | 35 |
| Letter | 1 |
| Total | 119 |

1.3 Online engagement

An online engagement platform was available as a space to find out more about the ABP and LTFP consultation, including background documents, videos and an online survey. Of the 37% of people who visited* the site 3% made a survey contribution. This indicates that a higher % of people were engaged but chose not to contribute via the online survey.

Table 2: Visitors and contributors via online engagement page



* Visitors are defined as the number of unique users that have entered the site. A single visitor may make more than one Visit to the site over the course of the same day or several days, but are only counted once.

2. Demographic indicators

This section is an analysis of online survey responses.

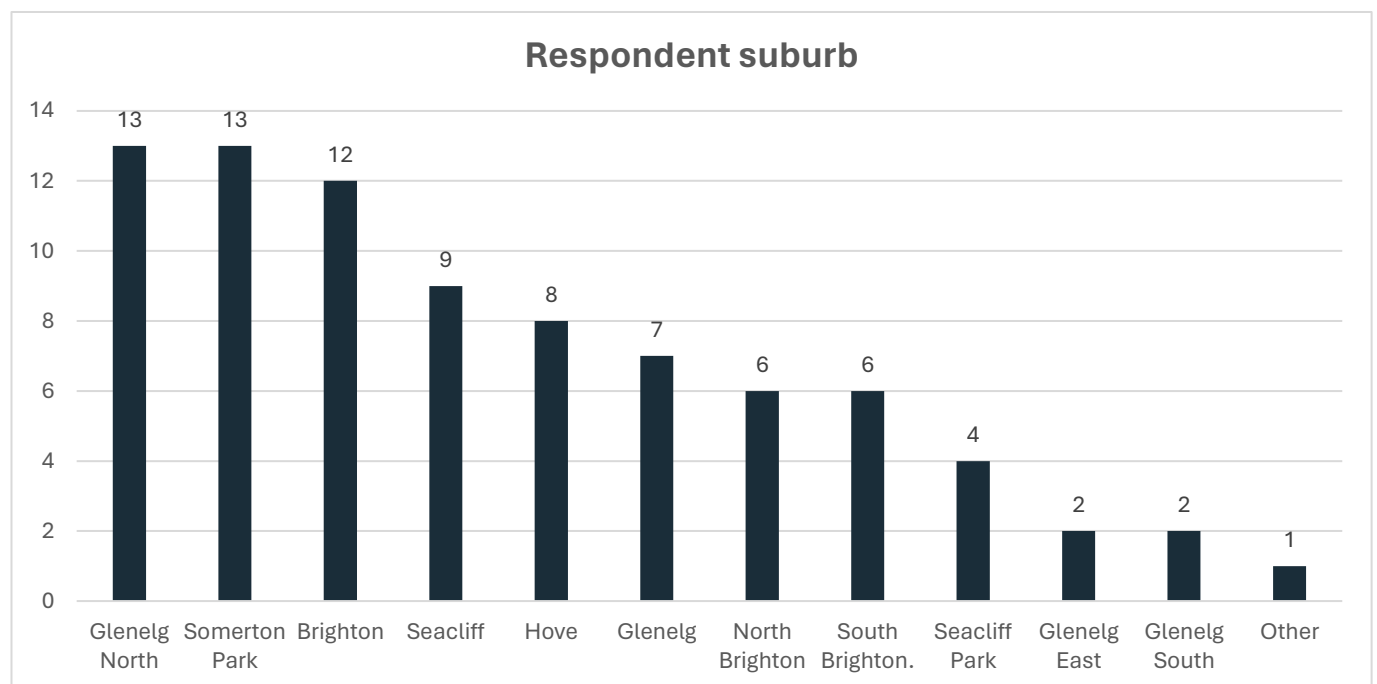
2.1 Demographic data

At the end of the survey participants were asked to provide demographic details about themselves. It should be noted that while 83 people participated in the survey not everyone completed each question, which is why the total responses differ for each question. 15 respondents in total were considered anonymous as they either did not have a first or last name recorded.

2.1.1 Survey respondent suburb

Respondents were asked their suburb and post code; 83 people answered this question. The highest response rate was from those living or working in Glenelg North (n=13) and Somerton Park (n=13) followed by Brighton (n=12) and Seacliff (n=9). One respondent selected 'other' and indicated Park Holme (5043) as their suburb.

Figure 1: Respondent suburb



Question 22 asked participants about their postcode, and 72 respondents answered this question.

Table 4: Response post codes

| Post code | Suburbs (by Aus Post Category) | Number of responses |
|--|---|---------------------|
| 5048 | Brighton, Dover Gardens, Hove, North Brighton, South Brighton | 29 |
| 5045 | Glenelg, Glenelg East, Glenelg North, Glenelg South | 22 |
| 5049 | Kingston Park, Marino, Seacliff, Seacliff Park, Seaview Downs | 11 |
| 5044 | Glengowrie and Somerton Park | 9 |
| 5043 | Park Holme | 1 |
| Total of all who responded to postcode question | | 72 |

2.1.2 Survey respondent type

Respondents were asked to select the option that best describes them (Holdfast Bay resident, Holdfast Bay business owner, or visitor). Most respondents indicated they were Residents (96% n=80). For this reason, qualitative data has not been separated by respondent type, however in each sentiment table respondent type has been identified.

Note one respondent had categorised themselves as a visitor but indicated they lived in the City of Holdfast Bay, and this had been corrected in the data by adding the response to the resident category.

Table 2: Respondent type

| Respondent type | Response number | Percentage |
|--|-----------------|-------------|
| Holdfast Bay resident | 80 | 96% |
| Holdfast Bay business owner | 2 | 2% |
| Visitor | 1 | 1% |
| Total online and hard copy survey count | 83 | 100% |

2.1.3 Survey respondent age

Respondents were asked to indicate their age group and 73 people answered this question. Most respondents were aged 45-49 (16% = 12) followed by 60-64 years of age (12% n=9) and 40 - 45 years (12% n=9). The lowest response rate was from participants aged 30-34 (3% n=2). There were no responses recorded for participants under 25 years of age and over 85 years.

Table 3: Respondent age group

| Respondent age | Response number | Percentage |
|----------------|-----------------|-------------|
| 25–29 | n = 3 | 4% |
| 30–34 | n = 2 | 3% |
| 35–39 | n = 6 | 8% |
| 40–44 | n = 9 | 12% |
| 45–49 | n = 12 | 16% |
| 50–54 | n = 7 | 10% |
| 55–59 | n = 7 | 10% |
| 60–64 | n = 9 | 12% |
| 65–69 | n = 6 | 8% |
| 70–74 | n = 5 | 7% |
| 75–79 | n = 4 | 5% |
| 80–84 | n = 3 | 4% |
| Total | n = 73 | 100% |

3. Level of support for six proposed community projects

The *Draft 2025-26 Annual Business Plan* includes six proposed community projects. As part of the consultation the City of Holdfast Bay sought the community's level of support for each of the projects and the 0.15% increase in rates that would be required to fund and deliver all six proposed projects as well as general feedback about each project.

This section of the survey analysis unpacks sentiment (not supportive at all, somewhat unsupportive, neutral, somewhat supportive and very supportive) as well as commentary associated with each proposed community project in the order they were listed in the survey.

3.1 Adelphi Terrace pedestrian crossings

Question 2 asked participants "How supportive are you of the Adelphi Terrace pedestrian crossing project?" 78 participants answered this question. Of those who responded, 49% indicated very supportive or somewhat supportive when asked about their level of support for the Adelphi Terrace pedestrian crossing project, as indicated in the figure and table below. Level of support has been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive.

Figure 1: Level of support Adelphi Terrace

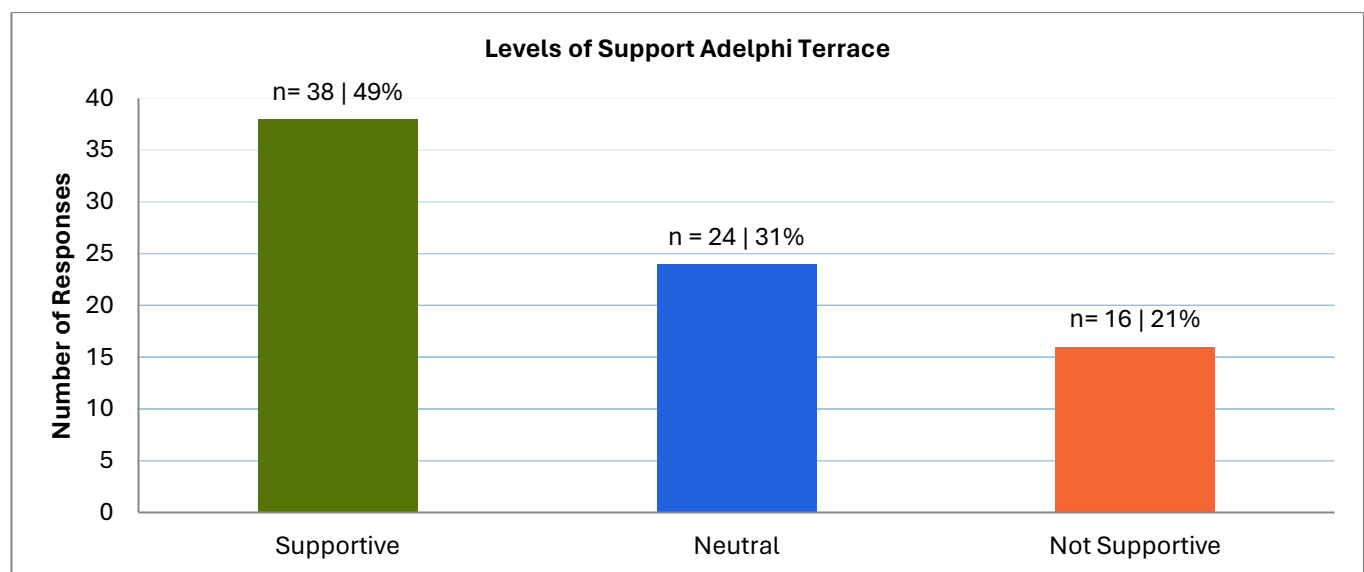


Table 3: Level of support Adelphi Terrace

| Level of Support | Number / % of Responses ALL | Number Responses Residents | Number Responses Business Owners | Number Responses Visitors |
|-----------------------|-----------------------------|----------------------------|----------------------------------|---------------------------|
| Very supportive | n=21 (27%) | n=21 | | |
| Somewhat supportive | n=17 (22%) | n=17 | | |
| Neutral | n=24 (31%) | n=22 | n = 2 | |
| Somewhat unsupportive | n=3 (4%) | n=2 | | n = 1 |
| Not supportive at all | n=13 (17%) | n=13 | | |

Question 3 asked participants to provide any comments regarding Adelphi Terrace pedestrian crossing, and 24 respondents provided extra comments. The key themes below highlight the main points from the feedback from all respondents. No business owners or residents commented on this question.

3.1.1 Pedestrian safety and traffic risk on Adelphi Terrace

This was the most prominent theme in the feedback. Many users of Adelphi Terrace, particularly walkers and cyclists, raised safety concerns due to increasing traffic volumes. Some described regular near misses or difficulties crossing, especially as foot traffic grows near amenities and reserves. These responses frame the project as a preventative safety measure for an increasingly active corridor.

"I cross Adelphi Terrace to walk the King Street bridge at least once a day... this crossing is becoming more and more hazardous..."

There was strong support for infrastructure that improves safety, especially where traffic levels and pedestrian activity are high.

3.1.2 Support for improved access and connectivity

A significant portion of feedback framed the project positively, pointing to the broader benefits of safer, more connected public spaces. Respondents said better crossings would allow easier access to local shops, parks and pathways, especially for older people, children and people with mobility challenges. Others noted the connection to wellbeing and active lifestyles.

"This is fantastic and very needed, though a third location further south is also needed..."

"Good to see. Need more of this in pedestrian crossing areas."

This group saw the Adelphi Terrace upgrades as part of a wider commitment to inclusion and healthier communities.

3.1.3 Concern about cost and spending priorities

Many comments reflected concern about how council funds are being spent, especially during the current cost of living crisis. These responses questioned whether the investment in Adelphi Terrace was urgent or worth the financial impact. Some explicitly opposed any rate increase linked to the project, while others asked for the project to be deferred or scaled back. Several respondents questioned the need for this project altogether. Some noted they do not use the area or believe it is not a critical location for upgrades. Others pointed to different sites they believe should be prioritised, like Bowker Street. A common thread was that informal or existing crossing options are already sufficient.

"People coming to the area can cross a road without the need for a pedestrian crossing... waste of funds."

"There are multiple opportunities to cross without the need for additional roadway furniture."

"Money would be better spent on Bowker Street with lights and vehicle slowing speed bump to protect children to and from school."

This theme represents a strong sentiment for financial restraint and better prioritisation.

3.1.4 Location-specific feedback and suggested additions

A smaller group provided location-specific advice, such as calls for additional crossings further south or near Canning Street. Others proposed the inclusion of speed bumps or better cyclist provisions. While generally supportive, this group wanted to see the design shaped by practical use and nearby developments like the reserve and cafe precinct. This theme reflects engaged feedback that supports the project with adjustments.

3.1.5 Disability access and transport links

Some respondents specifically mentioned the need to improve access for people with mobility issues or using public transport. There were suggestions to upgrade nearby bus stop infrastructure and ensure that crossings are suitable for all users.

"Supportive to improve bus stop disability access. I feel this should be included in general maintenance..."

This highlights accessibility as an important consideration within the broader scope of pedestrian upgrades.

3.1.6 Summary Adelphi Terrace pedestrian crossing project

The feedback on the Adelphi Terrace pedestrian and accessibility improvements shows a mix of strong support, practical concerns and financial caution. Many respondents supported the idea of improved pedestrian crossings and safer walking environments, especially in light of increased use of nearby parks, playgrounds and cafés. They noted that the area has become a hub for families and community activity and saw the upgrades as a timely way to improve safety and access for people of all ages and abilities.

Others supported the intention behind the project but questioned the location or scope. Some felt that other parts of the community had greater safety risks or more urgent needs. Several comments indicated that informal or existing crossing points already serve local needs well, and formal upgrades may not be necessary in this location. These responses reflected a practical view focused on cost-benefit and local context.

A recurring concern across the feedback was about spending priorities in the current economic climate. Several respondents expressed discomfort with any rate increases to fund the project, urging council to delay, scale back or absorb the costs through existing budgets. A few felt the project should be integrated into general maintenance rather than framed as a separate capital initiative.

Overall, the feedback suggests that while there is genuine interest in improving safety and accessibility, the community wants confidence that the project is targeted, cost-effective and based on demonstrated need.

3.2 Jetty Road, Brighton traffic improvements, design and consultation

Question 4 asked participants “How supportive are you of the Jetty Road, Brighton traffic improvements, design and consultation project?” 81 participants answered this question. Of those who responded, 64% indicated very supportive or somewhat supportive when asked about their level of support for the of the Jetty Road, Brighton traffic improvements, design and consultation project, as indicated in the figure and table below. Level of support has been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive.

Figure 2: Levels of support Jetty Road Brighton

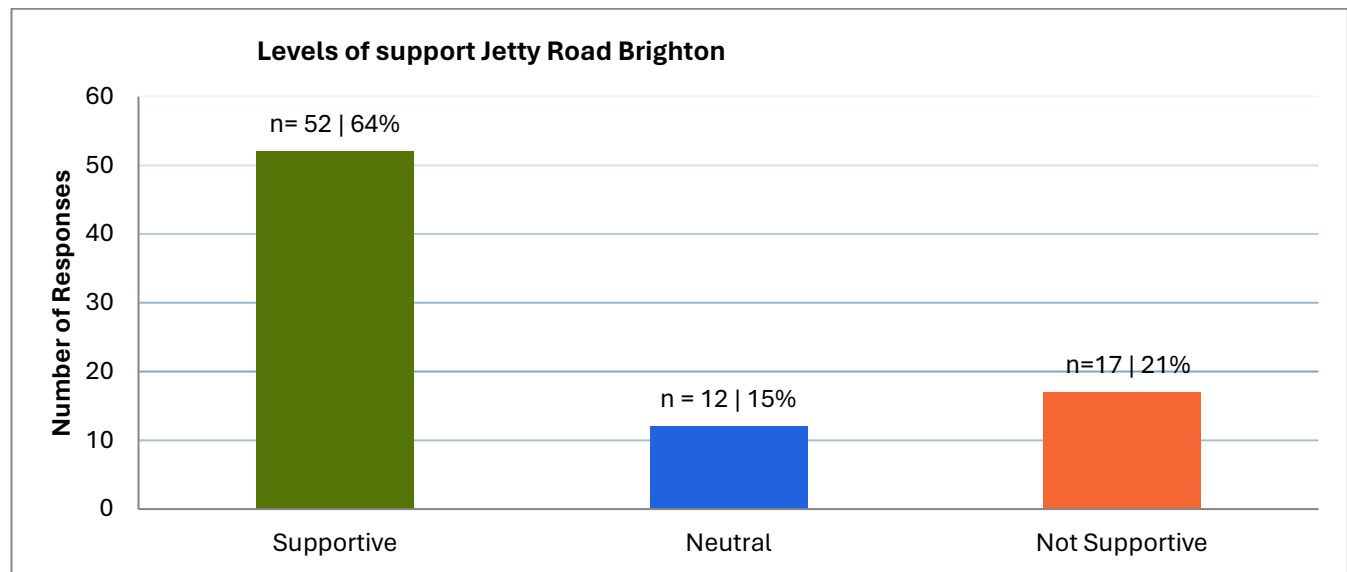


Table 4: Level of support Jetty Road, Brighton

| Support Level | Number / % of Responses ALL | Number Responses Residents | Number Responses Business Owners | Number Responses Visitors |
|-----------------------|-----------------------------|----------------------------|----------------------------------|---------------------------|
| Very supportive | n=34 (42%) | n=33 | n=1 | |
| Somewhat supportive | n=18 (22%) | n=18 | | |
| Neutral | n=12 (15%) | n=11 | n=1 | |
| Somewhat unsupportive | n=4 (5%) | n=4 | | |
| Not supportive at all | n=13 (16%) | n=12 | | n=1 |

Question 5 asked participants to provide any comments regarding Jetty Road, Brighton traffic improvements, design and consultation project, and 37 respondents provided additional comments. The key themes below highlight the main points from the feedback, along with quotes from respondents. No visitors commented on this question and one business owner commented on this and their comments have been included in the general comments.

3.2.1 General support for planned improvements

Many respondents expressed strong support for the proposed upgrades to Jetty Road, Brighton. They felt improvements were long overdue and welcomed the focus on better design and functionality. These respondents

appreciated the council's initiative and saw it as an investment in the future of the precinct for both locals and visitors.

"Planned improvements for Jetty Road, Brighton are an excellent idea as they are long overdue."

3.2.2 Aesthetic enhancements and atmosphere

Visual improvements and ambiance were frequently mentioned. Many respondents praised features like the illuminated trees, noting how these elements add charm and bring people to the area. These changes were seen as adding more than just visual appeal, they create a sense of vibrancy and identity. Respondents appreciated the sense of pride and appeal these aesthetic details bring to Brighton.

"The tree lights give Jetty Road a magical vibe all year round... The lights certainly have everyone talking."

3.2.3 Parking and traffic management issues

Many respondents raised practical concerns about day-to-day conditions. Issues included illegal parking, blocked access in service lanes, rubbish build-up and inconsistent maintenance. These comments focused on the current state of things and called for more consistent enforcement and care of public areas. Others said the street functions more like a main road than a welcoming destination and called for improvements that prioritise pedestrian access and safety.

"Jetty Road Brighton and surrounding streets and lanes are in desperate need of review. There is daily parking illegally – the roads are hard to access and drive around and service lanes are congested full of rubbish and not maintained or patrolled."

"I live on Jetty Road and the traffic and parking problem is getting worse. I totally support any initiative that will improve traffic flow, increase parking availability and strengthen pedestrian safety."

This feedback highlights the importance of ongoing attention to operations and basic upkeep, alongside larger projects.

3.2.4 Project relevance and questions about long-term impact

A smaller group either had little connection to the location or questioned whether improvements would address the right issues. Some said the street already works well and were concerned that upgrades might attract more cars and increase pressure on existing infrastructure. Others asked whether the proposed changes were informed by real need.

"I drive up and down Jetty Road around 8–12 times a day. Personally, I think it's very manageable... improvements would just attract more traffic as a result and present similar issues."

This group encouraged council to reflect carefully on whether the right solutions are being proposed for the right problems.

3.2.5 Character and local identity

Some respondents expressed concern about the potential loss of the street's unique identity. While they did not oppose upgrades, they were cautious about overdevelopment or design choices that might erode the distinct local feel of Jetty Road, Brighton. There was a desire to maintain its relaxed, small-scale character.

"I appreciate the investigation into improving the road and looking into parking. I would not like the overall character of the road to be changed."

This group called for improvements that are sensitive to the area's existing charm and community feel.

3.2.6 Summary of Jetty Road, Brighton traffic improvements, design and consultation project

The feedback on the proposed improvements to Jetty Road, Brighton reflects broad support but also thoughts about the implications of change. Many respondents welcomed the initiative, describing it as long overdue and necessary to enhance the street's appeal, safety and functionality. Visual upgrades such as tree lighting and improved public spaces were particularly well-received, with people noting their positive impact on the atmosphere and vibrancy of the area.

At the same time, a significant number of respondents raised practical concerns about traffic flow, limited parking and the poor condition of surrounding service lanes. These comments suggest that daily frustrations with access and

maintenance are just as important as the larger design vision. A portion of respondents urged the council to ensure that improvements are sensitive to Brighton's existing character, emphasising the importance of maintaining a relaxed and local feel.

A smaller group questioned whether the proposed works are necessary at all, suggesting the area is functioning adequately and improvements may shift, rather than solve, existing challenges. These views often reflected concern about attracting more traffic or altering the street's use in ways that do not reflect local priorities.

Overall, the feedback indicates a supportive community that is open to change, but expects it to be thoughtful, targeted and respectful of what already works well.

3.3 Paringa Park Primary School active transport stage two

Question 6 asked participants “How supportive are you of the Paringa Park Primary School active transport stage two project?” and 80 participants answered this question. Of those who responded, 65% indicated very supportive or somewhat supportive when asked about their level of support for the of the Paringa Park Primary School active transport stage two project, as indicated in the figure and table below. Level of support has been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive.

Figure 3: Level of support Paringa Park Primary School

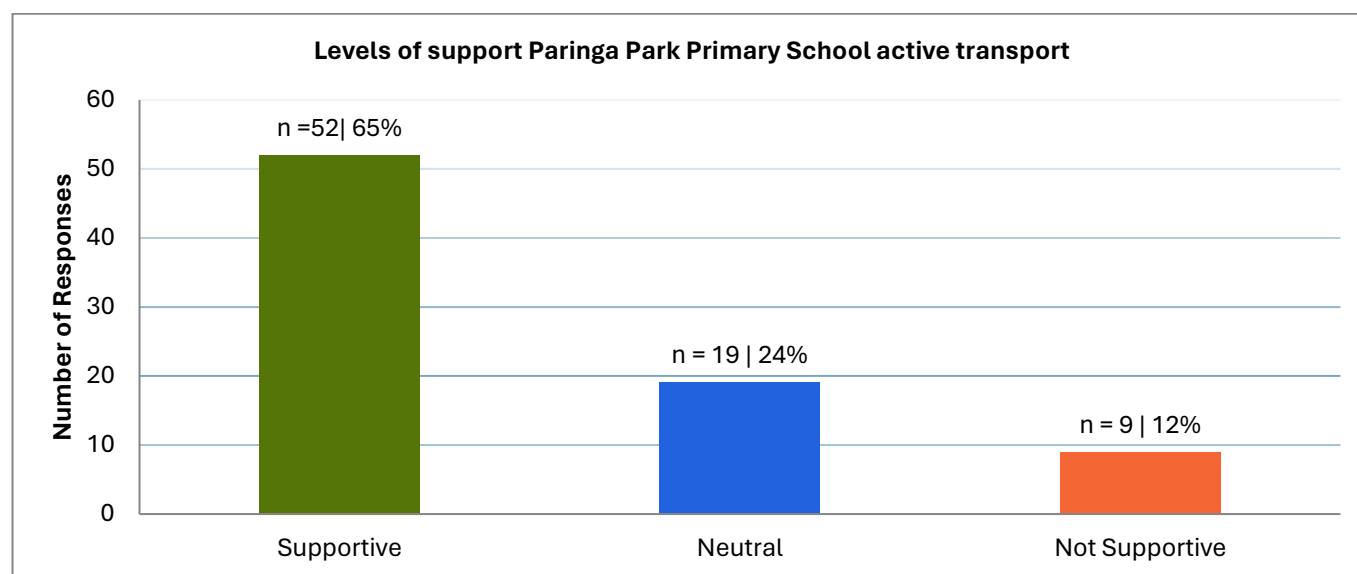


Table 5: Level of support Paringa Park Primary School active transport stage two

| Support Level | Number / % of Responses ALL | Number Responses Residents | Number Responses Business Owners | Number Responses Visitors |
|-----------------------|-----------------------------|----------------------------|----------------------------------|---------------------------|
| Very supportive | n=36 (45%) | n=36 | | |
| Somewhat supportive | n=16 (20%) | n=16 | | |
| Neutral | n=19 (24%) | n=17 | n=2 | |
| Somewhat unsupportive | n=3 (4%) | n=2 | | n=1 |
| Not supportive at all | n=6 (8%) | n=6 | | |

Question 7 asked participants to provide any comments regarding Paringa Park Primary School active transport stage two project, and 35 respondents provided additional comments. The key themes below highlight the main points from the feedback.

3.3.1 Concerns about traffic safety and speeding near the school

A dominant theme was concern about vehicle speeds on streets surrounding the school, particularly Bowker Street. Respondents described the road as a major thoroughfare, often used as a shortcut, with drivers routinely ignoring the 25 kilometre per hour speed limit. Many mentioned near misses involving children and said drivers were not responding appropriately to signage or school zones.

"Bowker Street is a busy thoroughfare... I have personally witnessed numerous near misses involving motorists failing to comply with 25 km/h speed zones."

"School teachers are routinely harassed in their attempts to maintain a safe environment and I have personally felt unsafe crossing at the designated school crossing."

These comments strongly supported the installation of speed reduction measures such as speed bumps, clearer signage and increased enforcement.

3.3.2 Call for upgraded school crossing infrastructure

Many responses focused on the need for better crossings near the school. Suggestions included changing the existing emu crossing to a koala crossing or installing crossings at additional locations such as Margaret or Balmoral Streets. There was a clear call for permanent and visible infrastructure to protect children and reduce confusion for drivers.

"A koala crossing urgently needs to be installed at the very minimum on Bowker Street, and ideally Margaret Street and Balmoral Street."

This feedback highlights a belief that temporary or staff-managed crossings are not sufficient to meet the safety needs of a high-traffic school zone.

3.3.3 Requests for physical traffic calming measures

Speed bumps were the most requested measure, with many respondents believing they are essential to force drivers to slow down. Some also proposed restricted parking around the school to reduce congestion and visibility issues during pick-up and drop-off times. Bowker Street was frequently cited as needing more serious traffic management due to its role as a busy connecting route.

"Please include speed bumps on Bowker Street. Traffic doesn't slow down enough or safely for children."

"Needs speed bumps and restricted parking for Toyota workers. Is a through road where everyone speeds."

This group of responses points to strong community support for physical infrastructure that directly modifies driver behaviour.

3.3.4 Support for ongoing improvements to active travel and safety

Several comments acknowledged progress already made to improve walking and cycling conditions around the school. These respondents supported continuing efforts to make the area safer for children, particularly those walking or riding. They described improvements as encouraging safer and more active school commutes.

"I have been so pleased to see the improvements made so far to enable kids to ride to school more safely. I definitely support the continuation of this work."

This reflects an emerging appreciation for broader safety planning that supports healthy and independent travel.

3.3.5 Frustration with driver behaviour and lack of enforcement

Some respondents expressed frustration not only with traffic conditions but with the lack of compliance and enforcement. There were reports of regular speeding, aggressive behaviour toward school staff and disregard for school zone rules. A few noted that occasional police presence had resulted in fines, but felt it was not enough to change habits.

"Drivers disrespect road rules on Bowker Street routinely and it is a disaster waiting to happen."

These responses suggest that behavioural issues need to be addressed in addition to infrastructure changes.

3.3.6 Summary Paringa Park Primary School Active Transport Project

The feedback on the proposed improvements around Paringa Park Primary School reveals strong community concern about traffic safety and a clear desire for more effective infrastructure near the school. Many respondents described Bowker Street and surrounding roads as busy cut-through routes where drivers frequently ignore speed limits, creating risks for children and other pedestrians. There was overwhelming support for physical traffic calming measures such as speed bumps and formalised pedestrian crossings, with multiple comments referencing near misses and unsafe conditions during school drop-off and pick-up times.

Respondents also called for specific improvements to crossing infrastructure, such as upgrading the existing emu crossing to a koala crossing and installing crossings at additional nearby streets. The emphasis was on making the environment safer for children who walk or ride to school. Several people acknowledged recent improvements and encouraged the council to continue investing in safety upgrades that support active and independent travel for students.

In addition to infrastructure changes, there was a strong undercurrent of frustration with driver behaviour and a perceived lack of enforcement. Comments highlighted the need for clearer signage, more consistent traffic monitoring and a greater council and police presence during key times of day.

Overall, the feedback reflects a strong and unified call from the community for immediate and meaningful action to improve safety conditions around the school, especially on Bowker Street.

3.4 Bowker Oval disability access pathway

Question 8 asked participants “How supportive are you of the Bowker Oval disability access pathway project?” and 80 participants answered this question.

Of those who responded, 68% indicated very supportive or somewhat supportive when asked about their level of support for the of the Bowker Oval disability access pathway project, as indicated in the figure and table below. Level of support has been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive.

Figure 4: Level of support Bowker Oval disability access pathway

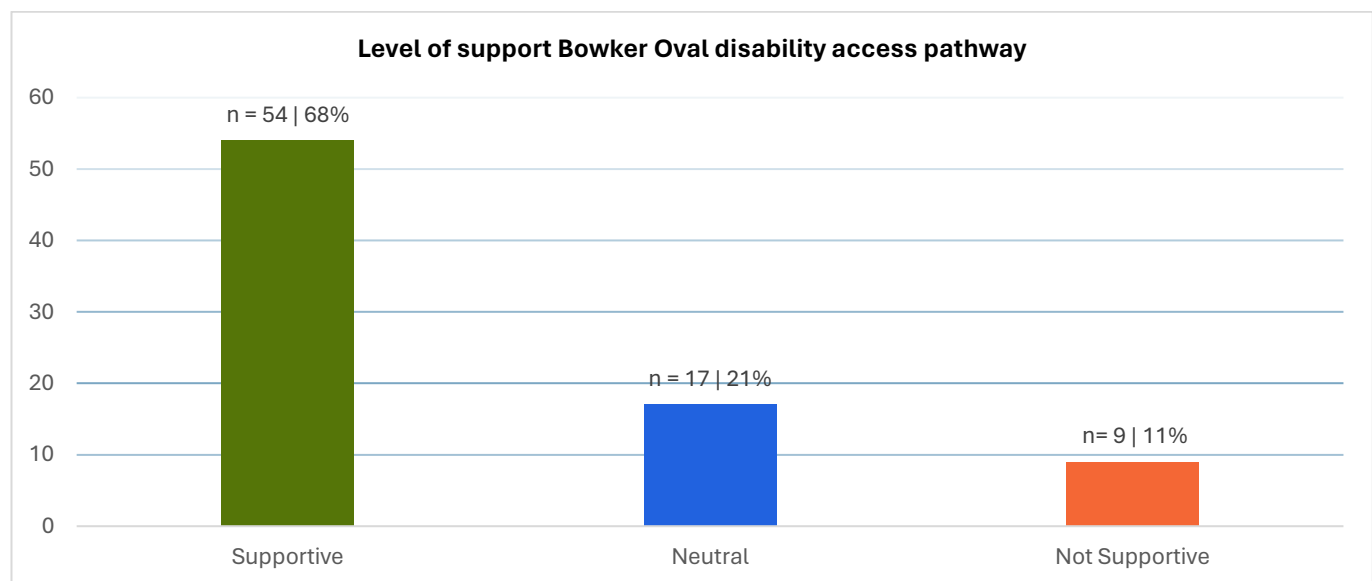


Table 6: Level of support for Bowker Oval disability access pathway

| Support Level | Number / % of Responses ALL | Number Responses Residents | Number Responses Business Owners | Number Responses Visitors |
|-----------------------|-----------------------------|----------------------------|----------------------------------|---------------------------|
| Very supportive | n=35 (44%) | n=35 | | |
| Somewhat supportive | n=19 (24%) | n=19 | | |
| Neutral | n=17 (21%) | n=14 | n=2 | n=1 |
| Somewhat unsupportive | n=2 (2%) | n=2 | | |
| Not supportive at all | n=7 (9%) | n=7 | | |

Question 9 asked participants to provide any comments regarding Bowker Oval disability access pathway project, with 23 respondents providing additional comments. The key themes below highlight the main points from the feedback, along with quotes from respondents.

3.4.1 Support for accessibility and disability access upgrades

Many respondents voiced clear support for accessibility upgrades to the site. These comments emphasised the principle that public spaces should be inclusive and safe for people of all ages and abilities. Some framed this as a basic expectation of modern public design, not something optional or negotiable.

"Accessibility should not be up for discussion, this is a must-do. People living with mobility issues deserve the best from their governments at all levels."

These comments reflected a belief that the proposed improvements are a matter of equity and community responsibility.

3.4.2 Broader community benefit and inclusivity

Several responses supported the project based on the value it would provide to a wide cross-section of the community. They emphasised that upgrades to shared open space like Bowker Oval should be designed to benefit families, schoolchildren, older residents and people with disabilities.

"This project is important for ensuring that public spaces are usable by all members of the community."

This theme tied closely with those on access and path connectivity and expressed the idea that the oval has the potential to serve many needs if designed inclusively.

3.4.3 Improving connections and shared access through the park

A significant number of comments supported the idea of improving pathways through Bowker Oval to make it more accessible for people walking, riding or crossing the space to reach nearby schools or residential areas. Respondents noted that current access is patchy, informal and in need of structure. Several mentioned the value of enabling safer bike access for children attending Paringa Park Primary, especially during peak drop-off and pick-up times.

"The current path system is very ad hoc and incomplete... Extending the paths to Balmoral Ave and Brimble Street would also allow students to cross the oval safely by bike."

There was a strong interest in ensuring the oval functions as a well-connected public space for both recreation and transit.

3.4.4 Cost and funding concerns

A recurring concern was whether the project would result in increased rates or place additional financial strain on the community. Respondents urged the council to plan for this work within its existing budgets or seek alternative funding, rather than passing the cost onto ratepayers.

"Shouldn't need rate increase to fund it."

This feedback highlights an ongoing theme of caution around council expenditure during a period of economic pressure.

3.4.5 Summary of feedback Bowker Oval disability access pathway

The feedback on the Bowker Oval improvements shows strong support for enhancing access, safety and inclusivity in this popular community space. Many respondents welcomed the proposal to create more structured and connected pathways across the oval, particularly to support children walking or riding to Paringa Park Primary School. The current access points were described as inconsistent and unsafe, and there was strong interest in creating an all-ages, all-abilities network that better links surrounding streets and facilities.

There was also broad agreement that accessibility should be a core feature of the oval. Several respondents stressed that accessible infrastructure is a basic right, not an optional feature, and called on the council to design public spaces that work for people with mobility challenges, older residents and families with young children.

At the same time, several respondents raised concerns about cost and urged the council to avoid rate increases. These comments reflect broader economic pressures in the community and a desire to see projects funded through existing budgets or staged delivery.

Overall, the feedback supports the intent of the project while encouraging council to ensure that the improvements are delivered in an inclusive, affordable and practical way. There is a clear message that Bowker Oval is highly valued, and any upgrades should enhance its role as a safe, welcoming and well-used public space.

3.5 North Brighton and St Jude's cemetery upgrades

Question 10 asked participants “How supportive are you of the North Brighton and St Jude's cemetery upgrades project?” and 79 participants answered this question.

Of those who responded, 35% indicated not supportive at all or somewhat unsupportive when asked about their level of support for the of the North Brighton and St Jude's cemetery upgrades project, as indicated in the figure and table below. Level of support has been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive.

As the figures indicate there was an almost even split with the level of support across respondents.

Figure 5: Level of support for North Brighton and St Jude's cemetery upgrades

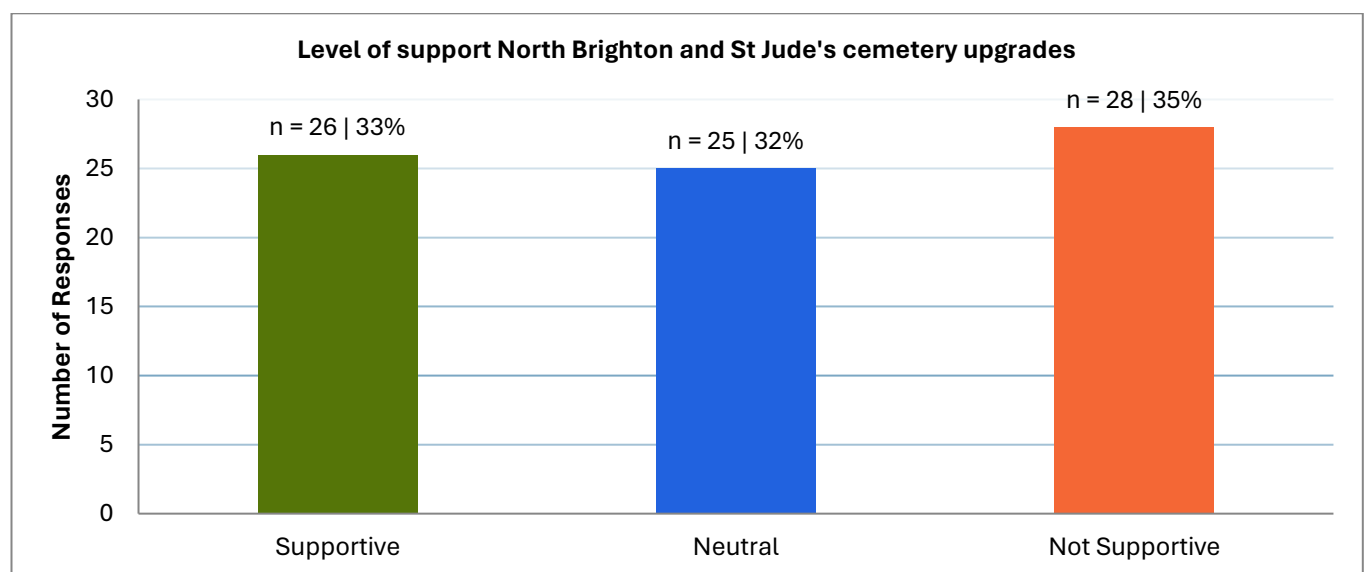


Table 7: Level of support for North Brighton and St Jude's cemetery upgrades project

| Support Level | Number / % of Responses ALL | Number Responses Residents | Number Responses Business Owners | Number Responses Visitors |
|-----------------------|-----------------------------|----------------------------|----------------------------------|---------------------------|
| Very supportive | n=11 (14%) | n=11 | | |
| Somewhat supportive | n=15 (19%) | n=15 | | |
| Neutral | n=25 (32%) | n=24 | n=1 | |
| Somewhat unsupportive | n=12 (15%) | n=12 | | |
| Not supportive at all | n=16 (20%) | n=14 | n=1 | n=1 |

Question 11 asked participants to provide any comments regarding North Brighton and St Jude's cemetery upgrades project, with 26 respondents providing additional comments. The key themes below highlight the main points from the feedback.

3.5.1 Mixed views about the value, use and cost of the project

A large portion of the feedback questioned whether the North Brighton and St Jude's Cemetery upgrades are a good use of council resources. Many felt the project does not offer clear benefits for the wider community, as the cemetery is not widely used beyond individual visits to graves. Others suggested that while minor improvements such as

landscaping might be acceptable, the proposed budget felt excessive and poorly justified given other community priorities.

Some respondents acknowledged the historical or cultural value of the cemetery, while others found it difficult to see how upgrades would increase its public use. There was debate about whether the cemetery should remain a quiet memorial space or be enhanced to include more public amenities. A few comments noted that improvements could help connect nearby areas but remained cautious about the relevance of such investments.

"It is an awful lot of money, which could be better spent. I can't imagine the cemetery is used very much by the general public."

"No real value for all members of the community. Tree planting and improving landscape is adequate but the allocated budget is not justifiable."

"\$250K for trees and paths for a cemetery – surely there are more important investments?"

"This is also overdue and could improve connectivity within the area."

This group of responses reflects a broader concern about spending priorities and the importance of projects serving a clear public purpose. It also revealed uncertainty about the appropriate role of cemetery spaces in community planning.

3.5.2 Basic support for minor improvements

A smaller group of comments supported specific ideas like improving signage or planting trees. These responses generally avoided discussion about funding levels and focused on practical, low-impact upgrades that would enhance the experience for visitors.

"People come to visit the cemetery to pay respects to loved ones within the cemetery and then leave. Improving signage for St Jude's makes sense."

This group was not opposed to improvements but expected them to be limited and respectful of the site's primary purpose.

3.5.3 Summary North Brighton and St Jude's cemetery upgrades project

The feedback on the proposed upgrades to North Brighton and St Jude's Cemetery shows a cautious and largely sceptical community response. Many respondents questioned whether the project delivers enough public value to justify the cost, especially given the cemetery's limited day-to-day use. Some felt the budget was excessive and that the funds could be better directed toward more broadly used community spaces or services. While there was general support for respectful maintenance and minor improvement, such as better signage or tree planting, respondents expressed concern about over-investing in a space that serves a narrow purpose.

There were also mixed views on how the cemetery should function as a public place. A few people noted its historical or cultural significance and saw some potential to improve connectivity or the experience for visitors. However, most emphasised that the cemetery is primarily a place for quiet remembrance and should remain modest in its development.

Overall, the feedback reflects a preference for a minimal and respectful approach to upgrades, one that maintains the character of the site, ensures value for money and avoids drawing resources away from projects with broader community impact.

3.6 Fairy Lights Jetty Road, Brighton

Question 12 asked participants “How supportive are you of the Fairy Lights Jetty Road, Brighton project?” and 81 participants answered this question.

Of those who responded, 45% indicated very supportive or somewhat supportive when asked about their level of support for the of the Fairy Lights Jetty Road, Brighton project, as indicated in the figure and table below. Level of support has been calculated as follows: supportive = very supportive and somewhat supportive and not supportive = very unsupportive and somewhat unsupportive.

Figure 6: Level of support for Fairy Lights Jetty Road, Brighton

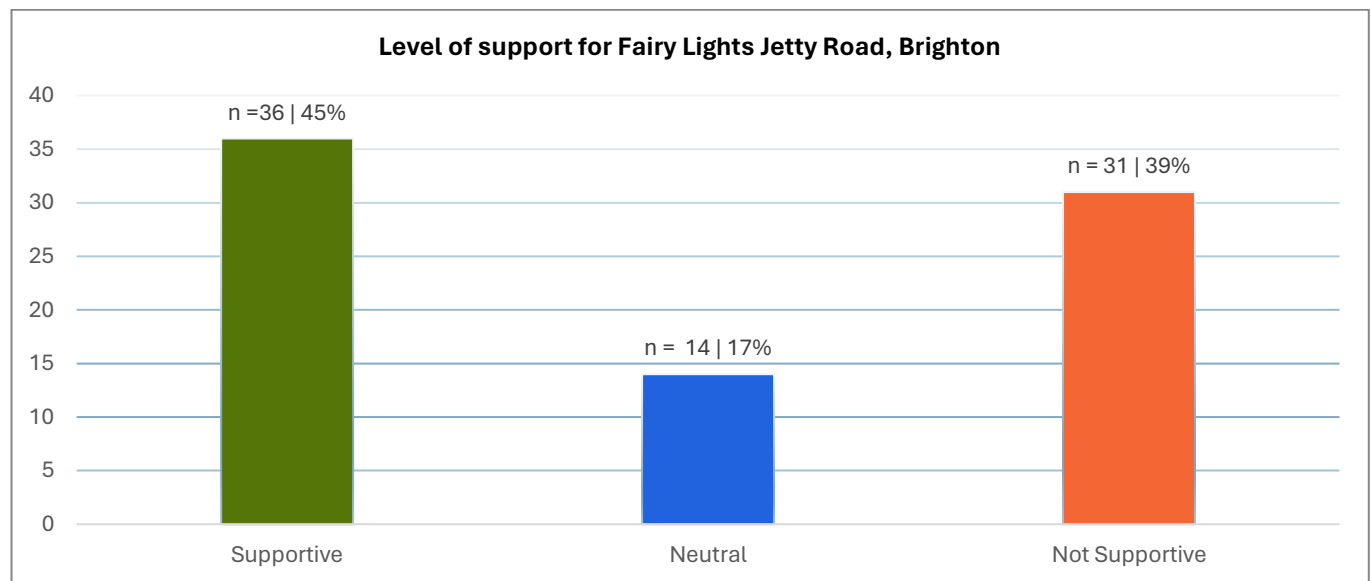


Table 8: Level of support for Fairy Lights Jetty Road, Brighton

| Support Level | Number / % of Responses ALL | Number Responses Residents | Number Responses Business Owners | Number Responses Visitors |
|-----------------------|-----------------------------|----------------------------|----------------------------------|---------------------------|
| Very supportive | n=21 (26%) | n=20 | n=1 | |
| Somewhat supportive | n=15 (19%) | n=15 | | |
| Neutral | n=14 (17%) | n=13 | n=1 | |
| Somewhat unsupportive | n=7 (9%) | n=7 | | |
| Not supportive at all | n=24 (30%) | n=23 | | n=1 |

Question 13 asked participants to provide any comments regarding Fairy Lights Jetty Road, Brighton project, with 38 respondents providing additional comments. The key themes below highlight the main points from the feedback.

3.6.1 Frustration about cost and financial management

A significant portion of comments were critical of the cost of the project or sceptical about its funding. Some described the initiative as frivolous or questioned whether fairy lights should be a council priority in a time of financial strain. This feedback included frustration with perceived overspending and concern that council was not listening to community feedback.

"That's a lot of funding for some lights – shouldn't the money be better spent on projects that are required rather than a councillor pet project?"

"You just spend, spend, spend without consideration for where the money comes from or the hardship it causes."

This group did not necessarily oppose the lights themselves but wanted stronger accountability for council spending and decision-making.

3.6.2 Perception of the lights as a worthwhile improvement

Respondents supported the lights as a valuable upgrade that contributes positively to the street's image and walkability. Respondents described the lights as making Jetty Road feel more alive and safer at night, attracting more foot traffic and contributing to a positive shopping and dining experience. Many respondents described the fairy lights as a beautiful and charming addition to Jetty Road, Brighton. They said the lights improve the atmosphere of the area, make it more inviting and help create a memorable experience for visitors. Some mentioned that the lighting adds a unique identity to the street and enhances both daytime and nighttime appeal.

"This would look fantastic and make Jetty Road more appealing and family friendly."

"The fairy lights are beautiful. Definitely keep them."

3.6.3 Support for Brighton investment and fairness across suburbs

Several comments expressed support for investment in Brighton specifically, saying the suburb has been overlooked in the past compared to Glenelg or other areas. These respondents appreciated that the lights provided a boost to the local precinct and encouraged fairer distribution of council resources.

"As a rates and tax payer of King Street for 50 years I would like to see some money spent on Jetty Road Brighton."

"Jetty Road Brighton lights are beautiful and show Brighton to the world. This is something we can be proud of."

This theme ties into local pride and a desire to see Brighton receive equal attention in council projects.

3.6.4 Summary of feedback for Fairy Lights Jetty Road, Brighton

The feedback on the Fairy Lights on Jetty Road, Brighton project reveals a mix of strong support for the lights' visual impact and concerns about cost and council priorities. Many respondents praised the lights for their beauty and the atmosphere they bring to the street, describing them as uplifting, family-friendly and a unique feature that enhances Brighton's identity. These supporters felt the lights helped make Jetty Road more inviting and vibrant, particularly in the evenings, contributing to a positive local experience for both residents and visitors.

Others supported the lights but expressed concern about the cost of the project and whether it was the best use of council funds. This group felt the initiative may have been prioritised without sufficient community input or clear justification, particularly during a time of broader financial pressure. Their comments often reflected broader frustration with council decision-making and financial management.

A separate set of responses welcomed the investment in Brighton itself, noting that the suburb often receives less attention than Glenelg. These comments framed the lights as a small but meaningful gesture of council support for Brighton and its public spaces.

Overall, while the fairy lights were well liked and often described positively, the feedback indicates that the community wants projects like this to be delivered with transparency, fiscal responsibility and a clear sense of value for money.

4. General ABP and LTFP feedback

4.1 Level of engagement

Question 1 asked respondents to indicate which document they had read. 82 of the respondents answered this question and participants were able to select more than one option.

Table 9: Engagement with documents ahead of participating in survey

| Document read before completing the survey | % |
|--|------------|
| Draft 2025-26 Annual Business Plan | 76% (n=62) |
| Draft Long Term Financial Plan 2025-26 to 2034-35 | 37% (n=30) |
| Draft 2025-26 Annual Business Plan summary leaflet | 70% (n=57) |
| None of the above | 5% (n=4) |

4.2 General comments

4.2.1 General comments

32 respondents provided additional comments. The overall sentiment of the comments is mixed. Of the comments analysed:

- 14 positive, expressing general support or constructive input
- 13 neutral, focusing on factual observations or questions
- 5 negative, strongly objecting to specific projects or financial decisions

While a portion of the feedback is supportive or constructive, concerns around transparency, financial priorities and street infrastructure emerged. The key themes emerging from the open-text responses are included below and many comments addressed more than one theme.

4.2.2 Council spending and financial transparency

A recurring theme across comments is concern over how council funds are allocated, especially regarding rates and levies. Many commenters want clearer breakdowns of rate increases, particularly those related to Jetty Road projects. Others expressed frustration that ongoing rises are not accompanied by equally visible community-wide benefits. Some residents believe funds are too concentrated in specific areas, neglecting general maintenance and equity across suburbs.

"The current increase in council rates is broken up... but doesn't separate the levy for Jetty Road. I would like to see any levies clearly separated from the general rate."

This theme reflects a need for clearer communication from Council on how funds are being used, along with a more inclusive approach to resource distribution.

4.2.3 Perception of priorities

A notable number of comments question the prioritisation of Jetty Road, particularly Glenelg, in Council projects. Several respondents felt that investments disproportionately benefit commercial traders rather than residents. There is a sentiment that previous rate increases already covered these upgrades, and repeating them is seen as unfair or poorly justified.

"Nearly half of [the proposed rate increase] is for Jetty Road, Glenelg... which benefits no one but the retailers in Jetty Road."

This sentiment highlights a perceived imbalance between business and residential needs and a growing expectation that benefits be more evenly shared.

4.2.4 Sustainability and modernisation opportunities

Some feedback expressed interest in more progressive council actions, including energy and water efficiency assessments and more flexible outdoor trading regulations. Business owners proposed specific ideas, such as weatherproofing dining areas or allowing parklets, to support local enterprise and improve the street appeal of key areas.

"Please consider allowing businesses to operate parklets... also allow traders to weatherproof their outdoor dining areas..."

This reflects a segment of the community keen to see Holdfast Bay modernise both environmentally and economically, with less red tape for businesses and a stronger sustainability focus.

4.2.5 Infrastructure and public space improvements

There is strong interest in improving pedestrian and public infrastructure. Comments raise issues with unsafe or poorly maintained areas, including footpaths and beach access points. In Glenelg and Brighton, several residents suggested the need for safer drop-off points and better accessibility infrastructure. This concern was often linked to aging populations and visitor safety.

"The beach access between Bristol Place and the beach remains dangerous... steps remain treacherously ill repaired..."

This theme underscores the importance of visible, everyday infrastructure to community members and the opportunity to address safety and accessibility in upcoming projects.

4.2.6 Summary of general comments

The feedback is mixed in sentiment, with respondents expressing both support and concern across a range of local issues. While many appreciated the Council's direction and offered constructive suggestions, there was notable concern about the perceived overinvestment in Jetty Road projects and the transparency of how rates are allocated. Calls for improved maintenance of basic infrastructure like footpaths and beach access were frequent, as were suggestions for enhancing accessibility and safety. Several respondents also advocated for more sustainable practices and greater flexibility to support local businesses.

4.3 Comments on Draft 2025-26 Annual Business Plan

20 respondents provided additional comments. The sentiment regarding the Draft Annual Business Plan reflects comments that are mostly cautious and seeking accountability. Of the comments analysed:

- 5 positive, expressing general support or constructive input
- 12 neutral, focusing on factual observations or questions
- 3 negative, strongly objecting to specific projects or financial decisions

This distribution suggests that while there is limited negativity, the majority of respondents are either unconvinced or seeking further clarity about Council decisions. The key themes emerging from the open-text responses are included below and many comments addressed more than one theme.

4.3.1 Calls for more balanced and transparent budgeting

Several comments called for greater transparency and fairness in how Council sets its budget. Some felt the community was not given enough information about where money is being spent or how priorities are determined. While some supported community projects, they were critical of decisions that seemed to lack clear justification.

"We do not agree as City of Holdfast Bay residents with any rate rise. 4.95 percent is not fair or sustainable for many residents such as ours – we have a large family and would have difficulty in meeting any rate rises."

This theme reflects a desire for more inclusive and transparent decision-making that better reflects the diversity of community needs.

4.3.2 Concern about rate increases during cost of living pressures

Many community members voiced concern about the proposed 4.95 percent rate rise, especially in light of the ongoing cost of living crisis. Several comments noted the financial strain this would place on families, with some suggesting that the timing of the increase showed a lack of awareness or empathy.

"At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it!"

This theme highlights the need for the council to align its financial planning with the economic realities faced by ratepayers.

4.3.3 Criticism of expenditure on the Transforming Jetty Road Glenelg Project

A significant portion of respondents expressed frustration with the focus on the Transforming Jetty Road Glenelg project. Several felt the expenditure was not justified, especially given previous community objections and competing priorities across the council area.

"I am concerned that the proposed rate rise of 4.95 percent for 2025-26 includes 2.3 percent increase for the Transforming Jetty Road Glenelg. This is unacceptable."

This feedback suggests a disconnect between Council priorities and community expectations, particularly when it comes to high-profile capital works.

4.3.4 Summary of Draft 2025-26 Annual Business Plan

The feedback regarding the Draft Annual Business Plan reflects respondents that are feeling the pressure of rising living costs and are concerned about how council decisions are affecting household budgets. While some respondents support investment in local projects, many questioned the timing and size of the proposed rate increase, particularly the portion allocated to the Jetty Road Glenelg upgrade. Comments showed a strong desire for more balanced and transparent budgeting, with several people calling for clearer communication about how funds are being spent. Overall, the responses suggest that respondents want the council to show greater sensitivity to current financial pressures and to focus spending on priorities that deliver broad community benefit.

4.4 Comments on Draft Long Term Financial Plan 2025-26 to 2034-35

8 respondents provided additional comments. The majority of comments were neutral, with a few expressing either dissatisfaction or modest support for aspects of the council's plans.

- 1 positive, expressing general support or constructive input
- 5 neutral, focusing on factual observations or questions
- 2 negative, strongly objecting to specific projects or financial decisions

While most responses were neutral, a small number expressed dissatisfaction about financial strain or safety concerns.

The key themes emerging from the feedback reflect how frequently each issue appeared across the open-text responses, with many comments addressing more than one theme. The key themes emerging from the open-text responses are included below and many comments addressed more than one theme.

4.4.1 Safety, noise and amenity in local precincts

Several respondents raised concerns about the quality of the public environment in Glenelg, including noise levels and personal safety. Some requested an extension of CCTV coverage, citing recent incidents of theft and anti-social behaviour. Others felt more needed to be done to reduce smoking, vaping and excessive vehicle noise in busy dining precincts.

"Request for CCTV to be extended beyond the Stamford Hotel to southern end of St John's Row – there has been car and property theft recently as well as the DPP Police trial for the area that would justify extended CCTV in back streets parallel to the Esplanade."

This theme highlights a desire for better safety and atmosphere in key public spaces, beyond just physical upgrades.

4.4.2 Financial pressure and expectation of responsible governance

Respondents continued to express concern about rising rates during a time of financial difficulty. They called for more cost restraint, including limiting rate increases and reducing administrative overheads. There was also interest in how council sets priorities and a desire for spending to reflect community needs.

"Need to limit rate increases and reduce the number of council wards and expenses."

This feedback echoes earlier concerns from other sections, reinforcing the community's call for a more financially careful approach.

4.4.3 Summary Draft Long Term Financial Plan 2025-26 to 2034-35

The feedback regarding the Long Term Financial Plan reinforces themes seen elsewhere in the survey feedback, with a focus on responsible budgeting and improving everyday amenity in the Glenelg precinct. While only a few responses were strongly negative or positive, most shared practical suggestions on how the council could improve the safety, functionality and appeal of shared spaces. There is also a clear expectation that spending be carefully managed and justified, especially in the current economic climate. Respondents are keen to see not just visual improvements, but meaningful changes that support a safe, healthy and inclusive community.

5. Email and letter feedback

Residents, business owners and visitors were given the option to submit letters or emails as part of the ABP and LTFP consultation and 36 respondents took on this option. Where multiple emails have been received from one respondent they have been counted as one submission. Where the same submission has been provided by multiple respondents this has been counted separately.

This section summarises the themes arising from those responses. A summary of individual responses is shown in Appendix B and it is recommended these are read to get a comprehensive understanding of the feedback.

In addition, verbatim copies of the responses are included in a separate *attachment in the Appendix of the Council Report*.

5.1 Key themes emerging from emails and letters

5.1.1 Transforming Jetty Road Glenelg project

Many respondents raised concerns regarding the Transforming Jetty Road Glenelg Project, particularly its cost, scope and perceived benefit to the wider community. Common feedback included criticism of reduced parking, disruptions to local businesses and lack of clear justification for the investment. Some submissions questioned the long-term financial sustainability of the project and argued that it was not a priority in the current economic climate.

Respondents also expressed frustration with the community engagement process, noting that previous objections had not been considered. Several respondents called for the project to be paused or scaled back until further external funding was secured or economic conditions improved. While some supported the revitalisation concept in principle, the majority sought stronger evidence of community and business benefit.

5.1.2 Council debt and financial management

A substantial number of submissions expressed concern about Council's forecast debt levels and broader financial strategy. The anticipated debt was frequently cited, with respondents questioning the rationale for undertaking such significant borrowing in the current economic context. Several argued that debt-funded discretionary projects presented long-term financial risks for ratepayers.

Feedback also included requests for improved transparency around budgeting, debt servicing, and financial decision-making. Suggestions included commissioning independent reviews, publishing detailed project breakdowns, and adopting more conservative fiscal planning. Some respondents emphasised the need to limit borrowing to core infrastructure and essential services.

5.1.3 Rate increases and affordability

Numerous submissions voiced concern about the impact of ongoing rate increases on household budgets. While some respondents accepted CPI-linked increases as standard, many objected to the additional levies imposed for the Jetty Road project and six community projects. These increases were viewed as adding pressure on ratepayers during a time of rising living costs.

Respondents questioned the fairness of the current rating structure and requested more targeted support for those experiencing financial hardship. Several submissions advocated for a cap on total increases and clearer communication regarding how rate revenue is allocated. Some highlighted a perception that Council was not demonstrating sufficient restraint in expenditure decisions.

5.1.4 Community consultation and engagement

Several submissions raised concerns about the transparency and quality of Council's consultation processes. Respondents described feeling excluded from genuine decision-making and noted that consultation often appeared to

occur after major decisions had been finalised. This sentiment was particularly strong in relation to the Transforming Jetty Road Glenelg Project.

Feedback included calls for improved engagement frameworks, with suggestions such as deliberative democracy pilots, more accessible financial information, and formal mechanisms for community input on major capital projects. Many respondents emphasised the importance of building trust through early and meaningful engagement.

5.1.5 Environmental sustainability and waste

Environmental themes featured in several submissions, with respondents encouraging greater leadership from Council on issues such as climate resilience, biodiversity, and waste management. Some submissions noted the lack of new environmental projects in the 2025–26 Business Plan, despite the declared climate emergency.

Suggestions included reinstating funding models that reinvest savings from sustainable infrastructure into green initiatives, increasing community planting programs, and exploring waste-to-energy solutions. Respondents also advocated for the use of native vegetation in public spaces and stronger efforts to reduce plastic and other pollutants entering local waterways.

5.1.6 Pedestrian and traffic safety

Several respondents highlighted safety concerns across the Council's road and pedestrian network. Issues were raised about unsafe crossings, speeding traffic and poor visibility in areas such as Adelphi Terrace, Brighton Road and Dunrobin Road. Support was expressed for the planned pedestrian crossings, with some respondents recommending further upgrades or broader traffic management strategies.

Submissions often cited increased traffic volumes, changing demographics and inadequate infrastructure as key challenges. Suggestions included installation of roundabouts, controlled crossings, and clearer signage to improve safety for all users, including children and older residents.

5.1.7 Public amenities and infrastructure priorities

Some respondents questioned the prioritisation of discretionary infrastructure such as fairy lights or kerb replacements over basic maintenance needs. Specific concerns were raised about unnecessary works or the need for more consistent investment in assets like footpaths and public toilets.

Several submissions acknowledged the importance of community amenity but urged Council to ensure that infrastructure investments are well-targeted, cost-effective, and based on genuine need. The importance of balancing visual appeal with functional improvements was emphasised.

5.1.8 Support for specific local projects

While many responses were critical of spending priorities, a number offered targeted support for projects seen as valuable to the community. These included cemetery upgrades, permanent fairy lights at Jetty Road Brighton and pedestrian safety infrastructure.

Supporters of these initiatives described them as adding vibrancy, accessibility, and civic pride. However, even among supportive comments, there was recognition that funding decisions should consider broader budgetary pressures and competing needs.

5.1.9 Housing and development concerns

Some respondents expressed concern about proposed planning reforms that could lead to higher density housing and multi-storey developments. These were perceived as potentially out of character with the local area and at odds with the traditional Australian lifestyle.

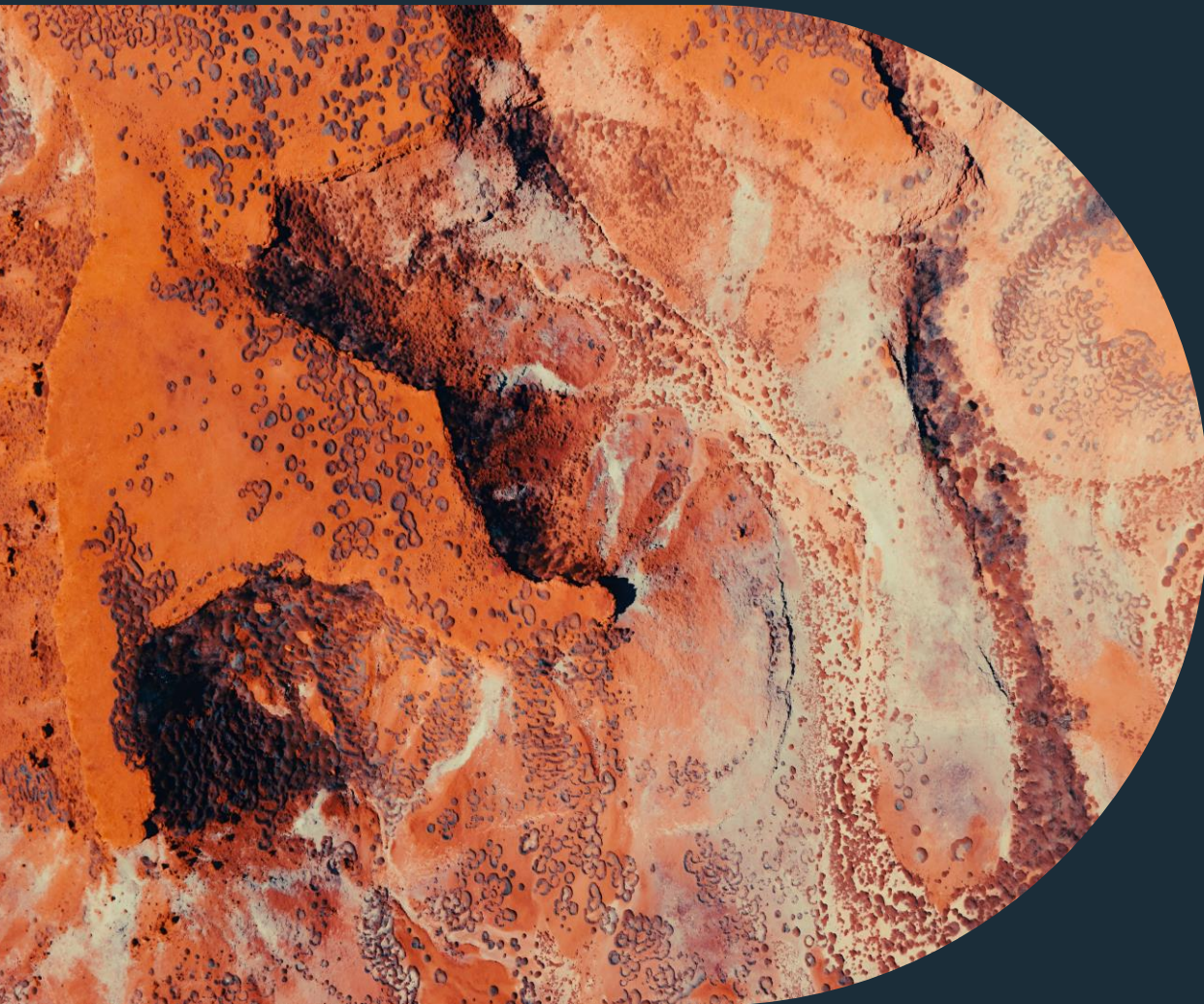
Submissions also questioned whether such changes would contribute positively to liveability or result in long-term amenity loss. Respondents called for clearer community consultation on planning changes and more strategic integration with local infrastructure planning.

5.2 Email and letter summary

Overall, the email and letter submissions indicate that many community members are seeking clearer justification for Council spending, particularly on large-scale projects like the Transforming Jetty Road Glenelg Project. There is a strong emphasis on ensuring that rates are used to deliver practical, broadly beneficial services, with several respondents expressing concern about rising debt levels and the long-term cost to ratepayers.

Submissions also reflect a desire for greater transparency in how decisions are made and how funds are allocated across suburbs. Many respondents are asking for more detail on project costs, debt servicing, and alternatives considered. There is a call for better community consultation that genuinely incorporates resident input into final decisions.

Finally, the feedback suggests a preference for investments that support day-to-day community needs such as footpath repairs, road safety, environmental protection and accessible infrastructure, rather than aesthetic or high-profile projects with less immediate benefit to most residents.



Appendix A Hard copy feedback survey



Share your feedback on the Draft 2025-26 Annual Business Plan and Draft Long Term Financial Plan 2025-26 to 2034-35

This survey will first invite you to provide your level of support and feedback on six proposed new community projects.

You will then have the opportunity to provide feedback on both the Draft 2025-26 Annual Business Plan and the Draft Long Term Financial Plan 2025-26 to 2034-35, or provide general feedback. You can also attach documents you may have to your submission.

1. Please select which of the following you have read (select all that apply)

- ☐ Draft 2025-26 Annual Business Plan
- ☐ Draft Long Term Financial Plan 2025-26 to 2034-35
- ☐ Draft 2025-26 Annual Business Plan summary leaflet
- ☐ None of the above

Six proposed new community projects

The Draft 2025-26 Annual Business Plan includes six proposed community projects. As these projects provide new levels of community service, a 0.15% rate increase would be required to fund all six projects.

We are seeking the community's level of support for each of the projects and the 0.15% increase in rates that would be required to fund and deliver all six proposed projects. Share your feedback and level of support for each project with us.

Adelphi Terrace pedestrian crossings \$120,000

This project will improve pedestrian safety when crossing the road and improve bus stop disability access. It includes the installation of two mid-road pedestrian refuges and an upgrade to bus stop 19 on Adelphi Terrace, Glenelg North. Pedestrian refuge islands typically provide a traffic calming effect, as vehicles must deviate around the islands, further enhancing community safety.

This project includes two crossing locations:

- South location – Between St Annes Terrace and King Street pedestrian crossing with refuge island; ensuring the western bus stop is compliant and remains within parking lane; includes connection to Patawalonga shared use path; location determined based on physical parameters.
- North location – Patawilya Reserve pedestrian crossing with refuge island connection to Patawalonga shared use path. Removal of existing crossing point at MacFarlane Street.

2. How supportive are you of the Adelphi Terrace pedestrian crossings project?

- ☐ Not supportive at all ☐ Somewhat unsupportive ☐ Neutral ☐ Somewhat ☐ Very supportive

3. Please provide any feedback on the Adelphi Terrace pedestrian crossings project.

Jetty Road, Brighton traffic improvements, design and consultation \$50,000

This project will investigate and consult the community to develop design options to improve the street. This will allow residents, traders and visitors to help define the desired future character of the street. It will also provide the chance to design for improved accessibility and connection to the coastline.

Jetty Road, Brighton is due for road renewal and kerb repairs in the next two years. This project will identify the extent of any improvements through investigation, design and community consultation. Improvements may include safety, intersections, pedestrian crossings, disability access and parking to coordinate with renewal works.

This will deliver a plan that can be used to attract grant funding and guide future Council budget allocations for the planned improvements.

4. How supportive are you of the Jetty Road, Brighton traffic improvements project?

☐ Not supportive at all ☐ Somewhat unsupportive ☐ Neutral ☐ Somewhat supportive ☐ Very supportive

5. Please provide any feedback on the Jetty Road, Brighton traffic improvements project.

Paringa Park Primary School active transport stage two \$50,000

This project will enable children to travel safely to and from school. This is the second stage of improvements to paths targeted for school children. This project includes the replacement of further existing pathway and kerb-ramp infrastructure to current standards, including relocation where required to promote safe access for path users.

6. How supportive are you of Paringa Park Primary School active transport project?

☐ Not supportive at all ☐ Somewhat unsupportive ☐ Neutral ☐ Somewhat supportive ☐ Very supportive

7. Please provide feedback on the Paringa Park Primary School active transport project.



Bowker Oval disability access pathway \$40,000

This project seeks to address an issue where some members of the community may be excluded from using the space. Currently there is no way for a person living with a disability or mobility issues to access the community garden, BBQ and picnic table or the playspace. Current access is limited and includes traversing the grass or using a concrete spoon drain that is non-compliant.

The project will create a Disability Discrimination Act (DDA) compliant pathway from both the north and south car park so that the community, particularly people living with a disability or mobility issues, can access these community facilities.

8. How supportive are you of Bowker Oval disability access pathway project?

☐ Not supportive at all ☐ Somewhat unsupportive ☐ Neutral ☐ Somewhat supportive ☐ Very supportive

9. Please provide feedback on the Bowker Oval disability access pathway project.

North Brighton and St Jude's cemetery upgrades \$256,000

The project includes path improvements and tree planting along with new and refreshed garden beds. It will preserve North Brighton and St Jude's cemeteries' historical importance while improving their usability and appearance for the broader community. Additional works will require funding in future Council budgets.

It will improve the overall tidiness and amenity of these spaces. It will increase tree canopy, update internal roads, improve landscaping and increase seating. It will also improve signage, particularly around heritage areas such as the Mawson grave at St Jude's.

10. How supportive are you of the North Brighton and St Jude's cemetery upgrades project?

☐ Not supportive at all ☐ Somewhat unsupportive ☐ Neutral ☐ Somewhat supportive ☐ Very supportive

11. Please provide feedback on the North Brighton and St Jude's cemetery upgrades project.



Fairy Lights Jetty Road, Brighton \$73,280

To beautify Jetty Road and attract visitors and residents, temporary fairy lights have been on trial for several months. This project will make this more permanent through the installation of underground electrical infrastructure and the purchase of the street tree fairy lights. This project seeks to continue the beautification of the area with lighting that can be themed to times of the year. In this way, it is intended to promote tourism and visitor attraction. The project covers the installation of supporting electrical infrastructure and the purchase of the commercial-grade fairy lights in street trees along parts of Jetty Road, Brighton.

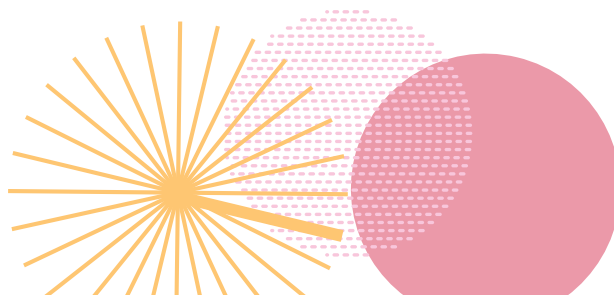
12. How supportive are you of the Fairy Lights Jetty Road, Brighton project?

☐ Not supportive at all ☐ Somewhat unsupportive ☐ Neutral ☐ Somewhat supportive ☐ Very supportive

13. Please provide feedback on the Fairy Lights Jetty Road, Brighton project.

14. General comments

15. Comments on the Draft 2025-26 Annual Business Plan



16. Comments on the Draft Long Term Financial Plan 2025-26 to 2034-35

Please attach documents you may have to support your submission.

Demographic information

We use your feedback to inform decision-making. This information is only collected for quality control purposes. Your personal details will not be linked to your survey response.

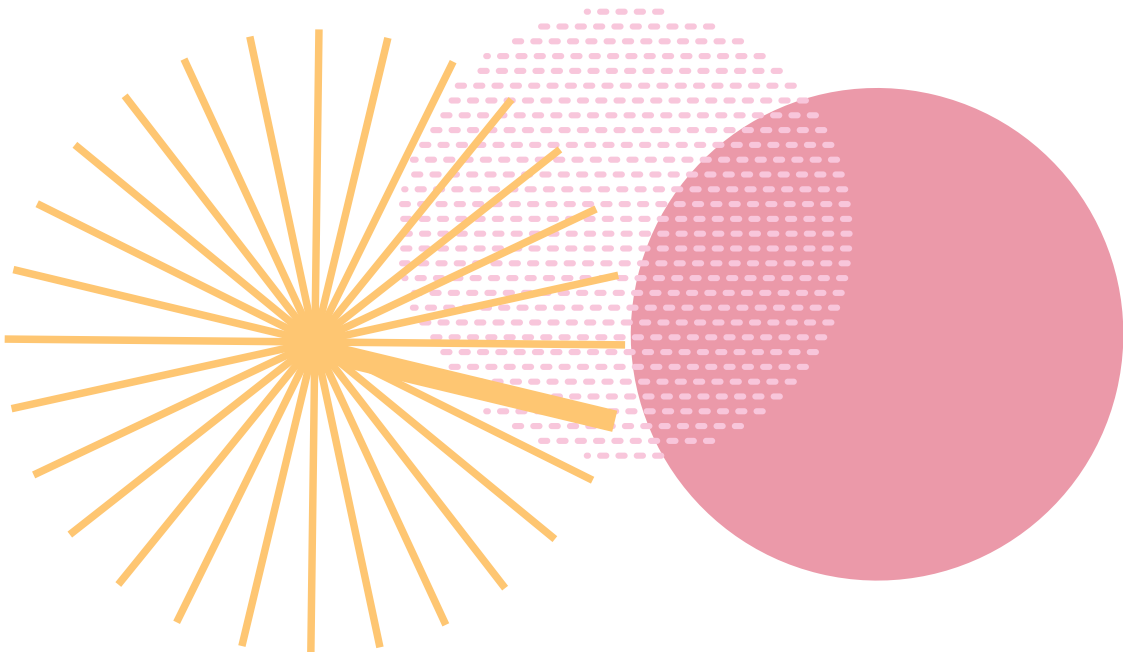
| | |
|--|--|
| First Name | |
| Last Name | |
| Address | |
| Suburb * Required | |
| Postcode | |
| Age | |
| Email address Please complete if you would like updates and decisions on the consultation | |

Select the the category that best describes you * Required

☐ Holdfast Bay resident

☐ Holdfast Bay business owner

☐ Visitor



**All feedback must
be received by
5pm Friday
20 June 2025.**

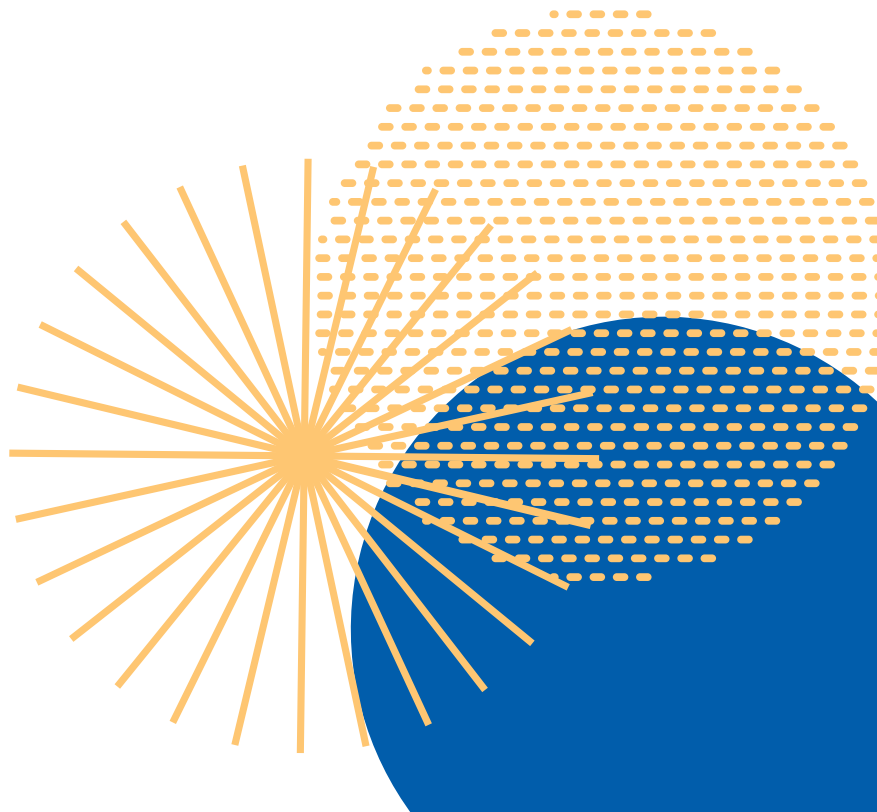


This form can be returned to

- Brighton Library, 20 Jetty Road, Brighton
- Glenelg Library, 2 Colley Terrace, Glenelg
- Brighton Civic Centre, 24 Jetty Road, Brighton

Or post to

Draft Annual Business Plan
PO Box 19
Brighton SA 5048





Appendix B Email and letter submission summary

Email and letter submission summary

Residents and business owners as well as visitors were given the option to submit letters or email as part of the ABP and LTFP consultation and 36 respondents took on this option. Where multiple emails have been received from one respondent they have been counted as one submission. Where the same submission has been provided by multiple respondents this has been counted separately as is marked in the table below.

This is a summary of submissions received via letter or email and full copies of the responses are included in a separate *City of Holdfast Bay ABP and LTFP Consultation Outcomes Report*.

| No. | Respondent type (if known) | Summary of submission |
|-----|---|---|
| 1. | Community group (Holdfast Bay Residents Alliance) | <ul style="list-style-type: none"> The submission raises concerns regarding the City of Holdfast Bay's financial strategy, with particular reference to increasing debt levels, the high reliance on ratepayer contributions, and a perceived lack of transparency. The Transforming Jetty Road, Glenelg project is identified as a key driver of the projected debt, with its \$30 million cost viewed by the authors as placing considerable pressure on Council's long-term financial position. While Council frames the investment within the concept of intergenerational equity, the submission highlights the financial risks associated with ongoing economic volatility, including inflation and construction cost uncertainty. The submission also questions the structure of Council's revenue base, noting that more than 75 per cent of income is sourced from rates. This is seen as placing a disproportionate burden on existing ratepayers. The authors express concern about the inclusion of smaller discretionary projects in the rationale for rate increases and note that recent changes to the rate relief policy—particularly the exclusion of commercial and investment properties—may have flow-on effects for residential tenants. These elements are considered misaligned with the principles of fairness and affordability. Additionally, the submission calls for improved transparency and community engagement in Council's financial planning. It recommends more detailed public reporting on debt servicing, comprehensive cost-benefit analysis for major projects, and clearer documentation of how community feedback influences decision-making. Several actions are proposed to enhance financial governance, including an independent review of the Jetty Road project, scenario modelling to account for economic risks, and stronger consultation frameworks. |
| 2. | Resident | As above Same submission content provided |
| 3. | Resident | As above Same submission content provided |
| 4. | Community Group (5049 Coastal Community | <ul style="list-style-type: none"> The 5049 Coastal Community Association (5049CC) acknowledges recent improvements in engagement with Council leadership and welcomes the completion of local projects such as the Seacliff Amenities Block and wayfinding signage at Kingston Park. The Association supports the inclusion of smaller community initiatives in the 2025–26 Annual Business Plan and notes increased |

| No. | Respondent type (if known) | Summary of submission |
|-----|----------------------------|--|
| | Association - 5049CC) | <p>transparency in the approach to funding capital works. However, it has expressed concern regarding the limited allocation of capital investment to the Seacliff and Kingston Park areas, which it attributes to debt levels associated with the Transforming Jetty Road, Glenelg project. 5049CC has recommended the introduction of an automatic rate cap below 10 per cent and maintains that major projects of this scale should only proceed with additional external funding and more comprehensive community consultation.</p> <ul style="list-style-type: none"> • The submission raises a number of environmental concerns, particularly the limited presence of new initiatives in the Business Plan despite Council's stated climate emergency position. It notes a lack of progress updates on key strategies such as the Carbon Neutral Plan and the Urban Forest Strategy, and a reduction in new projects addressing biodiversity and climate resilience. 5049CC recommends reinstating a previous practice where savings from green infrastructure upgrades were directed into further environmental projects. The Association also proposes community-based incentives such as rate reductions for households that plant and maintain indigenous trees over the long term. • The Association advocates for the progression of several projects in the 5049 area, including Seacliff Plaza Stage 2 and the installation of decorative lighting. It supports ongoing upgrades to the Brighton and Seacliff Yacht Club and Seacliff Surf Life Saving Club and seeks clearer reporting on outcomes from recent Council infrastructure investments and community surveys. While the completion of the lookout at Kingston Park Coastal Reserve (Tulukutangga) is welcomed, the Association notes delays in delivering the remainder of the approved Master Plan and highlights the need for interim safety works at the disused overflow car park. |
| 5. | Resident | <ul style="list-style-type: none"> • The submission acknowledges Council's focus on wellbeing and environmental sustainability but highlights environmental noise as a significant public health concern that requires greater attention. It encourages Council to broaden its sustainability agenda to include measures aimed at reducing noise pollution, which is seen to have a disproportionate impact on vulnerable members of the community. Citing research from the World Health Organization, the submission outlines the health impacts of prolonged noise exposure, including increased risk of cardiovascular disease, sleep disturbance and reduced cognitive function. • The submission identifies local government operations such as waste collection, street sweeping, general maintenance and field services as key contributors to environmental noise, particularly when carried out during early morning hours. It recommends a comprehensive noise reduction strategy, including transitioning Council and contractor equipment to electric alternatives and restricting activities such as street sweeping before 7:00 AM. It also suggests establishing monitoring systems to assess compliance with noise standards and the effectiveness of any changes. • These recommendations are presented as aligning with Council's strategic objectives related to wellbeing, sustainability and innovation. The transition to quieter, electric operations is positioned as an investment in public health and an |

| No. | Respondent type (if known) | Summary of submission |
|-----|-------------------------------|---|
| | | <p>opportunity to demonstrate leadership in urban liveability. The submission encourages Council to incorporate these measures into the 2025–26 Annual Business Plan to support a healthier and more equitable environment for all residents.</p> |
| 6. | Resident | <ul style="list-style-type: none"> The submission calls for a more transparent, ethical and community-driven approach to budgeting and engagement in the City of Holdfast Bay. While acknowledging the infrastructure and safety priorities in the 2025–26 Annual Business Plan, it raises concerns about limited community-led deliberation and a lack of systemic equity. It recommends moving beyond traditional consultation to more participatory methods, including deliberative democracy pilots, particularly in Glenelg and Brighton, and proposes that all civic planning be grounded in equity, intergenerational fairness, and collaboration with marginalised groups. The respondent questions the justification for a 0.15% rate increase to fund small-scale projects without clear equity assessments and advocate for redirecting funds towards urgent needs such as housing, mental health and community safety. They propose reallocating discretionary spending to support rough sleepers, increase access to services, and improve night-time safety. Further recommendations include greater budget transparency by suburb and demographic and reinstating a stronger after-hours community safety presence with clear reporting. Additional proposals made by the respondent focus on long-term strategic investment. These include adaptive reuse of buildings for affordable housing, repositioning libraries as community hubs, support for local arts and creative industries, stronger environmental action, and improvements in civic transparency such as live-streaming Council meetings. The submission also recommends new engagement platforms like ward-based podcasts and using trained local volunteers to facilitate civic discussions. Finally, it encourages Council to support the current State parliamentary inquiry into bullying in local government as a show of leadership and commitment to safe, inclusive governance. |
| 7. | Resident | <ul style="list-style-type: none"> Strongly opposes the proposed rate increase of 2.3% for Transforming Jetty Road Glenelg. |
| 8. | Resident | <ul style="list-style-type: none"> The submission seeks support for the Tonkin 10/10 Bill, a proposal from the Rights Resource Network SA aimed at removing access barriers for people with disabilities. It recommends legislated standards for parking, seating, transport, toilets and ticketing, with 10 per cent accessibility provision each for wheelchair users and people with mobile disabilities. The Bill challenges current “reasonable allowances” as inadequate and highlights that 21 per cent of Australians live with a disability. It calls for fairer, rights-based access to public spaces, supported by Australian and global research. |

| No. | Respondent type (if known) | Summary of submission |
|-----|----------------------------|---|
| 9. | Resident | <ul style="list-style-type: none"> Request for tree pruning |
| 10. | Resident | <ul style="list-style-type: none"> The respondent expresses concern about the poor condition of footpaths, noting frequent trips and falls, and calls for increased investment in maintenance to improve pedestrian safety. They suggest that infrastructure upgrades should better reflect the needs of local users, especially those who rely on walking in the area. The respondent opposes the Transforming Jetty Road Glenelg project, arguing the allocated funds could be better used elsewhere. They highlight the ongoing issue of limited parking and propose the development of a multi-storey car park near the Brighton Road tram stop to help manage visitor access. Concerns are also raised about traffic congestion and safety along King George Avenue, particularly during school pick-up and drop-off times, with suggestions for improved traffic management to reduce stress for local residents. Finally, the respondent encourages more community engagement, particularly among younger families, through local greening projects and park improvements. They acknowledge that not all projects can be delivered but urge Council to recognise the evolving demographic and adapt planning accordingly. |
| 11. | Resident | <ul style="list-style-type: none"> Question about on street permanent parking for caravans and motor homes and expression of dissatisfaction with this. |
| 12. | Resident | <ul style="list-style-type: none"> The respondent strongly opposes the continued investment in the Transforming Jetty Road Glenelg project, stating that prior community feedback has been ignored. They express frustration at rate increases being used to fund upgrades that may reduce parking and alter access around Glenelg, such as the closure of Moseley Square's entrance to Colley Terrace. The submission questions whether the interests of residents are being prioritised, particularly in relation to tourism. Traffic and access concerns are raised, especially at the intersection of Brighton Road and Wheatland Street in Seacliff. The respondent highlights growing traffic risks in the area and suggests that traffic lights or other safety measures should be prioritised before any further work on Jetty Road Glenelg. They also reference the expected impact of new freeway access on local traffic volumes. While critical of some projects, the respondent supports the proposed cemetery upgrades and acknowledges the value of the fairy lights on Jetty Road, Brighton. However, they reinforce the need to address traffic and access pressures, particularly in summer months when increased vehicle use and trailer movements create congestion at key access points like Wheatland Street. |
| 13. | Resident | <ul style="list-style-type: none"> The respondent expresses strong dissatisfaction with the Transforming Jetty Road Glenelg project and questions the value of community consultation, stating that previous resident opposition appears to have been ignored. They note frustration that the project has proceeded despite widespread concerns. The submission criticises the project's cost, the reduction in car parking, and perceived negative |

| No. | Respondent type (if known) | Summary of submission |
|-----|-------------------------------|---|
| | | impacts on local traders. The respondent links these outcomes to rising rates, suggesting a disconnect between Council decisions and community priorities. |
| 14. | Resident | <ul style="list-style-type: none"> The respondent raises questions about the funding arrangements for the Transforming Jetty Road Glenelg project. They express confusion over whether the project is funded via a loan or through the additional 2.3% rate rise applied to ratepayers over three years. Clarification is requested on how the full \$30 million cost is being covered. Concerns are also raised about the potential overlap between the proposed Jetty Road, Brighton fairy lights project and future underground works associated with broader street improvements. The respondent queries how Council will manage infrastructure planning to avoid unnecessary rework or wasted investment. Additionally, the respondent notes a \$1 million increase in the budget line for "Materials, contracts and other expenses" and seeks further detail, particularly to determine whether any of these funds are being directed toward the Jetty Road Glenelg project. |
| 15. | Resident | <ul style="list-style-type: none"> The respondent questions the necessity of recent kerb replacements in various streets, suggesting that much of the work appears unwarranted based on their observations. They express doubt that these upgrades are effectively addressing stormwater or gutter flow concerns, as intended. The submission also raises concern about ongoing sand dune erosion near Minda. The respondent believes that earlier sandbag efforts were ineffective but acknowledges that a previously installed fence had successfully trapped sand. They recommend reinstating a durable fence to mitigate further dune loss. While not addressing the full Business Plan, the respondent reiterates opposition to the Jetty Road Glenelg works, describing them as a waste of funds, though they express support for some other aspects of Council's broader plan. |
| 16. | Resident | <ul style="list-style-type: none"> The respondents support the Council's goal to improve pedestrian safety near Bus Stop 19 but believe the proposed upgrade is too narrow in scope. They suggest a roundabout at the intersection of St Anne's Terrace and Adelphi Terrace, integrated with a pedestrian crossing, would better address safety and traffic concerns for both vehicles and pedestrians. The submission highlight specific issues such as poor visibility at the intersection, traffic congestion, and the difficulty of turning right from St Anne's Terrace. The submission also notes the low use of Bus Stop 19 and argue that a redesigned intersection would deliver greater community benefit. The submission also points to broader traffic impacts from changes promoted by the City of Charles Sturt, which are increasing volumes on Adelphi Terrace. The submission includes photographic evidence of current traffic delays and shares past efforts to raise the issue with a local elected member, expressing |

| No. | Respondent type (if known) | Summary of submission |
|-----|----------------------------|--|
| | | disappointment with the response received. The respondent call for Council to revisit its approach and pursue a more comprehensive and responsive solution. |
| 17. | Resident | <ul style="list-style-type: none"> The respondent expresses interest in gaining a deeper understanding of the Draft Annual Business Plan and Long Term Financial Plan. The submission notes that publicly available financial reports, including those in Council meeting agendas, typically present only budgeted figures rather than actual expenditure data. |
| 18. | Resident | <ul style="list-style-type: none"> The respondent expresses clear support for the proposal to install permanent fairy lights along Jetty Road, Brighton. They note that the temporary lighting has significantly enhanced the ambience of the dining precinct over recent months. |
| 19. | Resident | <ul style="list-style-type: none"> The respondent highlights the value of the bushland near Brighton railway station and expresses concern that some mature gum trees may be under stress due to compacted soil from nearby skateboard activity. They urge Council to ensure the health of these trees is protected as part of local recreational planning. They also advocate for the creation of more bushland pockets across the area and suggest that any planting along the railway corridor include vegetation that supports birds and pollinators. The submission frames these actions as both ecologically beneficial and aligned with broader climate priorities. |
| 20. | Resident | <ul style="list-style-type: none"> The respondent expresses strong support for the recent improvements made at local cemeteries, particularly North Brighton and St Jude's. They encourage continued investment in these sites. They view this work as an important way to honour past citizens and preserve the area's local history |
| 21. | Resident | <ul style="list-style-type: none"> The respondent expresses concern about what they view as unnecessary Council spending on large-scale projects that reduce parking and have limited local support. They argue that resources would be better directed towards addressing environmental issues such as marine pollution. The feedback implies a desire for more practical, environmentally focused investment and criticises perceived inefficiencies in current Council decision-making. |
| 22. | Resident | <ul style="list-style-type: none"> The respondent acknowledges that regular rate increases tied to CPI are expected, and expresses no objection to funding small community projects. However, they raise concern about the repeated application of a 2.3% rate rise specifically for the Transforming Jetty Road Glenelg project. They believe this surcharge was not adequately communicated or consulted on initially, and question why it is being applied again in the following financial year. |
| 23. | Resident | <ul style="list-style-type: none"> The respondent appreciates the opportunity to contribute to the Annual Business Plan consultation and expresses general support for five of the six proposed community projects. However, they object to the \$73,280 allocation for fairy lights |

| No. | Respondent type (if known) | Summary of submission |
|-----|----------------------------|--|
| | | <p>on Jetty Road, Brighton, suggesting that the funds would be better directed toward pedestrian safety in their local area.</p> <ul style="list-style-type: none"> The respondent raises concerns about increasing traffic volumes and speeding, particularly by larger vehicles and buses. They argue that the existing crossing infrastructure is insufficient and propose the installation of a traffic light-controlled pedestrian crossing between Brighton and Morphett Roads. This would improve safety for all users, including children and older residents. The submission calls for Council to prioritise essential safety infrastructure over aesthetic enhancements and considers investment in pedestrian crossings a more valuable and practical use of ratepayer funds. |
| 24. | Resident | <ul style="list-style-type: none"> The respondent opposes high-density development proposals in Holdfast Bay, suggesting they prioritise rate revenue over community wellbeing and risk diminishing the area's character and liveability. They question the authenticity of Council's consultation processes, particularly regarding major planning decisions. Strong criticism is directed at the Jetty Road Glenelg upgrade, which the respondent sees as expensive, disruptive and poorly justified. They argue the project has negatively affected local businesses and access, especially for vulnerable groups. There are also broader concerns about Council's decision-making capacity and the overall accountability of local government, with a call for greater transparency and financial responsibility. |
| 25. | Resident | <ul style="list-style-type: none"> The respondent express strong support for the introduction of pedestrian crossings on Adelphi Terrace, specifically commending the proposal for crossings at both the north and south ends. The comments particularly emphasise the need for a crossing near St Anne's Terrace due to increased traffic and safety risks. The respondent describes the experience of crossing at this location as stressful and dangerous, with personal observations of near-miss incidents reinforcing the urgency for formal pedestrian infrastructure. |
| 26. | Resident | <ul style="list-style-type: none"> The respondent supports the inclusion of pedestrian crossings in the 2025–26 Business Plan and urges Council to prioritise the project. They highlight the absence of safe crossing points between Anzac Highway and the King Street bridge, despite a significant number of residents and a bus stop along that stretch. The submission raises particular concern for older residents who face safety risks when attempting to cross the road, noting that current conditions are inadequate and potentially dangerous. |
| 27. | Resident | <ul style="list-style-type: none"> The respondent expresses strong support for the proposed installation of pedestrian crossings on Adelphi Terrace. The submission states the crossings will significantly improve pedestrian safety on what they describe as a very busy road and may also help reduce hoon driving. In addition to endorsing the proposal, the respondent asks that the design carefully consider the narrowness of the road between St Annes Terrace and King Street. The respondent is concerned that the |

| No. | Respondent type (if known) | Summary of submission |
|-----|----------------------------|---|
| | | new infrastructure, including refuge islands and bus stop upgrades, could reduce the availability of on-street parking for residents, especially during busy periods. |
| 28. | Resident | <ul style="list-style-type: none"> The respondent questions what the progress is on the cycleway/ walking path along the Sturt Creek from Pine Avenue to the Patawalonga. |
| 29. | Resident | <ul style="list-style-type: none"> The respondent expresses support for the recent submission by the Holdfast Bay Residents Alliance. They share concerns about Council's financial management, particularly the heavy reliance on rate revenue and increasing debt levels. The submission also backs HBRA's recommendation that the Transforming Jetty Road Glenelg project undergo an independent external review to ensure transparency and financial accountability. |
| 30. | Resident | <ul style="list-style-type: none"> The respondent strongly opposes the proposed rate increases, arguing that it places an unfair financial burden on those already struggling to afford basic living costs. The respondent suggests that wealthier individuals should contribute more to such initiatives, rather than relying on residents with limited means. The respondent criticises the proposal as out of touch with the current economic hardship faced by many, implying that decision-makers are disconnected from the everyday realities of people within the community. |
| 31. | Resident | <ul style="list-style-type: none"> The respondent expresses strong concern over the Council's proposed \$30 million Jetty Road Glenelg upgrade, criticising the lack of transparency, cost-benefit analysis, and alternative options. The respondent suggests the consultation feedback has been ignored and question the timing of such a large debt in the current economic climate. The respondent argues that Council's heavy reliance on ratepayer income is unsustainable and may prompt community pushback, including scrutiny of property valuations. Given rising living costs, they believe the responsible approach would be to reduce services and scale back discretionary spending. |
| 32. | Resident | <ul style="list-style-type: none"> The respondent voices concern about significant rate increases during a time of widespread financial hardship. They urge Council to reduce spending and exercise greater fiscal responsibility, particularly in light of cost-of-living pressures on residents. The respondent questions the scale and benefit of the Transforming Jetty Road Glenelg project and suggest many proposed projects, including fairy lights on Jetty Road Brighton, are not essential. The submission calls for a prioritisation of core services and deferral of non-urgent upgrades. Overall, the feedback advocates for budget restraint, reduced capital works, and a delay on discretionary projects until economic conditions improve. |
| 33. | Resident | <ul style="list-style-type: none"> The respondents express strong opposition to the level of debt proposed in the draft business plan. The respondent is particularly concerned about the heavy reliance on ratepayers to service this debt and highlight the risks posed by uncertain future |

| No. | Respondent type (if known) | Summary of submission |
|-----|----------------------------|---|
| | | economic conditions. The respondent urges Council to reconsider its approach and ensure that financial planning does not disproportionately burden the local community. |
| 34. | Resident | <ul style="list-style-type: none"> The respondent raises concern about the forecast debt exceeding \$60 million in the City of Holdfast Bay's business plan. The respondent is particularly worried that ratepayers will face ongoing increases above CPI to service the debt. The respondent argues that funding for the Jetty Road Glenelg upgrade should have come from the State Government rather than being passed on to local residents. |
| 35. | Resident | <ul style="list-style-type: none"> The respondent expresses concern about the significant debt the City of Holdfast Bay is taking on over the long term, particularly the \$30 million allocated to the Transforming Jetty Road Glenelg project. The respondent references and endorse the submission made by the Holdfast Bay Residents Alliance, which critiques the projected \$61.4 million peak in borrowings by 2025–26. The submission also raises issues about the Council's heavy reliance on rate revenue, noting it comprises over 75% of total income, which places a disproportionate burden on ratepayers. The respondent highlights the proposed 4.95% rate rise in 2025–26, which includes components for CPI, Jetty Road funding, and additional community projects. |
| 36. | Resident | <ul style="list-style-type: none"> The respondent expresses strong opposition to the City of Holdfast Bay's projected increase in debt from \$29 million to \$61 million, describing it as excessive for a relatively small council with around 21,000 ratepayers. The respondent emphasises that the interest alone could be better spent on other community projects rather than servicing debt. There is particular concern about the financial sustainability of the Transforming Jetty Road Glenelg project, which is described as a "dream" that risks burdening future generations. The respondent argues that over \$10 million has already been spent with little progress and calls for a pause on the project until debt levels are reduced. The respondent also questions the accuracy of the \$40 million project estimate and ask where future funding will come from. |



TSA Riley

tsariley.com

Australia | Malaysia | New Zealand | United Kingdom | Ireland

Attachment 3

2025-26 Annual Business Plan Consultation - Appendix of Comments

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| | |
|--|----------|
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Appendix 1 Comments on the Adelphi Terrace pedestrian crossings project

1. Whilst disability access is important there are other areas in the community that have higher priority pedestrian safety and traffic management concerns.
2. There are multiple opportunities to cross without the need for additional roadway furniture
3. Money would be better spent on Bowker Street with lights and vehicle slowing speed bump to protect children to and from school.
4. Increasing pedestrian safety encourages active lifestyles which benefits all.
5. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it!
6. See attached
7. Do not have any interest in this location
8. Not sure how the bus stop grade is going to be of much use considering not many use public transport.
9. \$120k is excessive
10. I have been advocating this project through local councilors for many years. I am chairman of a local community group and i am aware that many of our members (residents) are also keen for this to proceed. Adelphi tce has a large local community who need to cross the busy and sometimes dangerous road to access the Lake and surrounds. Your proposal to install an island refuge is strongly supported because, as you said, it will have a calming effect on traffic. It is a win win position.
11. It is not a good use of funding and it is not important enough
12. This is fantastic and very needed, though a third location further south is also needed, perhaps near Canning St where there will be increased foot traffic due to the Wigley Reserve redevelopments and kiosk. Speed bumps should also be included as part of these works to cut down on the regular hoon driving in the area.
13. The new amenities & cafe positioned near Adelphi Terrace is now a big attraction for more people, thus safe pedestrian crossings in this area are required, with due consideration also to safe cycle routes.
14. I'm generally aware of the situation, however it doesn't necessarily impact me.
Does something need to be done? Yes.
15. Council's debt levels are unsustainable given the Jetty Road project commitment and as such Council cannot afford even the smallest of initiatives such as this without further rate increases.
16. I just feel like it's not worth the increase in council rates.
17. The most important plan for this crossing is traffic flow, pedestrians believe they have the right away especially tourists. Then of course traffic halts on Jetty rd.
18. People coming to the area can cross a road without the need for a pedestrian crossing...waste of funds
19. Please stop these "calls" on residents. We are in a COST OF LIVING CRISIS. How hard is that to understand?! Plan for it in your capital budgeting or DELAY it, like the rest of us have to do. Haven't you learned from Jetty Rd Glenelg debacle?!
20. Good to see. Need more of this in pedestrian crossing areas.
21. As I don't live in this area, I can't determine if this pedestrian crossing is needed. Driving along Adelphi Terrace I haven't experienced a huge traffic flow to justify a pedestrian crossing as a stand out project, but I'm supportive to improve bus stop disability access. I feel this should be included in general maintenance/improvement, not another project with another levy
22. Waste of council rates
23. I cross Adelphi Tce to walk the King St bridge at least once a day, usually multiple times. With the increased traffic on Adelphi Cres this crossing is becoming more and more hazardous, and I'm an able-bodied 30-something-year-old. It's only a matter of time before someone gets injured.
24. Don't raise my rates to fund it

Appendix 2 - Comments on the Jetty Road, Brighton traffic improvements project

1. Jetty road Brighton appears to function well as it is
2. I think this area has extreme untapped potential.
3. Money would be better spent on Bowker Street with lights and vehicle slowing speed bump to protect children to and from school.
4. Brighton Road is very busy and could use some improvement.
5. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it!
6. See attached
7. Do not have any interest in this location.
8. I own and run The Seller Door Brighton on Jetty Road and have done for the last nine years. I wanted to provide a trader's perspective on the desired future character of the street.

Could the council please consider allowing businesses to operate parklets e.g. turning carparks directly attached to outdoor dining areas into attractive seating spaces. This has been done really well in some areas and would increase the street appeal for visitors and anyone frequenting Jetty Road, Brighton. It also provide inceased revenue for council through higher outdoor dining fees.

Also, allowing traders to weatherproof their outdoor dining areas would help businesses to operate more effectively in the winter months. A good example of this is what has been done in front of the Esplanade Hotel with protection from the wind and rain and heaters. As traders we want the opportunity to do similar development but currently this has been denied when enquired about. This would increase the ability for visitors to visit Jetty Road, Brighton all year round and give visitors certainty of seating. It would also improve the aesthetics of the street in general and allow traders to invest in these outdoor areas.

Hospitality venues are struggling with COGS increases and the effect of cost of living pressures affecting consumers spending. The seasonality of Brighton means winters are increasingly slower and harder for traders as costs remain constant all year round.

These initiatives would require flexibility from council on exisiting (somewhat out of date) rules but would not require a significant budget to achieve.

Please consider these suggestions. I am available for further discussion if that is helpful.

Thank you, [REDACTED]



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| 9. Totally unnecessary |
| 10. very forward thinking. |
| 11. Incredible waste of ratepayers' money for limited businesses. Parking remains a major concern. You want to levy ratepayers to financially support a finite project |
| 12. No details provided as yet, so hard to comment. |
| 13. Jetty Rd Glenelg has siphoned off funds at a disproportionate rate over decades and Jetty Rd Brighton should surely be a major focus over the next ten years. \$50 000 is a token allocation. |
| 14. I hope the council will put pressure on state government to improve public transport so that the traffic improvements will be less car-focussed. |
| 15. Traffic on Jetty Road is not that bad, and improvements are not needed. |
| 16. Parking spaces between Elm st and Cedar avenue need to be enlarge. One can barely get a small car in the spaces as they were measured and painted incorrectly. On top of that, not many spots to park if you want to go to jetty rd Brighton, as well as jetty rd Glenelg so we avoid these places. Create parking spaces between Cedar ave and the train line would help. This is done on the other side of the train line and Commercial Rd |
| 17. Great, Brighton deserves to be shown some love too! |
| 18. Excellent solutions have been provided for safer movement of pedestrians, bicycles and traffic, well over-due. |
| 19. I drive up and down Jetty Road around 8-12 times a day. (I live on Jetty Road) Personally, I think it's very manageable. Could there be improvements? Yes. However, I dare say it would just attract more traffic as a result and present similar issues. A lot of traffic is created due to the lack of parking (which I can observe from my balcony daily) I'm not sure if there's any opportunity for additional parking through collaboration with the Espy hotel in form of a double car park or perhaps additional parking through sub or top structure at the train station. |
| 20. Planned improvements for Jetty Road, Brighton are an excellent idea as they are long overdue. |
| 21. Hasnt this already been done with all the planning for the new work that is under way? |
| 22. Council's debt levels are unsustainable given the Jetty Road project commitment and as such cannot afford even the smallest of initiatives such as this without further rate increases. |
| 23. Garden beds and open spaces has removed parking and stopping space on jetty road. This is a terrible outcome. |
| 24. Jetty road should be a pedestrian mall with tramlines left as is. The risk with trams there are the same as now. |
| 25. It's already beautiful but if we could make it even more of a vibe and a boujee "destination" (without losing its charming character) in here for it! |
| 26. We live at the end of Brighton road - I am excited to see improvements and appreciate that this cannot be achieved without disruption. The street has been tired, run down, unappealing and dirty for many years. It has not prevented me from accessing local businesses |
| 27. Parking spaces need to be increased for traders that includes streets around Jetty rd I see 3 more parking spots just in Gurrs alone. Footpaths need some maintenance as well. Brighton is the poor relative to Glenelg always has considering the rates pulled in from residential. |
| 28. Makes sense for this busy area and upgrade will enhance the area |
| 29. Please stop these "calls" on residents. We are in a COST OF LIVING CRISIS. How hard is that to understand?! Plan for it in your capital budgeting or DELAY it, like the rest of us have to do. Haven't you learned from Jetty Rd Glenelg debacle?! |

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| 30. As a resident going to Jetty Road, Brighton on a regular basis I appreciate the investigation into improving the road and looking into parking. I would not like the overall character of the road to be changed. |
| 31. No current problems no improvement required. |
| 32. Jetty road brighton and surrounding streets and lanes are in desperate need of review. There is daily parking illegally - the roads are hard to access and drive around and service lanes are congested full of rubbish and not maintained or patrolled. |
| 33. The tree lights give jetty road a magical vibe all year round. Have many friends from outside of the area who visit regularly just to see the beautiful display. The lights certainly have everyone talking. |
| 34. I live on Jetty Road and the traffic and parking problem is getting worse. I totally support any initiative that will improve traffic flow, increase parking availability and strengthen pedestrian safety. |
| 35. Jetty Rd should be the focus of Glenelg but the traffic volume (a) interferes with public transport and (b) makes the road feel more like a highway than a town centre. I support any mechanism by which the community can be consulted to improve the street. |
| 36. About time. This should have been done before Jetty Road Glenelg which does not benefit any rate payers. Shouldn't necessitate an increase in rates |
| 37. Jetty road Brighton is a breath of fresh air just leave it alone no changes are required whatsoever. |

Appendix 3. Comments on the Paringa Park Primary School active transport project

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| 1. Speed humps should also be installed to slow the high volume of traffic using Bowker Street as a cut through between Brighton and Diagonal Roads |
| 2. Needs speed bumps and restricted parking for Toyota workers. Is a through road where everyone speeds. Children will end up hurt or killed |
| 3. All safety for children is paramount. Needs physical bumps or road bumps |
| 4. Traffic calming at all times are needed on bowker and especially at school times often see fast cars outside my house opposite school speed humps between St Vincent and Margaret could be simply added parking controls east of Margaret may help as well at drop off time longer term reduction of cut through traffic needed |
| 5. I am aware of this project and its long term focus to get and keep families active and safe. I fully support it and think it can be used as a model for other schools in the area. Wombat crossings on both current zebra crossings would provide additional safety for everyone in the community and I have witnessed several close calls there myself. |
| 6. Some of kind of physical structure (bump or flat like Partridge St Glenelg) is required to protect the children and pedestrians on Bowker Street. The use of the street as a thoroughfare and parking lot for businesses like Toyota is ridiculous and it is only a matter of time before we have a serious incident or fatality unless something is done. |
| 7. I have two kids that always want to bike to Paringa Park Primary School. I am a risk averse person and I remain sceptical that biking can be made low risk without replacing car parking on Margaret Ave outside the school with a dedicated, separated bike lane. The kids either have to contend with slower pedestrians on the footpath (some with toddlers in tow) or the mad rush of parking and pulling out cars on the roadway. |
| 8. As a parent of a PPPS student, I have been so pleased to see the improvements made so far to enable kids to ride to school more safely. I definitely support the continuation of this work |
| 9. I am local to this area and witness near miss incidents daily involving children and business/school parent traffic due to lack of appropriate infrastructure. School teachers are routinely harassed in their attempts to maintain a safe environment and I have personally felt unsafe crossing at the designated school crossing (with young children) as Bowker St has |

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| become a known thoroughfare between diagonal and Brighton road with many cars travelling greater than 50km/hr and therefore not slowing to signposted 25km/hr when approaching the school. |
| <p>10. In the interest of safety of all road users around the school, a koala crossing urgently needs to be installed at the very minimum on Bowker Street, and ideally Margaret Street and Balmoral Street.</p> <p>Bowker Street is a busy thoroughfare or "rat run" which sees significant traffic volumes. I have personally witnessed numerous near misses involving motorists both failing to comply with 25km/h speed zones and failing to pay attention which were reported to police. The school currently has an emu crossing, which is monitored by staff and students. I have spoken to a number of staff members who have been traumatised at near misses.</p> <p>I have leveraged relationships with areas of SAPOL to obtain increased police presence but understandably this has only been able to happen on a few occasions, during which officers issued a number of fines to motorists.</p> <p>The school community will continue to petition council for action on this issue. The matter has been raised numerous times with local MPs, State Government and State Opposition and will continue to be agitated.</p> |
| <p>11. Please include speed bumps on Bowker St. Traffic doesn't slow down enough or safely for children. Bowker St is used as a thru street with many drivers unaware or not following safe driving standards around a school.</p> |
| <p>12. In order for this to work, more needs to be done to slow cars around the school. As a parent and teacher at the school, the speed of the cars along Bowker Street is terrible!</p> |
| <p>13. Drivers disrespect road rules on Bowker Street routinely and is a disaster waiting to happen. The improvement of paths should be a priority. Council must consider carefully whether a speed bump is appropriate with the road being a main thoroughfare between Oaklands and Brighton.</p> |
| <p>14. The project itself will not allow children to safely travel to and from school. More needs to be done with lights and vehicle slowing speed bump to protect children to and from school. There are too many idiots who dont slow down or speed through that school zone</p> |
| <p>15. I am on the school's governing council and we are very engaged in this process. Any improvements we can make to this area would be most welcome as it can be extremely hazardous for young children during pick up and drop off times. We are also interested in further traffic calming measures to make the area safer, such as wombat crossings on Bowker St and Margaret Ave as the current crossings are insufficient. We are also grateful to Cr Anthony Venning for his advocacy on this project.</p> |
| <p>16. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it!</p> |
| <p>17. See attached</p> |
| <p>18. This is very important in ensuring the safety of children in our community.</p> |
| <p>19. I dont see the issue with the paths at the moment</p> |
| <p>20. need is not articulated</p> |
| <p>21. If it helps the children, though I'm not convinced.</p> |
| <p>22. Unfamiliar with this</p> |
| <p>23. Does not impact me due to limited exposure.</p> |
| <p>24. Great initiative to keep children safe.</p> |
| <p>25. Council's debt levels are unsustainable given the Jetty Road project commitment and as such cannot afford even the smallest of initiatives such as this without further rate increases.</p> |
| <p>26. Safety is important but I don't have kids so am not emotionally invested in this.</p> |
| <p>27. Anything for safety around schools is a positive</p> |
| <p>28. Has there been any close calls or accidents in the past 5 years? More fencing may only be required</p> |

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| 29. Please stop these "calls" on residents. We are in a COST OF LIVING CRISIS. How hard is that to understand?! Plan for it in your capital budgeting or DELAY it, like the rest of us have to do. Haven't you learned from Jetty Rd Glenelg debacle?! |
| 30. Anything to make it safer for kids to get to school is a good thing. |
| 31. I feel this project should be included in general works by the council, it should not be separate project. |
| 32. Is this necessary and little improvement obtained. |
| 33. My grandchildren attend PPPS and walk and from school every day. I'm very supportive of any plan that will improve safety. |
| 34. Children's safety is important but shouldn't need rate increases to do it |
| 35. Paringa Park has recently put in kerbs for bikes which are between cars parked on both sides of the road. Children and their parents would be reckless to use them. They should ride on the footpath at either end of the school thus reducing incidents. |

Appendix 4. Comments on the Bowker Oval disability access pathway project

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| 1. If it can link up with the Paringa Park school somehow via bike paths that would be great. |
| 2. It is very important to comply with the law. I hope that this can be carried out without loss of space for the Little Athletics events. |
| 3. Very supportive of this for accessibility and safety for all |
| 4. This project is important for ensuring that public spaces are usable by ALL members of the community |
| 5. Will also allow children better access to Paringa Primary School without using roads |
| 6. The current path system (or lack of it) is very ad hoc and incomplete. Creating this path will help build an all ages and abilities network so everyone can enjoy this very popular facility. Further, if the path can be extended to the entrance on Hopkins Crescent it would allow more people to more easily access the park, especially my son and I who walk or ride through it daily. Given the high usage of this park, I think it is overdue for a revamp and a review is in order. The Governing Council of Paringa Park Primary would be very interested in being involved as many students cross this park to get to school, plus they use it on sports day. Extending the paths to Balmoral Ave and Brimble St would also allow our students to cross the oval safely by bike and encourage more kids to ride to school and reduce the dangerous traffic at pick up and drop off times. If these connections could be taken into consideration in the design of this path it would go a long way to making best use of this excellent public amenity, and could be accomplished in stages as funding becomes available. |
| 7. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it! |
| 8. See attached |
| 9. I agree with helping with disability access |
| 10. Worth doing if it will be well utilised. Presumably work has been done to determine this? |
| 11. No feedback to share. |
| 12. Ensuring that the Bowker Street Oval is accessible for all is a noble project. |
| 13. Council's debt levels are unsustainable given the Jetty Road project commitment and as such cannot afford even the smallest of initiatives such as this without further rate increases. |
| 14. Not relevant to me but would obviously feel passionate about this if a loved one was affected by disability 😊 |
| 15. Open spaces are a must in our communities for all to enjoy. They are disappointing every where and must be maintained at a high standard |
| 16. Should be available access |

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| 17. Please stop these "calls" on residents. We are in a COST OF LIVING CRISIS. How hard is that to understand?! Plan for it in your capital budgeting or DELAY it, like the rest of us have to do. Haven't you learned from Jetty Rd Glenelg debacle?! |
| 18. Inclusion is a basic Council value. |
| 19. This should be work done under general maintenance and improvement for the area, not another special project needing an added levy. |
| 20. Let DDA services pay for the upgrade. |
| 21. Accessibility should not be up for discussion, this is a must-do. People living with mobility issues deserve the best from their governments at all levels. |
| 22. Shouldn't need rate increase to fund it |
| 23. DDA pathway not required when there are options to allocate DDA Parking off Balmoral Avenue to immediately address issues and improve access. Also concerning is that there has been no consultation with user groups at the site regarding impact on their sport delivery, in particular jump pits for Coastal Districts Little Aths. Finally, the provision of a DDA pathway as proposed does not address larger issue of lack of access to DDA amenities. This should be considered as part of a wider plan of the site rather than wasting \$40,000 now on a project which has limited long term benefit. |

Appendix 5. Comments on the North Brighton and St Jude's cemetery upgrades project

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| 1. Use the money for the Paringa School kids before face lifting a cemetery. |
| 2. Quarter of a million dollars is a lot of money to spend on dead people! |
| 3. Protect the children. Not the dead. |
| 4. This is also overdue and could improve connectivity within the area. |
| 5. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it! |
| 6. See attached |
| 7. No real value for all members of the community. Tree planting and improving landscape is adequate but the allocated budget is not justifiable. |
| 8. Waste of money - we have enough trees we have to deal with |
| 9. Concerned by-far highest allocation of funding proposed for project with smallest stakeholder/usage group. |
| 10. \$250K for trees and paths for a cemetery - surely there are more important investments? |
| 11. Limited value |
| 12. It is an awful lot of money, which could be better spent. I can't imagine the cemetery is used very much by the general public. Surely some volunteer groups could help plant trees. |
| 13. Unfamiliar with this |
| 14. No feedback to share. |
| 15. Council's debt levels are unsustainable given the Jetty Road project commitment and as such cannot afford even the smallest of initiatives such as this without further rate increases. |
| 16. There is a great deal of Glenelg and Australian history within St Jude's Cemetery |
| 17. I feel like it's fine as is |
| 18. That's a large budget allocated to cemetery's compared to other focused area's. Whilst i agree the cemetery should be kept in good order, its not a tourist attraction, who are we trying to impress with these upgrades. |
| 19. It's called respect |
| 20. People come to visit the cemetery to pay respects to loved ones within the cemetery and then leave. Improving signage for St Judes makes sense |

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| 21. Please stop these "calls" on residents. We are in a COST OF LIVING CRISIS. How hard is that to understand?! Plan for it in your capital budgeting or DELAY it, like the rest of us have to do. Haven't you learned from Jetty Rd Glenelg debacle?! |
| 22. Im 100% supportive of preservation and putting more plants and trees in the Brighton Cemetary as it should be a place to relax and spend time with loved ones who are buried there. The North Cemetary should preserve certain graves like former Mayors in the area buried there. Some Cemeteries in Adelaide have had huge upgrade with Ponds, Seating, Lawn areas making it a place for the whole family to go there and show their respect. Something needs to be done to make it beutiful. |
| 23. Could this be spread over 2 financial years? |
| 24. I haven't been to St Jude's cemetery, but driving past the North Brighton cemetery on a regular basis, I can see it needs increased tree canopy. |
| 25. Budget should be provided from funds from grave sites |
| 26. Again should not need rate increase to fund it |
| <p>27. NOTE – this was received after the consultation period and has not been included in final analysis.</p> <p>This communication is linked to correspondence and accompanying photo attachments forwarded to the Mayor and all Councillors on 16 March 2023. I received supportive replies in due course from the Mayor and my local Ward Councillors [names redacted] indicating interest while stating funding was limited for such projects. I ask if the proposal might be given further consideration.</p> <p>I commend the Council and the related Department for the work undertaken at St Judes Cemetery last year in 2022 with the placement of the complementary line of contrasting trees down the long central driveway. Some replacement has been necessary but overall they are growing with the support of the watering system across a long dry period.</p> <p>In March 2023 Councillor [name redacted] met me at the Cemetery met with me at the Cemetery where I shared the ideas then set them down in the correspondence to Councillors.</p> <p>As mentioned at that time I believe the suggestions would enhance the appearance and story of the Cemetery as an early and historic feature in Brighton. We know Sir Douglas Mawson is buried there. The International Women's Day reminded me that Catherine Helen Spence is also buried there and William Ashton, the famous impressionist artist is there also. I am sure there are others including significant local identities could be added to the list.</p> <p>I think the approach and immediate entry to the main entrance deserves 'Green' enhancement. The Columbarium walls deserve a more intentional 'cared for' appearance along with the historic Brown Family graves. My notes in the earlier correspondence suggest other areas where modest well planned 'greening' could be planned. As also mentioned, the impressive extended shrub and succulent garden on the eastern boundary of LA Section inspired me to present these ideas. It is maintained very well indeed. My suggestion from all this is to seek an onsite meeting with relevant department staff to consider the suggestions in my proposal.</p> |

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| Appendix 6. Comments on the Fairy Lights Jetty Road, Brighton project |
| 1. There must be better ways to promote tourism than fairy lights used only at night. I feel there must be other projects of a higher priority to use this money. |
| 2. Yes, love it! |
| 3. While I am not opposed to this I would rather the funds be spent on making the area more bike and pedestrian friendly much like Jetty Road in Glenelg. I would suggest that this area is next on the list for |

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| a review as it could be a major community asset if it were more bike and pedestrian friendly. We have made some great leaps with the Glenelg project so we should continue the work in Brighton too. |
| 4. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it! |
| 5. See attached |
| 6. Unsure of Jetty Road upgrade consultation outcomes which may affect the Fairy Lights infrastucture. |
| 7. to be mindful of and consider night dwelling local animals and birds that may be disturbed by light pollution. |
| 8. Band aid fix |
| 9. We live near Jetty Rd, Brighton and love the improved evening/night amenity provided by the lights. The current lights are great as-is - very supportive to continue the current initiative, but don't see any need for further improvement/upgrade. |
| 10. will improve visual appearance. |
| 11. this is nice to have not must have infrastructure |
| 12. Really - fairy lights at Brighton? Not sure about this one. |
| 13. This is a token improvement. Better than nothing. |
| 14. This is a complete waste. I don't agree that spending over \$73000 on Fairy Lights is a good use of rate payer funds |
| 15. This has been a great hit with everyone I've communicated with. It really provides a beautiful touch and makes a point of difference. It makes for a nice walk/wander after dinner at night time when sometimes there is little else to see. It's also a touch of class and integrates nicely with the natural surroundings. |
| 16. Will definitely make the the street more appealing to visit and walk down at night Especially in summer Great for attracting tourists Looks very pretty |
| 17. The pilot project trialling the fairy lights at Jetty Road, Brighton was a terrific initiative and has improved the ambiance of the area at night. |
| 18. What a complete waste of money. Surely there are more important things to prioritise. I can think of 100 ways to spend \$73,280, and fairy lights isn't one of them. |
| 19. Council's debt levels are unsustainable given the Jetty Road project commitment and as such cannot afford even the smallest of initiatives such as this without further rate increases. |
| 20. that's a lot of funding for some lights - shouldn't the money be better spent on projects that are required rather than a Councilor pet project |
| 21. Total waste of money |
| 22. Don't know why you ask you don't listen to any of the comments or feed back you get from the rate payers. It seems you just spend , spend ,spend without consideration for where the money comes from or the hardship it causes. Definitely will be voting you out at the next election and hopefully the budget can be brought under control . |
| 23. LOVE the fairy lights! Money well spent! |
| 24. This would look fantastic and make jetty road more appealing and family friendly |
| 25. Jetty Road is already attractive due to the beach. Fairy lights can look tacky, who are they for? people to to the restaurants for the food, not to look at fairy lights. |
| 26. A great improvement to Jetty rd, I'm sure everyone agrees. We don't want to wait 2 years for this to happen and should be done immediately. |
| 27. Makes sense |
| 28. Fairy lights - Really?! Please stop these "calls" on residents. We are in a COST OF LIVING CRISIS. How hard is that to understand?! Plan for it in your capital budgeting or DELAY it, like the rest of us have to do. Haven't you learned from Jetty Rd Glenelg debacle?! |

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| 29. As a rates and Tax payer of King street for 50 years i would like to see some money spent on Jetty Road Brighton. The lights in Jetty Road look amazing and its a massive credit to Jane Flemming as a ward councilor to make this happen. I'm 100% for this look as it beatifies any photography taken of Jetty road Brighton and showcases Brighton around the world plus adding to the ambiance. |
| 30. Valuable improvement. Need to ensure Jetty Rd, Glenelg lights are fixed. Also, a big opportunity to put fairy or up lights in the Colley Road Glenelg trees. |
| 31. I feel the need for improvement on foot paths and roads is more important than fairy lights on Jetty Road. |
| 32. Solar panels should be installed to support lighting. |
| 33. See my previous comment about these lights and how they are attracting people from outside the area to regularly visit to see the lights. Have several groups of friends who now choose to dine at jetty rd just to see the display. They are certainly attracting a lot of attention. Jetty rd is a magical draw card. My overseas relatives from the uk can't believe how gorgeous jetty rd is and so unique. |
| 34. The fairy lights are beautiful. Definitely keep them. |
| 35. There's enough light pollution already around, we should be focusing on endeavours that allow areas to be lit effectively and safely without projecting unnecessary light upwards and sideways. |
| 36. Certainly cheaper than the upgrades done to Jetty Road Glenelg. Again shouldn't need rate increase to fund it |
| 37. In a cost of living crisis would it not be prudent to use solar to start with and revisit this totally unacceptable spending. |
| 38. This is an absolute waste of Council finances and is being done at the behest of one Councillor who clearly lacks understanding of wider resourcing concerns, investment and renewal needs across our community. This project does not align to any 2020-2030 Strategic Plan objectives and should have been removed on that basis rather than included in any proposed new community project. |

Appendix 7. General Comments

- Overall, I am very supportive of the direction this council is going in.
- At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it!
- See attached
- As continuation of FOGO program which is a great project, all public bins should be updated to allow separation of compostable waste and recyclables.
- The 4.95% proposed rate rise is unreasonable when the cost of living is causing personal financial stress and business closure. Unnecessary spending such as transforming Glenelg which represents 2.3% increase should be deferred or funded through an alternative pathway - not via residents who are already under financial pressure. I provided the same comment in earlier consultation but nothing changes, suggesting consultation is only a token measure.
- As part of the sustainability goals, is Holdfast City Council considering undertaking NABERS Energy & Water assessments in all commercial offices >1,000m2 NLA that they occupy in the coming years?
- I own and run The Seller Door Brighton on Jetty Road and have done for the last nine years. I wanted to provide a trader's perspective on the desired future character of the street.

Could the council please consider allowing businesses to operate parklets e.g. turning carparks directly attached to outdoor dining areas into attractive seating spaces. This has been done really well in some areas and would increase the street appeal for visitors and anyone frequenting Jetty Road, Brighton. It also provide increased revenue for council through higher outdoor dining fees.

Also, allowing traders to weatherproof their outdoor dining areas would help businesses to operate more effectively in the winter months. A good example of this is what has been done in front of the

Esplanade Hotel with protection from the wind and rain and heaters. As traders we want the opportunity to do similar development but currently this has been denied when enquired about. This would increase the ability for visitors to visit Jetty Road, Brighton all year round and give visitors certainty of seating. It would also improve the aesthetics of the street in general and allow traders to invest in these outdoor areas.

Hospitality venues are struggling with COGS increases and the effect of cost of living pressures affecting consumers spending. The seasonality of Brighton means winters are increasingly slower and harder for traders as costs remain constant all year round.

These initiatives would require flexibility from council on existing (somewhat out of date) rules but would not require a significant budget to achieve.

Please consider these suggestions. I am available for further discussion if that is helpful.

Thank you, [REDACTED]

- 8.** I am very concerned that since moving to Brighton there has been a reduction of service to the maintaining of the fig trees adjacent St Jude Church. Please have the fig trees cut back to within the park boundaries as the branches extend dangerously over the church/childcare carpark, next door properties and the footpath and road. Several service requests have been made and are unresolved. Very disappointed that a 2.5% rate increase has been proposed to only deliver concept A very the Jetty Road Transformation, which will deliver relatively minor value or change.

- 9.** good forward thinking

- 10.** Council has chosen to proceed with spending \$20M of a \$30M Jetty Road upgrade without any State Government support.

The upgrades primarily benefit businesses and commercial landowners, for which the majority landowner is Taplin Group. Why is the Taplin Group not contributing to the upgrades when they are the major beneficiary?

Why is Council committing ratepayers to spending \$20M when its total operational budget is only \$61M?

- 11.** The beach access between Bristol Place and the beach remains dangerous and in significant disrepair. This well used corridor services many locals and visitors. A trivial patch was done now 18 months ago with new eastern end rail, but steps remain treacherously ill repaired with unfortunately regular trips and falls. The last patch 'team' were surprised the thoroughfare even existed!!! It is council property after all. Please place on agenda- probably more value than 'fairly lights' on Jetty Rd Brighton!!!

- 12.** The 5049 Coastal Community Association will be preparing a comprehensive response in the near future.

- 13.** Just wondering what is the short/long-term plan to reduce traffic congestion on Brighton road as I this wasn't included in the 6 priorities. Thank-you

- 14.** It is hard to delineate actual funding allocations for specific areas of operation eg the footpaths are generally in a perilous state without attracting any project significance in the draft plan.

- 15.** Surely funds can be better spent on other important infrastructure, like improving/upgrading storm water systems in streets. I sent photos of overflowing street gutters to council requesting help and got no reply (I would attach photos but your system won't allow me). Or supporting more sustainable living and setting up facilities for recycling of plastic bags and other items currently not being recycled.

- 16.** The proposed rate rise is only a continuation of all the rate rises during the past years. House prices increase and so does income for the councils - yet it never seems to be enough. Is there any government whether it be local, state or federal that can actually run a budget without

asking for more money.

How about making some cuts and some tough decisions. Rate rises are the easy way out.

A 2.5% rate rise for existing services is acceptable.

Council increase rates by 7.1% including 2.3% for the 2024-2025 transformation of jetty road. Now, council is taking another 2.3% and stating it is for the same project?

Will the additional 2.3% rate rise for Jetty road be then reduced next year? So, will there be a reduction or basically no rate rise next year to equalize this additional 2.3%? Rates have increased 4.6% for jetty rd in reality.

Is this a one off for the transformation or will the council just pocket it in years to come and then increase rates again in following years?

17. I'm pleased to see improvements being made to the Jetty Rd Glenelg Precinct, but think a more holistic approach is required to create the right atmosphere, not just visual improvements. More should be done to reduce smoking and vaping in the precinct and including restrictions on the sale of tobacco products. Where Council doesn't have this authority it should endorse any applicable State Legislation. City of PAE is currently investigating making the whole Semaphore Rd precinct smoke free. Noise should also be more of a consideration, particularly from vehicles, as it has a detrimental impact on the precinct and the appeal of dining there. Both Bayside and Wollongong Councils in NSW are trialling cameras that can detect and issue fines for excessive vehicle noise and similar technology could be implemented here. Might even generate a bit of extra revenue.

18. Council's level of debt commitment following the Jetty Road project will place council in an unsustainable position without above CPI rate increases. The level of community consultation council has undertaken in regard to these small projects as contained in the draft 2025-26 annual business plan is over the top, given nothing like it was done for the \$60m Jetty Road project. Making up for lost time will not erase the memory of ratepayers when it comes to next council elections. Time for the council and administration to go.

19. 1. Rate payers should not be funding the upgrade to Jetty Road Glenelg. Council should seek further grant funding from State and Federal Governments. This upgrade, whilst required, should not be funded by rate payers. This has been a poorly framed financial plan by Council.
2. Council needs to regularly clean Jetty Road Glenelg. Footpaths are horribly dirty as well as Moseley Square. By recently placing beige pavers at the eastern end of Jetty Road seems somewhat pointless when council doesn't actively clean the street. (Ie high pressure)
3. Does the Beachhouse really bring more funding to the area? This is becoming an eyesore and is run down.
4. What is Council doing in regards to the eyesore of the Stamford Grand. No upgrade to Jetty Road will help this building. It needs an upgrade to attract a different clientele.
5. Traffic in the side streets of Glenelg has a lot of speeding. Council needs to implement a reduced speed limit asap as well as mechanisms to slow the traffic down such as speed humps etc.
6. Parking is an ongoing issue and residents that live in houses with 3 hour parks should not have to pay for parking permits. A minimum of 2 free permits should apply to those residents.
6. The Coles parking should be considered for extension (2-3 levels) to allow for more carparks in the area.

20. Cannot wait to vote the spenders out

21. Look, please just don't increase rates dramatically in this cost of living crisis! Apart from the stormwater updates and some smaller updates to improve street presence, I feel like nothing is so pressing that it warrants dramatic jumps. Please consider that wage growth has not kept up with inflation, so even slight increases could upset family budgets. Please also consider how necessary an upgrade actually is and if it's not essential, could it be postponed or could projects be more spread out? This isn't the best time for a significant jump for non-essential projects.

Also, could the council look into upgrading street presence? Like the footpaths where there should be grass but it's all dirt? I'd be happy to water grass outside my home if the council planted it (and I'm sure my neighbour with a lawn mower would mow it). It would make our street much prettier and

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| <p>provide more oxygen for the environment 😊 (it's not really fair that some strips have grass and others have dirt).</p> |
| <p>22. A rate rise at a time of financial crisis, are any of these upgrades urgent enough to put more pressure on peoples pockets. Holdfast Council continue to focus in the wrong area's, and now want us to pay more for a pretty cemetery. I live in South Brighton and the condition of the cancel land and footpaths are embarrassing. it is clear when we drive over Neath Street that the area is a different council area. How about you clean up your back yard before you start putting fairy lights all over it.</p> |
| <p>23. Rothesay Ave clearly has poor drainage with both the northern and southern drains pooling into one angled drain that is completely inadequate compared to other streets within this area close to the Pat. Budgeting should be instigated within this next budget to complete this upgrade similar to what is happening down the road a Carnovan to ensure Rothesay Ave does not have the ongoing flooding issues even with minimal rain causing major disruption to the street and residents having to deal with this ongoing issue. Many residents within Rothesay Ave have made complaints about this issue and the money needs to be spent to fix the flooding issues</p> |
| <p>24. The arrogance of the Jetty Rd Glenelg "call" on residents and un-planned road usage change insanity has united the community in anger. How dare you abuse your positions of power, both Councillors and paid officers, in such a fashion. The pain continues for your vulnerable residents in Durham St as you reduce their quality of life and their property values at the same time. Disgraceful. It shows fundamentally that you cannot manage a capital budget and should not continue in office or in certain jobs.</p> |
| <p>25. A sensible business plan, that doesn't overreach, to enable a reasonable rate increase compared with some other Councils. Good to see you are keeping an eye on total debt. Would like budget to consider more local initiatives on walk-ability. Safety refuges, speed zone reductions and other infrastructure treatments are desperately needed. For example the Augusta strip into Woolworths Glenelg does not have any safe pedestrian/pram/disabiliy access points. The elderly are put at great risk. Also, if you walk west towards the beach there is no safe crossing point for pedestrians/prams/wheelchairs etc. The roundabouts on Gordon St and Anzac Highway end are not safe, but a mid-street option could be viable. Whilst taking about Woolworths, Rose Street adjacent is constantly littered with rubbish. This needs a more thoughtful plan to address issues. Reece in Traffic does a great job but is overwhelmed with his requests. Perhaps some extra resourcing here would provide the community with good bang for their buck.</p> |
| <p>26. The current increase in council rates is broken up in 2.5% for services, 2.3% for Jetty Road and 0.15% Community Projects. At the moment the Rate Notice shows the General Differential Rate Residential and the Regional Landscape Levy, but doesn't separate the levy for Jetty Road. I would like to see any levies clearly separated from the general rate. Looking at the overall state of the foot paths in my area, a lot more work needs to be done to improve. It is uneven in lots of sections and as the population is aging (clearly identified in the Annual Business Plan), more needs to be done to improve the safety for pedestrians. There are also many trees/bushes overhanging foot paths and leaves on the path and gutter. More maintenance needs to be carried out. There seems to be a lot of focus on annual events, especially around Jetty Road Glenelg, and I feel the general maintenance of our are is degrading.</p> |
| <p>27. As a new resident I am questioning the councils motives towards the obvious differences that occurs between our park land spaces in our community . Since moving here there have been three occurrences where wattle reserve has been singled out from other spaces . First the French market that was enjoyed by many locals was stopped , the coffee van which also was enjoyed was not given there lease back and then suddenly over summer camping signs were erected where no other park had these signs and there had been no campers there . When taking to community there is a strong sense that the council is supporting a reaident in the area without listening to other community feedback . I have approached council about this who denied this occuring however after the camping signs where put up again this reinforced to me that this is not true and in fact many other community members came forth to me saying see we told you .There are many</p> |

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| <p>eyes on wattle reserve watching to space taking note what council is doing and many older locals who tell of the history they have experienced with this space .</p> <p>Bring a coffee van back when the time comes for council to retook at it and council need to think about the decisions they make around wattle park and start working on rebuilding the trust on member that live around there and the belief that there is one voice that is being heard</p> |
| <p>28. Jetty road upgrade a complete failure and waste of rate payer funds. Loss of car parks, extension of time frame, pavers not suitable for street scape will look dirty in a short time frame. A total waste of rate payers funds. A 2.3% rate increase over 3 years is a totally unnecessary imposition on ratepayers. Would have been better off spending money on beach front infrastructure like improving pathways on esplanades to avoid storm damage and ongoing maintenance costs.</p> |
| <p>29. I am not a fan of more money being spent on yet another upgrade to jetty road Glenelg.</p> |
| <p>30. If all that money had not been wasted on Jetty Road, Glenelg (and we suffered rates rise for that) and if the Council hadn't wasted \$30,000 on a painting, maybe you wouldn't be raising the rates to cover new community projects.</p> <p>I notice that you want to raise the rates by 4.95%. Nearly half of that is for Jetty Road, Glenelg. I thought that the reason for raising the rates so high last year was so that we wouldn't have to raise them again to pay for Jetty Road, Glenelg which benefits no one but the retailers in Jetty Road. It certainly doesn't benefit the rate payers.</p> <p>Hopefully this council will be voted out at the next election.</p> |
| <p>31. Council rates are already outrageous for the basics we get. If you folks can't manage the budget it's not an excuse to charge the residents 5% more. Maybe instead, you can cleanup the house from the inside and cut the wasteful spending, lay off non-essential stuff and such, improve efficiency.</p> |
| <p>32. Glenelg and Brighton (Glenelg more so) need dedicated drop off areas so that children/teen/those with mobility challenges can be safely dropped along mosely square/jetty road without a driver getting a fine via cctv cameras that are activated as soon as someone stops on a yellow line. The only alternative if there are no parks along the road (which is often) if you want to avoid a fine is to stop next to a parked car which obstructs traffic. It's not feasible to drive into car parks to simply drop someone off - not all are in safe locations and not all are near restaurants where mobility challenged people may wish to eat.</p> <p>I also feel that the rate rise is excessive considering recent rate rises and the cost of living crisis. Rates have increased drastically with rising house prices alone, so that should be enough to cover council costs without having to add an extra amount.</p> |

| Appendix 8 – Comments on The Draft 2025-26 Annual Business Plan | |
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| 1. | Please prioritize lights and speed bumps for Paringa Park Primary School before there is a fatality. |
| 2. | At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it! |
| 3. | <p>I am concerned the Asset Renewal Budget of \$12.29Million is 45.27% higher than 2024-25</p> <p>I am concerned that the proposed rate rise of 4.95% for 2025-26 includes 2.3% increase for the Transforming Jetty Road Glenelg. This is unacceptable. Would you please provide the details as to the breakdown cost for the Transforming Jetty Road Glenelg.</p> |
| 4. | <p>It is not appropriate to calculates rates based on what council wants to spend. Why cannot Council determine rate increases based on appropriate measures (e.g. CPI). If Council does not have enough money to fund its planned expenditure it should consider reigning in expenditure, splitting costs across financial years, or borrowing and paying back in the following year.</p> <p>The asset renewal budget has significantly increased in 2025-26 to \$12M. The major components are</p> |

transport (40%) and buildings (24%). Council has not articulated the need, nor the nature of the expenditure (the what and why). Council has instead chosen to outline 6 community projects worth around \$500K which form less than 5% of the planned \$12M expenditure. If this was a budget estimate in a quote from a supplier it would be rejected!

Comments should be published and responded to as part of this process. How can a draft 2025-26 budget go out to consultation in June, before it is due to be implemented at start of the financial year in July?

5. I am NOT supportive of the proposed large increase in rates. We are in a cost of living crisis. Families are struggling. It's not the time to increase spending. I'm not interested in that sort of hike in rates. The 6 community projects don't account for hardly any of that, so happy for those, but not keen to spend that much on transforming jetty road. Not worth it.
6. why would the Jetty Rd traders be subject to a fee increase less than half that that levied against ratepayers when they have been the beneficiaries of the most distorted council grant allocations I have ever experienced?
7. I liked the section on wellbeing and ageing in place. Community safety and wellbeing are important, especially in an area with an older population. I am concerned on our roads (both walking and driving) for my safety when elderly people who shouldn't be driving are behind the wheel. I would feel much safer if those people had access to adequate public transport.
I liked seeing improvements for pedestrians in the plan. However I was disappointed there wasn't more improvements for pedestrians and cyclists along Brighton Road. I want to walk or ride to the shops from my house (only a short distance) but it is too dangerous along Brighton road to ride and there aren't any alternative safe bike routes. Crossing the road as a pedestrian is also a nightmare.
8. Dear Holdfast Council,

I am writing to formally express my strong opposition to the proposed 4.95% rate increase, particularly the 2.3% portion being allocated to the Transforming Jetty Road Glenelg project. The annual report shows the overall rate revenue increasing by over \$2million over the next financial year which seems ludicrous for a 12 month period.

As a local resident, I am incredibly disappointed that ratepayer funds are being directed toward a project that is actively reducing car parking and making it more difficult for locals to access our own shopping and service areas. The eastern end of Jetty Road has already seen changes that are detrimental to residents — I now struggle to find parking when doing my regular shopping. Your report shows the main transport means by locals is a car which is mind boggling that this plan would actively remove already precious street parking.

It is frustrating to see our footpaths and existing infrastructure being torn up to make way for unnecessary garden beds and “open spaces” that offer little to no practical benefit — especially when they come at the cost of convenience and accessibility for the community that actually lives here. This is not what I want my increased rates to support. To be frank, I consider this project a poor use of public funds. It prioritises aesthetic over function and disregards the real needs of residents.

I urge Council to reconsider this rate rise and, more importantly, to listen to the concerns of local ratepayers who are directly affected by these decisions. Please stop wasting my money.

Kind Regards,

Kalya Harris
20 Gosse Ave, Glenelg North
0409 985 271

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| <p>9. I'm pleased to see improvements being made to the Jetty Rd Glenelg Precinct, but think a more wholistic approach is required to create the right atmosphere, not just visual improvements. More should be done to reduce smoking and vaping in the precinct and including restrictions on the sale of tobacco products. Where Council doesn't have this authority it should endorse any applicable State Legislation. City of PAE is currently investigating making the whole Semaphore Rd precinct smoke free. Noise should also be more of a consideration, particular from vehicles, as it has a detrimental impact on the precinct and the appeal of dining there. Both Bayside and Wollongong Councils in NSW are trialling cameras that can detect and issue fines for excessive vehicle noise and similar technology could be implemented here. Might even generate a bit of extra revenue.</p> |
| <p>10. We do not agree as City of Holdfast Bay residents with any rate rise. 4.95% is not fair or sustainable for many residents such as ours - we have a large family and would have difficulty in meeting any rate rises. Please listen to the community and reduce spending until the current cost of living crisis is resolved.</p> |
| <p>11. While it's useful to have a survey aimed at understanding quality of life in Holdfast Bay, the way the results are presented could be improved. Providing more context, such as details about the respondents, sampling methods, and timing, would make the findings more transparent and meaningful. The use of ratings out of 10 could be clarified, and presenting numbers to one or two decimal places seems unnecessary. A more thorough and clearly structured approach would help ensure the survey serves its intended purpose, accurately reflecting community perspectives and informing future planning. Strengthening these aspects would increase its value and credibility.</p> |
| <p>12. Footpaths on side streets towards Brighton are high risk areas for those in wheelchairs and therefore not inclusive as clients like to shop at hove foodland . Also the humps on the esplanade are used as perdestrain crossing. Can be dangerous. . Wheat land street traffic parking causes problems with traffic . Also the Morton bay tree needs much more TLC.</p> |
| <p>13. I am vehemently apposed to any rates increases. The city already receives a oodles of money from rate payers and it is unfair to make residents pay for business upgrades on Jetty Road - these are expenses that need to be incurred by the businesses that benefit from them.</p> |
| <p>14. I can't believe how flippantly you discuss community outrage! eg "We acknowledge that some community members are not supportive of the funding model for the Transforming Jetty Road Glenelg project, which required a rate increase over three years." You put a "call" on residents in a cost of living crisis, AND had the arrogance to proceed when the "consultation" was overwhelmingly and vehemently against you. The pain continues, especially for vulnerable residence in Durham St (both because of age, and ability to argue) as your make-it-up-as-we-go "project planning" changes peoples streets and lives. Unbelievable. It shows fundamentally that you cannot manage a capital budget and should not continue in office or in certain jobs.</p> |
| <p>15. Request for CCTV to be extended beyond the Stamford Hotel to southern end of St John's Row - there has been car and property theft recently as well as the DPP Police trial for the area that would justify extended CCTV in back streets parallel to the Esplanade.</p> |
| <p>16. A 4.95% rate increase in the current cost of living crisis is a very poor decision by the council. Many rate payers are elderly self funded retirees who can't afford these increases. Jetty Road project should have need a state government project.</p> |
| <p>17. As.a. long term resident, I do not wish in any way to pay 2.3% increase for "Transforming Jetty Road Glenelg", nobody but business owners (which council higher ups have tight family connections to) will benefit from it. I mean it would be nice if you just close down the whole street for cars but not at such a great expense of ordinary citizens, especially the ones that live far from the "Jetty Road Glenelg".</p> |
| <p>18. It's is unbelievable that despite majority community protest u r pushing on w jetty Rd upgrade. I can barely afford my rates now let aline tbem going up by 4.95% - like it's water off a ducks back. I despise the Mayor and the bureaucracy that has allowed this to continue. You should all be ashamed of yourselves - history will treat you poorly!</p> |

Appendix 9 - Comments on The Draft Long Term Financial Plan 2025-26 to 2034-35

1. At a time when most people are struggling with a cost of living crisis, I think it's terrible that rates are going up again, as people cannot afford it!
2. I'm pleased to see improvements being made to the Jetty Rd Glenelg Precinct, but think a more wholistic approach is required to create the right atmosphere, not just visual improvements. More should be done to reduce smoking and vaping in the precinct and including restrictions on the sale of tobacco products. Where Council doesn't have this authority it should endorse any applicable State Legislation. City of PAE is currently investigating making the whole Semaphore Rd precinct smoke free. Noise should also be more of a consideration, particular from vehicles, as it has a detrimental impact on the precinct and the appeal of dining there. Both Bayside and Wollongong Councils in NSW are trialling cameras that can detect and issue fines for excessive vehicle noise and similar technology could be implemented here. Might even generate a bit of extra revenue.
3. We do not agree as City of Holdfast Bay residents with any rate rise. 4.95% is not fair or sustainable for many residents such as ours - we have a large family and would have difficulty in meeting any rate rises. Please listen to the community and reduce spending until the current cost of living crisis is resolved.
4. Request for CCTV to be extended beyond the Stamford Hotel to southern end of St John's Row - there has been car and property theft recently as well as the DPP Police trial for the area that would justify extended CCTV in back streets parallel to the Esplanade.
5. Need to limit rate increases and reduce the number of council wards and expenses.
6. Improve efficiency, cut the waste, don't charge people crazy rates.

Appendix 10.- Emails

1. Thank you for providing the opportunity for feedback regarding the Holdfast Draft 2025–26 Annual Business Plan.

As a Holdfast ratepayer and resident I am totally against the proposed extraordinary rate increase of 2.3% for “Transforming Jetty Road Glenelg”.

2. My name is Anne Tonkin and I am writing to request your organisation's endorsement of the Tonkin 10/10, recently published in the Rights Resource Network SA, a proposed piece of legislation aimed at bridging the gap for those with disabilities accessing the community, and removing tokenistic gestures, labelled as reasonable allowances.

This Bill seeks to address key issues and legislate requirements for:

- Wheelchair parks
- Venue seating
- Transport
- Toilets
- Ticketing processes
- And potentially splitting the sector into wheelchair and mobile disabilities as each have very different needs, hence 10% for wheelchair and 10% for mobile disabilities (Tonkin 10/10), to meet the needs of the 21% of the population with disabilities (ABS, 2025).

As an advocate for those with disabilities, with my team we believe this Bill will lead to meaningful and lasting change, remove barriers of accessing the community, particularly for those who have historically been underrepresented or disadvantaged. We are aiming to close the disability gap. Accessing the community is a basic human right.

There is a one-page summary of the Bill in the link above with a link to the full Bill, with annexes.

In addition to this information, we are aiming to push for change through Australia, supported with Australian and Global research. I have applied for a Winston Churchill fellowship, and I recently been nominated for a Women of Impact SA Awards and a Curtin University Community Award.

We look forward to hearing from you and please let us know if you have any questions.

3. Please tidy, trim Jacaranda trees on Alfreda Street. These are constantly damaged by very tall and unnecessary trucks. Thank you Jill Sent from my iPad

4. TO WHOM IT MAY CONCERN

Thank you for the opportunity to provide feedback on the Draft 2024-26 Annual Business Plan.

As a resident of the Holdfast Bay Council for the past 25 years, I have taken advantage of the many programs and services that have been delivered during this time.

Feedback Draft 2025-26 Business Plan:-

- Footpath repairs and maintenance :- as a daily walker around the Holdfast Bay area, the footpaths are in very poor condition and I have tripped and seen many others fall.
- Transforming Jetty Road Glenelg :- I do not support this project, the amount allocated could be used in more worthwhile areas. Carparking always seems to be dismissed, to attract visitors to Jetty Road Glenelg, parking areas needs to be increased. Perhaps a Multi storey Car park could be built near the tram stop on Brighton Road and people could walk down Jetty Road.
- King George Avenue Access :- residents living in the streets off King George Avenue, using this main road during school drop off and pick up, run the risk of damage to vehicles and a stressful experience. As there are many schools in the Somerton Park, North Brighton, Warradale and Hove the traffic using this road needs to be better managed, (there is also a Bike Lane in operation).
- Community involvement :- the Holdfast Bay Area has attracted many younger families recently, create projects to have residents involved in increasing the vegetation in parks and on the Esplanade.

I realise that all projects cannot be funded, however the changing demographic of the Holdfast Bay Council area, needs to be accommodate changing needs.

5. Just wondering if the Council is now considering a new plan to open on street permanent parking for caravans and motor homes?

There have been two motor homes permanently parked on Adelphi Terrace for the past couple of years and recently a large caravan with it's truck took up several places of places including the bike lane.

Considering the locals would get pinged on overstaying a couple of minutes, this is over the top.

Please explain

6. TO WHOM IT MAY CONCERN

How many times, as ratepayers, do we need to tell you that we, with thousands of other ratepayers, disagree with your upgrading!! Jetty Road Glenelg. Are our previous submissions disregarded?

Why should we have our rates increased to decrease parking in Glenelg and close off the Moseley Square entrance to Colley Terrace. Why we would we even consider a visit.

As for community consultation, that does not exist. Your priorities are misplaced - for example considering Tourism against ratepayers and their wishes.

Brighton Road has become a minefield, especially at Wheatland Street Seacliff, and with the freeway allowing access very soon, there will be no chance of exiting or entering Wheatland Street from Brighton Road. Maybe consideration should be given to lights at this crossing before any plans for Jetty Road Glenelg.

Jetty Road at Brighton has already had, so-called improvements, and parking areas there have been lessened. The fairy lights have been a welcome addition, though.

We agree with the Cemetery upgrades- which will beautify the areas.

But - please consider the access to Brighton Road from Wheatland Street, which is the last street with access to Brighton Road from the seafront. This area is extremely busy during the summer period, with vehicles with their yachts attempting to enter or exit Wheatland Street via Brighton Road.

Hoping you will consider our concerns.

7. You are inviting the community to comment on your current draft plan.

I ask what is the point of commenting on this as you do not listen to your community. Before you started the changes to Jetty Road Glenelg you surveyed the residents and I believe we overwhelmingly voted against the changes that you have already started in Jetty Road Glenelg.

The cost is unbelievable, car parking has been reduced, traders are unhappy and our rates go up! You are working against your community!

8. Hello

I offer the following feedback after reading the Draft 2025-26 Annual Business Plan

Jetty Road Glenelg project

It is stated that “Council will fund the \$30m through a loan from the Local Government Finance Authority. An independent review of the funding model confirmed that Council can afford to fund the project”

I thought the \$30m contribution for the project was to be provided by additional rate contribution for three years by each rate payer? Is this not the case now? You have quoted 2.3% as part of the rate rise solely for this Jetty Road Glenelg project – please clarify exactly where the money from this project is coming from.

Two projects for Jetty Road, Brighton

Should the Fairy Light project be approved and carried out in 25/26 – what are Council’s considerations that the infrastructure installed for this project may end up being ripped up/disturbed if the street improvement project results in further underground works impacting on the new electrical infrastructure installed. How will Council ensure any new underground infrastructure is considered in any new design so that funds are not wasted with inappropriate works?

According to the Budget Funding Statement, there is an increase of \$1m on the line entitled “Materials, contracts and other expenses” – can you provide details on the contracts included in this amount? Are any related to the Jetty Road Glenelg project?

9. As a long term resident (over 50 years) in Somerton Park, I am passionate concerning 2 particular matters-;

1 I cannot understand the reason for replacing portions of the concrete kerbing in many streets. I am informed that it is only in low lying areas that it is being carried out, but in my frequent walks in many streets where it has been done, I cannot agree that it has been necessary or that it has avoided what must have prompted the work being done, namely to assist the flow in the gutters. It is completely unnecessary.

2 It is a very sad situation that the sand dunes bounding Minda are being continuously eroded. Your attempts at sand conservation several years ago by placing huge sandbags on the beach in many places proved to be useless and a waste of money. 2 or 3 years ago you built a fence on the edge of the minda dunes which proved to be very effective in trapping the sand blowing towards the dunes. When this fence was blown away or removed the erosion increased. May I suggest that a strong fence be built which would trap the windblown sand and halt the erosion. The fence needs to be of strong material .

I am not commenting on your business plan except to offer the above suggestions and to add that I think the works being carried out on Jetty Road Glenelg are a waste of money. I have commented on the overall plan and agree with certain of the proposals.

Sincerely, [REDACTED]

10. RE: Comment on 2025–26 Annual Business Plan – Item 1: Pedestrian Crossing and Upgrade of Bus Stop 19

Dear Chief Executive Officer,

We write to provide comment on the City of Holdfast Bay’s 2025–26 Annual Business Plan, specifically Item 1 – the proposed pedestrian crossing and upgrade of Bus Stop 19.

While we support the intention to improve pedestrian safety and accessibility, we believe the current proposal would benefit from a broader perspective of the local traffic environment. We recommend that Council consider constructing a roundabout at the intersection of St Anne’s Terrace and Adelphi Terrace, with an integrated pedestrian crossing.

Such a solution would:

- Improve traffic flow and safety, particularly for vehicles turning right from St Anne’s Terrace onto Adelphi Terrace—a manoeuvre that is currently extremely difficult and, at times, dangerous.
- Address visibility challenges caused by a stobie pole and if a large vehicle is parked near the corner, which severely limit the sight lines for drivers turning right from St Anne Street onto Adelphi Terrace.
- Offer significantly more benefit to the high number of local pedestrians crossing Adelphi Terrace and vehicles exiting St Anne’s Terrace, compared to the relatively low use of Bus Stop 19, both during peak and off-peak periods.
- Enhance safety for those who do use Bus Stop 19, if a crossing were integrated into a redesigned

intersection, rather than prioritising a standalone upgrade.

We also wish to raise a related concern: the City of Charles Sturt is actively promoting Seaview/ Military Road as a main thoroughfare to Southern Suburbs, as evidenced by signage at the bottom of Henley Beach Road. This redirection has a direct impact on traffic volume along Adelphi Terrace, compounding the difficulties and risks at the St Anne's Terrace intersection.

To further illustrate the traffic pressure at this site, we have included photographs & video showing current conditions. One sequence we observed, it took close to three minutes for a vehicle to safely turn right whilst exiting St Anne's onto Adelphi Terrace, demonstrating the real-world implications of the current setup.

We previously raised this issue with our local Council member, who advised that it had been addressed within the last 18 months. As a resident who regularly turns right at this intersection, I can confirm that no material improvements have occurred. Additionally, my wife's concerns were met with a tone and dismissiveness that we feel was inappropriate and not reflective of the community values expected from our elected representatives.

We urge the Council to reconsider the current proposal and redirect resources toward a more comprehensive, long-term solution that reflects actual traffic patterns, resident experience, and safety priorities. We welcome the opportunity for further consultation as planning continues.





11. Hi there – as a local resident / rate payer, I would like to understand more deeply the draft annual business plan and the draft long term plans.

Looking at past minuted reports I can see base financial data – but only showing ‘Original Budget’ data, never actual \$ data.

For example – page 122 of the Ordinary Council Meeting Agenda dated 27 June 2023, Employee Costs, it shows Original Budget \$ for 22/23, and then Budget \$ for 23/24.

Where can I find, or can you please provide, actual \$ spent data by expense item category back to 2021.

12. As residents and ratepayers of Brighton, my husband and I would like to give our support to the proposal for permanent fairy lights to be installed, Jetty Road, Brighton.

Over the last several months we have enjoyed the ambience that the lights have brought to the dining precinct, and think it would be wonderful to see this as a permanent fixture.

13. Dear Mayor and councillors.

One of the most pleasurable places in Brighton is the bushland area near Brighton railway station. Please make sure these older gums don't get stressed by the compacted soil of the skateboards track. as some appear to be so.

I also ask for more of these delightful bushland pockets to be created and any planting along the railway etc filled with bee and bird loving plants. We are in crisis with our climate. This should be a priority for council.

Yours sincerely,

14. Dear Stuart,

It was a pleasure speaking with you at the recent community consultation session. I valued the depth of our conversation and your role in shaping the “Significant Influences” section clearly brings a Social Science layer of critical perspective to this process.

As mentioned, my ongoing research focuses on our relationship to place, both physical and metaphysical, through the lens of a framework I’ve developed called the Dynamic Relational Model of Consciousness (DRMC). I’ll be incorporating elements of this into a detailed submission to the Business Plan and Budget review, examining not just what the Council is proposing, but also how it narrates its intent, prioritises investment, and connects to evolving community needs.

Initial Reflections – Areas for Clarification

In preparation for my submission, I’ve conducted some preliminary benchmarking using publicly available documents from the Cities of Marion, Prospect, and Onkaparinga. These councils publish itemised capital project breakdowns, making it easier to understand how funding is aligned with community priorities. In contrast, Holdfast Bay's documents raise several questions I’d appreciate your insight on:

1. Capital New Initiatives (\$31.61M)

This allocation represents nearly half of the total capital works budget, yet no project-level information is provided. Unlike other councils, there is no itemised list, categorical breakdown, or clarification on whether these are confirmed, contingent, or provisional.

Could you clarify:

What specific projects, upgrades, or acquisitions are included?

Are these tied to already approved works, or provisioned in anticipation of cost escalations, state/federal co-investment, or future asset negotiations?

Is there a reason this detail is omitted in the draft and when will it be made available?

Is this a provisioning buffer, or are there strategic investments attached to it? Greater transparency would be helpful, especially given the scale of the increase and the proposed debt profile.

2. Community Safety (\$2.79M operational)

Could you clarify what specific services this encompasses? For example:

Does this include only ranger services, animal management, and local nuisance enforcement?

Or are there broader initiatives such as homelessness outreach, youth engagement, CCTV upgrades, or domestic violence prevention programs?

Understanding the service delivery logic behind this allocation would be helpful, particularly as community safety is a growing concern across coastal precincts.

3. Reimbursements (\$780K revenue)

This is a notable figure and appears unusually high. Can you confirm:

Are these reimbursements primarily from insurance claims, shared services, or overhead recovery from externally funded programs?

Are they linked to previous or ongoing capital works cost-sharing?

4. Field Services & Asset-Based Services

The combined operational allocation for Field Services, Engineering, Waste Management and Property Management forms a significant portion of the overall budget.

I'd appreciate any insight into:

Whether this reflects legacy cost structures, higher service standards due to coastal geography, or specific infrastructure challenges.

Have there been any recent service reviews or efficiency audits conducted to assess value for money in these areas?

Any additional clarity you can provide will help ensure that my submission is well-informed and accurately reflects both public documentation and lived experience.

Thanks again for the work you've done to date, and I look forward to continuing the conversation throughout the process of developing the City of Holdfast Business Plan. My research approach is a collaborative, action-oriented methodology that seeks to provide practical tools for community development and all stakeholders involved in this endeavor. As I mentioned, I have only recently moved to live in Glenelg and have discovered some rather unique qualities about the people who live in the area, which had never seemed apparent during the decades I had previously been visiting.

As part of my orientation to the area from a resident perspective, I'll be continuing to familiarise myself with community service providers, local retailers, sporting clubs and other stakeholders, to explore firsthand what this place has to offer, how I might be able to add value and participate in the activities available. My arrival in the area also coincides with the case study stage of my research which has a central thesis that examines our relationship to place both physically and metaphysically. The council services, infrastructure, how they affect daily life and longer-term prosperity of people, businesses and organisations are critical to this process.

I would be delighted to share my research findings with you and your team if you are interested.

15. Dear Business Planning Project Team,

I, **Liam Michael Clancy of 31 Old Tapleys Hill Road, Glenelg North**, hereby provide formal notice of my intention to make a verbal deputation to the City of Holdfast Bay Council in relation to the 2025 - 2026 Annual Business Plan.

Please accept this email as my request to present at the upcoming Council meeting scheduled for Tuesday, 10 June 2025 at 7:00 PM, to be held at the Glenelg Town Hall, Moseley Square.

In preparing my contribution, I would be grateful if you could advise whether the deputation may include the use of visual aids, such as a PowerPoint presentation or any other format guidelines or time limitations that apply. I aim to ensure that my presentation aligns with Council procedures and expectations.

Thank you for the opportunity to participate in this important process. I look forward to your confirmation and any additional guidance you can provide.

16. I submit notice that I wish to make a verbal submission to Council on Tues 10 June. Topic Community land/open space management and DEW operations on Glenelg Beach.

With thanks

Liam Hanna
Apt 57 Marina East Tel 0432 425 311

17. I am very pleased to see the improvements at the local Cemeteries and I would like to see continued work at the North Brighton and St Judes sites.
It is an important recognition of past citizens and is one way of recording our history.
I have a person interest as many of my relatives are buried or have ashes deposited in North Brighton including my husband and youngest son. Some others were early pioneers of the district.
(Diprose)

18. <https://chbay.sharepoint.com/:b:/s/TeamsCommunicationsEngagement/EfdJeujyKrpGpX0GnHib-swB6ESgW03C9xl03DML0dMdCw?e=wr4xSz>

19. Instead of Council wasting our hard earnt

Money on grand-plans, and reduced parking

Were very few locals want to visit, why don't

You and other Councils reduced sea pollution

With waste plastics and rubbish in our

Water ways, by building a plant to burn the

Waste, no pollution to the atmosphere and

Environmentally friendly.

If you have no idea, as with most things with

Council, except wasting money, take a field

Trip to Indonesia and see how they deal with

Waste and recycling,

20. Hi there Seacliff Ward.

Last year the Holdfast Bay residents were subjected to an increase in our rates. This is normal and expected. What we did not expect was the extra 2.3% for Jetty Rd nor where we feel, properly consulted.

"This info below taken from your website"

4.8% for CPI

2.3% for transforming Jetty Rd Glenelg.

This year comes around and now we get further rate rise (once again expected).

'taken from COHB Facebook post'

2.5% for CPI

2.3% for transforming Jetty Rd Glenelg

.015 % to fund 6 community projects.

So as I'm looking at this, I have no issue with the CPI nor the community projects. I just want to know why we are getting slugged another 2.3% on top of the rates that were previously slugged 2.3% for. We are now paying in this coming year's rates, another 4.6% for Jetty Rd Glenelg. Why?

21. Afternoon,

Apologies, please disregard previous incomplete email. Sent in error

Thank you for the opportunity offered to residents to 'have a say'' regarding the ABP. I have recently spoken to Stuart regarding the above, and now put my thoughts/concern in writing.

PROPOSED SIX NEW COMMUNITY PROJECTS:

I agree in principle to items 1-5 proposed projects, however I am concerned with Item 6, spending \$73,280 - Fairy Lights, Jetty Road Brighton.

I have been a resident (owner) for nearly six years in Dunrobin Road, Hove. Concerns as follows:

1. Traffic flow in Dunrobin Road is ever increasing with new builds. All ages of citizens reside in this road or in side streets, ages ranging from school, middle and elderly citizens.
2. Rarely is the speed limit of 50kms/hr adhered to. Just today a large 4WD went down Dunrobin Road travelling at approximately 70kms/hour. Buses, if running late also exceed the 50km limit and so in goes on.

What is required for major consideration by City of Holdfast Bay is PEDESTRIAN CROSSING TO IMPROVE SAFETY - DUNROBIN ROAD. At the moment there is only the school crossing close to Morphett Road and a traffic island adjacent to Alwyndor Nursing Home. A 'traffic light' controlled crossing located between Brighton and Morphett Roads (middle of Dunrobin Road), would assist greatly with all ages crossing this now very busy thoroughfare.

Rather than pretty fairy lights in Jetty Road, Brighton, surely the amount of \$73,280 could be better spent on safety for the public in Dunrobin Road.

Thank you for considering my suggestion.

22. City of Holdfast Bay Council

Two key points ..

1. This council must not accept the South Australian Government's ridiculous plan to allow units of accommodation towers (up to 6 storeys) within the Adelaide metropolitan area.

In this council, this would be an ill planned money grab for extra rate income, without considering the side effects of such a plan.

The value of properties in the council area could weaken if such desperate measures for accommodation are allowed and embraced by this council.

An added factor is that such minimal space accommodation threatens the Australian life style, with no front or backyards to speak of. Another way to encourage obesity and poor health.

I hope this council's definition of "CONSULTATION" is not simply announcements of decisions that have been made behind closed doors. (Due to fear of residents speaking against such

"improvements' ??).

2. The council's plan of "improving Jetty Road" is now in year 2 apparently. This is not consultation .. tearing up kerbs and other footpath and roadway structures, then asking

for "feedback', which is what happened !!

To allocate \$40 million of council's money for this work is seen by most residents to be a waste of money.

Jetty Road is a limited roadway and no amount of money would change the basic limitations, road, footpath and trams, all of which the council residents have become familiar with.

Sadly, local businesses are suffering currently due to extremely poor access to parking, poor pedestrian access for elderly and disabled people and "work" interruptions.

Obviously, most members of council staff do not have the appropriate qualifications or experience to properly suggest, plan and oversee such works.

Sitting at a council desk allowing / disallowing building approvals is not the appropriate experience.

The firms involved in this project saw the council coming and are charging accordingly.

One final point, Local Government is not mentioned in the Australian Constitution and should be the first level of unaccountable government to cease to exist, to rein in

continual additional expenses for residents (RATES !!) and make Federal and State governments ACCOUNTABLE. This means actions, not just words to gloss over and fool people.

23. We wish to commend the planners in relation to the introduction of pedestrian crossings - Adelphi Terrace, North and South - where presently none exists.

We particularly wish to have our voice heard in support of the South Location from St Anne's Terrace. This has become very busy during all hours of the day and night, and we find the decision and timing of the dash across the road extremely stressful, and indeed dangerous. I have personally witnessed several near-misses.

Kind regards

24. I note in the 2025-2026 Business Plan, inclusion of pedestrian crossings on Adelphi Terrace. As a aged resident of Adelphi terrace, I would urge Council to make this project a priority. Currently, there is no crossing on Adelphi Terrace between Anzac Highway and the King Street bridge despite there being many residents along that stretch of road and a bus stop across the road (western side) that cannot be accessed safely. It is clearly dangerous for pedestrians to cross and it is an accident (perhaps fatality, given the age of residents on the area) waiting to happen.

25. Dear Council Members,

As a property owner on Adelphi Terrace, I very much welcome the Adelphi Terrace pedestrian crossings initiative.

We see increasing levels of non-residential traffic short cutting from Tapley's Hill Road, particularly peak hour times.

The crossing will help pedestrians navigate Adelphi Terrace safely.

In addition, at night there is increasing noise pollution from muscle cars and motor bikes.

Hopefully the refuge islands will provide enough obstacle to deter such cars and bikes from unnecessary acceleration.

Genuinely appreciate the Council's consideration.

PS – A simple roundabout at the King Street intersection and another at the St Annes Terrace intersection would improve both outcomes to an even greater degree, slowing and ultimately reducing traffic flows by deterring non residential shortcutting.

26. We have noted in the 'City of Holdfast Bay's Draft 2025-26 Annual Business Plan', the allocation of funds to install two pedestrian crossings along Adelphi Terrace. (South Location – Between St Annes Terrace and King Street & North Location – Patawilya Reserve pedestrian crossing)

We would like to strongly endorse this proposal as it will greatly improve safety of crossing this extremely busy road and deter the ability for hoon driving.

We would also like to suggest that in installing the refuge islands and upgrading the bus stop, that consideration be given to the narrowness of the existing street between St Annes Terrace and King Street, to ensure that car parking for residents is not greatly impacted, as this too becomes problematic during high peak times.

Wishing you well in your future developments.

27. Dear Sir/Madam,

Your Draft Annual Business Plan is all vey nice, but what is the progress on the cycle-way/ walking path along the Sturt Creek from Pine Avenue to the Patawalonga?
There is nothing on the council website after 7 August 2023.

28. Please find attached submission from Holdfast Bay Residents Alliance on the Holdfast Bay Council Financial Plan 2025/2026 and the long term financial plan.

Secretary Holdfast Bay Residents Alliance

29. I am a resident of Holdfast Bay

I agree with and support the submission recently made on behalf of HBRA.

I too have real concerns about the Council's financial management particularly as to reliance on rate revenue and debt levels.

I also endorse HBRA's recommendation for an external and independent review of the Transforming Jetty Road Glenelg Project .

30. Good evening

The attachment at the bottom of this email are my views of the budget.

I wish it to be considered as a seperate submission.

31. Dear Council

Please see attached submission re my concerns of councils LTFP.

Kind regards

[REDACTED]

32. Hi Holdfast,

No.

It should NOT be paid for out of the pocket of those who are barely afford to survive.

Have one of the wealthy foot the bill.

Give em a bench or something to make them feel special whilst they hoard the wealth away from the people.

To propose an increase as such showcases how little you know about the suffering of those in your district and the country as a whole.

Do better.

Kind regards,

[REDACTED]

33. Thank you for the opportunity to provide feedback.

The documentation has not provided alternatives to the \$30m Jetty Road Glenelg upgrade, nor any detail on the feedback from the consultation period.

Is it correct that the feedback was largely negative? If not – or if so - transparency is expected. Where is the cost-benefit analysis?

The forecast debt, as outlined, is not justified. Nor is it sensible in these times. It is expected when a Council intentionally ploughs into such debt, that there is transparency around the alternatives considered; the diversification of income sources. Where are the details on the reduced services considered? project minimisation (instead of maximisation!) in order to minimise the debt increase? Such debt levels are only acceptable in times of low inflation, low CPIs, low cost of living, confidence in project costs and timeliness. We have none of these at present. Now is the wrong time to embark on a debt rise of this magnitude without far more detail, detail and transparency.

The Council is unwise to rely on your ratepayers for around 80% of income. With current low level of trust in Council transparency and decisions, expect your ratepayers to soon uprising! Expect a review of the Valuer-General valuations. They underpin your rates and they are never ground-truthed. It is time they were - and Council should be nervous!

I expected, given these times of high cost of living, reduced Council services.

We would have welcomed that because that is responsible Council financial management. Why has that not been detailed?

Every household in SA is doing the responsible thing around living within our means and reducing expenditure. Why is the Holdfast Bay Council not?

Kind regards,

34. I am disappointed that Council is increasing rates significantly in our current financial climate. Cost of living is skyrocketing and residents are being forced to cut back on daily living costs. Council could help its residents by being responsible with their expenditure and keeping in mind the extra cost to residents when a lot are in financial hardship.

Transforming Jetty Road is a huge expenditure which only benefits a few and we will have to wait and see if it brings benefits to local businesses. A lot more will need to be done by retailers for it to have much of an impact and a lot of them are struggling already. This is a huge expenditure and council needs to keep this in mind before tackling other projects. I'm sure it will end up going over budget.

Asset renewal budget, council should restrict this to what is strictly necessary especially in consideration of the massive expenditure on transforming Jetty Road, you need to tighten your belt like everyone else. 40% going towards transport what is this and could this be reduced. \$12.29 million is far too high a huge jump on previous years needs to be reduced drastically.

The 6 new community projects could be reduced to only what is strictly necessary and the amount allocated minimal. I don't think \$73,000 on installing underground power for fairy lights on Jetty Road Brighton is something that is necessary, looks nice for sure but not necessary. Also how much have you already spent on the fairy lights.

There seems to be lots of areas that could be cut back to reduce expenditure and therefore giving some relief to rate payers. Everyone is budgeting, so should Council. Maybe we just have to wait a couple more years for proposed projects.

There seems to me there are quite a few areas that could be cut back and by doing that giving some relief to ratepayers.

35. City of Holdfast Bay Council,

Please find attached our submission on the Draft 2025-26 CoHFB Business Plan. We hope it is favourably received and are happy to discuss any aspect of it with Council and/or Administration.

36. We would like to register our strong opposition to the planned debt outlined in the business plan. Our main concern is the over reliance on rate payers to service this debt and the uncertainty of future economic conditions.

37. I remain concerned about the proposed Holdfast bay debt that is forecast to be in excess of \$60m. My key issue is that local residents rates will continue to rise above CPI levels to service the debt for upgrading Jetty Road Glenelg. This should have been funded by State government.



38. Along with other residents I am concerned about the amount of debt this current Council is committing to over the next long term period.

I refer to and support the submission from the Holdfast Bay Residents Alliance specifically in relation to the debt, and I quote sections of this submission below.

"2. Escalating Debt and Long-Term Risk

The most pressing issue is the scale and profile of debt. According to the LTFP, borrowings will peak at \$61.4 million in 2025–26, largely due to the \$30 million commitment to the Transforming Jetty Road, Glenelg project."

3. Over-reliance on Rate Revenue

The Council remains heavily dependent on rate revenue, which comprises 75.8% of total income over the life of the LTFP. This is well above best practice benchmarks and suggests limited revenue diversification. Despite highlighting other revenue sources such as grants and user charges, the underlying structure remains regressive and places excessive burden on current ratepayers.

In 2025–26, the proposed 4.95% rate rise includes:

- 2.5% CPI-linked base increase,
- 2.3% for the Transforming Jetty Road project (year 2 of 3),
- 0.15% for six minor community projects.

Thank you for the opportunity to comment on the current financial plans of the Council.

Regards

[REDACTED]

39. To CEO Holdfast Council

I submit my disapproval of the Financial Plan council has put out for public consultation.

To go from \$29 Million debt to \$61 Million debt is absolutely ludicrous.

Holdfast is a small council with 21,000 ratepayers.

This equates to a very substantial cost per rate payer.

The interest on that debt will be approximately \$20 million. Imagine how many projects we could get done with that \$20 million rather than paying that as interest.

If you haven't got the money you can't spend it. If you can't afford it you can't have it.

Do not saddle our children with debts that you have incurred on your dream.

The Jetty Road Upgrade is going to put us in severe financial debt for a very long time. Already more than \$10 million has been spent and it is not even 25% completed.

Stop the project now and reconsider stages 2 and 3 when our debt is down to zero.

I seriously doubt the whole project can be completed for \$40 million. Where is the extra money going to come from once council has spent the \$40 million?

I agree with everything that was in the HBRA submission so I will not repeat it all here.

Events

Again I disapprove of the money we spend on "events".

If events make money then an entrepreneur will do it.

It is not council's job to entertain the public so don't use ratepayers' money on "events" that don't pay their way directly back to council.

Please include this as a submission on the consultation for the Financial budget and long term budget opposing the huge borrowing of money.

40. Hi Stuart, please see attached. I will send a link to my research files which include Photos and other data.

Regards





Online Submission on the Draft HFB 2025-26 Business Plan
20 June 2025

The 5049 Coastal Community Association (5049CC) has reviewed the **Draft Holdfast Bay 2025-26 Annual Business Plan**. We make the following general comments on the Plan, followed by comments on community assets and projects in the 5049 (Seacliff and Kingston Park) area.

- The engagement and liaison process with Council and Administration is important to our Association. Although disappointed that our liaison meetings with Administration and councillors have been “paused” we have welcomed the opportunity to re-engage with the Mayor and CEO in recent few months. For our part we will continue to collaborate and assist Council by organising forums and facilitating participation by the community, submitting reports on issues of community interest and concern, promoting Council initiatives, providing community feedback, and advising of maintenance and safety issues.
- We are pleased that work on 2024-25 projects, namely the Seacliff Amenities Block, Wheatland Street Pocket Park, Wayfinding signage at Kingston Park and Lookout Decking at the Kingston Park Coastal Reserve (Tulukutangga) have been completed.
- We see merit in supporting the “six” community projects (budgeted at \$589k, funded by an additional rate increase of 0.15%), in particular the ones proposed for Jetty Rd, Brighton. We appreciate that Council is seeking to be more transparent about how capital projects are funded. So, it is nice to see consultation on these though somewhat surprising given their relatively small size. To the best of our knowledge this hasn’t been done previously.
- With the exception of the Special Rates levy (2.3%) and the proposed 0.15% additional rate increase for the 2025/6 projects, we consider the proposed rates increase (CPI portion of 2.5%) to be reasonable. We would like to see a rate cap of less than 10%, and it should apply automatically when exceeded as is the case with some other Councils.
- We maintain our position that consultation on the Transforming Jetty Road Glenelg project was wholly inadequate and should not be proceeding without additional Government funding.

- We are very concerned that few, if any capital projects of any size will be considered in Seacliff Ward for the next 3-5 years on account of the large Council debt arising from the Transforming Jetty Road Glenelg project.
- The environment gets little mention in the Business Plan despite Council's assertion that we have a "Climate Emergency". References are more about the economic operating environment than about the green environment. What is the status of the Carbon Neutral Plan, the Urban Forest Strategy and the Biodiversity Score comparison? In the recent past Council used to allocate its annual savings from Council building improvements (water storage, insulation, solar panels for electricity etc.) to new environmental projects. This was discontinued as 'it was happening automatically' but new environmental projects seem to be fewer in number (only 2 in 2025-26 and 1 of those is water pipe replacement, so not new). Current environmental expenditure is largely for the Environmental Services Team, who, though essential and doing valuable work, concentrate mainly on maintenance. How much is being saved each year from green buildings that could be allocated to new environmental projects if the old system was reinstated? There are plenty of local challenges that could improve our biodiversity with more council leadership and financing or aid in securing grants. A small rate reduction could be offered to residents to plant and keep indigenous trees (for 10 years or more) to incentivise residents to help in greening our city and reduce the heat island effect.
- KPI's of major projects undertaken recently by Council have not been provided. Could you please provide the results for the Kingston Park Kiosk and Seacliff Amenities Block. Are you able to provide the results of Council's latest Quality of Life Survey?

Future Projects in 5049:

We have identified a number of projects in the 5049 area which we would like to see progressed for the benefit of the local community and visitors. Apart from upgrades to the BYSC, the 2025-26 Draft Business Plan does not provide funding for any projects in Seacliff and Kingston Park due to the funding and debt obligations for the Transforming Jetty Road project.

We would encourage Council to make a serious effort to secure government support/funding for these projects (in particular Seacliff Plaza Stage 2) in the leadup to the 2026 State election. Alternatively, or in addition, Council could seek support for one or more of these projects in the 2026-27 Business Plan as "additional community projects."

- **Seacliff Plaza Fairy Lights-** Permanent installation of fairy lights on the four large palm trees at Seacliff Plaza (similar to Brighton) to help beautify this area.

- **Seacliff Plaza Stage-2-** Beautification of the Plaza, Esplanade and Wheatland St roundabout as per Council's current Masterplan to provide for better beach access, greening and a coastal garden. Although the Amenities Block (Stage 1) has been a welcome addition to the precinct the remaining area is both unattractive and poorly integrated. We currently have two disabled access ramps within meters of each other but no easy access (wide steps like the old rotunda) for the able bodied. Consideration was to be given to greening the roundabout if funding permitted on completion of Stage 1; unfortunately, this did not occur.
- **Wheatland St, Seacliff-** Apart from the recently completed pocket park, we remain hopeful that other initiatives (eg. retaining wall creepers and Power Box artwork, etc.) may be considered to help "beautify" Wheatland Street as this is a major beachside entry point in the city. By comparison to Jetty Roads in Glenelg and Brighton this street is very unattractive.
- **Singleton Bridge Artwork-** We have campaigned for a number of years for indigenous artwork to be placed on the Singleton Bridge to provide a more attractive entry to Kingston Park. This proposed work should not be considered as part of the Kingston Park Masterplan but as a separate project.
- **Brighton Road/Village-**We support a long term (10 year) campaign to create a Brighton Village amenity by re-imagining Brighton Road between the railway crossing at Hove and Sturt Rd. Requires Council to liaise with DIT and prepare a Masterplan for community consultation. 5049CC is keen to work with and assist Council on this.
- **Rifles Monument (Scholefield Road/Ocean Boulevard)-** Engagement with the State Government (Department of Infrastructure and Transport) regarding the possibility of inclusion of upgrades to the monument, or relocation as part of the project to upgrade the intersection.

Other Projects:

Movement and Transport Plan Implementation

- We look forward to the final MTP report being presented to Council in the coming months and then being made public. 5049CC made a submission during the consultation phase, which closed in April 2024, and so are interested in a summary of the feedback received from the community.
- As stated previously 5049 CC are against a blanket 40km/hr speed limit in Holdfast Bay. However, we note that there will be further consultation in the future, and support 40km/hr zones where there is a clear safety objective.

Kingston Park Coastal Reserve (Tulukutangga)

- We are pleased that construction of the upper lookout has been completed, as this is the first step in realising the Council approved Master Plan for the Kingston Park Coastal Reserve (Tulukutangga) .
- We are disappointed, however, with the slow progress in finalising and implementing the remaining elements. We are aware that this is due to the lengthy ongoing consultations with Kaurua representatives under Section 23. We hope agreement can be reached on how the proposed works (in particular the re-establishment of the Tjilbruke Spring) can be undertaken safely and by limiting the ground disturbance. As Council still has access to approximately \$700k from the Coastal Path at Kingston Park we hope that works might commence later this year.
- How does Council intend to fund the full scale of works, estimated to be at least \$2 million. Would an application for State (or National) Heritage listing be required for additional State Government funding?
- If further delays are anticipated, then remediation work on the unsightly former overflow car park ("dust bowl") should be undertaken in the interim as a matter of urgency. The uneven surface is a possible trip hazard, and Council may be liable for any injuries that occur.

Brighton Beachfront Holiday Park

- Our Association recognises the importance of this income generating business to HFB Council and rate payers. As there is no mention of the Caravan Park in the Business Plan, we assume that all improvements have been completed and that no additional expenditures are planned in 2025-26.
- We hope that Council and Park Management will work together to improve the appeal of the area, including the Nest Kiosk, by better maintaining the grounds and existing trees and by considering additional plantings where appropriate. We recommended (maintenance request lodged) that the unsightly dead fronds on the two large palm trees be removed. We were advised that this was the responsibility of Park Management, but no action has been taken.

BYSC and Seacliff SLSC Upgrades

- 5049CC is happy to support the current upgrades to BYSC facilities (changerooms, cool room, building access, and fire safety enhancements), a project co-funded (\$850k) by BSYC, Sport and Recreation and the City of Holdfast Bay. We look forward to enjoying the new facilities once work is completed by the end of this year.
- We are pleased that the Federal Government is funding (\$500k) upgrades to the Seacliff SLSC.

End of submission

p. 24 - 40 - PADDING! The Mayor's price is sufficient.

Q. Cost of producing and circulating this plan = hours/employee input/
wording/meetings. Takes
people away from core role
Use KISS principle.

Proposed Community Projects. (\$120,000)

1. Adolphus Tea crossing:
(\$120,000)

This is a busy street at times.

Pedestrian refuges would create a hazard
in the centre of the road as there are existing
kerbside parking and bike lanes on both
sides of the road. The remaining 2 lanes for
traffic is too narrow for these structures.

Up-grade the bus stop? The small number of
bus users at this location will need to be
extra vigilant in crossing the road.

No funding.

PROPOSED COMMUNITY PROJECTS - (Contd.)

2. Street Improvements (consultation & design)
Jolly Rd. Brighton (£50,000)

Q. Why do we have to pay £50,000 extra to fund a "project" that should be ~~part~~ derived by existing urban planning employees as part of their role?
No funding.

3. Active transport for kids (Stage 2)
Parrings Park Primary.
(£50,000)

Q. Again, why is this a separate "project"?
Costs included in kerb/guttering budget.
Presumably up-grade because so crossing which is needed.

4. Disability access - Bowker Oval.
(£40,000)

Disability patrons of Bowker Oval have adequate access points (2) at the Balmoral Ave entrance.

My suggestion would be to make the end portion of Balmoral Ave. a disability "drop off" zone using signage and road marking. Benches and seating is available for disabled patrons at the BBQ area (under cover). Drivers could then park in the north or south parking lots or nearby streets.

- Q. How many people with a disability use Bowker Oval?

Costs - Signs x 2

Road paint

Council road regulation up-date.

PROPOSED COMMUNITY UPGRADES (cont)5. Cemetery up-grades
(\$256,000)St. Jude's

Interesting to note Council sign denoting "St. Jude - Patron saint of hope and impossible causes".

Trees have been planted along the main driveway 1-2m now. Need time to enhance this area look.

Side lanes currently surfaced with gravel could be up-graded gradually over time with concrete.

NORTH ALLEYWAY

My family members visit occasionally to pay respects to those buried here. The cemetery presents well.

On balance, and in comparison to other cemeteries, no extraordinary aesthetic improvements are warranted.

No funding for the project - partial funding for pathways (concrete)

6. Fairy lights - Taitly Rd.
Brighton.
(\$73,280)

In my view this proposal should be scrapped. It will not improve business on a cost/benefit analysis nor improve amenity for residents nearby. It may increase traffic flow "to see the lights" but not result in any business activity increase.

No funding.

General Feedback - Governance - Report Nov 25/26

Almost every single dollar spent by council is provided by rate-payers.

At a time when cost-of-living pressures are high, council needs to be very judicious about how the money is spent.

The 6 proposed "projects", although modest in expense demonstrate a lack of empathy towards all rate-payers.

The 'projects' appear to be a "wishlist" of items brought to council's attention by a select few rather solid projects meeting of whole-of-community benefit. No new burden on rate-payers.

- Open Room Nov. 26 - 28

I am of the view that future major projects requiring significant capital should be subject to State grant application and result prior to borrowing from LGFA.

Neither the Annual Business Plan 25/26 nor the Long Term Financial Plan 26-35 mentions rate reductions, ONLY RATE INCREASES in line with CPI etc. etc. etc.

If council sold their town halls, library buildings, community centres and leased them back at commercial rates to pay down debt, what would that achieve in a budgetary sense?

Maintenance costs would be the responsibility of the new owners, reduced depreciation costs, interest payments - the list goes on.

Rates would be substantially contained to the point of envy of all other councils?

Submission: ABP 2025-26 Liveability in the City of Holdfast Bay.

Executive Summary

The City of Holdfast Bay's Annual Business Plan demonstrates a strong commitment to **Resident Wellbeing** and environmental sustainability. However, to achieve the vision of creating "a welcoming and healthy place for all in South Australia's most sustainable city," Council must address the growing public health concern of noise pollution. This submission advocates for implementing comprehensive noise reduction policies, particularly focusing on the electrification of Council services and contractor operations.

The Health Impact of Noise Pollution

Noise pollution represents a significant but often overlooked environmental health hazard. The World Health Organization has extensively documented the adverse health effects of environmental noise exposure, identifying it as a major contributor to cardiovascular disease, sleep disturbance, cognitive impairment, and mental health problems. Recent WHO research confirms that excessive noise exposure increases the risk of ischemic heart disease, hypertension, hearing impairment, tinnitus, and cognitive dysfunction, with emerging evidence linking it to adverse birth outcomes and psychological disorders.

Studies indicate that long-term exposure to environmental noise from transport and municipal services can cause lasting physiological changes, including elevated blood pressure and increased cardiovascular disease rates. The health inequalities associated with noise exposure disproportionately affect vulnerable populations, making this an equity issue that aligns with Council's commitment to creating a place "for all."

Current Noise Sources in Daily Operations

The Annual Business Plan reveals significant daily activities that contribute to the local noise environment:

7,200 bin lifts for residential and business waste collection

Daily street sweeping operations along Colley Tce and Jetty Roads at Glenelg and Brighton.

Note that Colley Tce is in a residential zone, so this should be rescheduled till after 7am.

60 separate cleaning services at council buildings

Maintenance works at reserves and public spaces

Field services operations including road resealing and footpath repairs

These essential services, while maintaining community standards, contribute to the cumulative noise burden experienced by residents, particularly during early morning hours when ambient noise levels are naturally lower and communities expect quieter conditions.

Recommendations for Sustainable Noise Management

1. Contractor Electrification Policy

Council should adopt a comprehensive policy requiring all contractors to transition to electric vehicles and equipment by 2027. *And in any event ensure that operational noise levels are below the threshold set by the EPA.* This policy should encompass:

Waste collection services: Electric garbage trucks significantly reduce noise emissions while eliminating diesel engine noise and hydraulic system sounds

Landscaping and gardening contractors: Electric mowers, blowers, and maintenance equipment operate at substantially lower decibel levels

Construction and maintenance crews: Prioritizing electric tools for routine maintenance and small scale construction projects

2. Municipal Fleet Electrification

Council should prioritize the replacement of diesel-powered street sweepers with electric alternatives. Electric street sweepers operate at approximately 10-15 decibels lower than diesel equivalents, representing a significant noise reduction for residential areas.

3. Time-Based Operating Restrictions

To protect community wellbeing and sleep quality, Council should implement a policy prohibiting street sweeping operations before 7:00 AM on any day of the week in residential areas. Early morning noise exposure is particularly harmful to sleep patterns and cardiovascular health, and this restriction would demonstrate Council's commitment to resident health while maintaining service standards.

4. Monitoring and Accountability

Establish noise monitoring protocols to measure the effectiveness of these initiatives and ensure compliance with emerging Australian noise standards and WHO guidelines.

Alignment with Strategic Objectives

These recommendations directly support Council's three strategic focus areas:

Wellbeing: Reducing noise pollution improves physical and mental health outcomes, supporting "good health" in an environment that "supports wellbeing."

Sustainability: Electric vehicle adoption reduces both noise and air pollution while advancing carbon neutrality goals, creating a "resilient and sustainable" community.

Innovation: Leading in municipal noise management positions Holdfast Bay as a forward-thinking council that "values research" and embraces innovative solutions to environmental challenges.

Conclusion

The City of Holdfast Bay has demonstrated excellence in service delivery, as evidenced by high community satisfaction ratings. However, achieving truly sustainable liveability requires addressing the health impacts of environmental noise. By implementing comprehensive electrification policies and time based operating restrictions, Council can significantly enhance quality of life while maintaining service excellence.

The transition to quieter, electric operations represents an investment in community health that aligns with Council's vision of creating South Australia's most sustainable city. We urge Council to prioritize these noise reduction measures in the implementation of this Annual Business Plan, ensuring that the pursuit of municipal efficiency does not compromise the health and wellbeing of the residents we serve.

This submission is made in support of creating a healthier, more sustainable, and truly liveable community for all residents of the City of Holdfast Bay.



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Feedback on the Draft Long Term Financial Plan 2025–26 to 2034–35 and the Draft Annual Business Plan 2025–26

Submitted by: David Bishop on behalf of Holdfast Bay Residents' Alliance Inc

1. Introduction

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Council's plan to reduce debt over the next decade assumes stability in inflation, interest rates, and construction costs. However, the LTFP itself notes "the unpredictability of current inflation rates and price pressures" as a material risk. If conditions worsen, Council may be forced to cut services or increase rates further.

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In 2025–26, the proposed 4.95% rate rise includes:

- 2.5% CPI-linked base increase,
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- 0.15% for six minor community projects.

The inclusion of small-scale discretionary projects (totalling \$589,000) as justification for an additional rate rise is questionable, particularly when viewed alongside rising debt and ongoing cost-of-living pressures.

In the interest of transparency, these additional components of the rate increase, particularly those tied to discretionary or time-bound capital projects, should be individually itemised on rate notices. This would allow ratepayers to clearly see what portion of their payment funds core services versus new initiatives. Such transparency would enhance trust, support accountability, and allow the community to better evaluate the value and relevance of funded projects.

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While the principle of intergenerational equity is cited frequently, the practical application raises concerns. The LTFP claims that new borrowings for long-life assets ensure future users contribute their share, yet there is no supporting analysis of lifecycle costs, usage profiles, or demographic benefit distribution.

Notably, 81% of operational expenditure is funded by ratepayers, with minimal capacity for cost recovery from direct users. This fails to meet the standard of fairness required under the equity principle.

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To restore confidence in Council's financial stewardship, we recommend the following:

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8. Additional Concern – Rates Relief Policy Change

A further concern relates to Council's shift in policy regarding rate relief. Historically, the City of Holdfast Bay allowed ratepayers to seek a review if their rates increased by 6% or more in a given year. This threshold was later raised to 10%, significantly limiting the number of ratepayers eligible for relief.

Crucially, this policy excludes commercial and investment properties, meaning the financial impact is disproportionately passed through to residential tenants, particularly those in rental accommodation. With residential tenants already under strain due to cost-of-living pressures and rising housing costs, this change undermines social equity and increases the effective burden on those least able to absorb rate-driven rent increases.

Furthermore, the Annual Business Plan acknowledges that ratepayers will bear a 4.95% increase in 2025–26, comprising both CPI-aligned increases and surcharges for capital projects. Yet no concurrent commitment has been made to review rate hardship or reinstatement of a lower threshold for relief eligibility.

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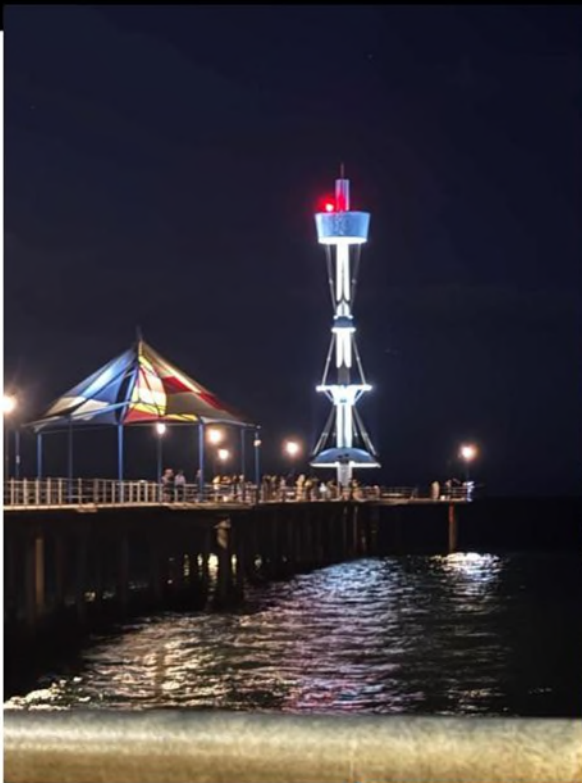
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Business Plan Review



2025- 2026

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Disclaimer

Artificial intelligence (AI) tools were used solely to assist in data analysis, research, and drafting support. All interpretations, conclusions and final wording are the author's original work and intellectual property. Any errors or omissions remain the responsibility of the author.

Letter From the Author – Liam Clancy

Liam Michael Clancy

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Phone: 0432 292 022

10/06/2025

Mayor Amanda Wilson

Deputy Mayor Jane Fleming and Councillors

City of Holdfast Bay

Glenelg Town Hall

Moseley Square

Glenelg, SA 5045

Dear Mayor, Deputy Mayor and Councillors,

My name is Liam Clancy. I am a resident, researcher and business development consultant with over 30 years of experience in human services, vocational education, and community development, both in South Australia and nationally. I write to you as a constituent who is deeply committed to the integrity, transparency, and relational quality of public sector governance.

This submission forms part of a broader, confidential research project I am conducting into the relational dynamics of local government using a conceptual framework I have developed known as the Dynamic Relational Model of Consciousness (DRMC). This model has been designed to explore how social structures, public investment, planning, and engagement strategies intersect with community wellbeing, trust, and civic participation. This is a personal contribution, not for publication or political purpose, but offered with respect and optimism for Holdfast Bay's potential to be a leader in integrated, values-based community engagement. I have a Bachelor of Social Science (Community Development) and am now conducting research towards a PHD in Philosophy with my thesis focused on applying the DRMC. The DRMC maps how identity, belief, environment and power interact across social, cultural and institutional dimensions, offering a systems-based lens for understanding complex dynamics in community development, enabling practitioners to design ethical, place-conscious, and relationally grounded interventions that foster long-term empowerment and collective resilience.

The DRMC integrates with AI tools to analyse narrative structures, emotional frequencies and relational patterns across diverse datasets, allowing it to be embedded within multiple AI models to enhance human engagement, from informing and consulting to empowering, while predicting personal or systemic dissonance that

may lead to disengagement or community-level dissidence. By offering dynamic, ethically anchored insights, the DRMC supports the Community Development profession, human services, and all levels of government in designing culturally responsive, trust-building strategies that strengthen democratic participation and social cohesion, providing an alternative to authoritarian surveillance through relational intelligence grounded in ethical foresight.

As such, I respectfully submit this initial draft report and accompanying materials as part of the public consultation process. The content is derived from direct community observation, policy analysis and comparative studies across other jurisdictions, with a view to strengthening the relational infrastructure that underpins human service delivery, urban design, and civic belonging.

The current draft Business Plan risks being seen as a list of projects not a vision. It reads more like a civic maintenance strategy than a legacy roadmap.

I urge the council to start by investing in **human infrastructure**. Value lived experience. Name the tensions. Invite discomfort and remember that every library left behind, every volunteer worn out, every business closed quietly without fanfare, that is data too.

I am available should Council wish to discuss the insights presented or consider further DRMC informed approaches to strategic planning, performance evaluation, and community partnership building.

Thank you for the opportunity to contribute. I look forward to completing my Research on the Council and hope that you find my contribution useful. Please be aware that this document will not be published or distributed without the Council being given an opportunity to respond and without the Councils consent.

Yours sincerely,

Liam Michael Clancy

Fellow, Royal Society of Arts (RSA)

Principal Consultant, AiiPD

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Summary of Recommendations

Summary of Recommendations in Response to the Draft 2025–26 Annual Business Plan

This submission draws on the Dynamic Relational Model of Consciousness (DRMC) to recommend a more transparent, ethical, and community-grounded approach to civic budgeting, planning, and engagement. The City of Holdfast Bay's proposed plan includes commendable infrastructure and safety priorities, but lacks the depth of community-led deliberation, systemic equity, and intergenerational vision that residents deserve. Below are key recommendations aligned with this critique:

1. Reframe Community Engagement Beyond Performative Consultation

- **Recommendation:** Adopt deliberative democratic models rooted in relational consciousness, as outlined in the DRMC, to replace superficial consultation with genuine co-design. This includes narrative mapping, relational feedback loops, and targeted outreach to those marginalised by current planning and budget communication processes.
- **Justification:** Council has acknowledged the need to communicate more clearly, but distributing a summary brochure is not deliberation—it is notification.

2. Reject the 0.15% Rate Rise for Projects Lacking Equity Justification

- **Recommendation:** Oppose the proposed 0.15% rate increase tied to the six new projects unless equity and need assessments are transparently conducted and published.
- **Rationale:** Projects like fairy lights and cemetery upgrades appear discretionary or symbolic, especially when juxtaposed with unmet needs such as emergency accommodation, accessible public toilets, and after-hours safety programs for vulnerable residents. The rate rise should instead fund urgent interventions for rough sleepers and neglected residents.

3. Reallocate Funding to Support Housing Access, Social Safety, and Mental Health

- **Recommendation:** Redirect a portion of discretionary spending (e.g., beautification projects) toward tangible support for those experiencing homelessness and housing stress, such as partnerships with housing-first organisations, crisis support, and preventative infrastructure like public showers and secure lockers.

- **Context:** During the COVID-19 pandemic, governments across Australia demonstrated that homelessness is solvable when political will aligns with moral clarity (Parsell et al., 2020; Pawson et al., 2021).

4. Formalise Data Transparency and Budget Literacy Standards

- **Recommendation:** Require that all future business plans and long-term financial plans include a plain-language budget breakdown by suburb, demographic impact area (e.g., seniors, renters, youth), and priority needs. Comparative data should be visualised clearly.
- **Rationale:** Public confidence is eroded when community members cannot easily locate where and how funds are spent, particularly in areas like community safety, environmental sustainability, and infrastructure maintenance.

5. Reinstate a Night-Time Community Safety Presence and Visibility Measures

- **Recommendation:** Clarify Council's role and visibility after hours in areas known to be frequented by rough sleepers. This includes publicly available data on Community Safety Officer patrols, after-dark service coordination with partners like Sonder, and protocols for escalation and referral.
- **Evidence:** Correspondence with Council staff indicates a daytime engagement model, but community perception and on-the-ground realities show a need for more active nighttime presence.

6. Embed DRMC-Informed Deliberative Pilots into 2025–26 Initiatives

- **Recommendation:** Pilot a DRMC-informed community engagement project in Glenelg or Brighton, combining public storytelling, participatory budgeting workshops, and thematic town halls on housing, safety, and economic inclusion.
- **Goal:** To model a scalable framework that strengthens civic trust, supports diverse voices, and reshapes public discourse from compliance to collaboration.

Additional Recommendations for Strategic Community Investment and Civic Engagement

In addition to the budget priorities outlined in the Draft 2025–26 Annual Business Plan, the following recommendations are proposed to strengthen community connection, housing innovation, environmental sustainability, and participatory governance:

1. Adaptive Reuse of Underutilised Buildings

Drawing inspiration from the City of Adelaide's ARCHI initiative (Adaptive Reuse City Housing Initiative), Holdfast Bay Council could commission a localised audit of disused or underutilised buildings, especially commercial spaces with

vacant upper levels—to assess suitability for adaptive reuse as affordable housing. The City of Adelaide has already demonstrated success, identifying over 150 buildings and converting several into residential accommodation through collaboration with the State Government (City of Adelaide, 2024. Available at: www.cityofadelaide.com.au/about-council/newsroom/adaptive-reuse-city-housing-initiative).

Given the scale of the housing crisis, even small numbers matter. Walking the streets, inspecting properties, and engaging landlords directly could uncover untapped potential that generic data sets simply miss.

2. Investment in Libraries as Community Hubs

It is recommended that Council invest strategically in both Glenelg and Brighton libraries, transforming them into **central community hubs**. The Glenelg site could be co-located with the existing Community Centre to streamline services, encourage lifelong learning, and create a thriving civic precinct. Brighton Library, similarly, could be enhanced as a cultural and digital inclusion hub for older residents, families, and young people.

3. Support for the Arts and Local Creative Economies

A modest \$50,000 grant could be set aside to reinvigorate artistic activity at the Glenelg North Community Centre, enabling community-led workshops, exhibitions, storytelling events, and youth engagement through the arts. This aligns with broader cultural sustainability goals and supports local creatives and performers.

4. Environmental Sustainability Commitment

While stormwater infrastructure receives deserved attention in the current plan, Council should also consider expanding its climate adaptation focus, such as implementing **urban cooling projects**, biodiversity corridors, native plantings, and community-led regenerative gardening initiatives. These initiatives are not merely aesthetic, they are climate resilience in action and link directly to wellbeing, ecological literacy, and place-based identity.

5. Live Streaming of Council Meetings

To strengthen democratic transparency, it is recommended that Council live-stream all public Council and Committee meetings. This enables residents to remain informed, regardless of physical attendance, and supports civic engagement for shift workers, carers, and those with mobility issues.

6. Ward-Based Community Podcast

Council is encouraged to develop a **local podcast series** that gives each Ward a voice. Hosted in collaboration with local volunteers and supported by Council Communications, this podcast could share community stories, highlight upcoming initiatives, promote local businesses, and reflect on the people who make Holdfast Bay unique. It's time we stopped only talking about "engagement" and actually spoke with and listened to our residents.

7. Volunteers in Deliberative Democracy

Local volunteers with lived experience in facilitation and training, many of whom reside in Holdfast Bay, should be offered the opportunity to help run deliberative democracy workshops. This approach reduces costs, builds local capacity, and strengthens the ethical fabric of civic participation.

8. Support the State Inquiry into Local Government Bullying

Council is strongly urged to formally endorse and support the State Government's parliamentary inquiry into bullying and harassment in local government, as recently advanced by MLC Connie Bonaros and supported by Mayors such as Dr Moira Jenkins (Jenkins, 2025. Available at: www.linkedin.com/posts/drmoirajenkins_localgovernment-respectinleadership-supportthemotion-activity-7192718035450198016-NcYH).

Toxicity and psychological harm within council chambers undermines democratic integrity and discourages capable community members from running for public office. Standing in support of this inquiry reflects leadership, integrity and a commitment to psychological safety in local governance.

Introduction

If we want Councils to play a more active role in our Democracy and drive real justice, these are the real battleground of participatory democracy.

Deliberative democracy has risen over the past two decades as a welcome antidote to winner-takes-all politics, giving everyday people space to learn, reflect and decide together. Irish Citizens' Assemblies, Iceland's post-crisis constitution crowdsourcing, and Brazil's participatory budgets all prove that randomly selected citizens can tackle hard policy questions and deliver decisions the public will back. Yet even the best of these exercises bump into familiar walls: patchy institutional support, shallow follow-through, doubts about who is “really” represented, and the uncomfortable truth that a well-run forum can still be ignored when it reaches Parliament or the ballot box (Dryzek et al., 2019; Farrell et al., 2021).

What's missing is not goodwill but depth. Most models still treat opinions as fixed dots to be counted rather than living stories that shift with place, memory, culture and power. They capture voices but rarely the relational currents, the emotions, identities and unwritten hierarchies, that shape how those voices land. The result is a procedural shell that can look impressive yet fail to move the dial when the wider system remains unchanged.

This submission proposes the **Dynamic Relational Model of Consciousness (DRMC)** as the next step. DRMC starts from a simple insight: people do not arrive at the table as isolated individuals but as nodes in overlapping networks, cultural, economic, ecological, psychological. Consciousness is fluid, not static; preferences are emergent, not pre-packed. Deliberation, in this view, is less a transaction over fixed positions and more a shared exploration that can re-wire assumptions, build trust and shift collective awareness.

Practically, DRMC equips facilitators with a multi-layer map. It surfaces power relations, emotional undercurrents, epistemic blind spots and place-based histories, factors that standard facilitation guides note anecdotally but seldom track systematically. By coupling that map with AI-supported pattern recognition, councils can see not only *what* residents say but *why* they hold those views, how positions evolve across a process and which relational levers unlock consensus without erasing genuine difference.

International experience points to the value of this deeper lens. Ireland's abortion assembly succeeded because expert input, civic education and story-telling were woven into one coherent journey. Barcelona's Decidim platform, while digitally expansive, still struggles to turn thousands of online comments into shared meaning precisely because it lacks such synthesis. Switzerland's open-air Landsgemeinde thrives on ritual and trust rooted in place—again highlighting that deliberation is relational first, procedural second. DRMC distils these lessons into a transferable architecture.

For **City of Holdfast Bay**, embedding DRMC in the Business Planning cycle would:

1. **Map the landscape** – clarify how local identities, economic pressures, coastal ecology and inter-suburb inequities shape resident priorities before consultations even begin.
2. **Design richer forums** – blend expert briefings with community storytelling and guided reflection so participants meet as neighbours, not combatants.
3. **Generate actionable insight** – use AI dashboards to flag emerging consensus, spotlight hidden concerns and test scenarios in real time.
4. **Build trust over time** – treat each engagement as part of a rolling narrative rather than a one-off tick-box, reinforcing transparency and institutional memory.

In short, DRMC doesn't replace existing deliberative tools; it deepens them. It shifts the question from "Did we ask the community?" to "Did we understand the relational system that produces community views, and did our process help that system evolve toward fairness, resilience and shared stewardship?"

As Holdfast Bay confronts housing stress, climate risk and post-pandemic social fragmentation, a procedural tweak won't cut it. DRMC offers a practical, evidence based way to make deliberation a catalyst for systemic change, moving from consultation to genuine co-creation of our collective future.

What story are we telling ourselves and others about this place?

Capital Works Transparency and Governance Standards

The Draft 2025–26 Annual Business Plan allocates **\$31.61 million** to *Capital New Initiatives*, representing **nearly 50% of the total capital works budget**. However, the lack of a publicly accessible **itemised breakdown** in the ABP itself undermines the principles of transparency, accountability and evidence-based consultation.

While Council has since advised informally that this allocation includes:

- \$30 million for the Jetty Road, Glenelg transformation (with \$10M in grant funding),
- \$1 million for stormwater upgrades,
- \$20,000 for public art acquisition, and
- \$589,000 across six community projects (currently subject to consultation),

this level of detail is not presented in the actual Draft Plan. There is no consolidated table, no categorical breakdown, no timeline, and no reference to delivery risk, co-investment assumptions, or community benefit indicators.

Governance and Legal Standards

This absence of integrated disclosure stands in **potential breach of governance best practice** under the *Local Government Act 1999 (SA)*:

Section 122(1a) requires that councils include:

“a summary of the council’s objectives for the financial year and the principal activities to be undertaken to achieve those objectives.”

By omitting detailed capital works projects from the ABP, especially for a line item constituting almost half the capital budget, the plan risks falling short of the **intent and function of community-facing financial governance**.

Comparative Benchmarking

By contrast:

- **City of Prospect’s 2024–25 Annual Business Plan (p. 28)** provides a full capital works breakdown with line-item allocations by asset class and function.
 - *Source:*
[www.prospect.sa.gov.au/ data/assets/pdf_file/0034/951495/COP-Annual-Business-Plan-and-Budget-2024-25_web.pdf](http://www.prospect.sa.gov.au/data/assets/pdf_file/0034/951495/COP-Annual-Business-Plan-and-Budget-2024-25_web.pdf)
- **City of Marion (pp. 46–53)** provides eight pages of clearly costed project listings categorised by infrastructure type, with contextual explanation.
 - *Source:*
[www.marion.sa.gov.au/ data/assets/pdf_file/0010/1039875/CoM-Annual-Business-Plan-24-25-Final.pdf](http://www.marion.sa.gov.au/data/assets/pdf_file/0010/1039875/CoM-Annual-Business-Plan-24-25-Final.pdf)

This level of detail enables **community trust, informed feedback, and scrutiny** all of which are constrained when such a significant figure is referenced only vaguely, with supporting data found (if at all) across multiple unlinked planning documents.

This inconsistency frustrates community consultation. If \$30M is allocated to the Jetty Road Redevelopment (ABP p. 28; LTFP p. 17), and \$1M to stormwater works, that leaves approx. \$590K unaccounted for within the six small projects listed. Where is the rest? Without this clarity, public trust and participation is compromised, not merely in terms of sentiment, but in direct contradiction to the *intent of public consultation under the Local Government Act 1999 (SA), Sections 8 and 122*. These provisions require councils to foster “transparency and accountability” and to “consult with the community in a meaningful way.”

When major financial decisions, such as a \$31.61 million capital allocation, lack publicly visible breakdowns, residents are left guessing at the scope, priority, and rationale behind spending. This undermines **informed engagement**, weakens **public confidence in process integrity**, and reduces consultation to a **tick-box exercise** rather than a democratic obligation.

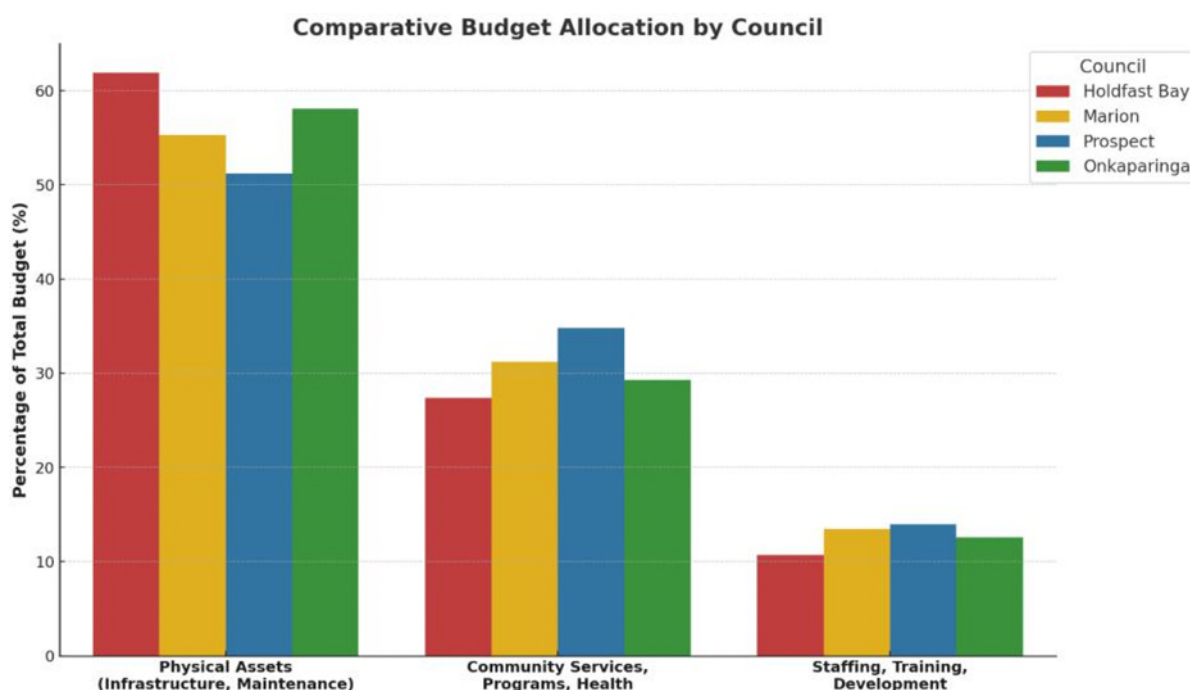
Put simply: **you cannot consult the community on decisions you have not meaningfully disclosed.**

Overweighting Physical Infrastructure at the Expense of Relational Infrastructure

A comparative analysis reveals the following allocation proportions:

| Council | Physical Assets (%) | Community Services % | Staffing Training % |
|--------------|---------------------|----------------------|---------------------|
| Holdfast Bay | 61.9 | 27.4 | 10.7 |
| Marion | 55.3 | 31.2 | 13.5 |
| Prospect | 51.2 | 34.8 | 14.0 |
| Onkaparinga | 58.1 | 29.3 | 12.6 |

Holdfast Bay has the highest focus on physical assets and the **lowest investment in staff training and community services**. This is unsustainable if we are to adapt to digital change, address mental health challenges, or meet the evolving needs of an ageing, diversifying population.



Community Safety: A Mislabelled Bucket?

The City of Holdfast Bay has allocated **\$2.79 million** to “Community Safety” in its 2025–26 Annual Business Plan (ABP, p. 36). Upon inquiry, this figure was confirmed to fund primarily **regulatory functions**: parking enforcement, ranger patrols, food safety, pest control, and general by-law compliance.

Let’s pause and sit with that.

This is not *community safety* as understood in contemporary social planning, public health, criminology, or governance ethics. This is **compliance enforcement**, vital, yes, but profoundly limited. It is safety defined by **order**, not by **care**.

It protects dogs from straying and bins from blocking driveways. But it **does not protect**:

- a woman escaping intimate partner violence,
- a teenager sleeping rough behind a closed surf club,
- an isolated elder afraid to leave their unit after dark,
- or a neurodiverse young person targeted in Moseley Square for “loitering.”

There is no funding allocated for:

- **Homelessness engagement** or referral pathways
- **Youth intervention** programs or safe spaces
- **Mental health crisis support**
- **Localised family violence prevention strategies**
- **Community-led safety planning**
- **CCTV integration policy** or ethical governance (it is buried, generically, under property management)

This is not just a gap in funding. It is a **semantic distortion** and that distortion has consequences, because language, especially in a budget, signals what a council believes its purpose to be. When you label enforcement as “safety,” you erase the lived complexity of real vulnerability.

Civic Imagination

Local government is the closest layer of democracy to people’s lives. It is the most relational, the most immediate and ideally, the most human.

Yet this Plan’s framing of “safety” reveals an ideological reflex: **treat the public as problems to manage, not people to support**.

This is symptomatic of a deeper cultural drift in public administration, towards risk aversion, bureaucratic containment and what philosopher Byung-Chul Han (2017) calls “the disappearance of the other.” In other words, we maintain control by refusing to see complexity. Especially when that complexity makes us uncomfortable.

Local Government is Not a Franchise

This council is not a compliance firm. It is not a suburban franchise of civic engineering. It is not a traffic-fine vending machine. The Local Government Act (SA) is clear on this point.

Under **Section 8(1)(b)**, councils must act:

“in a way that protects the long-term interests of the community with regard to economic, social and environmental sustainability.”

Under **Section 6(a)**, they are expected to:

“promote and develop initiatives within its community for the benefit of the area.”

So I must ask: how does dog registration enforcement and foreshore patrol satisfy these mandates? Where is the strategy for belonging? For dignity? For trust?

Councillors may understandably respond: “But that’s not our remit.”

But I would argue: if **local government doesn’t act as the front line of care**, who will? The federal parliament? The Department of Finance?

No. In fact, **we are designed to be non-partisan precisely because we are meant to serve all, not just voters or donors or developers.**

Real Safety Is Relational

Safety is not the absence of inconvenience.

It is the presence of inclusion.

When a teenage girl has nowhere to go but the Jetty Road toilets to cry, or a man with schizophrenia gets quietly moved along from the bench in Colley Reserve, the council may feel it has acted responsibly. But what message does that send to the community? That safety means removing the visible discomfort of others?

That’s not safety. That’s sanitisation.

As a community development specialist and researcher of consciousness, I would offer a different frame: **community safety is the collective sense that “I matter here.”** That I can walk, speak, question, gather and be supported, not just watched, fined or reported.

This aligns with research across criminology and health:

- Community-based interventions **reduce crime more effectively** than enforcement-led strategies (Weatherburn & Lind, 2001).
- Youth engagement in local sport, art, or civic clubs **lowers antisocial behaviour** significantly (Australian Institute of Criminology, 2021).

- Public visibility of “neighbourhood belonging” correlates strongly with self-reported feelings of safety, especially among women, seniors, and neurodiverse residents (AIHW, 2022).

These are not fringe ideas. They are public interest fundamentals.

To provide a practical metaphorical example Glenelg Surf Life Saving Club is one of the oldest in Australia.

When someone is drowning, they don’t shout instructions from the beach. They don’t issue a fine for breaking the “no swimming after dark” rule. They send someone into the surf. Trained. Willing. Trustworthy.

The Club doesn’t wait for a federal rescue plan.

It acts immediately. It is local, relational and proactive. It is what a council *should* be.

Councillors, you are the lifeguards of our social fabric.

The word “safety” can’t be reduced to signage and surveillance.

Missing: Libraries, AI Readiness, and Intellectual Infrastructure

No funding is allocated for upgrades to Glenelg or Brighton Libraries. Compare this to the Marion Cultural Centre Library upgrades (2023–24, \$1.3M) or Prospect’s digital integration efforts. These are not just book halls; they are **future literacy hubs**.

Similarly, AI is mentioned only in the introduction (ABP p. 7), and nowhere else. There is no indication of staff training, ethical protocols, or systems review. Yet all AI use in council operations, including recording meetings or generating reports, must comply with:

- **Privacy Act 1988 (Cwth) and APPs**
- **Surveillance Devices Act 2016 (SA)**
- **NDIS and Aged Care regulatory standards** (if councils assist NDIS/aged care programs)

To ignore this is to leave staff and the public exposed to liability.

Organisational Culture and Governance Practices

Recent motions in the SA Legislative Council (Connie Bonaros MLC, May 2025) have called for an inquiry into bullying and harassment in local government. While there’s no evidence of such behaviour in Holdfast Bay, past public reviews on platforms like Seek and Glassdoor suggest concerns around micromanagement and resistance to feedback.

Under **Section 8 of the Local Government Act**, councils must encourage "effective participation of local communities in the affairs of local government." This includes creating psychologically safe workplaces for staff **and councillors**.

I urge Council to pre-emptively review internal practices, offer safe reporting channels, and set a standard for transparency and inclusion.

Missed Opportunities: State and Federal Co-Investment

Several strategic alignment opportunities appear absent from this Plan:

- **National AI and Digital Literacy Strategy** (Dept. of Industry, 2024): funding available for local government pilot programs
- **Stronger Communities Programme (Round 8)**: up to \$20K per project for community space upgrades
- **Building Better Regions Fund** (now under review but expected to return)
- **State Government Circular Economy Initiatives** (SA EPA and Green Industries SA): support for waste innovation

Holdfast Bay should be positioning itself as a pilot council, not reacting to retrospective data from 4 years ago.

Community Voice: Relational Data Sources Ignored

The ABP references 2021 Census data. However, more dynamic, locally grounded data sets exist:

- School enrolments and NAPLAN trends
- Surf Life Saving Club usage and volunteer rates
- SA Police incident data and alcohol-related offences
- Retail and Google search trends (indicative of economic health)
- SA Health AOD usage trends (particularly post-COVID)
- Public transport card tap-on rates

The **DRMC** emphasises that data should not be used merely to justify predetermined outcomes. It should **listen to what is not being said**, identify disconnection, and respond relationally.

Beyond the Business Plan: A Relational Contract

The DRMC does not seek to replace traditional accounting or urban planning. It complements it by asking deeper questions:

- What values are embedded in our budget?

- Which futures are we inviting and which are we denying?
- Where are our community's relationships fraying, and how can governance help repair them?

The Hidden Gaps in Community Data: Why What We Can't See Is Hurting Us

The City of Holdfast Bay is often lauded for its affluence, iconic coastline, and vibrant commercial strips in Glenelg and Brighton. Yet beneath the polished surface lies a critical fracture, our data landscape is outdated, incomplete, and ideologically constrained. This hidden gap is not merely academic; it has direct and devastating consequences for planning, equity, and community trust.

The Myth of Reliable Data: When Silence Screams

The reliance on 2021 ABS Census data as a primary planning tool is no longer fit for purpose. COVID-19 has rendered key population metrics, particularly in aged care, disability housing and housing affordability, virtually obsolete. Waiting lists in aged care that temporarily disappeared due to mortality spikes are now backlogged again. Census data cannot reflect this re-accumulated demand. It simply tells us who we were, not who we are.

If Councils fail to interrogate and interpret live data, we perpetuate misinformation systemically and misinformation in governance is where corruption and inequity thrive. A culture of, "she'll be right mate" quickly descends into "don't worry mate, I've got you covered" with the silent understanding that, "I know the rules and how to get around them".

Informal Economies, Invisible Households

On researching housing classification data for City Holdfast Bay, I initially found "no formal boarding houses registered" which implies an absence of them that obviously isn't real. Informal boarding arrangements, rooming houses run by state Government and religious or private landlords and Housing Trust legacy buildings, now sublet under community or private management, constitute a shadow ecosystem of variable housing categories, some which are precarious and others more institutional.

Consequences include:

- Variable legal protection for residents
- Limited regulatory oversight on safety or wellbeing
- Zero integration into housing strategy or community support plans
- No data capture for service planning (e.g. food relief, mental health outreach)

Ideological Consequences of Data Absence

When informal or under-reported populations aren't reflected in data:

- They are excluded from funding models
- Council and State reporting perpetuates a myth of adequacy
- Advocacy groups face uphill battles proving need
- Policy narratives drift toward meritocratic, blame-the-individual framings (e.g. "Why can't they just get a job?")

This structural invisibility reinforces belief in economic fundamentalism framing where only that which is counted is deemed valuable. In contrast, the DRMC insists that what is not visible can still be profoundly real and influential.

Volunteer Burnout as a Systemic Consequence

When government data omits entire populations, community groups become the default front-line. Volunteers carry this burden:

- Repeated emotional exposure to crisis
- Lack of formal support or pathways
- Constant struggle to prove the legitimacy of their insights
- Disillusionment from tokenistic engagement by authorities

This leads to burnout, withdrawal, and community disintegration. The cycle repeats: under-resourced centres hand power back to council, further centralising control and reducing community agency.

Translating Community Realities into Strategic Council Planning and Funding Alignment

Overview: This section explores how key local demographic and service access questions directly affect the capacity of Holdfast Bay Council to plan, advocate, and position itself to leverage State and Federal funding mechanisms. It uses the DRMC framework to interpret these data points not just as numbers, but as expressions of deeper relational dynamics, unmet needs, and systemic misalignments.

Real-Time Questions Councils Must Now Ask

How many General Practitioners in Holdfast Bay still bulk bill?

The decline in bulk billing GPs in Holdfast Bay, with clinics such as Holdfast Medical Centre offering mixed billing only to concession card holders and children, poses accessibility challenges for lower-income residents (HotDoc, 2024). This can delay treatment and push residents toward emergency services, increasing strain on hospital infrastructure.

Impact on Council Planning: A decline in bulk billing GPs is a red flag for increasing out-of-pocket costs, placing pressure on vulnerable groups including the elderly, students, and casual workers. This may lead to delayed treatment, higher emergency service usage, and avoidable hospitalisations. The council should advocate for federal GP incentive programs through Primary Health Networks and support infrastructure planning around community-based health hubs.

Funding Opportunity: Council can partner with PHNs (Primary Health Networks) to identify medical shortage areas (District of Workforce Shortage classifications) and advocate for Commonwealth-supported GP incentives or recruit university-linked GP training placements. Council can also co-sponsor pilot health outreach hubs to attract Medicare-funded nurse practitioners.

The council can apply for GP retention grants and support bulk-billing service initiatives tied to the Commonwealth's primary health care funding streams.

How many pharmacies or clinics are open extended hours?

Pharmacies like Seacliff Day & Night Pharmacy remain open past regular business hours (Top10 Australia, 2024). However, their number is limited.

Impact on Council Planning: If late-night access to medications or clinics is limited, residents may delay essential care or flood emergency rooms for minor but urgent issues. This becomes a risk factor for older adults, those with disabilities, or mental health crises. Lack of extended-hour pharmacies limits access to critical medication during off-hours, affecting families, the elderly and those with chronic conditions.

Funding Opportunity: By mapping pharmacy hours and gaps in access, Council can support business case submissions under the Commonwealth Community

Pharmacy Agreement, or work with NGOs to establish after-hours nurse or telehealth kiosks.

What percentage of local school students actually live in the council area?

The proportion of students who live outside the council area but attend local schools affects traffic congestion, catchment demands, and resource allocation.

Impact on Council Planning: If a significant portion of students come from outside the area, it suggests the region has high-demand schools, possibly inflating housing costs. Conversely, if many locals leave the area for schooling, it may signal gaps in perceived educational quality.

Funding Opportunity: Council can work with state education authorities to argue for additional infrastructure or programs (STEM, arts, wellbeing) in local schools to retain local students. A school-focused precinct planning model can leverage state education capital works funding.

How many international students and refugees have arrived in the last 12 months?

Impact on Council Planning: New arrivals may require additional language, health, housing, and employment support. Community cohesion efforts must respond to trauma, intercultural adjustment, and educational access.

Funding Opportunity: Data supports council applications to Multicultural SA, DSS settlement grants, and EALD education support. Partnerships with local unis, NGOs, or faith organisations could bring federal funds to localised settlement support hubs.

What is the current average rent per room and per property across Glenelg and Brighton, including shared, informal, and Airbnb rentals?

Impact on Council Planning: Airbnb saturation or rent inflation may be pricing out essential workers, single-parent families, and older renters. Informal rentals are often unsafe or exploitative.

Funding Opportunity: Council can co-develop a housing needs assessment and seek support under the Housing Australia Future Fund or state-run community housing growth initiatives. Regulating Airbnb zoning can create funding levers for social or key worker housing developments.

How many residents are active recipients of NDIS funding?

Impact on Council Planning: High NDIS participation without local services leads to social isolation and service deserts. Conversely, unmet need may reflect stigma, navigation difficulty, or unregistered informal carers.

Funding Opportunity: Council can convene a regional NDIS provider forum and develop a submission to the NDIA's Market Intervention Fund or advocate for Local Area Coordination expansion.

How many NDIS providers physically operate in the area?

Impact on Council Planning: Nominal “service coverage” may mask the absence of locally-based providers. Local providers are more likely to employ residents, understand context, and respond flexibly.

Funding Opportunity: Data enables Council to request a strategic market review by NDIA. Council can also attract new providers through social enterprise incentives, shared office space, or planning concessions.

How many TAFE or private RTO students study in the region? Are the offerings relevant?

Impact on Council Planning: A mismatch between RTO offerings and local employment demand reduces youth employment and economic mobility. Over-reliance on private RTOs with low completion rates undermines skills development.

Funding Opportunity: Holdfast Bay can support micro-credentialing pilots in areas like hospitality, care work, and sustainability, tapping into the SA Skills Commission's innovation grants. Council can broker TAFE-community partnerships for onsite delivery.

Have requests for emergency assistance (food, clothing, housing) risen? If so, by how much and why?

Impact on Council Planning: Rising demand signals economic precarity and systemic failures in income support, housing, and health systems. It also burns out volunteers, frays community trust, and erodes social cohesion.

Funding Opportunity: This data can underpin submissions to DSS Emergency Relief, SA DHS community grants, and philanthropic support. Council can host data summits or fund local coordination roles to streamline support services.

The DRMC approach reveals that each metric is not merely a data point but a narrative of relational pressures, opportunity gaps, and evolving community needs. A proactive, data-informed council, armed with real-time trends and grounded in relational ethics, can not only access funding, but lead its region into a more inclusive, strategic future.

Predictive Planning Using DRMC Principles

The DRMC offers a method of layered, relational analysis that sees absence as a data point. Predictive planning should incorporate:

- **Trend amplification:** extending visible data using cross-sector pressure points (e.g., food bank demand as proxy for rental stress)
- **Narrative contradiction:** identifying mismatch between lived experience and official reporting

- **Dynamic triangulation:** synthesising data from councils, NGOs, and community informants

What Council Can Do

- Establish a **Local Community Reality Index** refreshed quarterly through surveys, stakeholder interviews, and informal reports
- Fund a pilot **Community Data Navigator** role based in Libraries or Community Centres
- Shift from service delivery to **relational governance**: co-designed budgeting, neighbourhood assemblies, and DRMC-informed training for all staff
- Apply the principle of **Relational Transparency**: publicly report gaps, not just achievements

AI Pattern Recognition of graffiti/tagging: Dominant Tags and Repeat Identities

The following is a Dynamic Relational Model of Consciousness (DRMC) analysis of a snap shot of graffiti/tagging set across Glenelg. This synthesis combines narrative, ideological, spatial and relational layers to interpret not just what was tagged, but *why*, *where* and *what it tells us* about the place and its people.

Frequent Tags Identified:

- **BEAM, MOZER, ADR, APRD, UPR1, PAND, QUAND, RPO, SOUP, SK, RPOK, WORM, ESAKA, GRAG, GPA, SOME, STOCK, XMAN, RAYNE**
- **Gang references: *APRD GANG, UPR1, KO C?***
- **Stylised anarchist motifs (®), bubble lettering, Sharpie-styled line work, calligraphy-Esque marks and chalk expressions.**

Interpretation via DRMC:

These repeated signatures indicate a shared territorial consciousness—a kind of micro-tribal assertion. They function as both *place-markers* and *claiming rituals*, establishing identity and network belonging in the absence of institutional visibility.

Infrastructure & Relational Context

Tagging Surfaces:

- High voltage boxes, bins, fences, service doors, loading zones, shop signs, storage units, footpaths
- Surfaces include council bins (Holdfast Bay), JJ's General Waste bins, brick walls, and commercial shutters

DRMC Interpretation:

- This is non-verbal resistance against sterile, corporatized urban environments.
- Infrastructure tagged is often council- or corporate-owned, suggesting a subconscious critique of ownership without community inclusion.
- The absence of tagging on well-maintained, humanised public art walls or greenery suggests *selective resistance*, not senseless vandalism.

Ideological Layering

- Explicit anarchist symbology: ® in “UPR1” graffiti
- Chalk slogans: “XMAN” and other street scribbles show more spontaneous, ephemeral declarations (may indicate youth involvement)

- “STOCK”, “GRAG”, “QUAND”, etc. suggest either local crews or individual statements of being seen, what DRMC would call *relational self-assertion in response to perceptual marginalisation*.

Ideological Connotation (DRMC Layer 6 - Narrative Collapse):

- These tags occupy the twilight zone between protest and performance, reflecting a *crisis of meaning* where traditional civic language (e.g. signage) has no resonance.
- Like a punk zine spray-painted across the streetscape, this is symbolic warfare against the blandness of regulated urban space.

Spatial Dynamics & Consciousness Zones

I've documented a pattern: alleys, bin clusters, back-of-shop voids, car parks, and industrial shadows.

DRMC Application (Dimension 3 - Ecological & Social Context):

- These are low-surveillance zones, urban blind spots where authority thins out and informal community expression pulses in.
- They suggest a hidden topography of communication, almost a subterranean consciousness network.
- Some appear in areas with tourism value, showing the clash between polished facade and hidden social tensions.

Temporal and Layered Tagging

- Multiple overlays, palimpsests of tags on bins, walls, and utility doors.
- Indications of cross-outs, re-tags, and style escalation.

DRMC Interpretation (Dimension 5 – Probabilistic Futures):

- This layering represents not just presence but competition, generational turnover, and possibly even dialogical graffiti (*graffiti talking to graffiti*).
- These serve as dynamic markers of group consciousness evolution, showing emerging sub-groups or aesthetic clashes.

Emotional and Cultural Semiotics

- “BEAM” tags appear repeatedly in prominent red, suggesting a strong identity marker.
- “UPR1 GANG” and anarchist tags placed on white or steel surfaces give a stark, attention-seeking contrast.

- Some tags like "STOCK", "QUAND", "WORM" appear absurdist, a dadaist critique of hyper-order.

DRMC Layer 4 – Cultural Consciousness:

- This graffiti acts as a cultural immune response to social neglect.
- It's not just 'mess', it's *meaningful chaos* that reflects the absurdity of being unseen in a culture obsessed with visibility.

Group Consciousness and Relational Dynamics

- Many photos include overlapping tags from unrelated authors, suggesting a passive form of collaboration or tacit permission within a shared subcultural code.
- Certain areas show tag clusters from multiple identifiers within a few metres.

DRMC Layer 7 – Conscious Field:

- Glenelg is revealing itself as a site of unacknowledged youth energy, where traditional forms of civic expression (surveys, consults, "Have Your Say" posters) have no reach.
- The city's "unseen youth" are co-creating a parallel network of symbolic self-expression. And it's messy, yes, but it's also poetic.

Summary of Insights

| DRMC Dimension | Interpretation |
|-------------------------------|--|
| Biological (1) | Indicates active urban movement patterns, likely youth, physically agile, mobile, nocturnal. |
| Psychological (2) | Tags express identity, rebellion, and trauma sublimation through symbolic acts. |
| Cultural (3) | Intergenerational disconnect, possibly exacerbated by gentrification and exclusion from traditional cultural channels. |
| Ideological (4) | Neo-anarchism, territorial pride, subcultural belonging, and resistance to neoliberal aesthetics. |
| Narrative Collapse (6) | Breakdown of civic language; expressive chaos in response to performative governance. |
| Ecological (5) | Spatial mapping of neglected or transitory zones, edges of visibility. |
| Conscious Field (7) | Collective subconscious, etched in chalk and spray paint. A defiant whisper in alleyways: <i>We're still here.</i> |

Recommendation: Integrating Graffiti as a Community Engagement Tool

The prevalence of graffiti within the City of Holdfast Bay should not be viewed solely as an act of vandalism but recognized as a manifestation of community sentiment, particularly among youth. These markings serve as indicators of areas where residents, especially younger demographics, seek visibility and expression.

Recognize Graffiti as a Community Pulse Indicator:

- Acknowledge that graffiti reflects underlying community dynamics and sentiments.
- Utilize graffiti patterns to identify areas requiring increased community engagement and support.

Implement Youth-Engaged Public Art Initiatives:

- Develop programs that involve youth in the creation of public murals and designated "tag walls."
- Provide platforms for constructive expression, channelling creative energies into sanctioned art projects.

Application of the DRMC in Urban Planning:

- Use DRMC to identify "emotional voids" in urban design, spaces lacking in community engagement or aesthetic appeal.
- Prioritize these areas for community-driven art projects and enhancements.

Non-Verbal Feedback Mechanisms in Public Engagement:

- Recognize graffiti as a form of non-verbal communication and community feedback.
- Integrate analysis of such expressions into broader community consultation and planning processes.

By shifting the perspective on graffiti from a purely negative act to a potential source of community insight, the Council can foster a more inclusive and responsive urban environment. Engaging with the youth through art initiatives and acknowledging their need for expression can lead to a more vibrant and cohesive community.

Proposed Methodology: Dynamic Relational Model of Consciousness (DRMC) Review for Local Government

Objective

This study proposes a mixed-method analytical framework, the Dynamic Relational Model of Consciousness (DRMC), to evaluate how the interplay between governance mechanisms (budget, planning, HRM, service delivery, engagement) and civic consciousness indicators (ethics, place attachment, trust, participation, wellbeing) dynamically evolve over time. The aim is to assess their causal, cross-sectional, and longitudinal influence in local governments, benchmarked nationally.

Analytical Framework

We adapt and extend the Panel Vector Auto Regression (Panel VAR) and Granger Causality testing methods used in econometric epidemiology to model temporal relationships between governance activities and consciousness-based metrics. These will be informed by both qualitative desiderata and quantified performance indicators.

Methodological Steps

Variable Selection and Operationalization

Governance variables (X):

- Budget Management (X_1): Budget allocation, efficiency ratios, audit outcomes.
- Strategic Planning (X_2): Plan adoption cycles, consultation records.
- Human Resource Management (X_3): Staff turnover, diversity, inclusion scores.
- Community Engagement (X_4): Event frequency, consultation reach, feedback quality.
- Service Quality (X_5): Complaint resolution, satisfaction surveys.

Civic Consciousness variables (Y):

- Ethical Governance Perception (Y_1): Survey data, ethics audit reports.
- Sense of Place/Belonging (Y_2): Cultural heritage recognition, community narratives.
- Social Cohesion (Y_3): Trust, civic participation, diversity acceptance indices.
- Subjective Wellbeing (Y_4): Mental health reports, local wellbeing indexes.
- Institutional Trust (Y_5): Public trust surveys, turnout in local elections.

Data Collection

- Quantitative Data: Drawn from municipal data dashboards, community wellbeing surveys, census, HR systems, and budget reports.
- Qualitative Data: Thematic coding of public consultation transcripts, community feedback, and media reports using NVivo or similar.

All data will be converted to panel time-series format: cross-sections = municipalities; time = quarters or years.

Testing for Cross-Sectional Dependence

We will apply Pesaran's CD test to determine whether municipalities influence each other in consciousness patterns (e.g., via shared policy environments or cultural diffusion).

- If dependence is absent: use standard unit root tests (Im, Pesaran, Shin).
- If dependence is present: use Pesaran (2007) CIPS/CIPS* unit root test that adjusts for latent cross-sectional factors.

Stationarity Checks

Ensuring stationarity is essential for reliable estimation. We'll test whether governance and consciousness indicators fluctuate around stable means or require differencing.

Panel VAR Estimation

A Panel VAR model will be estimated with variables ($Y_{1..}..Y_5$) and ($X_{1..}..X_5$) over time. Each variable's current value is explained by:

- Its past values
- Past values of the other governance/consciousness indicators

We use System-GMM (Blundell & Bond) for estimation due to potential endogeneity (e.g., public trust both influences and is influenced by planning effectiveness).

Granger Causality Testing

To determine directional causality:

- Does ethical governance Granger-cause improvements in HR effectiveness?
- Does budget transparency precede increases in place-consciousness?
- Does improved community engagement lead to better social cohesion?

We'll use Wald tests on the VAR coefficients for hypothesis testing.

Lag Selection

Use the Andrews and Lu (2001) Moment Selection Criteria for GMM systems, guided by:

- AIC (Akaike Information Criterion)
- BIC (Bayesian Information Criterion)
- Hansen's J-statistic for model specification

Benchmarking

Compare outputs across municipalities and to national benchmarks, such as:

- Productivity Commission service benchmarks
- Australian Bureau of Statistics (ABS) social indicators
- Local Government Performance Reporting Framework (LGPRF)

Integrating Qualitative Desiderata

To handle multivariant qualitative desiderata within the review the DRMC will:

- Convert coded qualitative dimensions (e.g., “cultural recognition”, “emotional connection to place”) into ordinal or interval scale indicators.
- Use topic modelling and semantic clustering to derive latent constructs of consciousness.
- Feed these into Panel VAR either as composite indices or latent variables using structural equation modelling (SEM).

Ethical Considerations

- Ensure anonymity and confidentiality in survey data.
- Respect cultural sensitivities, especially in Indigenous land and place narratives.
- Ensure transparency in data transformations and modelling assumptions.

Expected Outcomes

- A quantified, relational understanding of how governance practices affect public consciousness.
- Identification of causal leverage points to improve social trust, wellbeing, and democratic legitimacy.
- Comparative dashboards for governance-consciousness alignment across councils.

Summary Schema

| Component | Methodology Tool |
|------------------------|-----------------------------------|
| Variable interaction | Panel VAR + Granger causality |
| Non-stationarity | CIPS (Pesaran) |
| Endogeneity bias | System-GMM (Blundell & Bond) |
| Qualitative conversion | Thematic coding → composite index |
| Model evaluation | AIC, BIC, Hansen's J-statistic |

Framework for Establishing New DRMC Benchmarks for Local Government

Benchmark Categories

Establish benchmarks across the five DRMC-aligned domains:

| Domain | Benchmark Type | Notes |
|------------------------------|---|--|
| Budget & Resource Allocation | Community value per \$1M spent, Equity Index by LGA | Evaluate not just spend, but social return and distribution |
| Strategic Planning | Plan-to-Action Ratio, Place Adaptability Score | How well strategic intent is implemented and grounded in local consciousness |
| Human Resource Management | Workforce Diversity-Trust Index, Psychological Safety Score | Combines HR stats with qualitative wellbeing feedback |
| Community Engagement | Depth of Consultation Index, Inclusion Saturation Score | Derived from sentiment and representational coding |
| Service Delivery Quality | Quality–Belonging Delta, Resolution Integrity Score | Links service quality to community connection and trust |
| DRMC - Category | | Benchmark Example |
| Cultural Legitimacy | | Indigenous Engagement Depth Score |
| Social Impact | | Policy: Wellbeing Concordance Index |
| Temporal Resilience | | Planning Flexibility-Outcome Lag Ratio |
| Ethical Infrastructure | | Trust: Transparency Correlation Coefficient |
| Spatial Justice | | Place - Equity Impact Index |

Source: NSW Post-Reform Guidelines

To ensure alignment with current expectations:

NSW Integrated Planning and Reporting Manual (2023 update)

<https://www.olg.nsw.gov.au/IPR>

Victorian Local Government Act 2020 reforms (community vision, financial plans, etc.)

<https://www.localgovernment.vic.gov.au/our-programs/local-government-act-2020>

Recommended Best Practice Domains:

- Required community outcomes
- New statutory measures
- Role of cultural inclusion,
- First Nations engagement,
- climate equity, and place-based planning

Draft Proposed DRMC Benchmark Index Set

Each benchmark should integrate quantitative and qualitative metrics, aligning with both reform mandates and DRMC goals.

Example:

Community Engagement Depth Index (CEDI)

| Sub-Indicator | Weight | Data Source |
|----------------------------|--------|---|
| % of target groups reached | 25% | Event logs, consultation registers |
| Sentiment diversity | 20% | NLP topic modelling from feedback |
| Inclusion of First Nations | 20% | Cultural advisory participation records |
| Iteration of responses | 15% | # of feedback-refinement cycles |
| Satisfaction with process | 20% | Post-event surveys |

Conduct a DRMC Pilot Audit

Select 2 - 3 local councils and include one of these post implementation of any reforms and recommendations adopted, to:

- Apply the DRMC methodology
- Score governance activities across the new benchmark set
- Analyse causality and feedback dynamics using Panel VAR and GMM

Formalize & Publish the Benchmark Set

Output will include:

- Benchmarked ranges (e.g., “CEDI: Strong ≥ 80 ; Moderate 60–79; Weak < 60 ”)
- Weighting justifications
- Integration with national themes like Closing the Gap, Net Zero, Reconciliation Action Plans

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APPENDIX 1

Custom Data Collection Tools for DRMC Framework

1. Community Survey – Public Engagement & Consciousness of Place

Purpose: Capture subjective and semi-structured data on place attachment, trust, and local government effectiveness.

Format: Mixed (Likert + Open-ended)

Sections & Sample Items:

A. Place Attachment

- "I feel a strong sense of belonging in my local community." (1–5 Likert)
- "List one place in your area that you feel emotionally connected to. Why?"

B. Trust & Governance

- "I trust my local council to act in the public interest." (1–5)
- "Have you ever participated in a council-run consultation? [Y/N] If yes, describe the experience."

C. Engagement & Representation

- "Do you feel your voice is heard in council decisions?" (1–5)
- "Which groups (e.g., youth, Indigenous, CALD) do you think are underrepresented?"

D. Service Perception

- "Local council services meet the specific needs of my neighbourhood." (1–5)
- "Describe a recent interaction (positive or negative) with a council service."

2. Staff Survey – Governance, Ethics, and HR Culture

Purpose: Measure internal consciousness levels, ethical perception, and inclusion effectiveness.

Format: Likert-scale + semantic differential + narrative prompt

Key Constructs & Sample Items:

A. Ethical Culture

- "Leadership demonstrates integrity in decision-making." (1–5)
- "There is a transparent process for raising ethical concerns." (1–5)

B. Inclusion & Diversity

- “My team reflects the diversity of the community we serve.” (1–5)
- “Inclusion in the workplace feels authentic, not performative.” (Semantic differential)

C. Psychological Safety

- “I feel safe expressing dissenting views in meetings.” (1–5)

D. Values in Practice

- “Describe a time when council values were upheld (or not upheld) in a challenging situation.”

3. Document Analysis Template – Planning, Strategy, Policy

Purpose: Enable standardized coding of strategic documents to extract data for DRMC indices.

Key Fields for Coding:

| Criterion | Yes/No Notes |
|--|---------------------|
| Indigenous representation included explicitly? | |
| KPIs linked to community outcomes? | |
| Feedback loops evident in policy cycle? | |
| Timeliness of plan execution stated? | |
| Evidence of cultural or place-based planning? | |

4. Observational Protocol – Community Events / Consultations

Purpose: For ethnographic or evaluative field notes during consultations or community interactions.

Template Categories:

- Representation: Who is present? Who is absent?
- Tone & Power: Who speaks most? Are power dynamics visible?
- Feedback Integration: Is public input being visibly recorded or acted on?
- Space Setup: Is the physical/virtual space inclusive and accessible?

- Emergent Themes: Any recurring narratives or collective emotions?

5. Data Integration & Coding Framework

Use software tools such as:

| Tool | Use Case |
|-------------------|---|
| NVivo | Thematic analysis of open-ended questions R |
| / Python (Pandas) | Quantifying responses & modelling |
| Excel/Power BI | Benchmark dashboards |
| GIS (e.g., QGIS) | Spatial equity and place-mapping |

APPENDIX 1 – Sample Photo Survey



Attachment 4

Draft 2025-26 Annual Business Plan and the Long Term Financial Plan 2025-25 to 2034-35.

General Responses to Community Consultation

Below are proposed general responses to the feedback raised during the consultation period for the Draft 2025-26 Annual Business Plan and the Long Term Financial Plan 2025-25 to 2034-35.

It should be noted that where feedback includes a very particular, local issue, the administration will respond to these directly. These responses are not included in this summary. The majority of respondents will be directed to the Your Holdfast website to access commentary as it may be useful for other people to see these responses.

Through the course of gathering feedback, many respondents posed questions to assist in providing more informed feedback. In these cases, direct responses have already been given by the administration.

As noted below, there is intended to be one general response to feedback on the six community projects.

More detailed responses are proposed for those who have made fuller submissions. These appear toward the end of this table.

| Issue raised | Proposed response |
|--|--|
| Six Community Projects | |
| Adelphi Terrace Pedestrian Project | <p>This Project received a high level of Community support in the survey conducted in the consultation period.</p> <p>Council has given close consideration to the points raised and on balance, and that feedback supports commitments to safety for pedestrians and encouraging an active community.</p> |
| Jetty Road Brighton traffic improvements project | <p>This Project received a high level of Community support in the survey conducted in the consultation period.</p> <p>On balance council considers there is support for careful street improvement planning.</p> |
| Paringa Park Primary School active transport project | <p>This Project received a high level of Community support in the survey conducted in the consultation period.</p> |

| Issue raised | Proposed response |
|--|---|
| | <p>In addition, there were many comments about general road safety in the area. Council has been monitoring traffic in this area and is aware of concerns, especially in the 25kmh zone.</p> <p>In the upcoming Movement and Transport Plan, the traffic around schools will be considered priority areas. In the meantime, traffic will continue to be monitored.</p> <p>Community response generally favoured ensuring the safety of children, and some also encouraged further investigation of safety improvements.</p> |
| Bowker Oval disability access pathway project | <p>This Project received a high level of Community support in the survey conducted in the consultation period.</p> <p>Council has gauged general support for accessibility.</p> |
| North Brighton and St Jude's cemeteries project | <p>This Project received a mixed level of Community support in the survey conducted in the consultation period.</p> <p>It was acknowledged that respectful improvements would be beneficial, and there is value in additional shade and greening to the overall amenity of the sites.</p> |
| Fairy Lights Jetty Road Brighton project | <p>This Project received a good level of Community support in the survey conducted in the consultation period.</p> <p>The fairy lights at Jetty Road Brighton are a relatively modest contribution to elevate the attractiveness of the precinct, support retail activities and provide a local village atmosphere.</p> |
| Common Themes | |
| Notable concern about the perceived over investment in Jetty Road, Glenelg | <p>Last year Council carefully considered all the feedback from the community and stakeholders. In the best interests and needs of all of the stakeholders and Council's Strategic Plan (<i>Our Holdfast 2050+</i>), it was decided to proceed with the Transforming Jetty Road Glenelg project.</p> |

| Issue raised | Proposed response |
|--|--|
| | <p>This project will result in a modern, safe and vibrant coastal shopping, dining and entertainment precinct which will cater to the needs of residents, businesses and visitors for decades to come.</p> <p>Several respondents expressed views that as they did not frequent Jetty Road Glenelg, they were not supportive of contributing to funding the project. Others expressed the view that larger contributions should be made by other parties, such as traders or other tiers of government.</p> <p>Revenue raised from Council rates pay for a full range of services and assets for our community, including those we may not personally use.</p> <p>For example, not everyone participates in group sports, yet our community values Council's investment in sporting facilities. While individual opinions about what is necessary or desirable may vary, the Council is charged with making decisions on behalf of the whole city.</p> |
| Transparency of how rates are allocated | <p>Council's Annual Business Plan and Long Term Financial Plan spell out income (including rate revenue) and expenditure.</p> <p>Council will seek to provide more information about its asset renewal activities to provide a fuller picture of the range of projects it undertakes.</p> |
| <p>Improved maintenance of infrastructure - footpaths and beach access.</p> <p>Preference for investments that support day-to-day community needs</p> <ul style="list-style-type: none"> • footpath repairs, • road safety, • environmental protection <p>Not just visual improvements, but support a safe, healthy and inclusive community.</p> <p>A focus on responsible budgeting and improving everyday amenity</p> | <p>In 2025-26, Council has allocated more than \$12 million for the renewal and improvement of many assets, which together are worth \$889 million. This is a marked increase on the previous years' funding and aims to keep our assets up to date.</p> <p>With more 180 kilometres of transport infrastructure across Holdfast Bay, \$4.6 million will be spent on renewals and improvements in the coming year. This work includes road and kerb renewal works, including resealing, pavement works, car parks, parking bays and roundabouts. This year, we have a specific allocation of \$370,000 for additional repairs to existing kerbs and footpaths.</p> |

| Issue raised | Proposed response |
|---|--|
| Enhancing accessibility and safety (older people and children) | <p>Council continually seeks to improve safety and accessibility. This includes improvements and renewal of footpaths, bus stops and road crossings.</p> <p>Four of the six community projects that are committed to for 2025-26 are designed to improve pedestrian and traffic safety.</p> |
| <p>Sensitivity to current pressure of rising living costs. Concern about rising rates during a time of financial difficulty</p> | <p>The City of Holdfast Bay's rates continue to be below the metropolitan Adelaide average.</p> <p>Any residents who are struggling to pay their rates are encouraged to contact Council to discuss relief options that may be available. Further information can be found on Council's website: https://www.holdfast.sa.gov.au/council/council-rates/hardship-application or by contacting us via telephone 8229 9999.</p> <p>There are also special provisions for Seniors in recognition of the impact of rising property values. Further information regarding postponement of rates for Seniors can be found on Council's website : https://www.holdfast.sa.gov.au/council/council-rates/rates-for-seniors or by</p> |
| Questioned the timing and size of the proposed rate increase. | The City of Holdfast Bay's rates continue to be below the metropolitan Adelaide average. |
| More detail on project costs, debt servicing, and alternatives considered | <p>Council's Treasury Policy and Long Term Financial Plan, are informed by financial regulations under the Local Government Act. Council's Audit and Risk Committee, which includes qualified, independent members, has oversight of financial matters and reviews borrowings for capital projects.</p> <p>While Council understands that some people are opposed to government debt, borrowing for infrastructure projects is financially responsible.</p> |

| Issue raised | Proposed response |
|--|--|
| | <p>Council does not decide to borrow lightly and there are checks and balances regarding decisions to borrow as outlined in the Treasury Management Policy available on the Council website.</p> <p>Borrowings are only used for capital expenditure, not operating costs, which enables the principle of inter-generational equity to apply. Many of Council's assets are long-lived, and therefore it is appropriate that more than the current generation of ratepayers contributes to their cost. Borrowing, rather than accruing large reserves of cash, is an appropriate way to share financial responsibilities across generations. Council's financial modelling then calculates the revenue necessary to repay borrowings, which is then proposed through the Annual Business Planning process each year.</p> <p>In response to concerns raised, an independent review found that:</p> <ul style="list-style-type: none"> the Long-Term Financial Plan demonstrates that Council is financially sustainable the proposal to use borrowings to fund the Transforming Jetty Road Glenelg project was consistent with good practice the debt was serviceable and would be repaid over 15 years, and the proposed strategy to raise additional rates to fund repayment of borrowings was appropriate. |
| Holdfast Bay Residents Alliance (HBRA) | |
| <ul style="list-style-type: none"> The submission raises concerns regarding the City of Holdfast Bay's financial strategy, with particular reference to increasing debt levels, the high reliance on ratepayer contributions, and a perceived lack of transparency. The Transforming Jetty Road, Glenelg project is identified as a key driver of the projected debt, with its \$30 million cost viewed by the authors as placing considerable pressure on Council's long-term financial position. While Council frames the investment within the concept of intergenerational equity, the submission highlights the financial risks associated with ongoing economic volatility, including | <p>Council has taken steps in recent times to increase the level of transparency on its debt management. Additional information is now provided in the updated Long Term Financial Plan. Council receives financial reports each month, including the current debt management position. In addition, Council's Audit and Risk Committee has oversight of the financial performance of Council.</p> <p>The Local Government Finance Authority (LGFA), being an authority established under the Local Government Finance Authority Act 1983, is Council's preferred financial institution for borrowings. By taking out fixed</p> |

| Issue raised | Proposed response |
|---|---|
| <p>inflation and construction cost uncertainty.</p> <ul style="list-style-type: none"> The submission also questions the structure of Council's revenue base, noting that more than 75 per cent of income is sourced from rates. This is seen as placing a disproportionate burden on existing ratepayers. The authors express concern about the inclusion of smaller discretionary projects in the rationale for rate increases and note that recent changes to the rate relief policy—particularly the exclusion of commercial and investment properties—may have flow-on effects for residential tenants. These elements are considered misaligned with the principles of fairness and affordability. Additionally, the submission calls for improved transparency and community more detailed public benefit analysis for major community feedback influences decision-making. Several actions are proposed to enhance financial governance, including an independent review of the Jetty Road project, scenario modelling to account for economic risks, and stronger consultation frameworks. | <p>interest loans through the LGFA Council reduces its risk exposure to market changes.</p> <p>Council remains committed to transparency in financial management. The level of consultation undertaken through the development of each year's Annual Business Plan and Long Term Financial Plan is above minimum statutory requirements.</p> <p>In 2025-26 Council will take part in the Essential Service Commission of South Australia (ESCOSA) Local Government Advice Scheme. This will provide an independent view of Council's ongoing financial and service sustainability.</p> <p>The project to transform Jetty Road Glenelg, will be funded with \$10 million already secured from the Australian Government and \$30 million from Council over three years.</p> <p>The funding model outlined in the Long Term Financial Plan outlines \$30 million will come from new borrowings, through fixed interest loans for 15 years. Of this year's rate increase, 2.3% (the second such increase with a similar increase intended for next year) will fund these borrowings, and the loans will be paid off within 15 years.</p> <p>The Transforming Jetty Road Glenelg project has been the subject of much scrutiny, including:</p> <ul style="list-style-type: none"> An independent Prudential Report An independent review of financing that found that: <ul style="list-style-type: none"> the Long-Term Financial Plan demonstrates that Council is financially sustainable the proposal to use borrowings to fund the Transforming Jetty Road Glenelg project was consistent with good practice |

| Issue raised | Proposed response |
|---|--|
| | <ul style="list-style-type: none"> ○ the debt was serviceable and would be repaid over 15years, and the proposed strategy to raise additional rates to fund repayment of borrowings was appropriate. • Recent extensive consultation on the design of coast and transition sections which attracted over 2,000 responses. • A full consultation report is included in the Council papers of the meeting of 10 June 2025, which is available on the Council website. 15.10-Transforming-Jetty-Road_reduced.pdf <p>It is correct that rate revenue provides over 75% of Council 's revenue. This ratio is similar to most other metropolitan Councils.</p> <p>If investment properties were able to access the rate capping allowed for residential properties, this would have the effect of increasing the rate burden on residential rate payers. Investment property owners already have a distinct benefit in being able to negatively gear costs associated with their rental properties for taxation purposes.</p> |
| 5049 Coastal Community Association | |
| <ul style="list-style-type: none"> • The 5049 Coastal Community Association (5049CC) acknowledges recent improvements in engagement with Council leadership and welcomes the completion of local projects such as the Seacliff Amenities Block and wayfinding signage at Kingston Park. The Association supports the inclusion of smaller community initiatives in the 2025–26 Annual Business Plan and notes increased transparency in the approach to funding capital works. However, it has expressed concern regarding the limited allocation of capital investment to the Seacliff and Kingston Park areas, which it attributes to debt levels associated with the Transforming Jetty Road, Glenelg project. 5049CC has recommended the introduction of an automatic rate cap below 10 per cent and maintains that major projects of this scale should only proceed with additional external funding and more comprehensive community consultation. | <p>There has been significant investment in projects in the south of the city including the Kauri Parade Sporting Complex and the Kingston Park Kiosk. This is in addition to significant investments in the renewal of the Caravan Park at Kingston Park, the construction of coast park running along the length of the city, the new amenities at Seacliff Plaza, and ongoing support for community organisations and infrastructure such as surf life saving clubs and other sporting groups across the city.</p> <p>In regard to environmental issues, Council continues to pursue its Environment Strategy and Carbon Neutral Plan and is due to consider an Urban Tree Plan in 2025-26. Council also recently adopted a Climate Change Policy.</p> <p>Council undertakes many actions to reduce our impact on the climate, improve and protect our nature, improve our coast, support our community</p> |

| Issue raised | Proposed response |
|--|---|
| <ul style="list-style-type: none"> The submission raises a number of environmental concerns, particularly the limited presence of new initiatives in the Business Plan despite Council's stated climate emergency position. It notes a lack of progress updates on key strategies such as the Carbon Neutral Plan and the Urban Forest Strategy, and a reduction in new projects addressing biodiversity and climate resilience. 5049CC recommends reinstating a previous practice where savings from green infrastructure upgrades were directed into further environmental projects. The Association also proposes community-based incentives such as rate reductions for households that plant and maintain indigenous trees over the long term. The Association advocates for the progression of several projects in the 5049 area, including Seacliff Plaza Stage 2 and the installation of decorative lighting. It supports ongoing upgrades to the Brighton and Seacliff Yacht Club and Seacliff Surf Life Saving Club and seeks clearer reporting on outcomes from recent Council infrastructure investments and community surveys. While the completion of the lookout at Kingston Park Coastal Reserve (Tulukutangga) is welcomed, the Association notes delays in delivering the remainder of the approved Master Plan and highlights the need for interim safety works at the disused overflow car park. | <p>to live sustainably and manage our resources sustainably. These include:</p> <ul style="list-style-type: none"> Maintenance and rehabilitation of natural reserves and coastal areas. Protection and improvement of habitats for native flora and fauna, including sand dunes. Providing support for volunteer groups taking care of our natural reserves and dunes. Providing workshops and rebates for sustainable living. Holding Clean Up Australia Day and other community activities. Managing and improving waste collection services. Improving the diversion rate of household waste from landfill. Planting more than 800 street trees last year. Continuing our participation in the Resilient South Regional Climate Partnership. Installing new water sensitive urban design (WSUD) installations |
| Liam Clancy | |
| <p>1. Reframe Community Engagement Beyond Performative Consultation</p> <ul style="list-style-type: none"> Recommendation: Adopt deliberative democratic models rooted in relational consciousness, as outlined in the DRMC, to replace superficial consultation with genuine co-design. This includes narrative mapping, relational feedback loops, and targeted outreach to those marginalised by current planning and budget communication processes. <p>2. Reject the 0.15% Rate Rise for Projects Lacking Equity Justification</p> <ul style="list-style-type: none"> Recommendation: Oppose the proposed 0.15% rate increase tied to the six new projects unless equity and need assessments are transparently conducted and published. | <p>The response is focused on the recommendations made in this submission.</p> <p>Recommendation One – Council has continued to improve Annual Business Plan community engagement approaches, exceeding those that are required under legislation. This year a summary leaflet was distributed to 19,000 households and drop in sessions were held for community members to directly engage with Council staff. Council will review its position on community engagement following release of the State Government's Local Government Community Engagement Charter.</p> |

| Issue raised | Proposed response |
|---|---|
| <p>3. Reallocate Funding to Support Housing Access, Social Safety, and Mental Health</p> <ul style="list-style-type: none"> • Recommendation: Redirect a portion of discretionary spending (e.g., beautification projects) toward tangible support for those experiencing homelessness and housing stress, such as partnerships with housing-first organisations, crisis support, and preventative infrastructure like public showers and secure lockers. <p>4. Formalise Data Transparency and Budget Literacy Standards</p> <ul style="list-style-type: none"> • Recommendation: Require that all future business plans and long-term financial plans include a plain-language budget breakdown by suburb, demographic impact area (e.g., seniors, renters, youth), and priority needs. Comparative data should be visualised clearly. <p>5. Reinstate a Night-Time Community Safety Presence and Visibility Measures</p> <ul style="list-style-type: none"> • Recommendation: Clarify Council’s role and visibility after hours in areas known to be frequented by rough sleepers. This includes publicly available data on Community Safety Officer patrols, after-dark service coordination with partners like Sonder, and protocols for escalation and referral. <p>Additional Recommendations for Strategic Community Investment and Civic Engagement</p> <ol style="list-style-type: none"> 1. Adaptive Reuse of Underutilised Buildings Drawing inspiration from the City of Adelaide’s ARCHI initiative (Adaptive Reuse City Housing Initiative), Holdfast Bay Council could commission a localised audit of disused or underutilised buildings, especially commercial spaces with vacant upper levels—to assess suitability for adaptive reuse as affordable housing. 2. Investment in Libraries as Community Hubs It is recommended that Council invest strategically in both Glenelg and Brighton libraries, transforming them into central community hubs. 3. Support for the Arts and Local Creative Economies | <p>Recommendation Two- Council utilises its Prioritisation Framework to assess the impact and urgency of potential projects. This includes consideration of a wide range of criteria to make full assessments and propose new initiatives. In addition, feedback was sought from community members on their level of support for these projects and the resultant rate rise. Overall, the projects, along with the accompanying rate rise, received high levels of support.</p> <p>Recommendation Three – Council does not have a direct role in supporting or housing vulnerable people. However, Council does undertake coordinating and collaborating activities to support those agencies that do have such a role.</p> <p>There are monthly operational coordination meetings between SAPOL, and various Council departments and external stakeholders, such as SONDER, to discuss rough sleeper activity and support coordination.</p> <p>Council also convenes a broader homelessness and hardship stakeholder group that includes emergency relief providers, service groups, SAPOL, the Toward Home organisation, and Council departments (including Community Safety, Community Wellbeing and Libraries). This coordinates efforts at a high level and takes practical steps to support vulnerable people and link them to services at a local and regional level. Recently, this group auspiced the production of an information flyer for distribution to vulnerable people.</p> <p>Recommendation Four – Council will consider more transparent and easy to read material to help people understand its financial and business plans. The type of breakdown suggested will be considered.</p> <p>Additional Recommendations</p> |

| Issue raised | Proposed response |
|--|---|
| <p>A modest \$50,000 grant could be set aside to reinvigorate artistic activity at the Glenelg North Community Centre, enabling community-led workshops, exhibitions, storytelling events, and youth engagement through the arts.</p> <p>4. Environmental Sustainability Commitment While stormwater infrastructure receives deserved attention in the current plan, Council should also consider expanding its climate adaptation focus, such as implementing urban cooling projects, biodiversity corridors, native plantings, and community-led regenerative gardening initiatives.</p> | <ol style="list-style-type: none"> 1. The adaptive re-use of buildings will be considered in the Housing Strategy that Council will develop in the near future. 2. Investment in Libraries as community hubs is becoming a more common approach by Council's across Australia. Libraries are included in a proposed Strategic Property Review. 3. The support for arts and creative enterprises is included in Council's Arts and Culture Strategy. There are existing avenues for grant funding under this plan. 4. Environmental sustainability is supported by Council, reflected in Strategy 2050+ and driven through an Environment Strategy and Carbon Neutral Plan and the recently adopted Climate Change Policy. |

Attachment 5

2025–26 **Annual Business Plan**



OUR PLAN FOR OUR PLACE

Amendments to 2025-26 Annual Business Plan Following Community Engagement

This year, Council conducted extensive community engagement on the draft 2025–26 Annual Business Plan and draft Long-Term Financial Plan 2025–26 to 2034–35.

Methods for engagement included;

- › Direct promotion to some 20,000 people via Your Holdfast site distribution list, social media channels and Holdfast News
- › Distribution via letterbox drop of a summary leaflet to 19,000 households and businesses
- › Drop-in sessions in 3 locations for people to meet face to face with Council staff
- › Various signage and articles, including core flutes and digital signage, public notices in the Advertiser print and online versions and notices on the Council website.

A total of 119 individuals provided a submission during the consultation. 83 were via the Your Holdfast website and completed an online survey, 35 were via emails, and one letter was received.

There were six new community projects that were proposed. Community indicators of support were sought in the consultation process on these projects. 83 people completed the survey, which indicated their level of support.

A variety of views were expressed on these projects, however a clear indication of overall support resulted in Council deciding to proceed with all projects.

Council has reviewed and considered all the feedback and information prior to the adoption of the 2025–26 Annual Business Plan and Long-Term Financial Plan 2025–26 to 2034–35. Taking this feedback into account and considering additional

information that is now available, some adjustments have been made to this final plan from what appeared in the draft 2025–26 Annual Business Plan:

- › Updated information on the full extent of budget allocation for stormwater renewals and improvements (page 15)
- › The inclusion of revitalization and repurposing of the former HMAS Buffalo site as an achievement in 2024–25, now that all works have been finalised (page 52)
- › The inclusion of a rates summary, which appears alongside the Financial Statements - Municipal and replaces some rates data from page 66
- › The Southern Region Waste Resource Authority (SRWRA) equity gain has increased from \$0.15 million to \$0.18 million
- › An increase in growth of newly created and developed properties from 0.9% to 1.0%, or \$0.40 million to \$0.45 million
- › The municipal operating surplus has increased from \$931,960 to \$1,012,760
- › The municipal operating surplus ratio has increased from 1.5% to 1.6%
- › The requirement for new borrowings has reduced from \$23.346 million to \$23.301 million
- › Alwyndor surplus will decrease from \$651,284 to \$435,236.

The financial changes are reflected in updated municipal and Alwyndor financial statements and adjusted throughout this Annual Business Plan.

Traditional Custodians

The City of Holdfast Bay acknowledges the Kurna People as the traditional owners and custodians of the land. We respect their spiritual relationship with country that has developed over thousands of years and the cultural heritage and beliefs that remain important to the Kurna people today.



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Mayor's Welcome

On behalf of the City of Holdfast Bay, I am pleased to present the 2025–26 Annual Business Plan which outlines our program of works and budget for the upcoming financial year.

I feel very lucky to live and work in such a beautiful and vibrant area and be able to enjoy all that our city has to offer: a great coastline, beautiful parks and reserves, community and sports facilities that are the envy of many, and fantastic shopping, entertainment and tourism precincts.

Thank you to everyone who gave feedback as part of the community consultation on the Draft Annual Business Plan. Over the last year, we've heard that we need to be more direct in how we share information with the community. This year, we provided a summary of the Draft Annual Business Plan to all households across the city, with an invitation to provide feedback and help shape our plans for the year ahead.

We had 119 responses, which is a very encouraging level of interest. For the first time, we asked for levels of community support for six proposed community projects, which are worth more than \$589,000.

- › Adelphi Terrace Pedestrian Crossings - \$120,000
- › Jetty Road, Brighton street improvements (design and consultation) - \$50,000
- › Paringa Primary Active Transport Stage 2 - \$50,000
- › Bowker Oval disability access pathway - \$40,000
- › Cemetery upgrades - \$256,000
- › Fairy Lights Jetty Road, Brighton - \$73,280.

There were varied views on these projects, however, as there was overall community support Council has decided to proceed with all six projects.

Our commitment to infrastructure improvements is a significant feature of this year's Annual Business Plan. In 2025–26, we have allocated more than \$12 million for the renewal and improvement of many assets, which together are worth \$889 million. This is a marked increase on previous years' funding and aims to keep our assets up to date.

With more 180 kilometres of transport infrastructure across Holdfast Bay, \$4.6 million will be spent on renewals and improvements in the coming year. This work includes road and kerb renewal works, including resealing, pavement works, car parks, parking bays and roundabouts. This year, we have a specific allocation of \$370,000 for additional repairs to existing kerbs and footpaths.

We will also undertake significant renewal and improvement work on 18 buildings, including civic facilities, sporting clubs and community centres. The works include roofing replacement, exterior repairs, lift replacement, air conditioning replacement, disability access improvements, toilet replacement and bathroom repairs.

In the upcoming year, improvements to our open spaces will include the replacement of two playgrounds – at Partridge House, Glenelg and Wattle Reserve, Hove – and a host of irrigation main works, irrigation replacements and works on the Edith Butler boardwalk at Wigley Reserve.

Over the past five years, Council has spent \$11.1 million on improving underground drainage, water quality devices like gross pollutant traps and associated kerbs and drains.

This stormwater infrastructure reduces the risk of flooding and damage to property, lessens the impact on the environment, improves the health of our waterways and can help reduce urban temperatures.

In the 2025–26 financial year, Council will spend \$1.18 million to deliver more of the Stormwater Management Plan for the catchment between Glenelg and Marino. This will include places like Gilbertson Gully, Byre Avenue at Somerton Park and High Street at South Brighton.

Council's major commitment, the Transforming Jetty Road Glenelg project, is well underway. The City zone – which is the section between Brighton Road and Partridge / Gordon streets – is now complete.

Works have included Juperana stone pavers on the footpaths after significant upgrades to the stormwater network late last year, which extended the stormwater system's life by another 100 years. New water tables, kerbs and parking bays have also been installed, along with new street furniture, lighting, additional planting and an entry statement on the corner near Brighton Road which welcomes people to Jetty Road, Glenelg and lets them know they have arrived in Adelaide's premier coastal destination.

More than 2,000 submissions were received during our extensive six-week community consultation on three concept designs for the Coast and Transition zones of the Transforming Jetty Road project.

Taking these into account, Council agreed to proceed with a concept design that includes:

- › The installation of traffic lights with pedestrian crossing at the intersection of Jetty Road and Moseley Street to give pedestrians clear, protected times to cross and reduce the risk of collision
- › A speed limit reduction to 30km/h along the length of Jetty Road and part of Colley Terrace
- › Footpaths and roadway at the same level from the Jetty Road junction with Sussex Street, Moseley Street to Elizabeth Street and along Colley Terrace to Hope Street
- › Installation of new continuous footpaths and mountable kerbs along parts of Jetty Road
- › Juperana stone pavers for footpaths along the length of Jetty Road
- › Additional greening and trees where possible.

Works on the Coast and Transition zones will commence this year.

Council has a continued commitment to reducing total debt over 10 years. Council receives detailed monthly financial reports, including its current debt management position. All these statements are publicly available on Council's website at holdfast.sa.gov.au/council-meetings

To fund Council's full program of works, services, programs and renewals, the average rate increase for the 2025–26 financial year is 4.95%. This equates to about \$95 for the average household.

The average rate increase of 4.95% comprises of:

- › 2.5% (which aligns with Adelaide CPI at December 2024) to allow Council to deliver on its current program of services, renewal works and community activities and events
- › 2.3% for Transforming Jetty Road, Glenelg (year 2 of 3)
- › 0.15% to fund and deliver the six community projects previously listed.

Taking that all into account, I am very pleased that the City of Holdfast Bay's rates continue to be below the metropolitan Adelaide average.

We acknowledge that some community members are not supportive of the funding model for the Transforming Jetty Road Glenelg project, which required a rate increase over three years.

Last year Elected Members carefully considered all the feedback from the community and stakeholders and made the decision in the best interests of the community and believe it will result in a modern, safe and vibrant coastal shopping, dining and entertainment precinct which will cater to the needs of residents, businesses and visitors for decades to come.

I look forward to the delivery of all of these important services and infrastructure improvements over the coming year.



Amanda Wilson
Mayor
City of Holdfast Bay

Our City

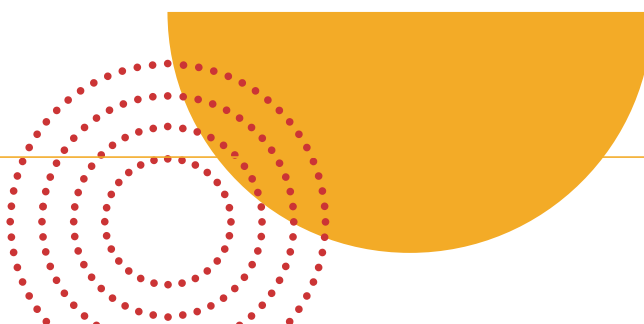
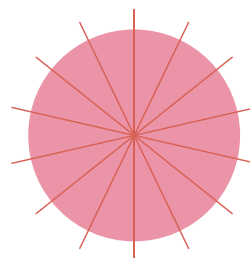
Kaurna people lived sustainably and nurtured the land and waters for some 60,000 years as one of the world's longest living cultures.

The coastal environment with its fresh water lagoons and abundant food sources was used for millennia as a meeting place for cultural celebrations, ceremonies and trade by Kaurna people, and continues to be a place of significant Kaurna cultural heritage.

In 1836, Colonel William Light arrived on the Rapid on a mission to survey the South Australian coast in search of a place for settlement. While the Rapid stood offshore near the mouth of the Patawalonga, a storm blew in and the anchor held. Colonel Light consequently named the bay 'Holdfast Bay'.

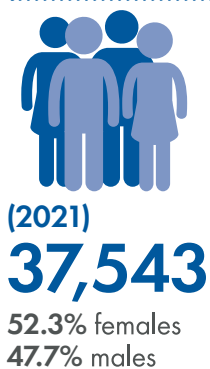
The Province of South Australia was proclaimed at Pathawilyangga in 1836, which became the municipality of Glenelg in 1855. Wituwaringga became the municipality of Brighton in 1858.

The City of Holdfast Bay was formed in 1997 through the amalgamation of the City Councils of Glenelg and Brighton. Located just 11 kilometres from the Adelaide city centre and five minutes from Adelaide Airport, our City is now home to close to 38,000 people and one of the most celebrated places to live, work and visit in the Adelaide metropolitan area. It boasts a beautiful natural environment, high quality recreation and community facilities, superior health and education, health options, a vibrant tourism sector, thriving retail precincts and a small light industrial area.



Our Community

TOTAL POPULATION



VEHICLE USAGE

Private car is the most common travel method for journeys to work (80%). Public transport accounts for 8.5% and active travel (walking and cycling) 5%



SNAPSHOT



HIGH

- Average Income
- Education
- Housing Mortgages



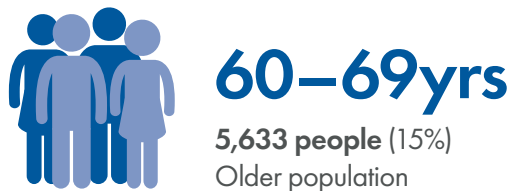
LOW

- Unemployment for those in the workforce, but the age group with the greatest number is not in the labour force.

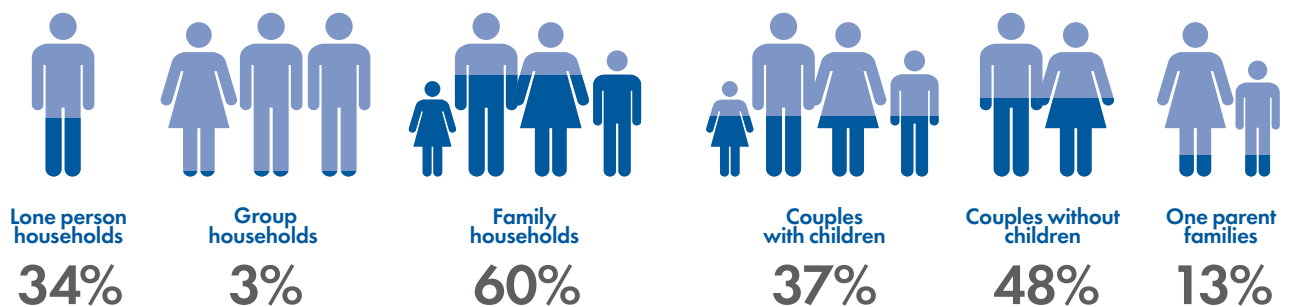
MEDIAN AGE



MOST COMMON AGE GROUP



HOUSEHOLD TYPES



Source: ABS 2021

A Day in the Life

Did you know that on a normal day in the City of Holdfast Bay:

Nearly

1,508

items are borrowed from our libraries at Glenelg and Brighton



More than

322

people attend our four Community Centres



511

people visit the libraries



30

trips on the Community Wellbeing bus



60

separate cleaning services are conducted at council buildings



Each of our

31

public toilet facilities are cleaned – with some cleaned 5 times per day



Our two Jetty Roads at Glenelg and Brighton are serviced by street sweepers



174

phone calls and

95

emails are responded to by our Customer Experience team



3,242

page views on our website



4

Development Applications processed



Maintenance and other works are carried out at Glenelg Oval and other reserves by our Open Spaces team

7,200

bins lifts for residential and business waste collection



25 linear metres

of roads resealed

18 linear metres

of kerb replaced



3

trees planted



24sq metres

of footpaths repaired



33

requests completed by our Field Services team

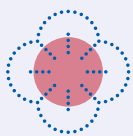


Our Vision

In January 2025 Council revised its Strategic Plan titled *Our Holdfast 2050+*. This revised Plan has maintained the vision and general framework of the original *Our Holdfast 2050+*. The vision is:

Protecting our heritage and beautiful coast,
while creating a welcoming and healthy place
for all in South Australia's most sustainable city.

To achieve this Vision, we have identified three focus areas:



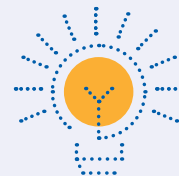
Wellbeing

Good health and economic success in an environment and a community that supports wellbeing.



Sustainability

A city, economy and community that is resilient and sustainable.



Innovation

A thriving economy and community that values life-long education, research, creativity and entrepreneurialism.

This Annual Business Plan is designed to help deliver *Our Holdfast 2050+* within these focus areas. Details of the revised objectives and measures in each of the focus areas appears later in this Plan.

Quality of Life in Holdfast Bay Survey Results

How you rated your council out of 10:



COMMUNITY



8.6

Providing library services



8.3

Providing sporting facilities



7.5

Delivering services for the elderly and people with a disability



8.1

Providing programs and services that encourage a healthy and active lifestyle



7.8

Providing arts and cultural experiences



PLACEMAKING



7.1

Maintaining roads and kerbing



7.55

Maintaining cycle networks

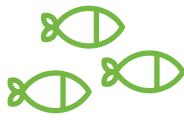


8.7

Access to shops, services and open space



ENVIRONMENT



8.1

Maintaining beaches and coastal areas



8.2

Providing adequate waste management services



**Overall rating of
Holdfast Bay as a
place to live**

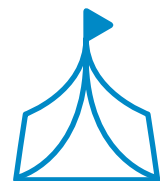


ECONOMY



7.8

Encouraging a diverse range of businesses and services in the area



7.85

Supporting and promoting tourism and events



CULTURE



6.95

Council provides good financial management and value for rates



7.2

Overall satisfaction with the quality of service and performance of the council



8.3

Maintaining well laid out parks and reserves



7.6

Providing programs that foster social interaction and community wellbeing



8.0

Providing a sense of safety in neighbourhoods



Community Projects



Transforming Jetty Road Glenelg

The Transforming Jetty Road Glenelg project will deliver a modern, safe, and vibrant coastal shopping, dining, and entertainment precinct. It will cater to the needs of local residents while offering visitors to the Bay a world-class tourism and events destination.

In 2024–25, the focus of work was the City zone of Jetty Road (the area between Brighton Road and Partridge / Gordon streets). This has included improved stormwater, installation of new continuous paved footpaths, increased greenery and a new entry statement.

At the same time, extensive consultation on the design options for the Transition and Coastal zones (the section of Jetty Road west of the Partridge / Gordon streets intersection to Colley Terrace and fringes of Moseley Square). The final design for these zones will be considered by Council before the commencement of works.

In 2025–26, work will be finalised on the City zone, and new works will commence in the Transition and Coastal zones. The new construction is programmed to align with the Department of Infrastructure and

Transport's Tram Grade Separation Project (TGSP). This is estimated to commence in the second half of 2025 and requires the temporary cessation of tram services between the City and Glenelg until late 2025. To minimise disruption in the precinct, the Transforming Jetty Road Glenelg project aims to undertake construction on the roadway during the tram line's temporary closure. Construction will continue after completion of the TGSP. The final construction program for Transforming Jetty Road Glenelg will be shared with the community once the design has been finalised.

The Transforming Jetty Road project will be funded with \$10 million secured from the Australian Government and \$30 million from Council over three years. Council is still seeking State Government funding.

Council will fund the \$30 million through a loan from the Local Government Finance Authority. An independent review of the funding model confirmed that Council can afford to fund the project.

Community Projects

Adelphi Terrace pedestrian crossings \$120,000

This project will improve pedestrian safety when crossing the road and improve bus stop disability access. It includes the installation of two mid-road pedestrian refuges and an upgrade to bus stop 19 on Adelphi Terrace Glenelg North. Pedestrian refuge islands typically provide a traffic calming effect, as vehicles must deviate around the islands, further enhancing community safety.

This project includes two crossing locations:

- › South Location – Between St Annes Terrace and King Street pedestrian crossing with refuge island; ensuring the western bus stop is compliant and remains within parking lane; includes connection to Patawalonga shared use path; location determined based on physical parameters.
- › North Location – Patawilya Reserve pedestrian crossing with refuge island connection to Patawalonga shared use path. Removal of existing crossing point at MacFarlane Street.

Paringa Park Primary School active transport stage two \$50,000

This project will enable children to travel safely to and from school. This is the second stage of improvements to paths targeted for school children. This project includes the replacement of further existing pathway and kerb-ramp infrastructure to current standards, including relocation where required to promote safe access for path users.

Jetty Road, Brighton traffic improvements, design and consultation \$50,000

This project will investigate and consult the community to develop design options to improve the street. This will allow residents, traders and visitors to help define the desired future character of the street. It will also provide the chance to design for improved accessibility and connection to the coastline.

Jetty Road Brighton is due for road renewal and kerb repairs in the next two years. This project will identify the extent of any improvements through investigation, design, and community consultation. Improvements may include safety, intersections, pedestrian crossings, disability access and parking to coordinate with renewal works.

This will deliver a plan that can be used to attract grant funding and guide future Council budget allocations for the planned improvements.

Bowker Oval disability access pathway \$40,000

This project seeks to address an issue where some members of the community may be excluded from using the space. Currently there is no way for a person living with a disability or mobility issues to access the Community Garden, BBQ and picnic table, or the play space. Current access is limited and includes traversing the grass or using a concrete spoon drain that is non-compliant.

The project will create a Disability Discrimination Act (DDA) compliant pathway from both the North and South carpark so that the community, particularly people living with a disability or mobility issues, can access these community facilities.

Asset Renewal

North Brighton and St Jude's cemetery upgrades \$256,000

The project includes path improvements and tree planting along with new and refreshed garden beds. It will preserve North Brighton and St Jude's cemeteries' historical importance while improving their usability and appearance for the broader community. Additional works will require funding in future Council budgets.

It will improve the overall tidiness and amenity of these spaces. It will increase tree canopy, update internal roads, improve landscaping and increase seating. It will also improve signage, particularly around heritage areas such as the Mawson grave at St Jude's.

Fairy Lights Jetty Road, Brighton \$73,280

To beautify Jetty Road and attract visitors and residents, temporary fairy lights have been on trial for several months. This project will make this more permanent through the installation of underground electrical infrastructure and the purchase of the street tree fairy lights. This project seeks to continue the beautification of the area with lighting that can be themed to times of the year. In this way, it is intended to promote tourism and visitor attraction. The project covers the installation of supporting electrical infrastructure and the purchase of the commercial-grade fairy lights in street trees along parts of Jetty Road, Brighton.

Council owns and maintains a diverse asset portfolio worth over \$800 million. These assets have been categorised into five asset groups. Renewal work on these asset classes for 2025–26 totals \$12.29 million and includes:

Buildings (\$2.97 million)

Work will be undertaken on 18 buildings and includes roofing replacement, exterior repairs, lift replacement, air conditioner replacement, toilet replacement and bathroom repairs. This includes:

- › lift replacements at Glenelg Library and Somerton Surf Life Saving Club
- › toilet replacement at Wattle Reserve.

Open Space (\$2.11 million)

Works will be undertaken throughout the council area, including:

- › replacement of two playgrounds at Partridge House and Wattle Reserve
- › irrigation main works and irrigation area replacements
- › works on Edith Butler boardwalk.

Plant and Equipment (\$2.14 million)

Replacement of 18 items, including a road sweeper, footpath sweeper, water truck and loader.

Stormwater (\$0.19 million)

Renewal of existing infrastructure including Fisher Terrace, Glenelg North stormwater renewal. In addition, a further 1.0 million has been allocated for improvements. This includes projects identified in the Stormwater Management Plan and Gully Masterplans. Projects include Gilbertson Gully, Byre Avenue Somerton Park design and High Street Brighton design.

Transport (\$4.88 million)

Ongoing road and kerb renewal works, including road reseals, road pavement works, car-parks, parking bays and roundabouts. It includes a new budget of \$370,000 for reactive kerb works and footpath defect repairs.

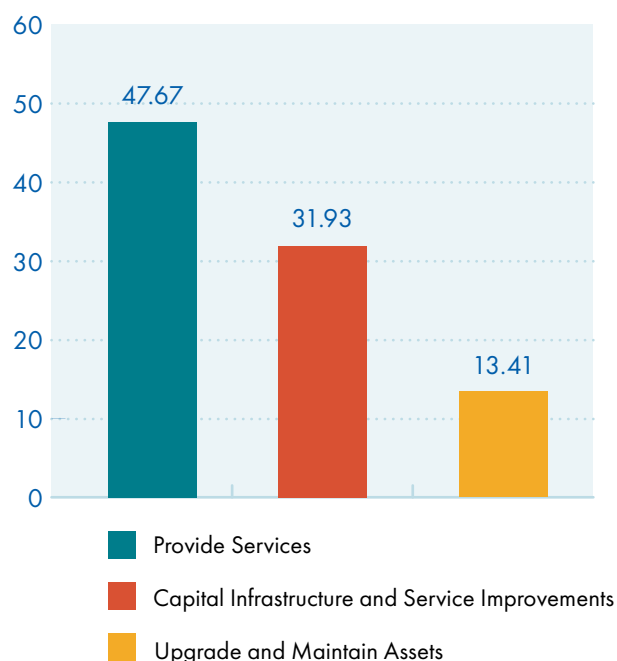
Financial Overview

Projections for the 2025–26 financial year indicate that council will be working with a municipal operating surplus of \$1,012,760. For the same period, Alwyndor is projected to work with an operating surplus of \$435,236.

In the 2025–26 financial year, we will invest \$93.01 million in municipal operations (excluding Alwyndor) to provide services, implement programs and build and maintain essential assets. Our main areas of investment include:

- › \$47.65 million to provide services to our community
- › \$31.61 million for new capital infrastructure and service improvements
- › \$13.41 million to upgrade and maintain community assets.

**2025–26 MAIN AREAS OF INVESTMENT
(MILLIONS)**

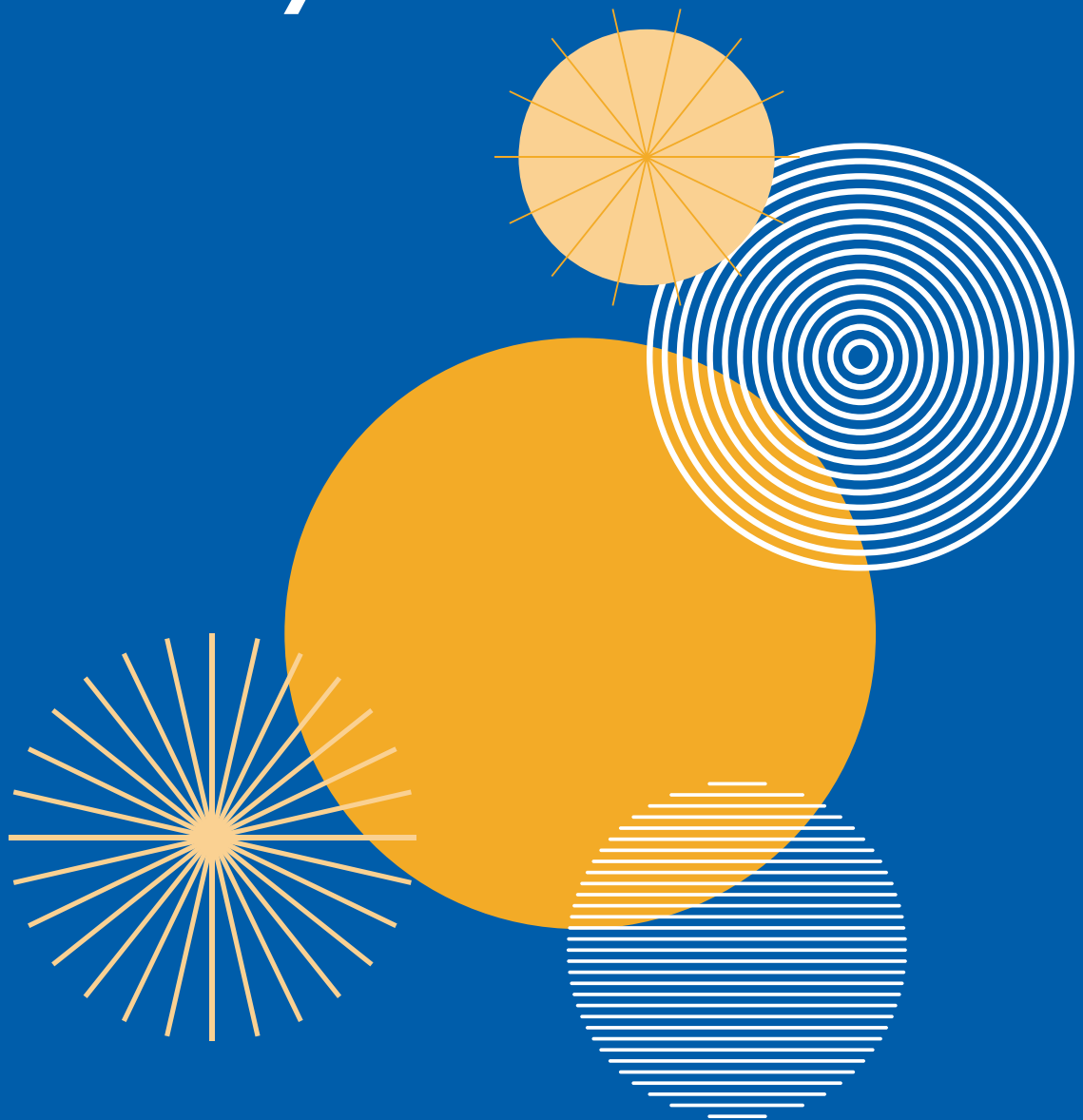


Debt Management

Council's Draft Long Term Financial Plan 2025–26 to 2034–35 sets our financial direction over the medium and long term and includes a debt management projection summary. This shows a commitment to reducing debt.

To monitor this, Council receives detailed monthly financial reports, including its current debt management position. These monthly financial statements are available in the Council agenda papers, which are publicly available at holdfast.sa.gov.au/council-meetings.

Municipal Financial Summary

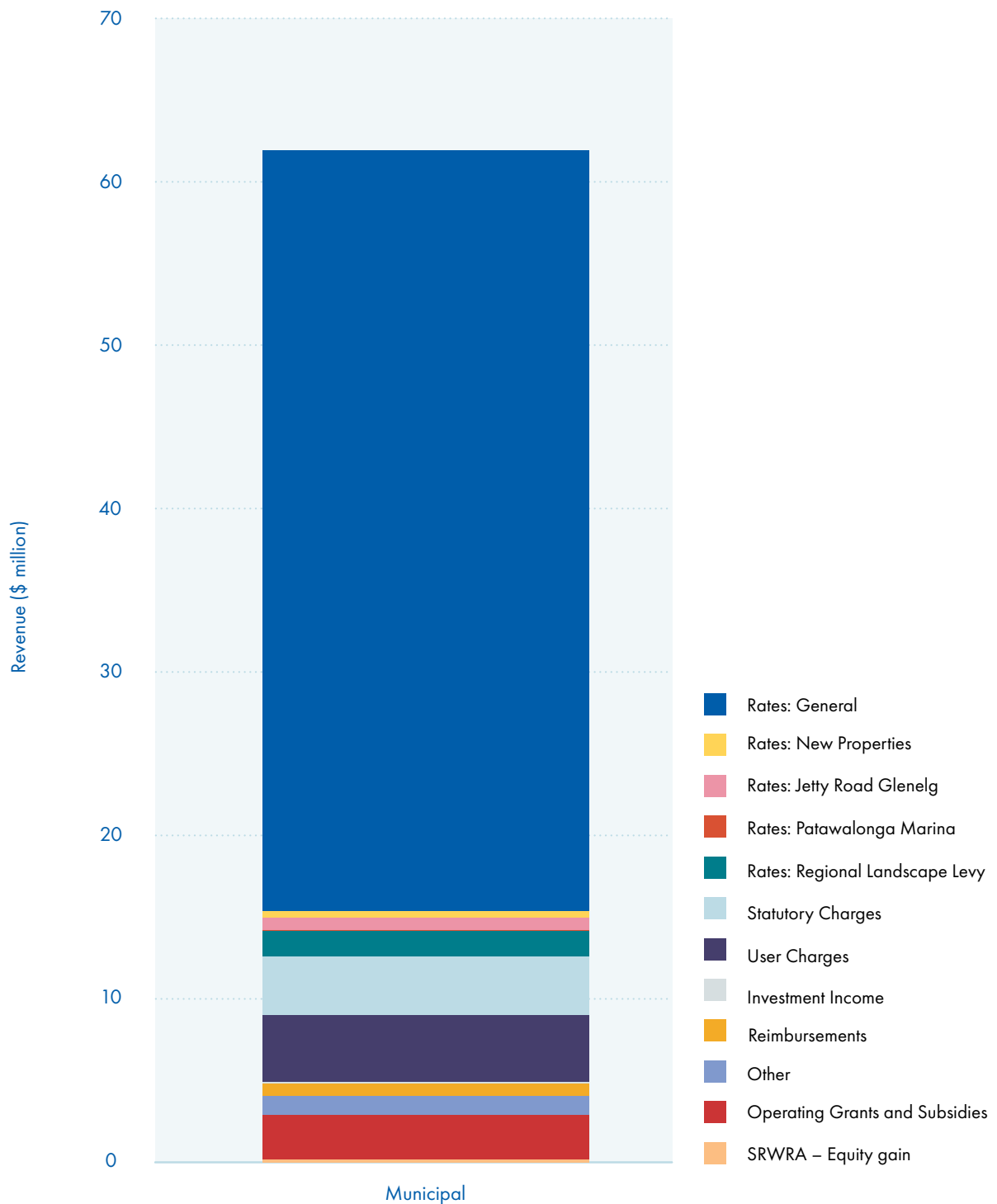


2025–26 Municipal Operating Revenue: \$62.22 million

Council receives \$62.22 million (excluding Alwyndor) to provide services and infrastructure to the community.

| Rate Revenue | Million |
|--|----------------|
| Rates: General | \$46.81 |
| Rates: New Properties | \$0.45 |
| Rates: Jetty Road Glenelg | \$0.72 |
| Rates: Patawalonga Marina | \$0.09 |
| Rates: Regional Landscape Levy | \$1.55 |
| Total Rate Revenue | \$49.62 |
| Operational Revenue | |
| Statutory Charges | \$3.58 |
| User Charges (including but not limited to revenue from commercial operations) | \$4.16 |
| Investment Income | \$0.07 |
| Reimbursements | \$0.78 |
| Other | \$1.17 |
| Total Operational Revenue | \$9.76 |
| External Revenue | |
| Operating Grants and Subsidies | \$2.74 |
| SRWRA – Equity gain | \$0.18 |
| Total External Revenue | \$2.92 |
| Total Municipal Revenue | \$62.31 |

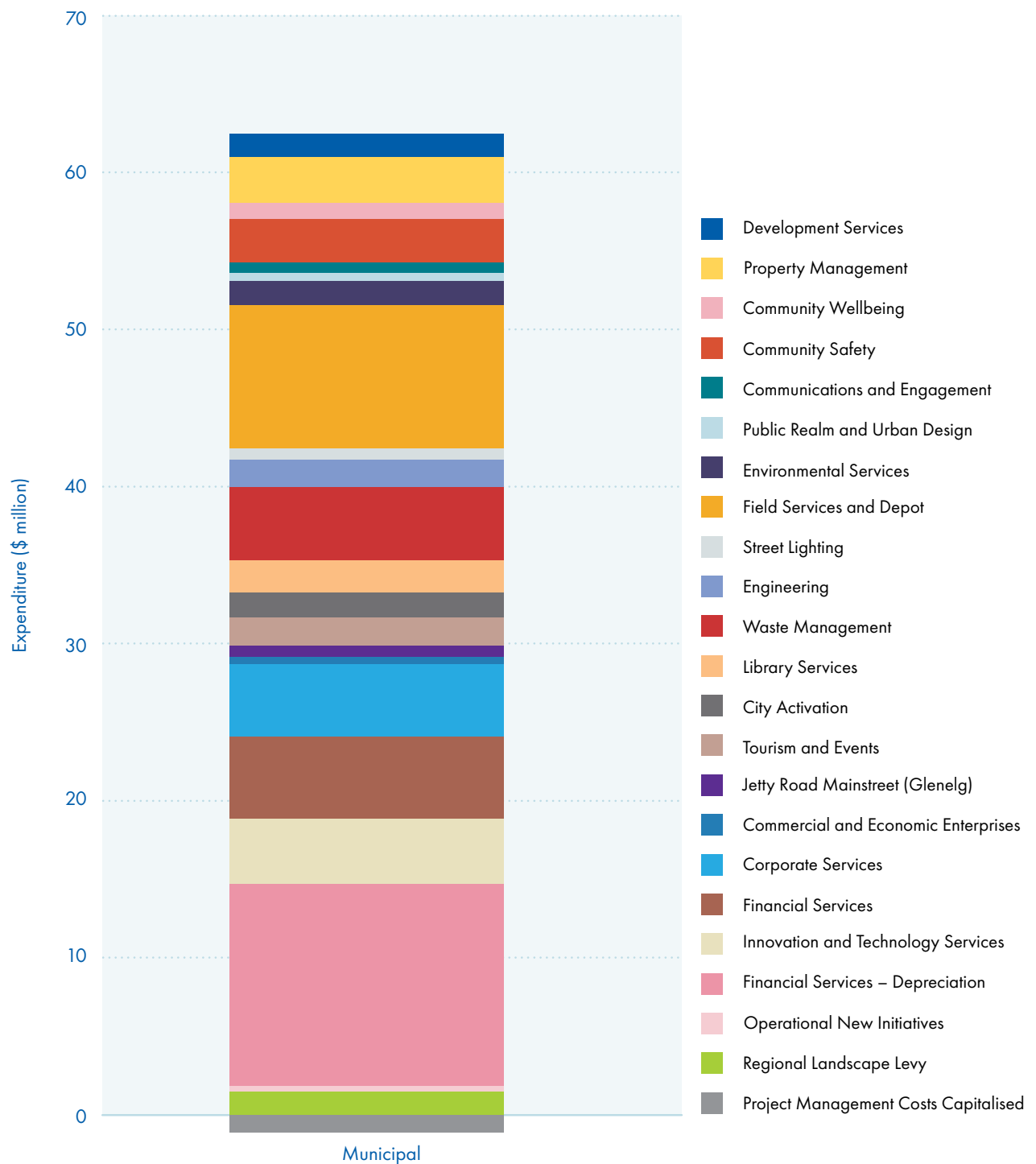
Municipal Operational Revenue



2025–26 Municipal Operating Expenditure: \$61.29 million

| Services | Million |
|--|----------------|
| Development Services | \$1.40 |
| Property Management | \$2.89 |
| Community Wellbeing | \$1.03 |
| Community Safety | \$2.79 |
| Communications and Engagement | \$0.66 |
| Public Realm and Urban Design | \$0.51 |
| Environmental Services | \$1.56 |
| Field Services and Depot | \$9.10 |
| Street Lighting | \$0.72 |
| Engineering | \$1.73 |
| Waste Management | \$4.70 |
| Library Services | \$2.01 |
| City Activation | \$1.64 |
| Tourism and Events | \$1.75 |
| Jetty Road Mainstreet (Glenelg) | \$0.74 |
| Commercial and Economic Enterprises | \$0.44 |
| Corporate Services | \$4.60 |
| Financial Services | \$5.27 |
| Innovation and Technology Services | \$4.11 |
| Total Expenditure on Services | \$47.65 |
| Other Operational Expenditure | |
| Financial Services – Depreciation | \$12.90 |
| Operational New Initiatives | \$0.33 |
| Regional Landscape Levy | \$1.53 |
| Project Management Costs Capitalised | -\$1.12 |
| Total Expenditure on Other Operational | \$13.64 |
| Total Municipal Operational Expenditure | \$61.29 |

Municipal Operational Expenditure

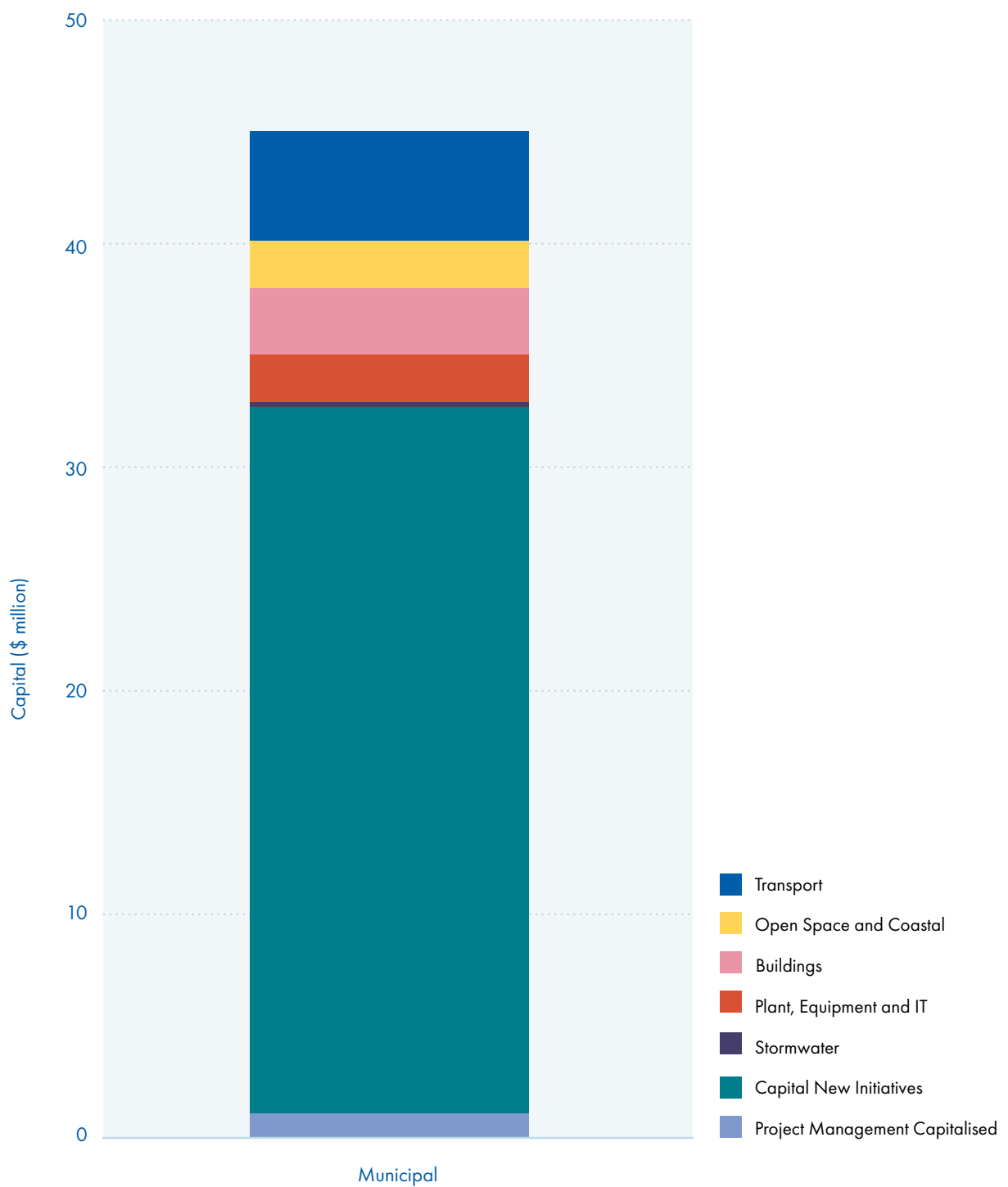


2025–26 Municipal Capital Program: \$45.02 million

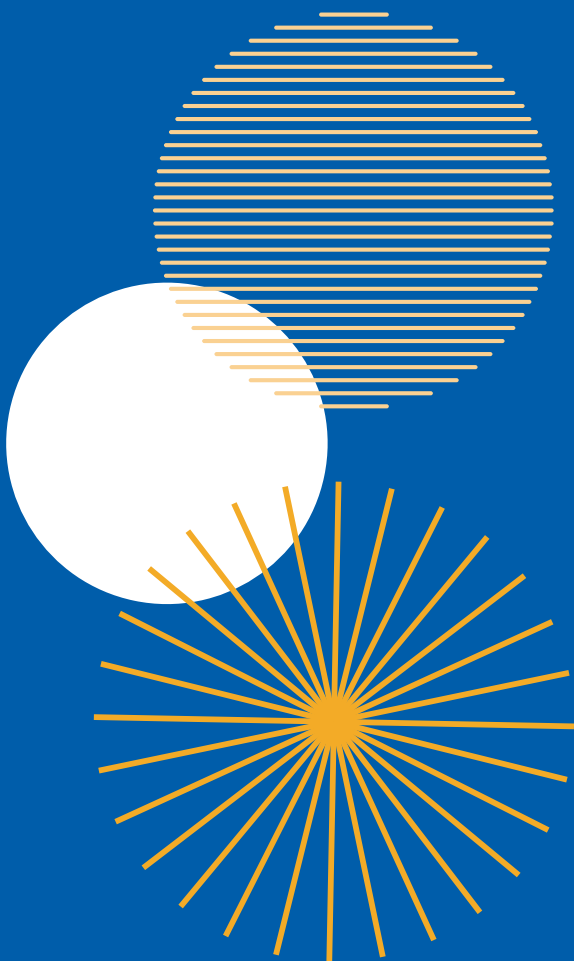
Council will spend \$45.02 million (excluding Alwyndor) on a capital program to update and maintain community assets in 2025–26.

| Municipal Capital Program | Million |
|--|----------------|
| Transport | \$4.88 |
| Open Space and Coastal | \$2.11 |
| Buildings | \$2.97 |
| Plant, Equipment & IT | \$2.14 |
| Stormwater (a further \$1m provided under New Initiatives) | \$0.19 |
| Capital New Initiatives | \$31.61 |
| Project Management Capitalised | \$1.12 |
| Total Municipal Capital Expenditure | \$45.02 |

Municipal Capital Program



Our Financial Governance



Council's long-term financial performance and position are sustainable where planned long-term service and infrastructure levels and standards are met without unplanned increases in rates or disruptive cuts to services.

Ensuring Financial Sustainability

Policies and practices

As in previous years, Council adopts prudent financial governance policies and practices to enable the consistent delivery of cost-effective services to our community. Our policies and practices are based on three goals:

1. **Program sustainability**

To ensure the maintenance of our high-priority programs, including the renewal and replacement of infrastructure.

2. **Rate stability**

To ensure a reasonable degree of stability and predictability in the overall rates.

3. **Intergenerational equity**

To ensure a fair sharing of the distribution of resources and their attendant financial burden between current and future users of services and infrastructure.

Financial Principles

The following key financial principles were adopted in the preparation of this Plan:

› **Presenting a balanced budget**

We aim to fully fund the cost of services, including the depreciation of infrastructure and assets (i.e., wear and tear). This shares the costs fairly between current and future services. Insufficient funding would shift the cost burden of today's assets and services on to future users in the form of higher rates or reduced services.

› **Maintaining infrastructure and managing assets**

We aim to maintain infrastructure (e.g., buildings and bridges) and assets (e.g., roads, kerbs, paving, machinery, trees, irrigation systems and playground equipment) to high standards. This involves developing and using long-term infrastructure and asset management plans to manage our asset portfolio efficiently and continuing to invest in renewing and replacing our assets as they wear out.

› **Providing predictable rates**

We aim to provide our community with a reasonable degree of predictability for rates. We will keep ratepayers fully informed about future rates and the corresponding services provided.

› **Prudent debt management**

We aim to keep our debt as low as practicable. We borrow funds to invest in new long-term assets or to replace and renew existing assets and thereby spread that cost over the longer term, consistent with the typical long lives of assets.

Significant Influences

As a part of the review of Council's Strategic Plan *Our Holdfast 2050+* in late 2024, global, national and local trends were assessed. This section uses that information with some timely updates to set the scene for this Annual Business Plan. It also considers these broad trends in the local context and seeks to understand how they might impact the City of Holdfast Bay.

In addition, the 2025–26 broader operating environment for the City of Holdfast Bay outlines critical considerations for council.

Global, National and Local Trends

Many bodies seek to understand the things that are influencing change into the foreseeable future (CSIRO, 2022; PWC, 2022; World Economic Forum, 2024). There is some consensus amongst these about the major trends that are likely to impact over time.

PWC captures this consensus with its description of five mega-trends. These are:

1. Climate change
2. Technological disruption
3. Demographic shifts
4. Fracturing world
5. Social instability (PWC, 2022)

The following commentary seeks to understand each of these mega-trends and how they may impact on the City of Holdfast Bay.

Climate Change

While humanity is trying to figure out ways to reduce carbon emissions, greenhouse gas levels in the atmosphere are worsening, global temperatures are rising, and extreme weather events are becoming more frequent and more severe.

(PWC, 2022, p. 4)

There is a growing consensus that climate change is the world's most concerning trend given its impact on many facets of life (CEDA Committee for Economic Development of Australia, 2024; Environment Protection Authority, 2023; KPMG, 2024; BBC News, 2023; CSIRO, 2022).

There are two general responses to Climate Change. First, is to mitigate further harmful change by reducing greenhouse gas emissions. A major element of this is described as reaching net zero emission targets. Second, is to adapt to the changing weather that, despite mitigation, is already occurring and will accelerate.

There are economic uncertainties created by extreme weather events. The Committee for Economic Development (CEDA) reminds us that energy transition and climate resilience remain policy priorities and will “have an impact on economic growth for some time”. (CEDA Committee for Economic Development of Australia, 2024, p. 7) Supply chain disruptions, loss of housing, increases in the cost of living and resource scarcity have implications for both individuals and organisations. (PWC, 2022) The increasing frequency and severity of extreme weather events affect the ability of the insurance industry to provide future policies with an accurate enough pricing of risks that customers can afford.

In 2022 the Department for Environment and Water said that by 2090, Adelaide could experience 121% more extreme rainfall days, 79% more days of extreme heat (35°C+), 64% more severe fire danger days, and 61 cm of sea level rise. (City of Holdfast Bay, 2023)

Sea levels along the South Australian coast have risen by an average rate of 2 mm per year from 1966 to 2022. The rate of sea level rise is increasing and from 1993 to 2022 was between 3 mm and 5 mm per year in some locations. The rate of rise is projected to increase in the future under plausible scenarios. (Environment Protection Authority, 2023, p. 38)

Climate Change, the Local Context – Impacts for City of Holdfast Bay

South Australia faces unique challenges related to climate change, including extreme weather events, water scarcity, and biodiversity loss. In response, local governments are increasingly implementing sustainability initiatives and the City of Holdfast Bay is at the forefront of these efforts.

The City of Holdfast Bay continues to be a leader in environmental stewardship. We have achieved 100% renewable electricity use by council and with our community have 70% of waste diverted from landfill.

The City of Holdfast Bay partners with the Cities of Marion, Mitcham and Onkaparinga and the South Australian Government in an award-winning partnership called Resilient South. Together, we aim to increase action to adapt to the changing climate and to reduce emissions in the southern Adelaide region. Resilient South has developed a Regional Climate Action Plan that has been adopted by each of the partners in 2024. This Plan will assist in achieving carbon neutral/net zero emissions targets that the partners have endorsed.

Council’s Environment Strategy continues to drive many important initiatives for our environment and community to thrive. Our continuing reduction on fossil fuel reliance will see ongoing replacement of council vehicles with electric vehicles where possible.

The South Australian Government now has state-wide goals of:

- › reducing net greenhouse gas emissions by more than 50% from 2005 levels by 2030
- › achieving net zero emissions by 2050
- › achieving 100% renewable energy generation by 2030.

Progress toward these targets shows that:

- › approximately 70% of South Australia’s energy is now generated via renewable energy
- › South Australia’s carbon dioxide equivalent emissions (MtCO₂-e) have reduced by 42% since 2005. (Environment Protection Authority, 2023, p. 32).

In 2019 the City of Holdfast Bay became the first South Australian coastal council to recognise a Climate Emergency. Internationally, 2,349 jurisdictions in 40 countries have made a Climate Emergency Declaration and in 2022, South Australia was the first state in Australia to make this declaration. (Environment Protection Authority, 2023, p. 12).

Significant Influences

Technological Disruption

Transformative technology changes how we function in the world and how we understand humanity. It enables huge value creation, but harmful consequences are – and will increasingly be – difficult to mitigate.

(PWC, 2022, p. 8)

Emerging technologies are delivering significant benefits across the economy and our society. As technological change accelerates, innovations are near impossible to predict, especially in the long term. Extraordinarily rapid growth in the functionality and scale of digital tools – including expansion in the capabilities of large language models like ChatGPT make it difficult to plan for the future. (Australian Government, 2023, p. 32)

It is well documented that a range of new advancements in technology are, and will, have transformative impacts. Increasing automation through robotics, increasing e-commerce and leaps in energy storage are already causing disruption. Governments and industry are now investing in the promise of quantum computing. Quantum computers represent a completely new approach to computing. They have the potential to solve very complex statistical problems that are beyond the limits of today's computers.

While the full potential of quantum computing is yet to emerge, there is significant interest and investment in developing possible use cases for its application.

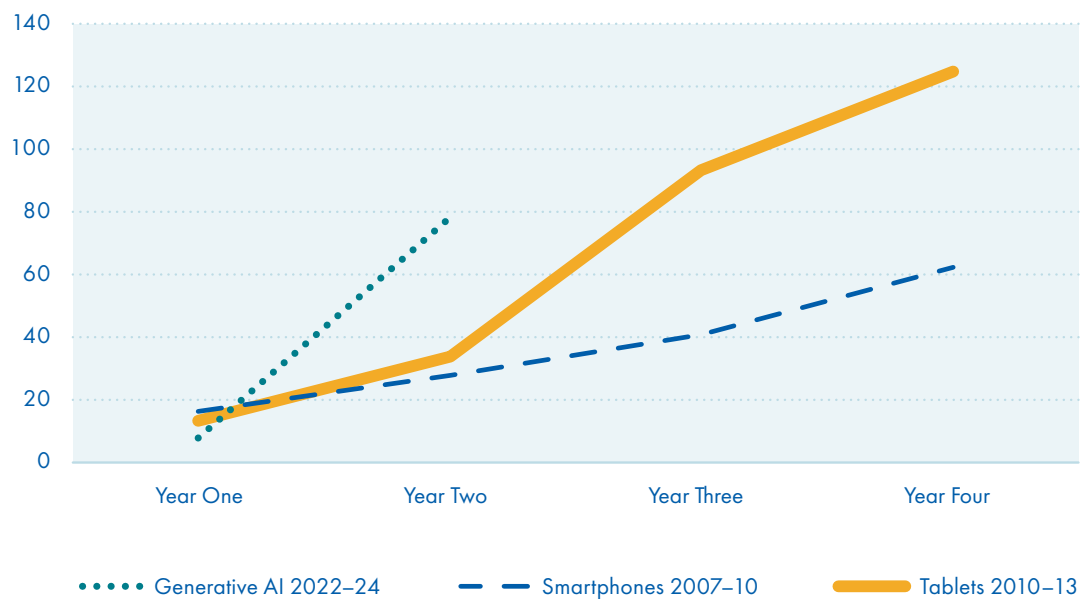
Most notably in recent years is the growth of the everyday application of Artificial Intelligence (AI). Generative AI has seen extraordinary growth in use. In the United States 77.8 million people used ChatGPT in the first two years after its release in November 2022. This is more than double the adoption rate of both tablets and smartphones. (Insider Intelligence, 2023, p. 8)

There are concerns being raised that emerging technologies such as AI may create “new opportunities and challenges for cyber security”. (Australian Government, 2023)

Cybercrime is a significant issue. In 2022–23, the “cost of cybercrime for Australian businesses rose by 14%. The average cost of cybercrime for small businesses is now \$46,000; \$97,200 for medium businesses; and \$71,600 for large businesses”. (Australian Government, 2023, p. 20)

Australian small businesses consistently express concern over their lack of time, resources and expertise to address cyber security. Therefore, small and medium businesses can take longer to recover from a cyber incident and face higher costs compared to larger businesses. (Australian Government, 2023, p. 18) Locally, businesses report that they “will continue to invest in information technology and cyber security mostly at their current levels.” (Intuito Market Research, 2024, p. 12).

**GENERATIVE AI ADOPTION COMPARED TO SMART PHONES AND TABLETS
MILLIONS OF USERS IN THE UNITED STATES**



(Insider Intelligence , 2023)

Technological Disruption, the Local Context – Impacts for City of Holdfast Bay

Council is increasingly required to adapt its business practices to safeguard against cyber-related incidents. This level of vigilance is needed to protect sensitive information and ensure the day-to-day functions of Council are not disrupted. Council continues to invest significantly in information and technology to take advantage of new technologies while addressing cyber security risks.

Council has adopted a Generative AI Use Policy in recognition of its benefits and associated risks. It is believed that this is one of the first such policies for Local Government in South Australia and is perhaps nation leading.

Significant Influences

Demographic Shifts

The median age in all countries around the globe is increasing, but at different rates and from a different starting position. This demographic change is causing some countries' social systems to break down and a lack of workers in critical areas, whereas other countries face skyrocketing unemployment and under-employment, weakening economies from emigrating citizens, and strain on social safety nets.

(PWC, 2022, p. 12)

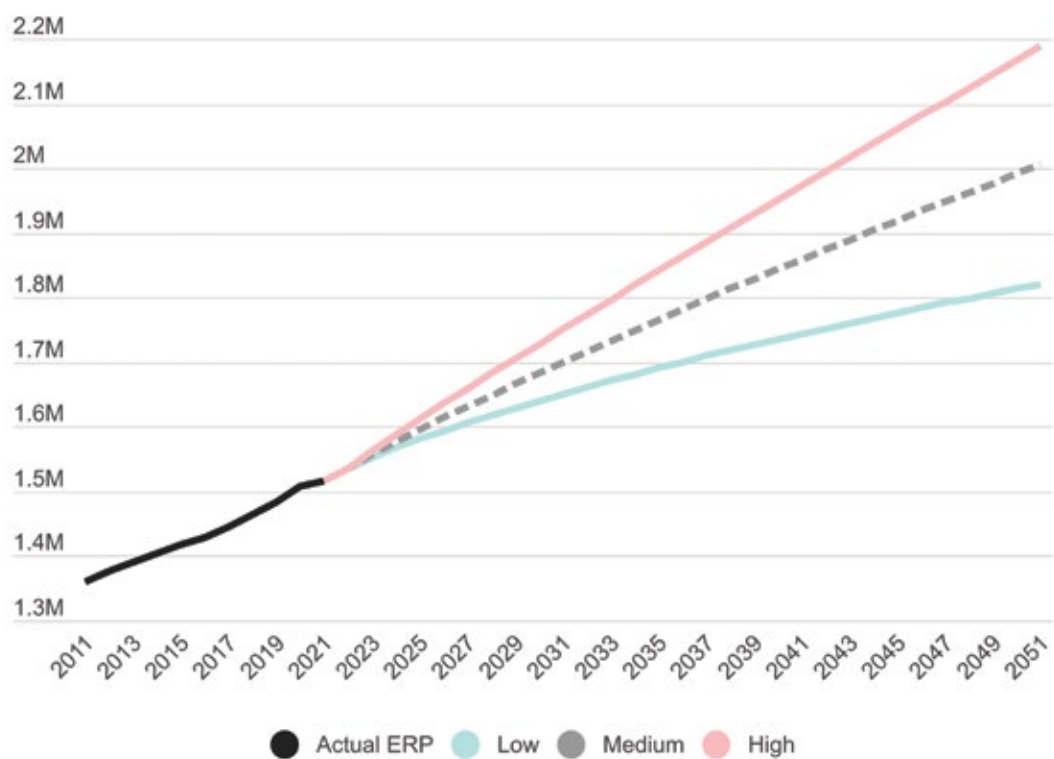
The proportion of the Australian population that is aged 65 years or over is expected to increase from 16% in 2019–20 to 23% by 2060–61. Consequentially, the ratio of working-age people to non-working-age people is predicted to decline over the next 40 years, decreasing from 4.0 to 2.7 over this period. (CSIRO, 2022, p. 21)

For metropolitan Adelaide, population growth is largely driven by housing supply and employment opportunities. The Department for Housing and Urban Development have made population projections for metropolitan Adelaide based on current Estimated Resident Population (ERP) and factoring in low, medium and high growth scenarios.

- › In 2021 the population of metropolitan Adelaide was 1.52 million and accounted for 84% of the total population of South Australia. By 2051 this share is projected to increase to around 86%.
- › For the medium projection, the population increases by 489,900 to 2.01 million by 2051. The annual growth rate peaks in 2021–31 at 1.22% and then declines to around 0.8% in 2041–51.
- › For the high projection, the population increases by 672,400 to 2.19 million by 2051. The annual growth rate peaks in 2021–31 at 1.55% and then declines to around 1.1% in 2041–51.
- › For the low projection, the population increases by 304,500 to 1.82 million by 2051. The annual growth rate peaks in 2021–2031 at 0.89% before decreasing to 0.44% in 2041–51. (PlanSA, 2024)

This is represented in the following graph.

POPULATION PROJECTIONS FOR METROPOLITAN ADELAIDE BASED ON CURRENT ESTIMATED RESIDENT POPULATION (ERP)

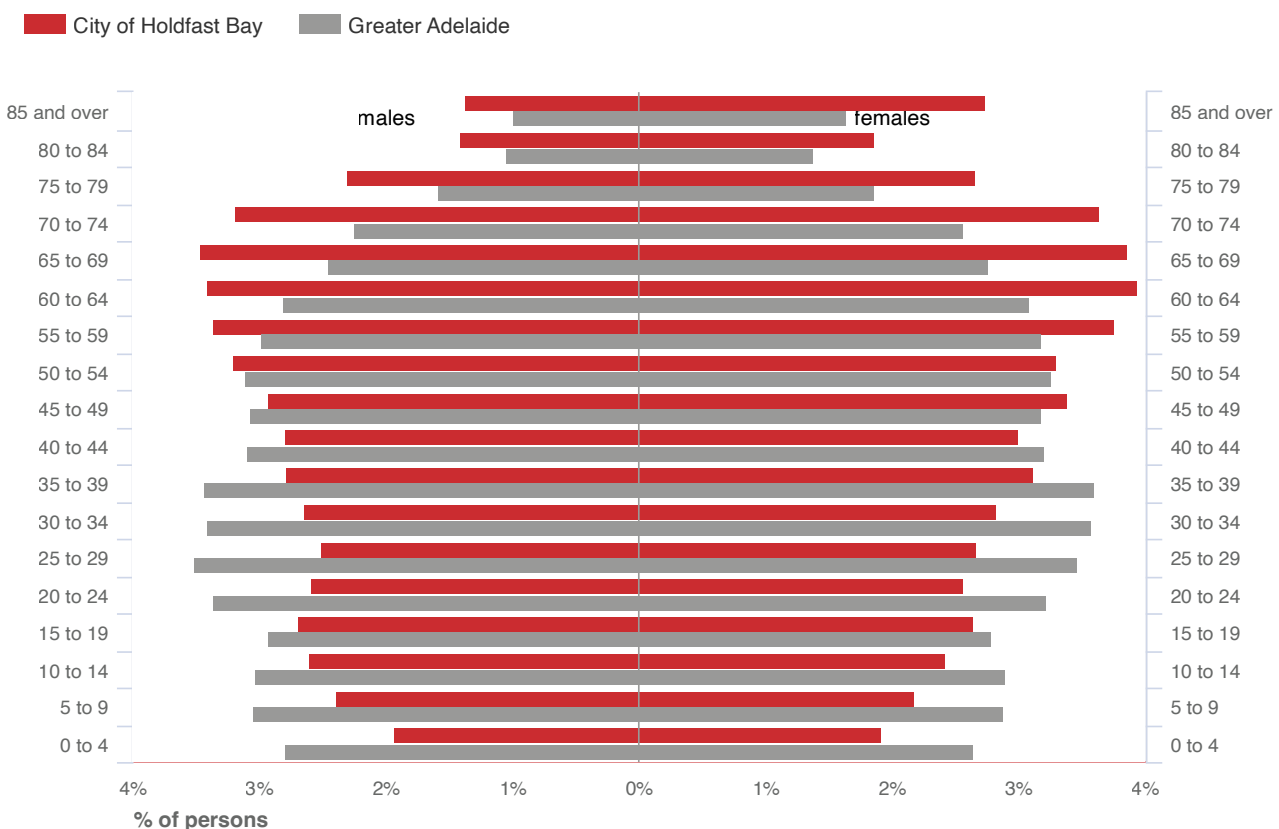


Significant Influences

Demographic Shifts, the Local Context – Impacts for City of Holdfast Bay

The City of Holdfast Bay has an older population when compared to the rest of Adelaide. In 2021 the median age in Holdfast Bay was 48 years compared to 46 years in 2016. In 2021, the largest age group in the City of Holdfast Bay was 60 to 64 year olds. The group that changed the most since 2016 was 70 to 74 year olds, increasing by 804 people.

The age - sex profile is shown in the graphic below when Holdfast Bay is compared to the Greater Adelaide region (idcommunity, 2024).



Holdfast Bay also has a significant 'turnover' of population. The total number of people usually resident in Holdfast Bay less than five years before Census Night 2021 was 23,179, or 64.15% of the total resident population. This means that some 35% of the resident population in Holdfast Bay in 2021 were living in another Council area in 2016.

Fracturing World

The world is fracturing and becoming multi-nodal as more nation states are competing for influence, with the rest of the world aligning around them and some states acting as destabilisers. Countries are increasingly turning their focus inwards, prioritising their national resilience and further localisation.

(PWC, 2022, p. 16)

While this may seem distant from Holdfast Bay, recent developments such as the emergence of the AUKUS agreement and growing conflicts in the Middle East are impacting on daily life. This sets the scene for localised concerns and is the backdrop to ASIO raising the terror threat level to 'probable' in Australia. ASIO has cited the conflict in Gaza as having significantly driven an increase in the threat of a terror incident in Australia.

Global conditions also impact on national economies and the capacity for influence and/or response to these conditions. Australia's economy will encounter significant challenges over the coming decades "including population ageing, expanded use of

digital and data technology, climate change and the net zero transformation, rising demand for care and support services, and increased geopolitical risk and fragmentation." (Australian Government, 2023, p. vii)

Major impacts are sometimes not as foreseeable as these. The cost of living is having an impact in the global and local conditions and may have a fracturing effect. The cost of living for many households and organisations is at a worrying level.

Global economic instability is having an increasing impact. 'The global economy is volatile and unpredictable. The 2020s have already seen a global pandemic, global inflation and the threat of a global trade war.' (Federal Treasurer, 2025)

Since the COVID -19 pandemic declaration was ceased, inflation "has resulted in significant economic and social disruption in Australia." (Fels, 2024, p. 18). The leading role in this inflation is largely caused by supply issues. These include a breakdown in supply chains, shortages of many essential commodities, chaos in logistics and transportation networks and then a global energy price shock. Put together, these multiple crises "imposed a sharp and lasting blow to productive capacity in many parts of the economy." (Fels, 2024, p. 18)

Fracturing World, the Local Context – Impacts for City of Holdfast Bay

The local dimension of this fracturing world is influenced by global economic uncertainties that may well impact in our state and city.

Worldwide economic conditions will impact on Australia although they may be tempered by domestic arrangements. Noting that "as a small open economy, Australia is also exposed to the risk

Significant Influences

of an increase in global trade restrictions” (OECD, 2024, p. 103). Despite this, it is hoped that improving domestic conditions may have the effect of lessening concerns about a fracturing Australia. In Australia, Gross Domestic Product (GDP) growth “is projected to pick up to 1.9% in 2025 and 2.5% in 2026. The unemployment rate, which has risen but remains low, is projected to flatten out just above current levels.” (OECD, 2024, p. 103)

Research has noted that “financial pressures continue to be a strong drag on social cohesion. People experiencing financial hardships are much less likely to trust in government, institutions and other people in society, feel a substantially weaker sense of national pride and belonging, a greater sense of social isolation and are more likely to have negative views on migrants and multiculturalism.” (Scanlon Foundation Research Institute, 2024, p. 9)

It is acknowledged that “national and global challenges put pressure on social cohesion but also demonstrate its importance in supporting personal and social wellbeing and connections when it is most needed.” (Scanlon Foundation Research Institute, 2024, p. 11)

Local Government has a vital role to play in promoting social cohesion and wellbeing. The City of Holdfast Bay has a focus on community wellbeing which is a feature of its Strategic Plan *Our Holdfast 2050+*.

Social Instability

Massive pressure – resulting from social and economic polarisation, disruption, demographic change, and eroding trust – leads to greater social unrest.

(PWC, 2022, p. 20)

Social instability is largely a consequence of many of the mega-trends already described.

In response, Governments at all levels are seeking to reinforce social cohesion and its effect on wellbeing. For the first time the Australian Government has developed a framework for ‘wellbeing’. This framework is designed to help measure “progress towards a more healthy, secure, sustainable, cohesive and prosperous Australia”. (Australian Government, 2023)

There is concern that the benefits of a successful society will not be evenly spread. If not, “high inequality and entrenched disadvantage” will “affect social cohesion and may hinder economic growth.” (Australian Government, 2023, p. 14)

The “social, economic and political environment places strain on Australia’s social cohesion”. Cost-of-living pressures, weaker trust in government and other people, greater pessimism and a weaker sense of social inclusion and justice are all factors. While “growing doubts about economic fairness in Australia are strongly associated with a declining

sense of national pride and belonging and growing distrust in government.” (O'Donnell, 2023, p. 6)

This is reflected in other research describing “a collision of trust, innovation, and politics.” The 2024 Edelman Trust Barometer describes that rapid change creates “a new paradox at the heart of society. Rapid innovation offers the promise of a new era of prosperity, but instead risks exacerbating trust issues, leading to further societal instability and political polarization.” (Edelman, 2024)

In contrast to this, state or territory governments and local councils are “more likely to be viewed as reflecting community needs and interests than federal government.” (Williams & Hammerle, 2024, p. 12)

This can assist in building “the strong connections we have in our neighbourhoods and communities and the way we increasingly embrace our differences and diversity” that will “strengthen our social cohesion.” (Williams & Hammerle, 2024, p. 7)

Consistently people say that wellbeing should “guide government decisions, above other considerations.” The main purpose of government is described as “ensuring all people are treated fairly and equally, including the most vulnerable.” (Williams & Hammerle, 2024, p. 6)

Social Instability, the Local Context – Impacts for City of Holdfast Bay

In our Strategic Plan *Our Holdfast 2050+*, Council’s Wellbeing focus area aims to promote good health and economic success in an environment and a community that supports wellbeing. Council has many programs and activities that seek to draw people together and improve social interactions and cohesiveness.

The 2025–26 Operating Environment

Economic Conditions

There has been significant improvement in the domestic economic conditions in Australia and South Australia over the past 12 months.

The general economic environment in South Australia is encouraging. Many national indicators show that South Australia is performing well. After leading the rankings on the past three occasions, South Australia is now second in CommSec's State and Territory Economic Performance Report. In this report, it was noted that in 'the September quarter 2024, economic activity in South Australia was 8.4% above its long-term average level of output.' (CommSec, 2025)

There is an expectation that the South Australian economy 'will grow by 1% in 2024-25. It is further expected that there will be stronger growth at about 2.25% in each of 2025-26 and 2026-27'. (South Australian Centre for Economic Studies, 2024, p. vii)

The annual Consumer Price Index (CPI) in Adelaide as of December 2024 was 2.5% after falling 0.1% between September and December 2024. This compares to national annual CPI which was 2.4% and rose 0.2% between September and December 2024. (Australian Bureau of Statistics, 2025)

With inflation easing, the Reserve Bank relaxed interest rates at its February 2025 meeting. This was the first cut since 2020 and follows on from 13 rate rises between May 2022 and November 2023. Some economists anticipate further rate reductions in 2025, although this may be tempered by volatile global economic conditions.

In this environment, the business outlook is strong. Business confidence in South Australia is the second highest in the nation and the highest of any mainland State. (Roy Morgan, 2025) This is within

a supportive environment with the Business Council of Australia finding that 'South Australia has the best regulatory and tax settings for doing business in Australia'. This means that 'in comparative terms today the state provides the best environment in which to do business'. (Business Council of Australia, 2024, p. 3)

Against this, cost of living remains a concern for many households. Household consumption remains weak having declined recently despite 'strong population growth, the Stage three tax cuts and increased government assistance payments'. (South Australian Centre for Economic Studies, 2024, p. vi)

There is some expectation that cost of living pressures will ease as interest rate cuts take effect, inflation tempers and household incomes increase. For Australian households, "gross income rose by 6% in current terms though the year to the September quarter 2024." Wage growth has remained relatively high over the past two years. This was largely due to a 5% rise in labour costs, which was supported by the Federal Government's Stage three tax cuts. (South Australian Centre for Economic Studies, 2024; Adelaide Economic Development Agency, 2024) This meant that, in real terms, "household gross disposable income grew by about 2.25% through the year to the September quarter 2024". (South Australian Centre for Economic Studies, 2024, p. 4)

The Greater Adelaide Regional Plan

Greater Adelaide's population is expected to be 1.5 million in 2023–24, representing 78% of South Australia's population. Population growth in Adelaide is forecast to decrease to 1.5% in 2023–24 and 1.1% in 2024–25, slowing to 0.8% by 2034–35. Adelaide's population is projected to be 1.6 million in 2034–35. (Centre for Population, 2024, p. 55)

In response to this expected increase and other factors the State Government has released its *Greater Adelaide Regional Plan* (GARP). This Plan sits alongside the 20 Year State Infrastructure and Transport Plan. Together these plans outline where growth will be accommodated and how the accompanying infrastructure will be developed.

The GARP provides for more growth in outer metropolitan Adelaide. In general, the GARP aims to have infill development close to activity centres. This may impact the level of infill development in the City of Holdfast Bay, with medium-scale development being preferred. Council made a submission on the Draft Greater Adelaide Regional Plan, which detailed preferred areas for development. This was largely adopted in the final GARP.

Importantly, the GARP identifies areas in the urban fringe for significant new development. This takes some of the pressure off established areas, like the City of Holdfast Bay, to accommodate intensive development.

Areas of heritage or character protection have also been identified. Again, this aligns with Council's submission and provides good guidance for future assessments.

Local Government Financial Sustainability

Addressing financial sustainability is vital for the City of Holdfast Bay. There are legislative and regulatory responsibilities in this area and high community expectations to manage rate income in the best possible way. There are three key indicators of financial sustainability in the Australian local government sector:

- › The operating surplus ratio: This is a measure of councils' financial health. A positive ratio indicates that the council generates more revenue than operational expenditure. A negative ratio indicates that operational expenditure exceeds revenue.
- › The net financial liabilities ratio: A measure of the proportion of councils' general income that would be required to pay all financial liabilities.
- › The asset renewal funding ratio: A measure of whether assets are being renewed and replaced in an optimal way, as identified in council's Asset Management Plans. (SGS Economics and Planning, 2024; Essential Services Commission of South Australia, 2022)

Local government financial sustainability is affected by many factors outside the control of council. They include:

- › impacts of extreme weather events, natural disasters and other external environmental factors that impact directly on council services and divert resources from other necessary council services
- › expansion of the roles and requirements placed on councils by Federal and State Governments, increasing their costs without commensurate revenue to support them, and

The 2024–25 Operating Environment

- › cost pressures faced by councils that exceed CPI, such as increases in the cost of building and maintaining infrastructure. (Local Government Association of South Australia, 2024; House of Representatives Standing Committee on Regional Development, Infrastructure and Transport, 2025)

The Essential Services Commission of South Australia (ESCOSA) has an oversight role in assessing the financial sustainability of local government in this state. It operates a Local Government Advice Scheme (the scheme) that provides detailed advice to councils about their strategic management plans and involves auditing of Councils' financial planning and service delivery. It is intended that "the scheme will benefit ratepayers by supporting councils' decision-making processes, affording ratepayers increased transparency and greater confidence that council operations are being undertaken on a long-term financially sustainable basis". (Essential Services Commission of South Australia, 2022, p. 4)

In 2025–26, the City of Holdfast Bay will take part in the scheme. This will provide a picture of how council "proposes to manage its ongoing financial and service sustainability" by assessing:

- › **Program stability:** This relates to the provision of reliable quality services over time, and requires a stable and consistent set of actions, from the perspective of day-to-day operations and infrastructure management.
- › **Rate stability:** This relates to charging ratepayers reasonably to fund the services, underpinned by the program of works noted previously (program stability). Rates should be stable, noting that stable does not mean fixed but rather the absence of large or unplanned year-on-year variances.
- › **Intergenerational equity:** This relates to fairly sharing services and the associated cost between current and future ratepayers. It requires adopting sound long-term financial management principles, particularly in relation to the balance between debt and cash in financing service delivery." (Essential Services Commission of South Australia, 2022, pp. 2-3)

As a coastal council, the City of Holdfast Bay is very aware that climate change is likely to have a greater impact than some other suburban councils. Extreme weather events cause 'extensive damage to physical infrastructure (roads, coastal structures, and public buildings) leading to costly and extensive repairs disrupting other services'. This impacts on council's ability to deliver projects and services in financially sustainable ways. (House of Representatives Standing Committee on Regional Development, Infrastructure and Transport, 2025, pp. 19 - 20)

A recent parliamentary enquiry noted that many coastal councils 'do not have the financial capacity to meet adaptation challenges.' (House of Representatives Standing Committee on Regional Development, Infrastructure and Transport, 2025, p. 19) The City of Holdfast Bay already assesses such impacts but will need to be vigilant to ensure the best, financially sustainable management of this risk.

Council is committed to ensuring the City of Holdfast Bay remains financially sustainable. This is crucial for ensuring that we continue to provide essential services while also planning for future needs. The following commitments have been made to assist in achieving this objective:

- › a budgeted operating surplus each year
- › ensure sufficient funding is allocated for the renewal of community assets as detailed in council's Asset Management Plans

The 2024–25 Operating Environment

- › unbudgeted expenditure, when required, is covered by deferring discretionary spending or identifying savings from other areas within council's operations.

The management of debt is also a key component of future financial sustainability. Through the Long Term Financial Plan, council has committed to the principle of intergenerational equity and is implementing a debt management strategy. This aims to cap current debt levels, which are projected to peak in 2025–26, before decreasing over the next 10 years.

Aged Care Reform

The Federal Government Aged Care Reform Agenda, including the enactment of the new Federal Aged Care Act on 1 July 2025, will continue to be implemented by Alwyndor throughout 2025–26. The reform is an integral part of our strategic and business planning for all Residential and Support at Home services as well as our corporate service systems and delivery. We will continue to advocate for our residents and clients together with our peak body and sector partners as these changes are implemented.

In residential care Alwyndor's focus will be on the continued provision of quality care, ensuring we maintain minutes of care and nursing as mandated by the Aged Care Quality and Safety Commission (ACQSC). We will enable great lifestyle choices and create the very best food and dining experience for our residents. We have established a Nutrition Committee to support this work. We will also develop a palliative care suite to provide the best possible end-of-life care choices.

Support at Home reform continues from 1 July 2025. We will continue to explore our services and options for our Support at Home clients, which will continue

to include short-term restorative care and end-of-life care, a suite of allied health and nursing care as well as domestic, gardening and maintenance services. This will include continued specialised staff training.

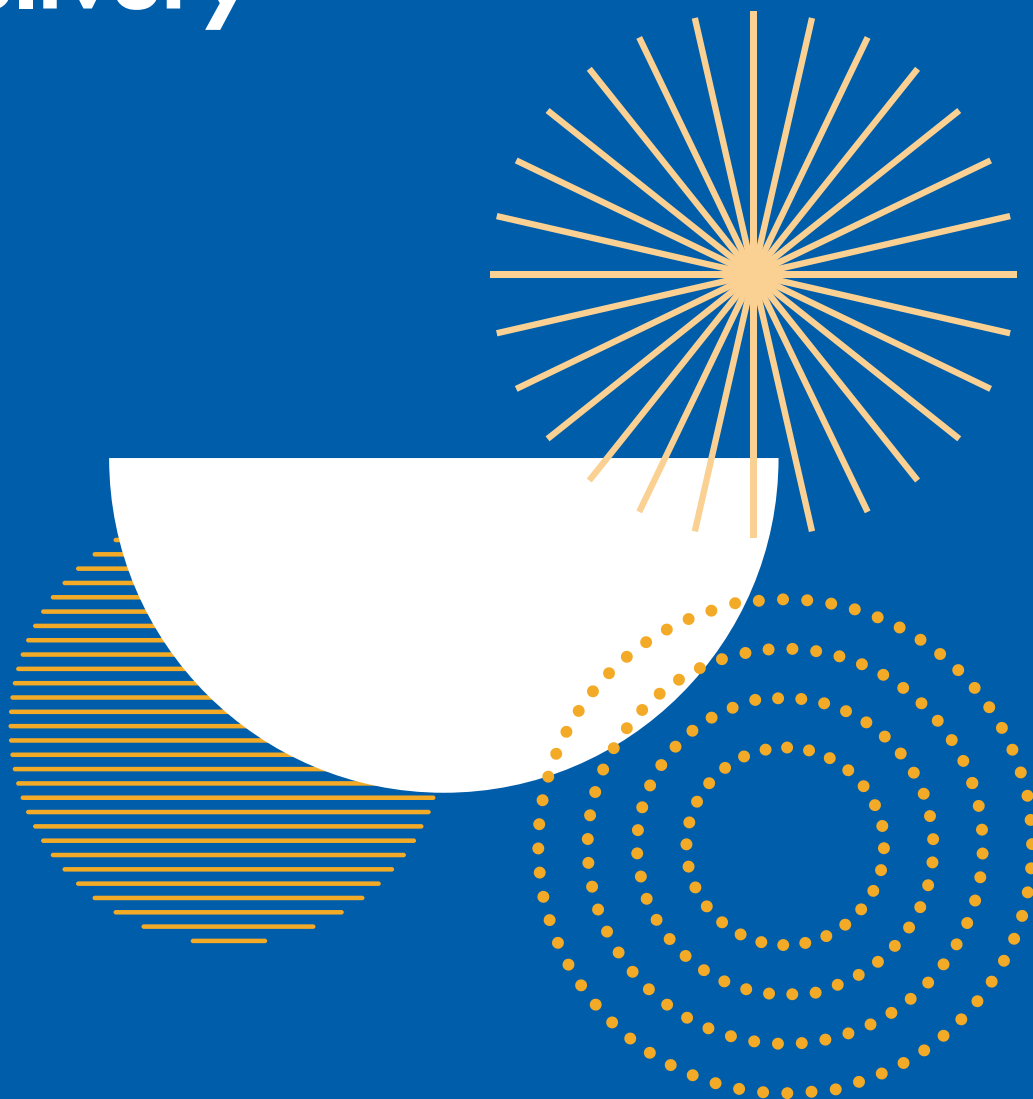
After a successful trial of the AlayaCare Client Portal, which enables clients and their families and advocates to see their weekly support schedule details, we are now rolling out to all of our client base. Over 400 clients have taken up the service so far.

We have also reviewed our rostering operations and processes to streamline client service provision.

Our Residential and Community Advisory Groups are well-established and will continue to offer valuable feedback on our services throughout 2025–26. The Quality Care Advisory Group will assist in ensuring our services across the entire business are of the best possible standard and meet all mandated requirements. The groups provide regular reports to the Executive as well as the Alwyndor Management Committee.

We remain dedicated to addressing the Government's Reform agenda as part of our commitment to delivering care and services for older individuals in our communities, enabling them to live according to their preferences and providing support for current and future clients. Alwyndor continues to be a proud preferred provider of these services within the City of Holdfast Bay and surrounding areas.

Achievements, Projects and Service Delivery



Alwyndor

Alwyndor and the City of Holdfast Bay

Alwyndor, began as a convalescent and rest home for returning servicemen. The Dorothy Cheater Trust was established and binds the Council (as Trustees) to the ongoing provision of aged care and services in perpetuity. Alwyndor is widely regarded as an important part of the City of Holdfast Bay as it continues to thrive and provide services to the city's residents and communities in surrounding areas.

Achievements

In 2024–25, Alwyndor's achievements and initiatives included:

- › continued expansion of Therapy and Wellness service offerings at the Holdfast Bay Community Centre, including the establishment of the ZEN Room where meditation, hand therapy and other activities are held
- › continued involvement of our residents in the continuous improvement of their dining experience by choosing menus through taste testings and through regular surveys which consistently score a satisfaction rating of more than 95%. Our Catering Manager was nationally recognised, winning prestigious Industry Awards
- › ongoing focus on resident wellbeing through the development and implementation of a Reablement program, including the establishment of a dedicated gym and exercise space and classes
- › expansion of Support at Home services and now supporting more than 650 clients
- › expansion of home gardening and maintenance services and now providing services to more than 3,000 clients in the City of Holdfast Bay and surrounding areas
- › welcomed 140 new staff and introduced a leadership development program and a micro-learning training program
- › curated and hosted SALA event 'Sculptures in the Gardens' for the second year; artists were invited to display sculptural works in our beautiful gardens. Two art exhibitions were held in conjunction with this event, which featured works created by residents and children as part of an intergenerational project. The exhibitions were very popular with our residents and clients along with the broader community.

Service Delivery

Alwyndor provides integrated services for older people in our communities. A continuum of care is provided through our services, enabling our clients to live in their own homes how they choose for as long as they wish. We offer domestic and garden services as well as home modifications through to end-of-life care to enable this choice. We receive funding for these services from a variety of sources which include:

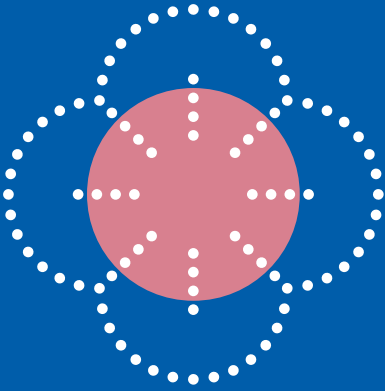
- › Commonwealth Home Support Program
- › Home Care Packages (Federal Government funding)
- › Department of Veterans Affairs
- › Private health refunds and private client payments
- › Medicare (via GP referral for service packages)
- › National Disability Insurance Scheme.

At Dunrobin Road in Hove, Alwyndor provides 144 residential care beds for permanent, respite and transitional care. There is a café, hairdresser and gym, and dental services. A day respite service is provided Monday to Friday each week.

Alwyndor offers a range of Therapy and Wellness services, including physiotherapy, occupational therapy, podiatry, and speech pathology, which can be accessed at Alwyndor or home and an extensive range of group wellness programs to assist clients in maintaining independence and wellbeing.

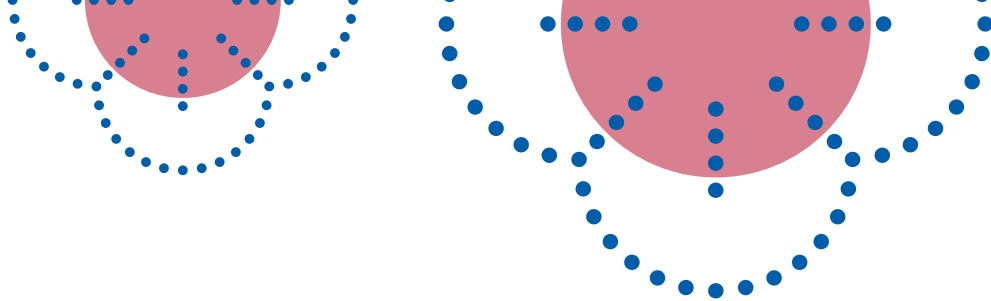
In 2025–26, Alwyndor will continue to promote and enable independence, active health and wellbeing for older people in the City of Holdfast Bay and surrounding areas.





Wellbeing

In 2025–26, Council will allocate \$9 million to good health and economic success in an environment and a community that supports wellbeing.



Objectives: 2020–2030

Measures

Design, build and manage public places that actively facilitate positive interaction and provide access to all people.

All project plans and policies address universal design and social inclusion.

Support 'ageing in place' through direct service provision and partnerships with community organisations and businesses.

- › Successful delivery of programs and collaborations with external organisations
- › Increase in number of older people supported to stay in their homes.

Promote active citizenship where all people are encouraged to be heard and contribute to decision-making in their community, especially those who are normally excluded.

The range of people of different ages and backgrounds having their voices heard in council and community organisation decision-making increases year after year.

Advocate for small businesses to be able to operate in mixed-use neighbourhoods to increase local employment opportunities, improve local access to goods and services, and reduce transport distances.

- › The number of small businesses that operate in mixed-use areas increases
- › All residents live within a 10–15 minute walk to shops and services.

Increase the range of people who take part in lifelong learning and benefit from council-run community hubs (Libraries and Community Centres) by targeting those who normally don't or can't access them.

The number and range of people of different ages, abilities and backgrounds who access Council facilities, programs and services increases.

Enhance the capacity and capability for community-run, openly accessible hubs (such as sport, recreation and community facilities) to promote healthy lifestyles, positive community connection and a sense of belonging for people of all backgrounds and abilities.

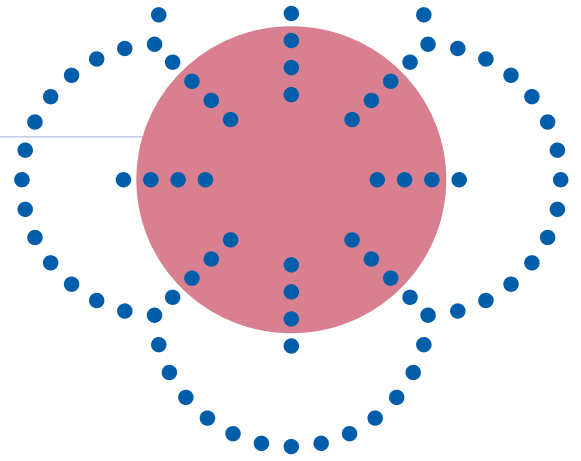
The number and range of people from different backgrounds and abilities who access community-run facilities increases.

Expand impacts through community partnerships to grow the number and variety of programs and services that improve general well-being and reduce preventable health issues.

- › Increases in reported well-being and reductions in health issues as per State health data
- › The number of improvements made in private enterprises for better public health outcomes.

Local arts and culture are celebrated and supported, while barriers to participation (such as costs, infrastructure, access to audiences, etc.) are lowered, to encourage typically excluded people to participate.

The range and number of council and community-run arts and cultural activities and events that are assessed as being fully accessible increases year on year.



2024–25 Achievements

In 2024–25, we delivered projects support wellbeing. Some of these include:

Seacliff Plaza Amenities Block

This project saw the replacement of the existing public toilets at the Seacliff Foreshore. The new amenities block now sits at the same level as the footpath. It features seven toilets, including an accessible toilet, two ambulant toilets, three all-gender toilets, and a family toilet with a baby change table.

Along with the outdoor hand-washing station, outdoor showers and landscaping, footpaths around the building are continuously widened to improve accessibility for everyone in the community.

The beach access ramp for vehicles is also operational, along with a Disability Discrimination Act-compliant ramp for pedestrians.

Brighton Tennis Club Lights

This project involved the replacement of old light poles and the installation of new luminaires. This addresses the much-needed renewal of the existing assets and provides much better lighting for the tennis players.

Wattle Reserve – Multi-use court upgrade

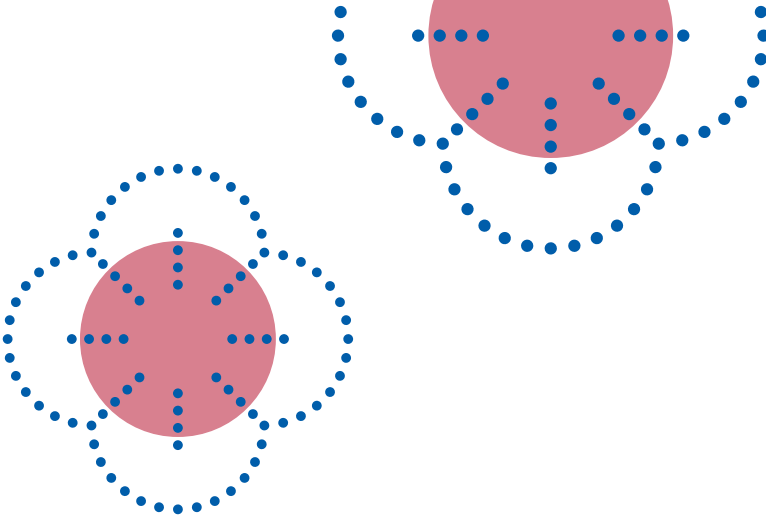
This project included the installation of a new pickle ball court along with resurfacing of the old half-court tennis court. Pickle ball is a recreation activity that is quickly growing in popularity. Incorporating this into this project allows for even more use of this very popular reserve.

Lookout Decking – Kingston Park Cliff Face

The Kingston Park lookout is a must-see for any visitor. On top of the cliff overlooking Tjilbruke Spring and the Kingston pines, the lookout offers spectacular views of the Holdfast Bay coastline.

Sutherland Reserve Playground Renewal

This project involved the renewal of play equipment. This enhances a very popular reserve for local residents and visitors alike.



2025–26 New Projects

Bowker Oval disability access pathway – \$40,000

This project seeks to address an issue where some members of the community may be excluded from using the space as there is no way for a person living with a disability or mobility issues to access the Community Garden, BBQ and picnic table or the play space. Current access is limited and includes traversing the grass or using a concrete spoon drain that is non-compliant.

The project will create a Disability Discrimination Act (DDA) compliant pathway from both the North and South car-park so that the community, particularly people living with a disability or mobility issues, can access these community facilities.

Cemetery upgrades – \$256,000

The project includes path improvements and tree planting along with new and refreshed garden beds. It will preserve North Brighton and St Jude's cemeteries' historical importance while improving their usability and appearance for the broader community. Additional works will require funding in future Council budgets.

It will improve the overall tidiness and amenity of these spaces. It will increase tree canopy, update internal roads, improve landscaping and increase seating. It will also improve signage, particularly around heritage areas such as the Mawson grave at St Jude's.

Wellbeing

2025–26 Service Delivery: \$8.77 million (excluding Alwyndor)

Development Services – \$1.40 million

Council's development assessment, development advice and building compliance services work to recognise opportunities while protecting the character and amenity of our suburbs. In 2024-25 (up to 25 March 2025), we have processed 714 development applications and approved 212 new dwellings with a construction value of \$106.2 million.

Council will continue with a grant scheme to support the conservation of our city's heritage premises and the character of our retail precincts. The grants aim to assist people who own heritage-listed and retail precinct properties to invest in maintaining, restoring, and preserving them. The grants replaced a previous rates rebate for heritage-listed properties.

Property Management – \$2.89 million

We will manage and maintain community assets and infrastructure in an environmentally and financially sustainable way. This includes maintaining and upgrading our buildings and public facilities that are used by a variety of community groups. Street light upgrades are also a part of the work of this area of council.

Community Wellbeing – \$1.03 million

In addition to the services delivered by Alwyndor's Community Connections team, council provides activities that promote wellbeing and resilience and enable people to remain at home with an enhanced quality of life, including social support and a kerb-to-kerb community transport service.

Our community development programs, services and events aim to promote interaction and minimise social isolation and disadvantage. This includes providing places, infrastructure and funding for people of all ages and abilities to meet, mix and build constructive connections by participating in a wide range of sporting, recreational and cultural activities. This year, council will continue to support:

- › sports and recreation, including local sporting clubs and recreational and open space planning and development
- › community development programs, including community gardens and community and youth sponsorship grants
- › Volunteer services
- › community centres, including the Holdfast Bay Community Centre, Glenelg Community Centre, Glenelg North Community Centre, Brighton Community Centre and Partridge House
- › Aboriginal reconciliation through consultation and engagement.

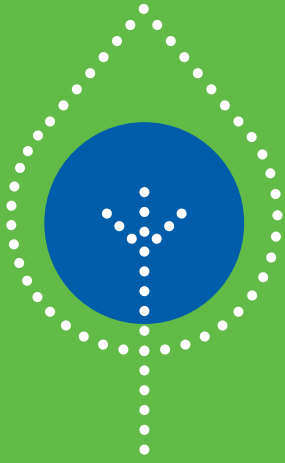
Community Safety – \$2.79 million

Council recognises that the community's health and safety are affected by many fields of regulatory activity. We will use contemporary approaches to respond to public health and safety threats to deal with a range of existing and emerging issues, including:

- › supporting our community to minimise their environmental and local nuisance impacts
- › encouraging responsible dog and cat ownership
- › supporting food businesses to achieve high standards of food safety and hygiene
- › working collaboratively with supported residential care facilities to ensure that they meet the required standards of care and accommodation, and that residents' rights are protected
- › effective delivery of an immunisation program
- › responding to and mitigating public health risks
- › delivering education and compliance activities and responding to customer requests
- › encouraging and supporting businesses to provide outdoor dining and display goods to support the economy and improve the ambience of our streetscapes
- › monitoring public safety and security to ensure that our community can safely move around the city's public places and spaces
- › improving road safety and access to adequate parking for residents and visitors.

Communications and Engagement – \$0.66 million

We are committed to clear and open communication with our community. We provide many ways for people to get in contact, including telephone, mail, email, social media and via our website. People can directly engage with council staff at the Brighton Civic Centre and in our libraries. Information is provided on our website (holdfast.sa.gov.au) and through a range of council publications. Holdfast News was launched in July 2020. It features the latest council news, project updates and upcoming events. Council's quarterly, printed magazine, Our Place, is distributed to all ratepayers with a digital copy shared via social media and emailed to 1,920 subscribers.



Sustainability

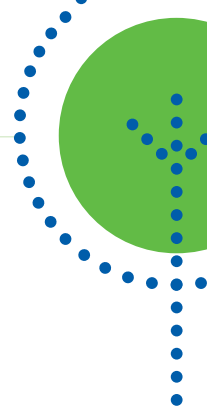
In 2025–26, council will allocate \$19 million to developing a city, economy and community that is resilient and sustainable.



Objectives: 2020–2030

Measures

| | |
|---|--|
| Become a carbon-neutral organisation by 2030. | Council's direct emissions are reduced every year and emissions of suppliers are influenced to be reduced. |
| Increase walking and cycling across the city through better infrastructure (paths, lock-up areas etc) and incentives. | Establish a baseline of cycling use and walking to create a target. |
| Increase shady pathways and nature by reclaiming parts of road reserves through better design. | <ul style="list-style-type: none">› Increase the percentage of tree canopy coverage of council roads› The number of street trees planted per year. |
| Reduce traffic by improving safe access to public and community transport. | <ul style="list-style-type: none">› The percentage of car trips by residents decreases› The use of public and community transport increases. |
| Support walkability to parks and beaches by providing good open spaces. | <ul style="list-style-type: none">› Residents live within a 10-15-minute walk to reserves, parks and/or beach› Improvement in council's Walkscore walkability rating. |
| Support built heritage protection and enhancement while promoting quality infill development. | <ul style="list-style-type: none">› Number of new properties listed on various heritage registers› Increases in the number and diversity of dwellings created through the consolidation and adaptive reuse of existing buildings and sites. |
| Increase levels of biodiversity through initiatives including Water Sensitive Urban Design in public spaces and encouraging the use of Kaurua knowledge. | <ul style="list-style-type: none">› Increase the average biodiversity score from 12.8 in 2018 to 14 in 2025 and 16 in 2030› Areas of biodiversity and Water Sensitive Urban Design increase each year. |
| Decrease the level of household and business waste that goes to landfill. | <ul style="list-style-type: none">› Increase the use of FOGO for residents› Increase in the percentage of kerbside waste that is recycled or composted to 75% by 2030› Increase in the number of circular economy businesses. |
| Create vibrant precincts that contribute to economic success and social vitality and provide unique experiences for locals and visitors alike. | <ul style="list-style-type: none">› Business confidence increases in these precincts› Positive community perception of precincts increases. |
| Maximise use of open space (including coastal areas) for all, while protecting environmental habitats and ensuring landscapes are adaptive to climate change. | <ul style="list-style-type: none">› The number of people from different backgrounds who use open spaces increases› Measures for environmental protection and climate change adaptation are to be developed. |



Sustainability

2024–25 Achievements

In 2024–25, council delivered projects and services that supported economic, environmental and community sustainability.

Activities included:

Holdfast Bay Bowling and Croquet Club lighting

This project involved the replacement of old light poles and the installation of new energy-efficient LED luminaires. This enhances a very well used multi-purpose facility.

Somerton Tennis Club renewal

This project included the replacement of old lighting with energy-efficient LED luminaires along with new fencing and the re-surfacing of the courts. This renewal has given new life to this facility and been warmly welcomed by its users.

Wheatland Street Pocket Park

There is a small piece of land on the corner of Wheatland Street and Kauri Parade at Seacliff, which was covered in part by shrubs and in part by dolomite. This project includes the creation of a small park to increase greening as a feature of the area.

The Former Buffalo Site

Since the removal of the HMS Buffalo, extensive works have been completed to improve access and connectivity to the playspace, kiosk, car park and pedestrian loop. This has reinvigorated and repurposed the space for the community to enjoy.

2025–26 New Projects

Patawalonga Frontage irrigation upgrade – \$500,000 (carried forward from 2024–25)

The current irrigation mainline that delivers A-Class water to the coastal reserves in Glenelg is an ageing infrastructure that is approximately 20–25 years old. This project will create an irrigation system that is fit-for-purpose, cost-effective and environmentally sustainable. The outcome will be a new, resilient and sustainable irrigation system designed for the future, operating on recycled water with mains back up in strategic locations.

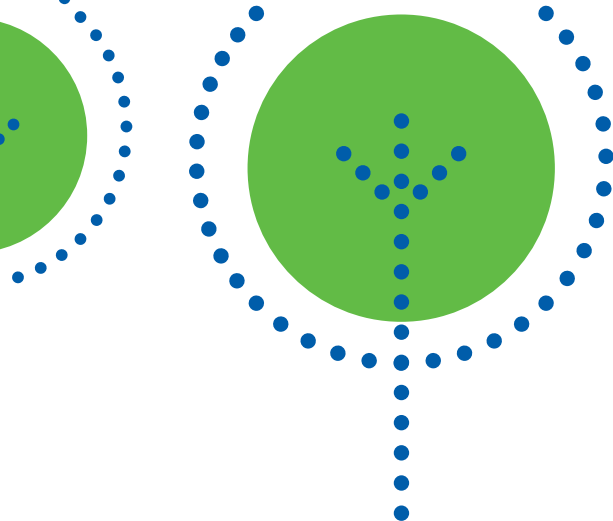
Adelphi Terrace – pedestrian crossings – \$120,000

This project will improve pedestrian safety when crossing the road and improve bus stop disability access. It includes the installation of two mid-road pedestrian refuges and an upgrade to bus stop 19 on Adelphi Terrace Glenelg North. Pedestrian refuge islands typically provide a traffic calming effect, as vehicles must deviate around the islands, further enhancing community safety.

This project includes two crossing locations:

- › South Location – Between St Annes Terrace and King Street pedestrian crossing with refuge
- › island; ensuring western bus stop is compliant and remains within parking lane; includes connection to Patawalonga shared use path; location determined based on physical parameters
- › North Location – Patawilya Reserve pedestrian crossing with refuge island connection to Patawalonga shared use path. Removal of existing crossing point at MacFarlane Street.





Jetty Road, Brighton traffic improvements – design and consultation – \$50,000

This project will investigate and consult the community to develop design options to improve the street.

This will allow residents, traders and visitors to help define the desired future character of the street. It will also provide the chance to design for improved accessibility and connection to the coastline.

Jetty Road, Brighton is due for road renewal and kerb repairs in the next two years. This project will identify the extent of any improvements through investigation, design, and community consultation. Improvements may include safety, intersections, pedestrian crossings, disability access and parking to coordinate with renewal works.

This will deliver a plan that can be used to attract grant funding and guide future council budget allocations for the planned improvements.

Paringa Primary active transport stage two – \$50,000

This project will enable children to travel safely to and from school. It includes the replacement of paths and improvements to kerb-ramps to lift these to current standards. This project includes the replacement of further existing pathway and kerb-ramp infrastructure to current standards, including relocation where required to promote safe access for path users.

Sustainability

2025–26 Service Delivery: \$18.3 million

Public Realm and Urban Design – \$0.51 million

Council is committed to developing and maintaining high quality urban and open spaces through public realm and open space master planning, project management and delivery including:

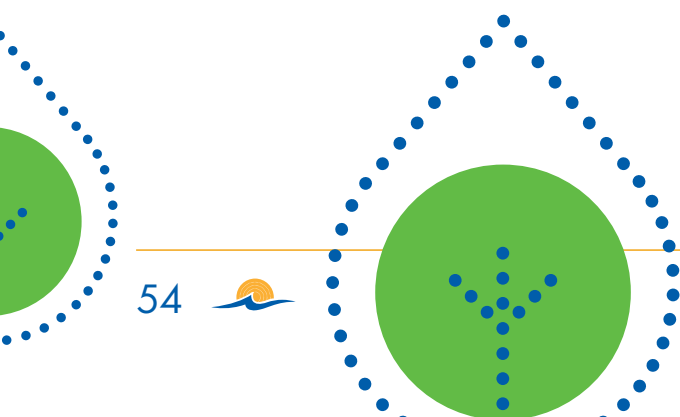
- › sports and recreation facility planning and activation
- › playspace renewals and redevelopments including planning and consultation
- › urban design projects such as main street master planning and project delivery
- › securing grant funding for major projects through State and Federal Government grant programs
- › sport and recreation club development.

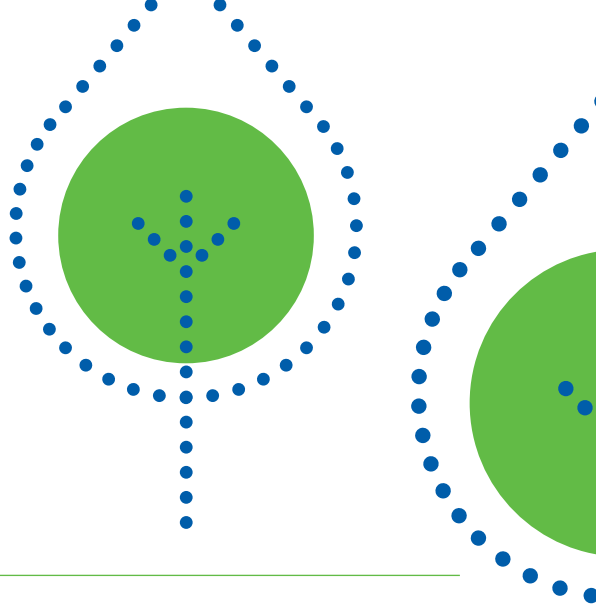
Environmental Services – \$1.56 million

Council is pursuing an Environment Strategy (2020–25), a detailed road-map of initiatives, which will guide our decision making throughout 2025 and lay the foundation for future work. The strategy incorporates five themes:

- › climate change resilience and working towards a carbon-neutral community
- › managing our coastal ecosystem
- › managing and improving biodiversity
- › waste and resource management
- › working together as a community.

A number of projects and initiatives from the Environment Strategy are included in this Annual Business Plan.





Field Services and Depot – \$9.1 million

Council will manage and maintain the community's natural assets in an environmentally and financially sustainable manner for the benefit of residents and the wider community.

We will achieve this by:

- › maintaining our many high profile and highly used open spaces and reserves
- › planning and implementing environmental management programs
- › planting and caring for trees in our streets and reserves
- › cleaning our streets and foreshore
- › maintaining the North Brighton and St Jude's cemeteries
- › managing and maintaining our coastal zones and foreshore
- › removing graffiti
- › maintaining gross pollutant traps to ensure that pollutants do not enter our waterways
- › maintaining our roads, kerbs and footpaths.

Street Lighting – \$0.72 million

Council partners with SA Power Networks (SAPN) to deliver street lighting for our community. Over the past three years, council has replaced 2,550 street lights with energy-efficient LED lights across the City of Holdfast Bay.

The new lights being installed are up to 82% more energy efficient than existing mercury vapour lamps, require less maintenance and generate a warm to white light similar to existing lighting (around 4000 Kelvin).

LED lighting is a much-improved light than the old technology and the changeover will lower council's greenhouse gas emissions by approximately 517 tonnes a year.

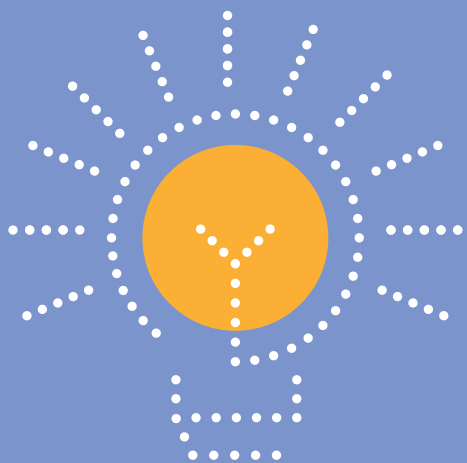
The removed old streetlights will be recycled responsibly to prevent heavy metals (i.e. mercury) and other hazardous substances entering landfill.

Engineering and Traffic – \$1.73 million

The council is committed to a high level of amenity and safety with our street, footpath and kerb renewal and maintenance program. We continue to work with the stormwater management authority in the development and implementation of a stormwater management plan. Our team monitors and assesses and treats the evolving traffic management issues in our city.

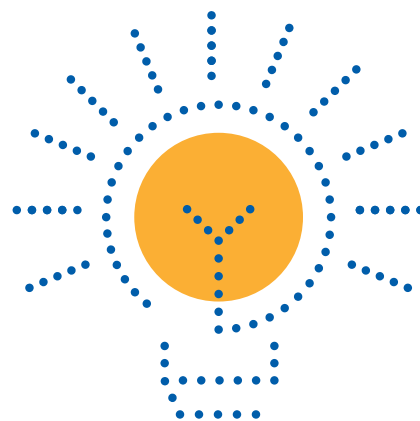
Waste Management – \$4.7 million

Council partners with the City of Marion and Onkaparinga to provide waste management services through the Southern Region Waste Resource Authority. In addition to these services, council supplies food organics and garden organics kitchen caddies, including biodegradable bags to residents. Council also provides free presentations and workshops to promote recycling and ethical waste management practices for residents, community groups and schools.



Innovation

In 2025–2026, council will allocate \$19.9 million to developing a thriving economy and community that values life-long education, research, creativity and entrepreneurialism.



Objectives: 2020–2030

Measures

Create an environment (raise the profile of the city and precincts) that is attractive for startup, entrepreneurial and home-based businesses.

The number of startup and home-based businesses increases.

Improve the community's digital access and literacy through facilities and programs in council's libraries and community centres.

The number of people who take part in digital programs increases year after year.

Partner with schools to build innovator/entrepreneur programs for young people.

Program participation rates trend upwards.

Partner to facilitate the provision of technological infrastructure to support creative, innovative and entrepreneurial activity.

The number of creative and technology-related businesses in the city increases.

Partner to facilitate the provision of technology infrastructure to support creative and emerging industries, including mobility as a service, startups and other entrepreneurial activities.

Number of start-ups, creative and technology-related businesses in the city increases.

Collaborate with others to assist local businesses to access resources, develop knowledge and improve capability in emerging digital and online technologies.

The number of local businesses that are supported in accessing avenues for emerging technologies.

Stimulate creative, arts and cultural talent, skills and opportunities in distinctive places and precincts for community connection, jobs, business and tourism.

- › The number of local arts/creative businesses and jobs increases (Heritage, Creative and Performing Arts category)
- › Increase the number of people and organisations participating in council's arts and culture programs.

Enhance online and digital methods for customer experience when utilising council services.

Customer satisfaction with council interactions improves.

Innovation

2024–25 Achievements

In 2024–25, council delivered projects and services that supported innovation at council and in the community. Activities included:

Wayfinding at Kingston Park

This signage indicates the key attractions within the precinct, being the Holiday Park, Nest Kiosk and Tjilbruke Spring.

Technology and Innovation Projects – Various Technology Improvements

A range of technology projects to improve efficiency and effectiveness in core business functions, including asset management and corporate planning. These projects assist in planning and managing the work of council and ensuring security of information and data.

2025–26 New Projects

Fairy Lights Jetty Road, Brighton \$73,280

To beautify Jetty Road Brighton and attract visitors and residents, temporary fairy lights have been on trial for several months. This project will make this more permanent through the installation of underground electrical infrastructure and the purchase of the street tree fairy lights. This project seeks to continue the beautification of the area with lighting that can be themed to times of the year. In this way, it is intended to promote tourism and visitor attraction. The project covers the installation of supporting electrical infrastructure and the purchase of commercial-grade fairy lights in street trees along parts of Jetty Road, Brighton.

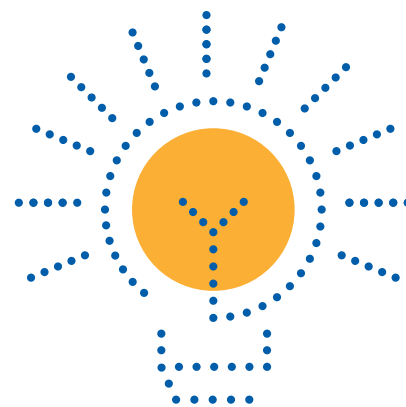
2025–26 Service Delivery: \$19.8 million

Library Services – \$2.01 million

The City of Holdfast Bay provides accessible and progressive library services that meet our community's informational and recreational reading needs while fostering a love of lifelong learning. In 2025–26, we will continue to deliver events, programs, services and activities through our two branches at Brighton and Glenelg.

City Activation – \$3.39 million

City Activation promotes Holdfast Bay as Adelaide's premier seaside tourism destination with the goal of increasing visitation and economic impact, enhancing social and community benefits, civic pride, and the reputation of the area as a great place to live, work and play.



This goal is underpinned by key directions within Council's Economic Action Plan, Tourism Recovery Plan, Arts and Culture Strategy and Events Strategy.

Council will continue to cultivate a thriving, sustainable and resilient economy that supports community wellbeing by nurturing opportunities for learning, creativity, innovation, and entrepreneurialism by:

- › planning, implementing, and supporting a sustainable program of events that increases economic activity, community pride and participation and adds to the cultural fabric of Holdfast Bay
- › preserving and stabilising the Holdfast Bay history collection while developing opportunities to make it more accessible to the community
- › securing investment and regional and state collaboration that increases the desirability of Holdfast Bay as a destination for visitors, innovative industries, viable local businesses, creative and innovative events
- › build safer, stronger, and more resilient communities through meaningful arts and culture encounters, activities and events for all people
- › contributing to the development and promotion of the Glenelg precinct as a vibrant destination through the Jetty Road Mainstreet Committee.

Commercial and Economic Enterprises – \$0.44 million

We ensure that our commercial activities, commercial leases, Partridge House and the Brighton Beachfront Holiday Park provide the best possible return on the community's investment.

Corporate Services – \$4.6 million

Council delivers services to the community in a responsible, transparent way that meets legislative requirements and provides the best value for money. The broad business areas providing corporate services include:

- › Customer experience
- › Strategy and governance
- › People and culture
- › Risk management
- › Work health and safety
- › Elected Member and CEO support
- › Records management.

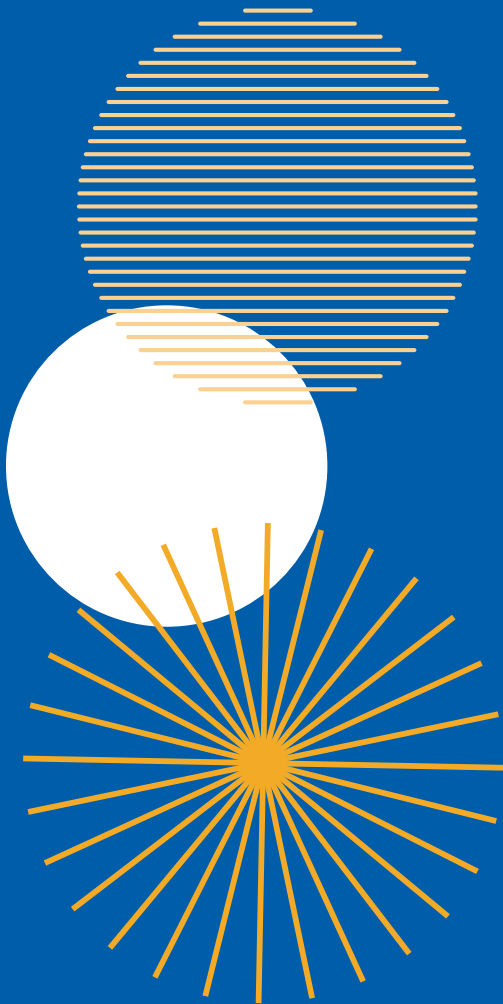
Financial Services – \$5.27 million

We ensure council remains financially sustainable and accountable by providing sound financial management, including rating, investment and treasury management, grants administration and auditing services.

Information and Technology Services – \$4.11 million

Up-to-date information and technology services enable the delivery of effective and efficient services to the community and provide a range of easy options for customers to contact and do business with council.

Developing Our Organisation



We will serve the community through services and programs that meet and exceed its needs by doing things right the first time and doing them well; by having the right people with the right skills; and by managing our resources to meet the expectations of our community.



ARISE

We will serve the community through services and programs that meet and exceed its needs by doing things right the first time and doing them well; by having the right people with the right skills; and managing our resources to meet our community's expectations.

Council is committed to a set of core values (ARISE):

- › **A**chievement
- › **R**espect
- › **I**nnovation
- › **S**implicity
- › **E**ngagement

The objectives for each area of our business aim to provide the best value to the community.

Finance

We will develop and maintain a long-term financial position that ensures our financial health and sustainability.

Assets

We will drive a systematic approach to the development, maintenance and replacement of our assets and ensure that these assets meet the needs of our community.

People

We will attract and maintain the right mix of people with the skills and experience to deliver our services and achieve our goals.

Systems and Processes

We will ensure that our organisation is appropriately governed, operates in a planned environment and continually works to improve services and programs.

Service Delivery

We will maintain and improve our service delivery, quality, efficiency and cost-effectiveness.

Funding Our City

Operating Result

In 2025–26, council is proposing an extensive program of services and projects. To achieve this, we expect to raise \$62.3 million in operating income and spend \$61.3 million in operating expenditure (excluding Alwyndor). The funds come from a variety of sources. While our income is predominantly from rates, it also includes grants from the State and Commonwealth governments and income from statutory and user charges. In 2025–26, 80% of the revenue to fund municipal operations will come from rates.

The municipal operating surplus for 2025–26 is projected to be \$1,012,760. For 2025–26, Alwyndor is projected to have an operating surplus of \$435,236. The consolidated surplus for 2025–26 is budgeted to be \$1,447,996.

Our Financial Statements

We have included a summary of our projected financial statements for the 2025–26 financial year in this document. The consolidated financial statements incorporate our municipal operations and Alwyndor – a self-funded component of our service delivery.

A net sum of \$48 million (excluding the Landscape Levy) will be raised from rates in 2025–26.

Council owns infrastructure and assets (such as roads, drains, footpaths and buildings) with a current value of approximately \$394 million (excluding land). These assets deteriorate over time through wear and tear and must be replaced or renewed at appropriate intervals to prolong their useful lives and continue delivering services to the community. We are mindful of the impact on ratepayers and committed to developing options that ease the rate burden by increasing other revenue sources.

Financial Management

Council's financial principles include a commitment to prudent debt management. Our Treasury Management Policy recognises the use of borrowings to spread the investment in community assets over time, supporting the principle of intergenerational equity. Any funds that are not immediately required to meet approved expenditure or minimum liquidity are applied to reduce existing borrowings or defer the timing of new borrowings, or are invested in interest-bearing deposits. We regularly consider the financial environment, prevailing interest rates and the life of community assets, to ascertain a treasury position that provides an optimum balance of long and short-term loans, and fixed and floating interest rates.

The Holdfast Bay community has high service expectations due in part to its coastal proximity and tourism focus. The 2025–26 Annual Business Plan forecasts a projected borrowing requirement of \$23 million to fund the proposed program of capital works and projects. We believe it is prudent to borrow to renew and replace infrastructure and assets for the community's benefit. As outlined in our Long-Term Financial Plan and Asset Management Plans, council aims to deliver high service levels at low overall life-cycle cost. Running down the value of assets or not replacing them is short-sighted and can lead to a lack of community and business confidence and increased expenditure in future years.

Council's risk management framework and Audit and Risk Committee provide strategic and operational risk management guidance. This is done holistically, having regard for all aspects of financial and risk management.

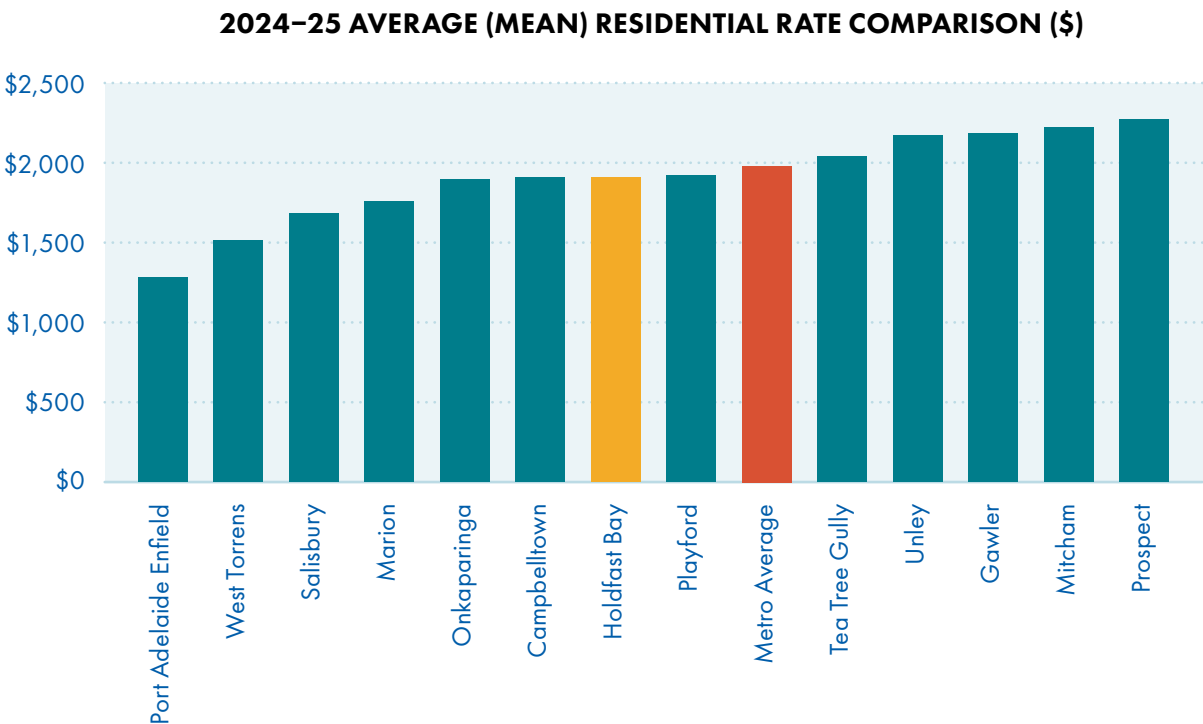
Guided by our Long-Term Financial Plan, our financial management takes a long-term view that ensures we maintain a sustainable financial and asset management position.

Rate Comparisons

Comparing our rates with those of other councils is a complex issue. Each council has different characteristics (such as size, demographics, residential base and growth) and provides either different services or similar services at different standards. Councils provide a broad range and level of services to the community. Although some of these are statutory requirements, the majority are determined by the expectations of local ratepayers. The cost of providing and maintaining services is spread across the community in the form of rates. Council determines a rate in the dollar based on the amount of revenue required to meet the ongoing cost of providing services to the community for the coming year.

The charts on the following pages show a comparison of the average residential rate for Adelaide metropolitan councils for 2024–25.

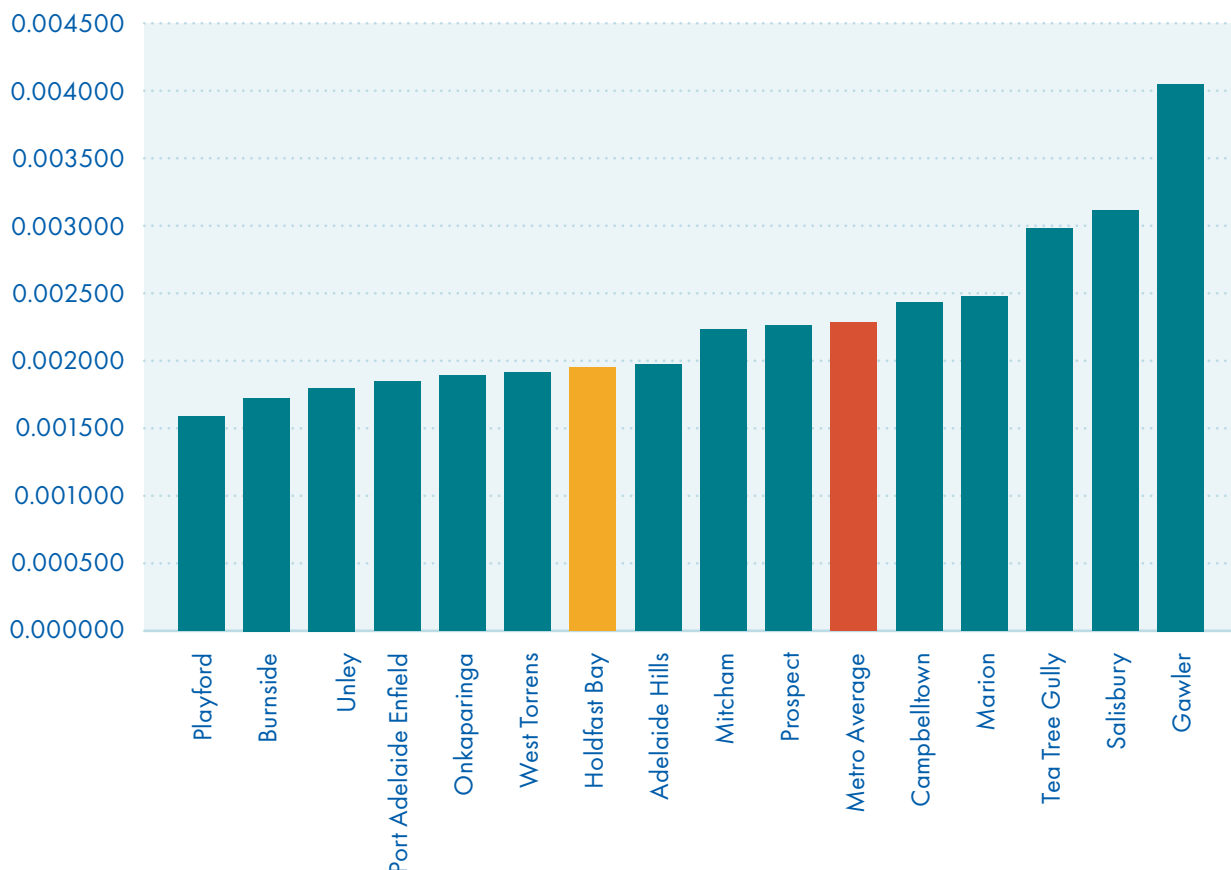
The chart below shows the average (mean) residential rate for the City of Holdfast Bay in 2024–25 was \$1,922.



Funding Our City

This represented a rate of 0.001951 cents in the dollar. This residential rate compares favourably to other South Australian councils.

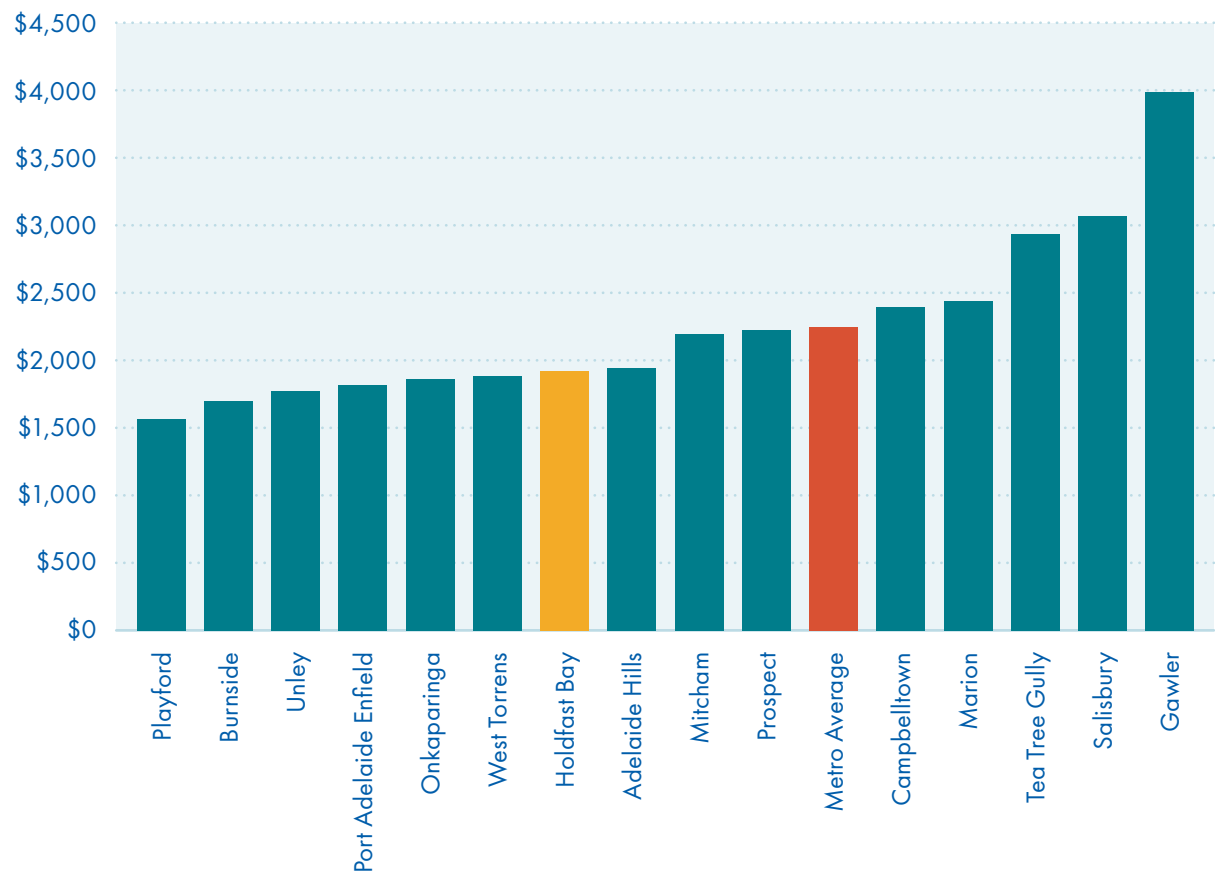
2024-25 COMPARISON RATE IN THE DOLLAR – RESIDENTIAL



The amount of rates that property owners pay is determined by multiplying a property’s value by the rate in the dollar. For example, if the property value is \$500,000, and the rate in the dollar is 0.00195 cents, the rates payable will be \$975.00.

In 2024–25 the average (mean) residential property valuation in the City of Holdfast Bay was \$985,437. The following table compares rates if a property in other council areas had this valuation.

**2024–25 COMPARISON OF RATES ON
HOLDFAST BAY MEDIAN RESIDENTIAL VALUATION (\$985,437)**



Funding Our City

For 2025–26 the proposed revenue from general rates is \$47,407,206 compared to \$44,746,091 for 2024–25. This is a 5.9% change in total proposed revenue from general rates compared to the previous year. This comprises the increase in rates plus new development.

A statement on expected rate revenue is provided on page 79.

What Will You Pay in Rates?

The amount you pay is determined by your property's valuation and how we apportion rates across the community. We endeavour to apportion rates across the community in an equitable fashion. Property valuation modelling has yet to be provided. However, based on the average (mean) for 2024-25 residential property value, the rate increase for the average (mean) residential premises will be approximately \$95 or \$23.75 per quarter. This is \$1.83 per week.

Rating Policy

Section 147 of the *Local Government Act 1999* provides council with the power to rate all land within the City of Holdfast Bay – except for land specifically exempted, such as Crown land and land occupied by council. We continually review our rating policy to ensure that it is fair and equitable. Our current rating policy, adopted in June 2024, is available at the Brighton Civic Centre and can be downloaded at holdfast.sa.gov.au.

Land Valuation Method

Council uses the capital value determined by the State Valuation Office as the basis for valuing land and calculating rates, as we feel this method provides the fairest and most efficient method of distributing the rate burden across all ratepayers. If you are dissatisfied with your valuation, you can object to the State Valuation Office in writing within 60 days of receiving the notice of valuation, explaining why you object. The Valuer General may extend the 60-day objection period where it is shown there is reasonable cause to do so.

Residential Rates

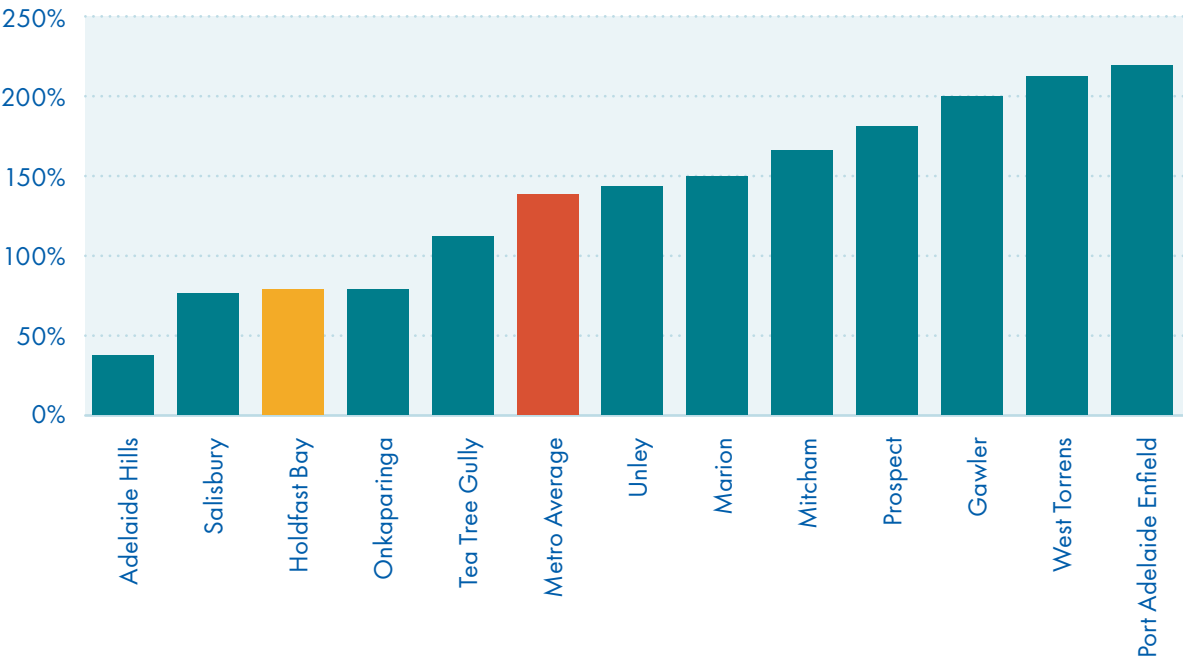
The residential rate for 2025–26 has yet to be determined. Our Draft 2025–26 Annual Business Plan and financial statements are based on a rate revenue increase of 4.95%, excluding new building construction and separate rates.

Industrial, Commercial Property and Vacant Land Rates

Council applies a differential rate to industrial, commercial properties and vacant land. This applies a premium based on the principle that industrial and commercial properties place a greater burden on infrastructure and achieve direct benefits from council parking and health regulations, events, tourism, etc. For vacant land, the differential rate provides an incentive to encourage property development.

In 2024–25 a differential premium of 63.6% above the residential rate was applied, equating to 12% of total rate revenue (\$5.6 million) being paid by this sector. This premium compares favourably with the 2023–24 metropolitan average of 112%, as shown in the graph below.

**2024–25 METROPOLITAN DIFFERENTIAL RATE PREMIUM COMPARISON
(APPLIED TO COMMERCIAL & VACANT LAND)**



Funding Our City

Separate Rate

Council levies two separate rates on specific ratepayers to provide funding for activities and services related to those ratepayers. They are as follows:

1. The Jetty Road Mainstreet Separate Rate is applied to properties within the Jetty Road Mainstreet precinct to promote and enhance business viability and trade. Revenue from this separate rate is expected to raise \$724,790 in 2025–26, representing an increase of 2.5% on the rate levied in 2024–25.
2. The Patawalonga Marina Separate Rate is applied to properties within the basin of the Patawalonga, bounded by the high-water mark and comprised of marina berths. This separate rate provides funding for the ongoing maintenance of the Patawalonga lock. The Patawalonga Marina Separate Rate for 2025–26 is expected to raise \$88,660.

Landscape Levy

Formerly called the Natural Resource Management (NRM) Levy, councils are required under the *Landscape South Australia Act 2019* to collect the Landscape Levy on behalf of the state government. For 2025–26 the Landscape Levy for properties in the City of Holdfast Bay will increase by \$18,000 to \$1.55 million.

Rebates

Council is required to provide mandatory rebates under sections 160 to 165 of the *Local Government Act 1999* for properties:

- › predominantly used for service delivery or administration by a hospital or health centre (section 160)
- › predominantly used for service delivery or administration by a community service organisation (section 161)
- › containing a church or other building used for public worship or used solely for religious purposes (section 162)
- › being used for the purpose of a public cemetery (section 163)
- › occupied by a government school under a lease or licence or a non-government school being used for educational purposes (section 165)

In addition, council may provide discretionary rebates under section 166 where:

- › the rebate is desirable for the purpose of securing the proper development of the area or assisting or supporting a business
- › the land is being used for educational purposes, agricultural, horticultural or floricultural exhibitions, a hospital or health centre, to provide facilities or services for children or young people, to provide accommodation for the aged or disabled, for a residential aged care facility or a day therapy centre, or by an organisation which, in the opinion of council, provides a benefit or service to the local community
- › the rebate relates to common property or land vested in a community corporation over which the public has a free and unrestricted right of access and enjoyment.

Minimum rate

We impose a minimum amount payable by way of rates. In 2024–25 this rate was set at \$1,234. The minimum rate for 2025-26 has not been set at this time.

Rate relief

Support is available for people having trouble in paying their rates. A residential rate cap may be applied to provide relief to ratepayers who own properties that have been subject to increases in valuations that are deemed excessive. In 2024–25, Council determined that residential ratepayers could apply for a reduction in their rates where they could demonstrate an increase in their annual rate bill above 10%. This will continue into 2025–26. Council offers a range of hardship provisions. Visit holdfast.sa.gov.au or contact us on 8229 9999 to find out more.

Financial Targets

1. To achieve an operating ratio of 0–10% over a five-year period.
2. To achieve a net financial liabilities ratio of less than 100%.
3. To improve council's asset sustainability ratio to be within the range of 90–110% over a five-year period.

1. To achieve an operating ratio of 0–10% over a five-year period

In 2025–26, Council will raise \$48 million in rate revenue (including separate rates but excluding the Landscape Levy), and this will yield an operating surplus ratio of 1.6%. Currently, our operating ratio measure over the five years from 2019–2020 to 2023–2024 is 3.3%. The operating ratio is the operating result expressed as a percentage of total operating revenue. The operating result is the difference between recurrent income and recurrent operating expenditure.

Recurrent income is made up of revenue received each year in the ordinary course of activities, such as rate revenue, user and statutory charges and operating grants, but excluding capital grants. Recurrent operating expenditure is incurred in the ordinary course of providing services, including a charge for depreciation of infrastructure and assets. Depreciation can be regarded as the cost of wear and tear. The operating result is expressed as a surplus (where income exceeds expenditure) or a deficit (where expenditure exceeds income).

While we strive to maintain a balanced budget or small surplus each year, we recognise that current cost movements, particularly in areas where we have little control, will increase the possibility of an operational deficit being forecast in future years. An operating deficit indicates that the cost of services provided is not being adequately funded, and current users are not paying enough for the use of services and infrastructure. Continued operational deficits would indicate that we were not able to maintain a financially sustainable outcome into the future. As a result, we continue to review our revenue and expenditure to supply services that are efficient and effective in meeting the needs of the community.

Council is committed to a balanced budget or modest operating surplus. To achieve this, we continuously review the services provided to the community and our business processes to provide the most cost-effective and efficient service delivery. In 2025–26, we will continue to monitor and review council's operations to ensure that we can continue to meet the community's expectations in a financially sustainable way.

2. To achieve a net financial liabilities ratio of less than 100%

Council's current ceiling for the net financial liabilities ratio is 100%. The net liabilities ratio is a measure of the size of our net financial liabilities (which is what we owe others, minus what others owe us) as a percentage of total operating revenue.

However, it is acceptable to exceed this ceiling from time to time, particularly when low interest rates offer the opportunity to develop infrastructure and facilities that will provide long-term benefit to the community. In 2025–26, the

net financial liabilities ratio is forecast to increase from 90% to 111% (excluding Alwyndor). The ratio is expected to decline in subsequent years as our fixed-term debt is reduced.

An additional, and arguably more relevant, indicator of council's ability to manage and service debt is its interest cover ratio which is measured by calculating our net financial interest as a percentage of the overall operating revenue. Council has set a ceiling of 5% for this ratio. A ratio of 5% indicates that, for every \$100 of revenue, \$5 is spent on net interest payments. In 2025–26, our interest cover ratio is forecast to be 4.1% (excluding Alwyndor). Our net financial liabilities and interest cover ratio indicate that council remains in a strong and sustainable financial position to manage its debt levels.

3. To improve council's asset sustainability ratio to be within the range of 90–110% over a five-year period

The asset sustainability ratio measures the level of capital expenditure on the renewal and replacement of existing infrastructure and assets. It is measured against the level proposed in the Asset Management Plan. For 2025–26 this is forecast to be 105%.

Measuring Our Performance

Council appoints an Audit and Risk Committee, which includes three independent members with relevant qualifications and experience, to provide advice and recommendations on financial and governance matters.

Performance is measured using:

- › a range of financial reports, including monthly financial statements, budget updates, four annual comprehensive budget reviews and the presentation of audited financial statements as required under the *Local Government Act 1999*
- › strategic plan measures, which gauge how we are working towards achieving the strategic objectives outlined in *Our Holdfast 2050+*
- › corporate measures, which track internal operations that aim to improve the way we deliver services.

To this end, every quarter Council receives reports that track the health of the organisation and its fitness and ability to deliver the objectives expressed in *Our Holdfast 2050+*. These include:

- › capital and operating projects – progress on each project in the Annual Business Plan
- › financial management – reviewing the budget position and Long-Term Financial Plan
- › workplace health and safety – reviewing health and safety compliance and key performance indicators
- › human resources – reviewing internal resources and training
- › external grants – reviewing the position of current grants.

Financial Statements

- **Municipal**
- **Rate Revenue**
- **Alwyndor**



CITY OF HOLDFAST BAY
BUDGETED FUNDING STATEMENT - MUNICIPAL FUNDS

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|--|--|---|
| \$ | | \$ |
| 44,604,000 | Rates - General | 46,812,000 |
| - | Rates - New Development | 446,000 |
| 707,115 | Rates - Jetty Road Glenelg | 724,790 |
| 86,400 | Rates - Patawalonga Marina | 88,660 |
| 1,535,968 | Rates - Regional Landscape Levy | 1,553,773 |
| 2,979,077 | Statutory Charges | 3,577,759 |
| 3,937,787 | User Charges | 4,161,636 |
| 2,183,563 | Operating Grants & Subsidies | 2,744,906 |
| 72,000 | Investment Income | 72,000 |
| 734,264 | Reimbursements | 775,484 |
| 871,925 | Other | 1,172,833 |
| 146,000 | Net Equity Gain - Joint Ventures | 181,800 |
| <u>57,858,099</u> | Operating Revenue | <u>62,311,641</u> |
| 21,635,095 | Employee Costs | 23,048,459 |
| 22,506,379 | Materials, contracts and other expenses | 23,554,422 |
| 1,752,948 | Finance Charges | 2,596,000 |
| 11,685,000 | Depreciation | 12,897,000 |
| (1,074,000) | Less full cost attribution - % admin costs capitalised | (1,122,000) |
| 160,000 | New Initiatives - Operating | 325,000 |
| <u>56,665,422</u> | Less Operating Expenditure | <u>61,298,881</u> |
| <u>1,192,677</u> | = Operating Surplus/(Deficit) | <u>1,012,760</u> |
| 11,685,000 | Depreciation | 12,897,000 |
| 145,671 | Other non-cash provisions | 122,995 |
| <u>11,830,671</u> | Plus Non-Cash items in Operating Surplus/Deficit | <u>13,019,995</u> |
| <u>13,023,348</u> | = Funds Generated from Operating Activities | <u>14,032,755</u> |
| - | Capital (External Contributions) | 10,000,000 |
| 26,000 | Proceeds from disposal of assets | 469,931 |
| <u>26,000</u> | Plus funds sourced from Capital Activities | <u>10,469,931</u> |
| (8,463,070) | Capital Expenditure-Asset Renewal and Replacement | (12,291,383) |
| (1,074,000) | Capital Expenditure-Full Cost Attribution | (1,122,000) |
| <u>(12,412,648)</u> | New Initiatives - Capital (Gross Expenditure) | <u>(31,609,280)</u> |
| <u>(21,949,718)</u> | Less total capital expenditure | <u>(45,022,663)</u> |
| 21,120 | Plus: Repayments of loan principal by sporting groups | 20,621 |
| <u>21,120</u> | Plus/(less) funds provided (used) by Investing Activities | <u>20,621</u> |
| <u>(8,879,250)</u> | = FUNDING SURPLUS/(REQUIREMENT) | <u>(20,499,356)</u> |
| Funded by: | | |
| (10,908,611) | Less: Proceeds from new borrowings | (23,301,356) |
| 2,029,361 | Plus: Principal repayments of borrowings | 2,802,000 |
| <u>(8,879,250)</u> | | <u>(20,499,356)</u> |

CITY OF HOLDFAST BAY
BUDGETED INCOME STATEMENT- MUNICIPAL FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|---|--|--|
| \$ | REVENUES | \$ |
| 44,604,000 | Rates - General | 46,812,000 |
| - | Rates - New Development | 446,000 |
| 707,115 | Rates - Jetty Road Glenelg | 724,790 |
| 86,400 | Rates - Patawalonga Marina | 88,660 |
| 1,535,968 | Rates - Regional Landscape Levy | 1,553,773 |
| 2,979,077 | Statutory Charges | 3,577,759 |
| 3,937,787 | User Charges | 4,161,636 |
| 2,183,563 | Operating Grants & Subsidies | 2,744,906 |
| 72,000 | Investment Income | 72,000 |
| 734,264 | Reimbursements | 775,484 |
| 871,925 | Other | 1,172,833 |
| 146,000 | Net Equity Gain - Joint Ventures | 181,800 |
| <u>57,858,099</u> | TOTAL REVENUES | <u>62,311,641</u> |
| | EXPENSES | |
| 21,635,095 | Employee Costs | 23,048,459 |
| 22,506,379 | Materials, contracts and other expenses | 23,554,422 |
| 1,752,948 | Finance Charges | 2,596,000 |
| 11,685,000 | Depreciation | 12,897,000 |
| (1,074,000) | Less full cost attribution | (1,122,000) |
| 160,000 | New Initiatives - Operating | 325,000 |
| <u>56,665,422</u> | TOTAL EXPENSES | <u>61,298,881</u> |
| <u>1,192,677</u> | Operating Surplus/(Deficit) - Before Capital Revenue | <u>1,012,760</u> |
| - | Amounts specifically for new or upgraded assets | 10,000,000 |
| <u>1,192,677</u> | NET SURPLUS/(DEFICIT) | <u>11,012,760</u> |

CITY OF HOLDFAST BAY
BUDGETED BALANCE SHEET - MUNICIPAL FUNDS
AS AT 30TH JUNE 2026

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|--|---|---|
| \$ | | \$ |
| | CURRENT ASSETS | |
| - | Cash and cash equivalents | - |
| 1,872,899 | Trade and Other Receivables | 2,392,528 |
| <u>1,872,899</u> | TOTAL CURRENT ASSETS | <u>2,392,528</u> |
| | NON-CURRENT ASSETS | |
| 584,000 | Financial Assets | 634,272 |
| 4,488,000 | Equity accounted investments-Council businesses | 4,963,800 |
| 904,833,406 | Land, Infrastructure, Property, Plant & Equipment | 993,157,335 |
| <u>909,905,406</u> | TOTAL NON-CURRENT ASSETS | <u>998,755,407</u> |
| <u>911,778,305</u> | TOTAL ASSETS | <u>1,001,147,935</u> |
| | CURRENT LIABILITIES | |
| 9,458,854 | Trade and Other Payables | 6,035,801 |
| 2,539,201 | Borrowings | 3,546,427 |
| 3,958,273 | Short-term Provisions | 4,429,620 |
| <u>15,956,328</u> | TOTAL CURRENT LIABILITIES | <u>14,011,848</u> |
| | NON-CURRENT LIABILITIES | |
| 37,977,844 | Long-term Borrowings | 57,811,135 |
| 364,727 | Long-term Provisions | 362,846 |
| <u>38,342,571</u> | TOTAL NON-CURRENT LIABILITIES | <u>58,173,981</u> |
| <u>54,298,899</u> | TOTAL LIABILITIES | <u>72,185,829</u> |
| <u>857,479,406</u> | NET ASSETS | <u>928,962,107</u> |
| | EQUITY | |
| 186,910,000 | Accumulated Surplus | 201,626,197 |
| 670,569,405 | Asset Revaluation Reserve | 727,335,910 |
| <u>857,479,405</u> | TOTAL EQUITY | <u>928,962,107</u> |

CITY OF HOLDFAST BAY
BUDGETED STATEMENT OF CHANGES IN EQUITY - MUNICIPAL FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|--|---------------------------------------|---|
| \$ | | \$ |
| | ACCUMULATED SURPLUS | |
| 185,717,323 | Balance at beginning of period | 190,613,437 |
| 1,192,677 | Net Surplus/(Deficit) | 11,012,760 |
| <u>186,910,000</u> | Balance at end of period | <u>201,626,197</u> |
| 670,569,405 | ASSET REVALUATION RESERVE | 727,335,910 |
| <u>670,569,405</u> | TOTAL RESERVES CLOSING BALANCE | <u>727,335,910</u> |
| <u>857,479,405</u> | TOTAL EQUITY | <u>928,962,107</u> |

CITY OF HOLDFAST BAY
BUDGETED STATEMENT OF CASH FLOWS - MUNICIPAL FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|--|---|---|
| \$ | | \$ |
| (OUTFLOWS) | | (OUTFLOWS) |
| | CASH FLOWS FROM OPERATING ACTIVITIES | |
| | <u>Receipts</u> | |
| 57,712,099 | Operating Receipts | 62,129,841 |
| | <u>Payments</u> | |
| (42,935,803) | Operating payments to suppliers and employees | (45,501,086) |
| (1,752,948) | Finance Payments | (2,596,000) |
| <u>13,023,348</u> | NET CASH PROVIDED BY OPERATING ACTIVITIES | <u>14,032,755</u> |
| | CASH FLOWS FROM INVESTING ACTIVITIES | |
| | <u>Receipts</u> | |
| - | Grants specifically for new or upgraded assets | 10,000,000 |
| 26,000 | Sale of replaced assets | 469,931 |
| 21,120 | Repayments of loans (principal) by community groups | 20,621 |
| | <u>Payments</u> | |
| (9,537,070) | Expenditure on renewal/replacement of assets | (12,852,383) |
| (12,412,648) | Expenditure on new/upgraded assets | (32,170,280) |
| <u>(21,902,598)</u> | NET CASH (USED IN) INVESTING ACTIVITIES | <u>(34,532,111)</u> |
| | CASH FLOWS FROM FINANCING ACTIVITIES | |
| | <u>Receipts</u> | |
| 10,908,611 | Proceeds from Borrowings - External | 23,301,356 |
| | <u>Payments</u> | |
| (2,029,361) | Repayments of Borrowings - External | (2,802,000) |
| <u>8,879,250</u> | NET CASH PROVIDED BY FINANCING ACTIVITIES | <u>20,499,356</u> |
| - | NET INCREASE (DECREASE) IN CASH HELD | - |
| - | CASH AND CASH EQUIVALENTS AT BEGINNING OF | - |
| - | REPORTING PERIOD | - |
| - | CASH AND CASH EQUIVALENTS AT END OF | - |
| - | REPORTING PERIOD | - |

RECONCILIATION OF INCOME STATEMENT TO BUDGETED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30TH JUNE 2026

| | | |
|----------------------|---|----------------------|
| 1,192,677 | SURPLUS FROM INCOME STATEMENT | 11,012,760 |
| | NON-CASH ITEMS IN INCOME STATEMENT | |
| 11,685,000 | Depreciation | 12,897,000 |
| 145,671 | Movements in provisions | 122,995 |
| <u>11,830,671</u> | TOTAL NON-CASH ITEMS | <u>13,019,995</u> |
| | CASH ITEMS NOT IN INCOME STATEMENT | |
| (21,949,718) | Capital Expenditure | (45,022,663) |
| (2,029,361) | Loan Repayments - External | (2,802,000) |
| 10,908,611 | Proceeds from Borrowings - External | 23,301,356 |
| 21,120 | Repayments of loans (principal) by community groups | 20,621 |
| 26,000 | Proceeds from Disposal of Assets | 469,931 |
| <u>(13,023,348)</u> | TOTAL CASH ITEMS | <u>(24,032,755)</u> |
| - | NET INCREASE/(DECREASE) | - |
| - | IN CASH AND CASH EQUIVALENTS | - |

CITY OF HOLDFAST BAY
BUDGETED UNIFORM PRESENTATION OF FINANCES
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|--|---|---|
| \$ | | \$ |
| 57,858,099 | Operating Revenues | 62,311,641 |
| (56,665,422) | less Operating Expenses | (61,298,881) |
| 1,192,677 | Operating Surplus/(Deficit) before Capital Amounts | 1,012,760 |
| | Less net outlays on Existing Assets | |
| (9,537,070) | Capital Expenditure on renewal & replacement of existing assets | (12,852,383) |
| 11,685,000 | Less Depreciation | 12,897,000 |
| 26,000 | Less Proceeds from Sale of Replaced Assets | 469,931 |
| 2,173,930 | | 514,548 |
| | Less outlays on New and Upgraded Assets | |
| (12,412,648) | Capital Expenditure on new & upgraded assets | (32,170,280) |
| - | Less amounts received for new & upgraded assets | 10,000,000 |
| (12,412,648) | | (22,170,280) |
| 11,431,395 | Net lending/(borrowing) for financial year | (20,642,972) |

BUDGETED FINANCIAL INDICATORS - MUNICIPAL FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Municipal</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Municipal</u> <u>2025/26</u> <u>BUDGET</u> |
|--|--|---|
| \$ | | \$ |
| | OPERATING SURPLUS/(DEFICIT) - BEFORE CAPITAL AMOUNTS | |
| \$1,192,677 | | \$1,012,760 |
| | OPERATING SURPLUS RATIO | |
| | (Operating surplus/(deficit) before capital amounts as % of total operating revenue) | |
| 2.1% | | 1.6% |
| | NET FINANCIAL LIABILITIES - (Total liabilities less financial assets) | |
| \$51,842,000 | | \$69,159,029 |
| | NET FINANCIAL LIABILITIES RATIO | |
| | (Total liabilities less financial assets as % of total operating revenue) | |
| 90% | | 111% |
| | INTEREST COVER RATIO | |
| | (Net interest expense as % of total operating revenue less investment income) | |
| 2.9% | | 4.1% |
| | ASSET SUSTAINABILITY RATIO | |
| | (Capital expenditure on renewal/replacement of existing assets, excluding new capital expenditure as % of asset management plan) | |
| 114% | | 105% |

Statement on Expected Rate Revenue

| Expected Rates Revenue | | | | |
|---|-------------------------|-------------------------|-------------|--|
| | 2024/25 (as adopted) | 2025/26 (estimated) | Change | Comments |
| General Rates Revenue | | | | |
| General Rates (existing properties) | | \$47,600,054 (a) | | 2025-26 General Rates have increased by 5.95%. This comprises the General Rate increase of 4.95%, growth of 0.7% (as defined in the Local Government (Financial Management) Regulations 2011) and additional rate revenue from other development activity of 0.3%. |
| General Rates (new properties) | | \$446,000 (b) | | |
| General Rates (GROSS) | \$45,354,852 | \$48,046,054 (c) | | |
| Less: Mandatory Rebates | (\$608,761) | (\$638,895) (d) | | |
| General Rates (NET) | \$44,746,091 | \$47,407,159 (e) | 5.9% | |
| (e)=(c)+(d) | | | | |
| Other Rates (inc. service charges) | | | | |
| Regional Landscape Levy | \$1,535,968 | \$1,553,773 (f) | | The Regional Landscape Levy is a State tax, it is not retained by council. |
| JRMC Separate Rate | \$707,115 | \$724,790 (g) | | A special rate only applied to properties within the Jetty Rd, Glenelg precinct to promote business and trade. |
| Patawalonga Marina Rate | \$86,400 | \$88,660 (h) | | A special rate only applied to marina berths for the maintenance of the Patawalonga lock. |
| | \$47,075,574 | \$49,774,382 | | |
| Less: Discretionary Rebates | (\$211,239) | (\$222,105) (i) | | |
| Expected Total Rates Revenue | \$45,328,367 | \$47,998,504 (j) | 5.9% | Excluding the Regional Landscape Levy and minus Mandatory & Discretionary Rebates. |
| (j)=(e)+(g)+(h)+(i) | | | | |
| Estimated growth in number of rateable properties | | | | |
| Number of rateable properties | 21,166 | 21,315 (k) | 0.7% | The net increase in rateable properties compared to the previous year is 149. 'Growth' as defined under Regulation 6(2), accounts for 0.7% of the increase in General Rates to be collected. |
| | <i>Actual</i> | <i>Estimate</i> | | |
| 'Growth' is defined in the regulations as where new properties have been created which has added rateable properties to council's ratepayer base. Growth can also increase the need and expenditure related to infrastructure, services and programs which support these properties and residents. | | | | |
| Estimated average General Rates per rateable property | | | | |
| Average per rateable property | \$2,143 | \$2,254 (l) | 5.2% | The estimated average is based on the total of all rateable properties and is therefore not necessarily indicative of either the rate or change in rates that individual ratepayers will experience. |
| (l)=(c)/(k) | | | | |
| Councils use property valuations to calculate each rateable property's contribution to the required rate revenue total. Councils do not automatically receive more money because property values increase but this 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. | | | | |
| Notes | | | | |
| (d) Councils are required under the Local Government Act to provide a rebate to qualifying properties under a number of categories: | | | | |
| Health Services - 100 per cent Religious purposes - 100 per cent Royal Zoological Society of SA - 100 per cent | | | | |
| Community Services - 75 per cent Public Cemeteries - 100 per cent Educational purposes - 75 per cent | | | | |
| 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 who receive the rebate). | | | | |
| (e) Presented as required by the <i>Local Government (Financial Management) Regulations 2011</i> 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 <u>all</u> rateable properties, not from <u>individual</u> rateable properties (ie. individual rates will not necessarily change by this figure). | | | | |
| (f) Councils are required under the <i>Landscape South Australia Act 2019</i> 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. | | | | |
| (i) 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). | | | | |
| (j) Expected Total Rates Revenue excludes other charges such as penalties for late payment and legal and other costs recovered. | | | | |
| (k) 'Growth' as defined in the <i>Local Government (Financial Management) Regulations 2011</i> reg 6(2) | | | | |

Statement on Expected Rate Revenue

Expected Rates Revenue

| | Total expected revenue | | | No. of rateable properties | | Average per rateable property | | | Cents in the \$ | |
|--|------------------------|--------------|--------|----------------------------|---------|-------------------------------|---------|--------|-----------------|------------|
| | 2024/25 | 2025/26 | Change | 2024/25 | 2025/26 | 2024/25 | 2025/26 | Change | 2025/26 | |
| <u>Land Use (General Rates - GROSS)</u> | | | | | | | | | | |
| Residential | \$38,973,064 | \$41,450,750 | 6% | 19,317 | 19,471 | \$2,018 | \$2,129 | (p) | \$111 | 0.00183036 |
| Commercial - Shop | \$2,164,865 | \$2,249,395 | 4% | 605 | 609 | \$3,578 | \$3,694 | (p) | \$115 | 0.00306111 |
| Commercial - Office | \$422,663 | \$440,785 | 4% | 159 | 160 | \$2,658 | \$2,755 | (p) | \$97 | 0.00306111 |
| Commercial - Other | \$2,338,021 | \$2,397,672 | 3% | 536 | 529 | \$4,362 | \$4,532 | (p) | \$170 | 0.00306111 |
| Industry - Light | \$143,018 | \$140,802 | -2% | 55 | 55 | \$2,600 | \$2,560 | (p) | -\$40 | 0.00306111 |
| Industry - Other | \$136,774 | \$130,732 | -4% | 35 | 35 | \$3,908 | \$3,735 | (p) | -\$173 | 0.00306111 |
| Vacant Land | \$350,509 | \$406,151 | 16% | 140 | 137 | \$2,504 | \$2,965 | (p) | \$461 | 0.00306111 |
| Other | \$825,938 | \$829,767 | 0% | 319 | 319 | \$2,589 | \$2,601 | (p) | \$12 | 0.00183036 |
| Total Land Use | \$45,354,852 | \$48,046,054 | 5.9% | 21,166 | 21,315 | \$2,143 | \$2,254 | (p) | \$111 | |

Minimum Rate

| | No. of properties to which rate will apply | | Rate | | |
|---------------------|--|--------------------------------|----------------|----------------|------------------------|
| | 2025/26 | % of total rateable properties | 2024/25 | 2025/26 | Change |
| Minimum Rate | 5,504 | 25.8% | \$1,234 | \$1,295 | (r) \$61 |

Council imposes a minimum rate in accordance with section 158 of the Act. Council considers it appropriate that all rateable properties make a base level contribution to the cost of general Council services and infrastructure maintenance, renewal and replacement.

Adopted valuation method

Capital Value/Site Value/Annual Value

Council has the option of adopting one of two 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; or

Annual Value – a valuation of the rental potential of the property.

Council has decided to continue to use Capital Value as the basis for valuing land within the Council area. The Council considers that this method of valuing land provides the fairest method of distributing the rate burden across all ratepayers.

Notes

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

(r) 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.



CITY OF HOLDFAST BAY
BUDGETED FUNDING STATEMENT - ALWYNDOR FUNDS

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|---|---|--|
| \$ | | \$ |
| 27,968,260 | User Charges | 30,359,672 |
| 19,949,332 | Operating Grants & Subsidies | 22,912,147 |
| 1,122,000 | Investment Income | 1,437,277 |
| - | Reimbursements | - |
| 116,784 | Other | 66,680 |
| <u>49,156,376</u> | Operating Revenue | <u>54,775,775</u> |
| 34,924,596 | Employee Costs - Salaries & Wages | 38,851,912 |
| 11,802,775 | Materials, contracts and other expenses | 13,528,342 |
| 104,400 | Finance Charges | 133,193 |
| 1,747,517 | Depreciation | 1,827,092 |
| <u>48,579,288</u> | Less Operating Expenditure | <u>54,340,539</u> |
| <u>577,088</u> | = Operating Surplus/(Deficit) | <u>435,236</u> |
| 1,747,517 | Depreciation | 1,827,092 |
| 639,535 | Other non-cash provisions | 1,101,624 |
| <u>2,387,052</u> | Plus Non-Cash items in Operating Surplus/Deficit | <u>2,928,716</u> |
| <u>2,964,140</u> | = Funds Generated from Operating Activities | <u>3,363,952</u> |
| (1,733,000) | Capital Expenditure-Asset Renewal and Replacement | (1,630,596) |
| <u>(1,733,000)</u> | Less total capital expenditure | <u>(1,630,596)</u> |
| <u>1,231,140</u> | = FUNDING SURPLUS | <u>1,733,356</u> |
| Funded by: | | |
| 1,231,140 | Increase/(Decrease) in cash and cash equivalents | 1,733,356 |
| <u>1,231,140</u> | | <u>1,733,356</u> |

CITY OF HOLDFAST BAY
BUDGETED INCOME STATEMENT - ALWYNDOR FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|---|--|--|
| \$ | | \$ |
| 27,968,260 | REVENUES User Charges | 30,359,672 |
| 19,949,332 | Operating Grants & Subsidies | 22,912,147 |
| 1,122,000 | Investment Income | 1,437,277 |
| - | Reimbursements | - |
| 116,784 | Other | 66,680 |
| <u>49,156,376</u> | TOTAL REVENUES | <u>54,775,775</u> |
| 34,924,596 | EXPENSES Employee Costs | 38,851,912 |
| 11,802,775 | Materials, contracts and other expenses | 13,528,342 |
| 104,400 | Finance Charges | 133,193 |
| 1,747,517 | Depreciation | 1,827,092 |
| <u>48,579,288</u> | TOTAL EXPENSES | <u>54,340,539</u> |
| <u>577,088</u> | Operating Surplus/(Deficit) - Before Capital Revenue | <u>435,236</u> |
| <u>577,088</u> | NET SURPLUS/(DEFICIT) | <u>435,236</u> |

CITY OF HOLDFAST BAY
BUDGETED BALANCE SHEET - ALWYNDOR FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|---|---|--|
| \$ | | \$ |
| | CURRENT ASSETS | |
| 4,396,635 | Cash and cash equivalents | 5,542,445 |
| 4,440,985 | Trade and Other Receivables | 3,118,623 |
| 8,837,620 | TOTAL CURRENT ASSETS | 8,661,068 |
| | NON-CURRENT ASSETS | |
| 13,593,509 | Financial Assets | 20,167,764 |
| 42,777,316 | Land, Infrastructure, Property, Plant & Equipment | 39,647,321 |
| 56,370,825 | TOTAL NON-CURRENT ASSETS | 59,815,085 |
| 65,208,445 | TOTAL ASSETS | 68,476,153 |
| | CURRENT LIABILITIES | |
| 35,800,948 | Trade and Other Payables | 38,651,094 |
| 3,730,000 | Short-term Provisions | 4,358,873 |
| 39,530,948 | TOTAL CURRENT LIABILITIES | 43,009,967 |
| | NON-CURRENT LIABILITIES | |
| 700,594 | Long-term Provisions | 717,922 |
| 700,594 | TOTAL NON-CURRENT LIABILITIES | 717,922 |
| 40,231,542 | TOTAL LIABILITIES | 43,727,889 |
| 24,976,903 | NET ASSETS | 24,748,264 |
| | EQUITY | |
| 6,139,260 | Accumulated Surplus | 5,910,621 |
| 12,423,289 | Asset Revaluation Reserve | 12,423,289 |
| 6,414,354 | Other Reserves | 6,414,354 |
| 24,976,903 | TOTAL EQUITY | 24,748,264 |

CITY OF HOLDFAST BAY
BUDGETED STATEMENT OF CHANGES IN EQUITY - ALWYNDOR FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|---|---------------------------------------|--|
| \$ | ACCUMULATED SURPLUS | \$ |
| 5,562,172 | Balance at beginning of period | 5,475,385 |
| 577,088 | Net Surplus/(Deficit) | 435,236 |
| 6,139,260 | Balance at end of period | 5,910,621 |
| 12,423,289 | ASSET REVALUATION RESERVE | 12,423,289 |
| 6,414,354 | ALWYNDOR RESERVES | 6,414,354 |
| 18,837,643 | TOTAL RESERVES CLOSING BALANCE | 18,837,643 |
| 24,976,903 | TOTAL EQUITY | 24,748,264 |



CITY OF HOLDFAST BAY
BUDGETED STATEMENT OF CASH FLOWS - ALWYNDOR FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|---|--|--|
| \$ | | \$ |
| (OUTFLOWS) | | |
| | CASH FLOWS FROM OPERATING ACTIVITIES | |
| | <u>Receipts</u> | |
| 48,135,492 | Operating Receipts | 53,658,755 |
| - | <u>Payments</u> | - |
| (45,040,196) | Operating payments to suppliers and employees | (51,278,630) |
| (131,156) | Finance Payments | (73,431) |
| <u>2,964,140</u> | NET CASH PROVIDED BY OPERATING ACTIVITIES | <u>2,306,694</u> |
| | CASH FLOWS FROM INVESTING ACTIVITIES | |
| | <u>Receipts</u> | |
| - | Net Purchase of Investment Securities | - |
| | <u>Payments</u> | |
| (1,220,378) | Expenditure on renewal/replacement of assets | (1,247,856) |
| (512,622) | Expenditure on new/upgraded assets | (382,740) |
| <u>(1,733,000)</u> | NET CASH (USED IN) INVESTING ACTIVITIES | <u>(1,630,596)</u> |
| | CASH FLOWS FROM FINANCING ACTIVITIES | |
| | <u>Receipts</u> | |
| - | Proceeds from Aged Care Facility Deposits | - |
| <u>-</u> | NET CASH PROVIDED BY FINANCING ACTIVITIES | <u>-</u> |
| 1,231,140 | NET INCREASE (DECREASE) IN CASH HELD | 676,098 |
| 3,165,495 | CASH AND CASH EQUIVALENTS AT BEGINNING OF | 4,866,347 |
| | REPORTING PERIOD | |
| <u>4,396,635</u> | CASH AND CASH EQUIVALENTS AT END OF | <u>5,542,445</u> |
| | REPORTING PERIOD | |

RECONCILIATION OF INCOME STATEMENT TO BUDGETED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30TH JUNE 2026

| | | |
|---------------------|--|---------------------|
| 577,088 | SURPLUS/(DEFICIT) FROM INCOME STATEMENT | 435,236 |
| | NON-CASH ITEMS IN INCOME STATEMENT | |
| 1,747,517 | Depreciation | 1,827,092 |
| 639,535 | Increase (decrease) in provisions - nett | 1,101,624 |
| <u>2,387,052</u> | TOTAL NON-CASH ITEMS | <u>2,928,716</u> |
| | CASH ITEMS NOT IN INCOME STATEMENT | |
| (1,733,000) | Capital Expenditure | (1,630,596) |
| - | - Loan Repayments - External | - |
| - | - Proceeds from Aged Care Facility Deposits | - |
| - | - Net Purchase of Investment Securities | - |
| <u>(1,733,000)</u> | TOTAL CASH ITEMS | <u>(1,630,596)</u> |
| | NET INCREASE/(DECREASE) | |
| <u>1,231,140</u> | IN CASH AND CASH EQUIVALENTS | <u>1,733,356</u> |

CITY OF HOLDFAST BAY
BUDGETED UNIFORM PRESENTATION OF FINANCES
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|---|---|--|
| \$ | | \$ |
| 49,156,376 | Operating Revenues | 54,775,775 |
| (48,579,288) | less Operating Expenses | (54,340,539) |
| 577,088 | Operating Surplus/(Deficit) before Capital Amounts | 435,236 |
| Less net outlays on Existing Assets | | |
| 1,220,378 | Capital Expenditure on renewal & replacement of existing assets | 1,247,856 |
| (1,747,517) | Less Depreciation | (1,827,092) |
| (527,139) | | (579,236) |
| Less outlays on New and Upgraded Assets | | |
| 512,622 | Capital Expenditure on new & upgraded assets | 382,740 |
| 591,605 | Net lending/(borrowing) for financial year | 631,732 |

BUDGETED FINANCIAL INDICATORS - ALWYNDOR FUNDS
FOR THE YEAR ENDED 30TH JUNE 2026

| <u>Alwyndor</u> <u>2024/25 Original</u> <u>BUDGET</u> | | <u>Alwyndor</u> <u>2025/26</u> <u>BUDGET</u> |
|--|---|--|
| \$ | | \$ |
| OPERATING SURPLUS/(DEFICIT) - BEFORE CAPITAL AMOUNTS | | |
| \$577,088 | | \$435,236 |
| OPERATING SURPLUS RATIO | | |
| | (Operating surplus/(deficit) before capital amounts as % of general revenue) | |
| 1.2% | | 0.8% |
| NET FINANCIAL LIABILITIES - (Total liabilities less financial assets) | | |
| \$17,800,413 | | \$14,899,057 |
| NET FINANCIAL LIABILITIES RATIO | | |
| | (Total liabilities less financial assets as % of total operating revenue) | |
| 36% | | 27% |
| INTEREST COVER RATIO | | |
| | (Net interest expense as % of total operating revenue less investment income) | |
| 0.2% | | 0.2% |
| ASSET SUSTAINABILITY RATIO | | |
| | (Capital expenditure on renewal/replacement of existing assets, excluding new capital expenditure as % of depreciation expense) | |
| 70% | | 68% |

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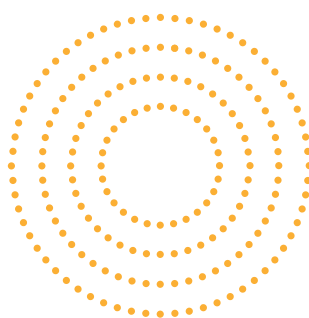
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Attachment 6

Long Term Financial Plan

2025–26 to
2034–35



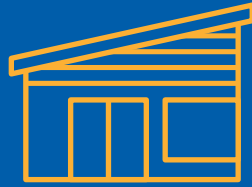
A Day in the Life

Did you know that on a normal day in the City of Holdfast Bay:

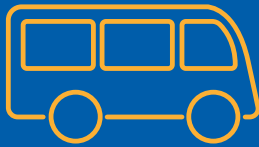
Nearly
1,508
items are
borrowed from
our libraries at
Glenelg and Brighton



More than
322
people attend our
four Community
Centres



511
people visit the
libraries



30 trips on the
Community Wellbeing bus

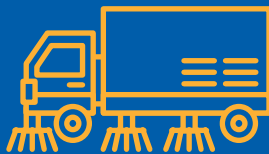


60
separate
cleaning services
are conducted at
council buildings



Each of our
31 public toilet
facilities are
cleaned – with
some cleaned 5
times per day

Our two Jetty
Roads at Glenelg
and Brighton are
serviced by street
sweepers



174 phone calls and
95 emails
are responded to by our
Customer Experience team



3,242
page views on
our website



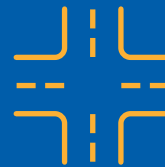
4
Development
Applications
processed



Maintenance and other works are
carried out at Glenelg Oval and other
reserves by our Open Spaces team

7,200

bins lifts for residential
and business waste
collection



**25 linear
metres**
of roads resealed

**18
linear
metres**
of kerb replaced



3
trees
planted



**24sq
metres**
of footpaths
repaired



33 requests
completed
by our Field
Services team

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The Long Term Financial Plan and its purpose

The City of Holdfast Bay Long Term Financial Plan is a planning tool developed to map the financial sustainability of the city into the future, while meeting the needs and expectations of our community.

By applying key principles and underlying assumptions to each year of the plan, financial projections have been determined for a 10-year period between 2025–26 to 2034–35. These projections help inform day-to-day and longer-term decision making about the affordability, timing and combination of future outlays on Council's operations, renewal of existing assets and construction of new assets. They also allow early identification of potential financial issues and their longer-term impacts.

Long-term financial estimates are an integral part of Council's strategic planning process. It provides the ability to plan how it can deliver short, medium and long-term community priorities, based on its resourcing capabilities. These priorities are identified in Council's Strategic Plan, *Our Holdfast 2050+*, which through the Long Term Financial Plan informs the Annual Business Plan and Budget each year.

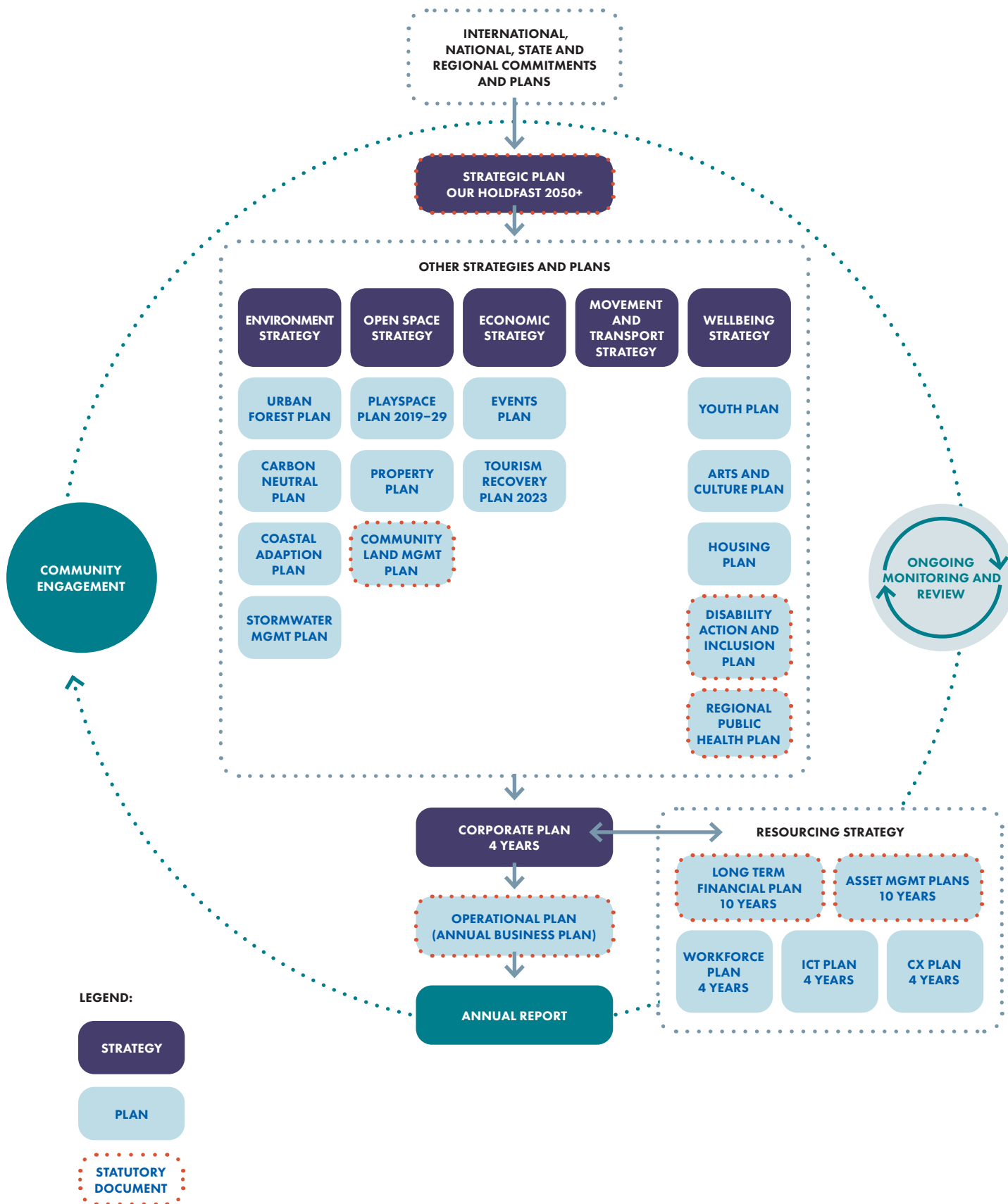
We look forward to delivering on this plan for our community.

Within *Our Holdfast 2050+*, three key strategies of **Wellbeing**, **Sustainability**, and **Innovation** have been identified to support Council in achieving its vision over the next 10 years. The objectives and aspirations which underpin these strategies have informed this plan.

Vision: Protecting our heritage and beautiful coast, while creating a welcoming and healthy place for all in South Australia's most sustainable city.

Another important suite of documents which inform this plan are Council's Asset Management Plans. These provide financial projections for the future cost of maintaining, renewing and replacing Council's assets and infrastructure. With an asset portfolio valued in 2024 at \$889 million, it is critical to have the ability to forecast when future funding is required to maintain these community assets.

Due to the nature of the estimates and assumptions made, and the uncertainty of changes within the economy, the Long Term Financial Plan requires regular review and updating. If key assumptions such as inflation, interest rates or scale of capital investment vary, then this may drive changes in the annual budget.



CEO Statement on Financial Sustainability

I am pleased to present the *Long Term Financial Plan 2025–26 to 2034–35*, which demonstrates how the City of Holdfast Bay will remain financially sustainable in the medium to long term.

Financial sustainability is essential to the success of any local government organisation when planning future activities, services and major projects. And this can only be achieved when services and infrastructure standards are maintained, without the need to significantly increase rates or substantially reduce public services.

This plan also allows us to achieve the objectives identified in our Strategic Plan, Our Holdfast 2050+, and informs the Annual Business Plan and budget each year.

The following principles guided the plan to ensure we have the financial capacity to continue to provide service levels that meet the needs of our community, in a financially sustainable way:

- › An operating surplus over the 10-year plan
- › Meet key financial indicators
- › Renew obsolete infrastructure assets with funding sourced from operational revenue
- › Maintain existing operations while keeping rate increases in line with Adelaide CPI.

Another key component of the plan is the use of debt to achieve intergenerational equity. This means the cost of creating a new community asset is shared by both current and future ratepayers.

An example of this is the Transforming Jetty Road, Glenelg project – a multi-million dollar, multi-stage development which is the biggest undertaking Council has committed to.

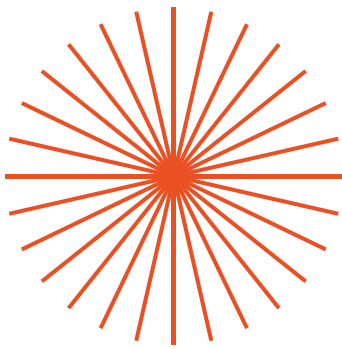
Over the last year we have heard that some community members do not support the funding model to deliver the Transforming Jetty Road Glenelg project and are uncomfortable with the level of debt. The Long Term Financial Plan demonstrates the plan for how the debt will be paid down over the next 10-year period.

We would also like to acknowledge that we will improve our transparency to the community on Council expenditure and provide additional opportunities for everyone in our community to engage and identify what services and projects are most important to them.

A measure of the sustainability of our debt level is the Net Financial Liabilities Ratio. This indicator measures the significance of what is owed compared to the annual revenue generated. This proposed plan shows the Net Financial Liabilities Ratio peaks in 2025–26 at 111%, reducing to 50% by 2034–35.

The initial increase is due to investing in key new infrastructure, but with an average ratio of 84% over the life of the plan, this is within the Local Government Association's recommended range of 0% to 100%.

Given the high level of planned borrowings, it is crucial that, alongside the existing debt reduction plan, debt levels are closely monitored. To support this, Council now includes debt reporting as part



of its monthly, publicly available finance reports. Additionally, this plan provides detail on how total borrowings will reduce over the next 10 years (page 21).

We also need to understand the risks and external factors which may affect our forecast financial position, including:

- › The unpredictability of current inflation rates and price pressures
- › Unplanned expenditure arising from unforeseen events or reactive maintenance needed to preserve Council assets.

Due to these risks, Council's long-term financial planning, and the assumptions applied, is continually updated to reflect the ever-changing environment we operate in. This is to ensure that we remain focused on maintaining long-term financial sustainability for the City of Holdfast Bay. Additionally, this plan now includes a dedicated section outlining Council's ongoing funding plan for existing and new expenditure (page 12).

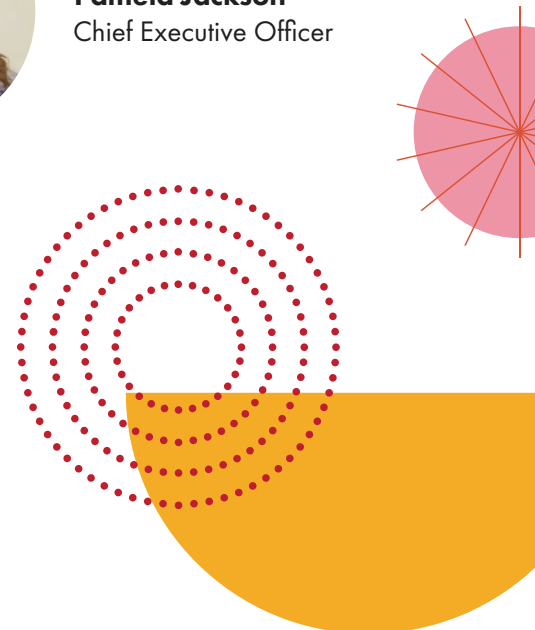
Over the life of this plan, it is projected that we will not only maintain a strong financial position but will meet all our financial targets.

In addition to Council's internal mechanisms for monitoring ongoing financial sustainability, several external bodies also review our financial position. These include an Audit & Risk Committee with independent members, the external auditing firm Dean Newbery, and Galpins, which conducts audits of our internal controls.

Further to this, the Essential Services Commission of South Australia (ESCOSA) now plays a key role in providing independent, risk-based advice to all councils on a four-year cycle. This mandated scheme is designed to support councils in making informed long-term financial and investment decisions that benefit ratepayers. We look forward to ESCOSA's upcoming review of the City of Holdfast Bay in 2025–26 and will report on their findings and recommendations once the review is complete.



Pamela Jackson
Chief Executive Officer



Financial Principles

The Long Term Financial Plan has been prepared to support the strategic planning process for the City of Holdfast Bay while ensuring future financial sustainability. To that end, the key principles of the plan are fundamental to providing direction for future financial decisions including the development of the annual budget.

Balanced Budget

Council aims to fully fund the cost of its services, including depreciation of its infrastructure and assets, to ensure an equitable sharing between current and future users. Insufficient funding shifts the cost burden of today's services on to future users in the form of higher rates or reduced services.



Adopted Council Commitment:
"Council's long-term financial performance and position is sustainable where planned long-term service and infrastructure levels and standards are met without unplanned increases in rates or disruptive cuts to services."



Rate Predictability

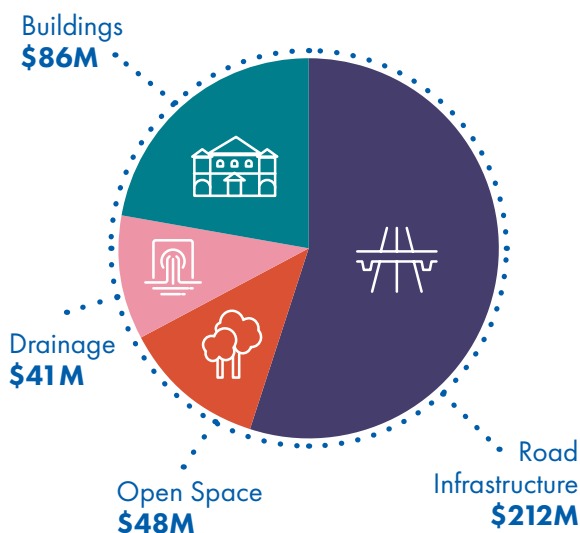
As specified in its Annual Business Plan, Council aims to minimise rate increase spikes to provide a degree of predictability for ratepayers.



Annual Business Plan Commitment:
“We aim to provide our community with a reasonable degree of predictability for rates. We will keep ratepayers fully informed about future rates and the corresponding services provided.”

Efficient Infrastructure and Asset Management

Council aims to maintain its infrastructure and assets to the requisite standard to ensure continued delivery of services to agreed levels. This involves developing and using long term infrastructure and asset management plans to manage Council’s asset portfolio efficiently along with continued investment in its renewal and replacement as our asset stock ages.



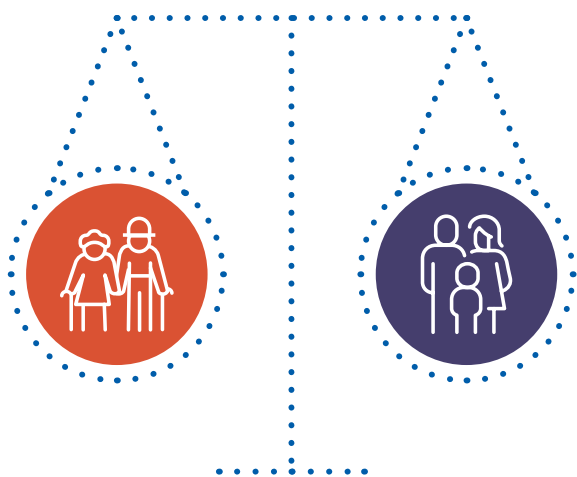
Asset Management Plans:
“The objective of asset management is to ensure the City of Holdfast Bay’s assets are managed in the most cost-effective and sustainable way, so we can continue to deliver valuable services for our community now and into the future”

Financial Principles

Intergenerational Equity and Debt

Borrowing money to pay for things over time means that current and future ratepayers are contributing to the costs of the services and facilities they are using and benefiting from.

Borrowing money also means that Council can deliver some projects that might otherwise be unaffordable. However, as debt is repaid through rates revenue, the amount Council borrows must be considered. A long-term view of debt has been taken, but with a limit on the borrowings required to fund the plan.



Intergenerational equity occurs when the costs of an asset are spread over the lifetime of that asset and paid for by the generations that benefit from, or consume, that asset.





Council debt can:

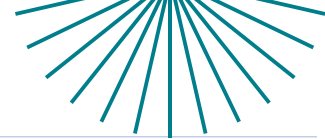
- › **be crucial to the timely delivery of key community infrastructure projects**
- › **enable Council to deliver infrastructure earlier than otherwise would have been possible**
- › **spread the costs among future generations who will enjoy the benefit of the investments**
- › **avoid asking today's generation to pay the full cost of building assets that last for 50 to 100 years.**

Debt should only be used when there is a clear and viable plan for repayment. However, even when the repayment of planned borrowings is secured, it remains crucial to closely monitor that debt. Effective debt management is a cornerstone of future financial sustainability and a key element of the Long-Term Financial Plan. Therefore, the Council is committed to a debt management strategy that aims to cap current debt levels, which are projected to peak at \$61.4 million in 2025-26, before gradually reducing over the following decade.

Financial Levers

When considering the funding of new projects, whether the creation of new community assets or the provision of additional services, several financial levers are available to Council. All levers should be considered as each opportunity to generate additional funding can also have potential negative effects.

| | Lever | Factors to Consider |
|--|---|--|
|  Rates | Increase amount of rates revenue raised | <ul style="list-style-type: none"> › Community expectation on acceptable rate increases |
|  Grants | Secure additional grant funding | <ul style="list-style-type: none"> › Council commit to co-funding projects they would not have otherwise undertaken › Additional ongoing costs that are not covered by funding |
|  Capital | Minimise new capital expenditure or reschedule asset renewal program | <ul style="list-style-type: none"> › Community expectations on delivery of key initiatives › Reduction in asset renewal will delay the delivery of the Asset Management Plans |
|  Services | Decrease operational expenditure by reducing services or level of service | <ul style="list-style-type: none"> › Community expectation on the services Council should deliver and the level provided › Potential long-term impact on community wellbeing |



Financial Principles

Funding Plan

Council is committed to ensuring financial sustainability and intergenerational equity in funding its services and infrastructure. To maintain financial sustainability, it is crucial that ongoing income covers the cost of services and commitments.

The financial principles outlined previously emphasise that to achieve one objective often requires making trade-offs, where achieving one goal may require making compromises in other areas. So, to ensure the Council is well-positioned to meet future demands, it is prudent to establish clear and sustainable funding strategies for all types of expenditure.

In this regard, the Council commits to funding its expenditures through the following approaches:

Recurrent Operating Services

Recurrent operating services are funded solely through recurrent operating income, ensuring that borrowing does not create future liabilities without delivering corresponding benefits to ratepayers. The Council funds these services primarily through rates and is responsible for managing expenditures and keeping any increases in service costs at or below CPI. Any new services or increases in service levels are decisions made by the Council in response to community needs or feedback, and these are costed and funded through recurrent revenue at the time of implementation.

Operating Projects

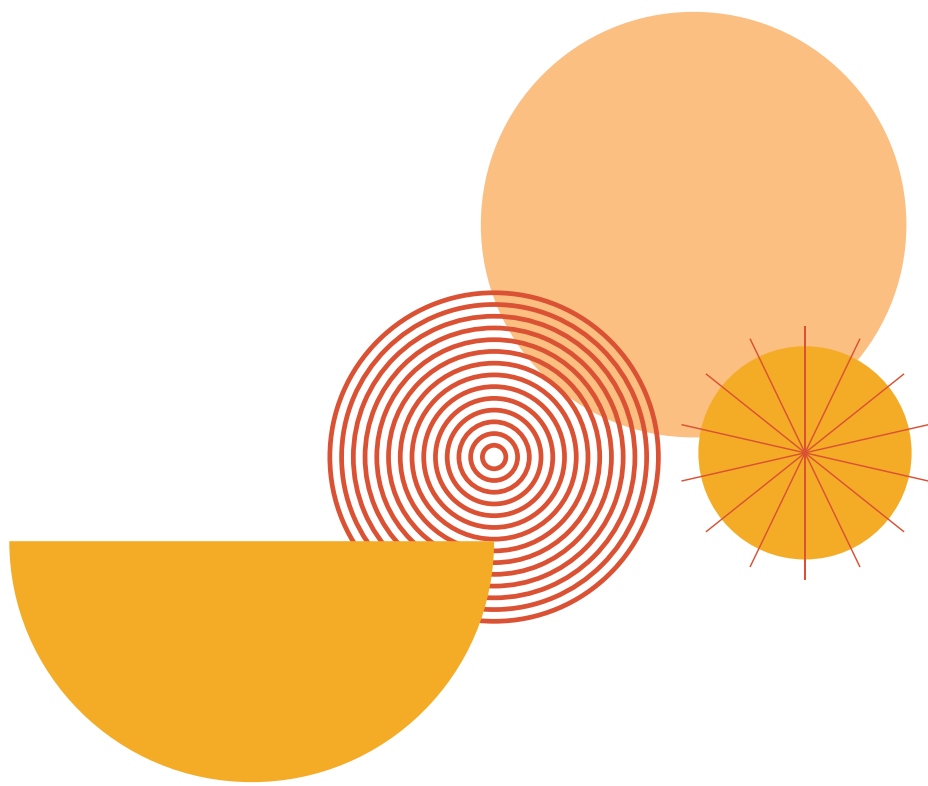
One-off or short-term operating projects are funded through operating income sources. Borrowing is typically not used for these projects to avoid placing a financial burden on future generations without providing them direct benefits from the projects delivered.

Capital Expenditure – New

New infrastructure and upgrades to existing infrastructure are initially funded through borrowings for the capital investment costs, while ongoing operating income sources cover recurrent service costs such as maintenance, operations, interest, and depreciation. Alternatively, proceeds from the sale of surplus assets may be used to fund initial capital investment. For each new or upgraded infrastructure project, a recurrent operating income source is required to cover ongoing operational costs throughout the asset's lifespan. This approach ensures intergenerational equity, avoiding the burden of funding future-benefitting projects on today's ratepayers.

Capital Expenditure – Renewal

The funding of infrastructure and asset renewal requirements is managed through recurrent operating income sources, ensuring that services provided by assets are maintained over time and intergenerational equity is upheld. As capital needs can fluctuate year to year, temporary borrowings may be used and repaid to manage these fluctuations in cash flow.



Assumptions

The Long Term Financial Plan includes a number of inputs and assumptions over which Council has varying levels of control. It reflects the most recent economic data and forecasts available, and includes allowances for known pressures, opportunities and risks.

It is important that the plan reflects the most recent economic data and forecasts available as the information generated is used to guide decisions on Council's operations into the future. To minimise the inherent risks of long-term planning, Council reviews and updates its Long Term Financial Plan on a regular basis, to ensure that the underlying parameters and assumptions are reasonable given the current economic conditions and expectations.

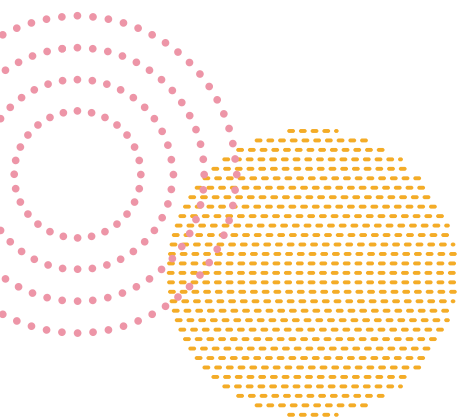
Key Assumptions

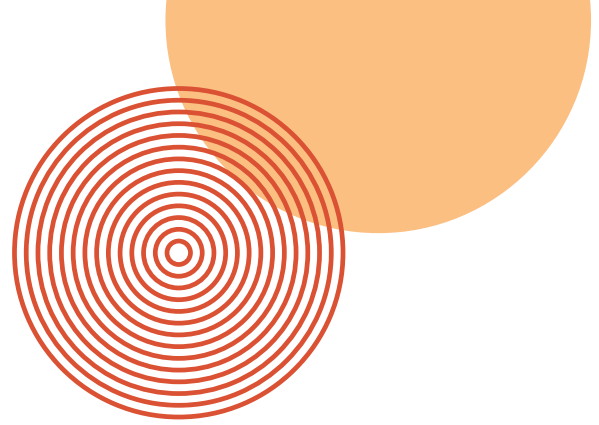
Inflation: To estimate the future rate at which prices for goods and services will rise, various economic forecasts have been sourced:

- › The December 2024 Consumer Price Index (CPI) for Adelaide formed the basis of the 2025–26 forecast as this index specifically measures price changes within South Australia where most of Council's expenditure occurs.
- › From 2026–27 onwards, CPI forecasting sourced from Deloitte Access Economics, which is an independent economic advisory service, has been applied.

These forecasts of future inflationary pressures were used to estimate Council's required expenditure in future years for all external outlays, including waste disposal, energy consumption and construction costs.

Another annual indicator for the increase in revenue required to fund Council's operations is the Local Government Price Index (LGPI), which measures price changes in the South Australian local government sector. However, LGPI is mostly an historical measure with long-term forecast data not available. Furthermore, in recent years LGPI has, on average, been close to CPI so the above forecasts have also been applied to future rate revenue, grant funding and other sources of income.





Employment costs: Employment costs have been revised in accordance with current enterprise agreements along with estimations for wage growth in future years. As per the Federal Government's determination to progressively increase Super Guarantee rates, it is assumed Council's obligation will rise to 12% in 2025 and beyond.

Funding and borrowings: In line with Council's Treasury Management Policy, borrowings are a mixture of short-term and long-term loans designed to manage liquidity and interest rate risk. Borrowings are only provided for when cash is required.

Existing loans are with the Local Government Finance Authority (LGFA) which is guaranteed by the South Australian Government and is Council's preferred financial institution. New loans have been forecast on a 15-year repayment basis, initially at a current LGFA interest rate of 5.70% and reducing to an average of 5.35% over the life of the plan. This is in line with the Reserve Bank of Australia's projection that interest rates are expected to fall through 2025.

Asset renewal and replacement: Forecast capital renewal expenditure has been taken directly from Council's Asset Management Plans which detail the scheduled replacement of assets due over the years 2025 to 2035.

Asset valuations: There is a requirement for Council assets to be valued at least every five years to ensure accurate financial reporting. These values inevitably rise over time, which has a direct and proportional effect on the annual depreciation charge. Within the plan, an average annual allowance of 3.4% has been made for this impact based on average valuation rises in preceding years.

New assets and strategic projects: To enable Council, in consultation with the community, to fund new strategic projects it might identify, an annual amount of \$500,000 for new operational projects and \$500,000 for new capital projects has been provided for. Operational projects have been increased annually in line with forecast inflation.

Transformation of Jetty Road project:

The 2025–26 Draft Annual Business Plan provides detail on the multi-year, \$40 million Transforming Jetty Road project, construction of which has already begun. Council has secured \$10 million of funding from the Australian Government, however, the remaining \$30 million is funded through borrowings. The associated costs have been included within the plan with an allowance to fund this made through increased rate revenue.

Alwyndor Aged Care: Though Council owns and operates this facility, it is excluded from the plan as it is managed as a self-operating business with all revenue sourced from its residents, government funding and investments. Alwyndor does not rely on funding from Council's rate revenue.

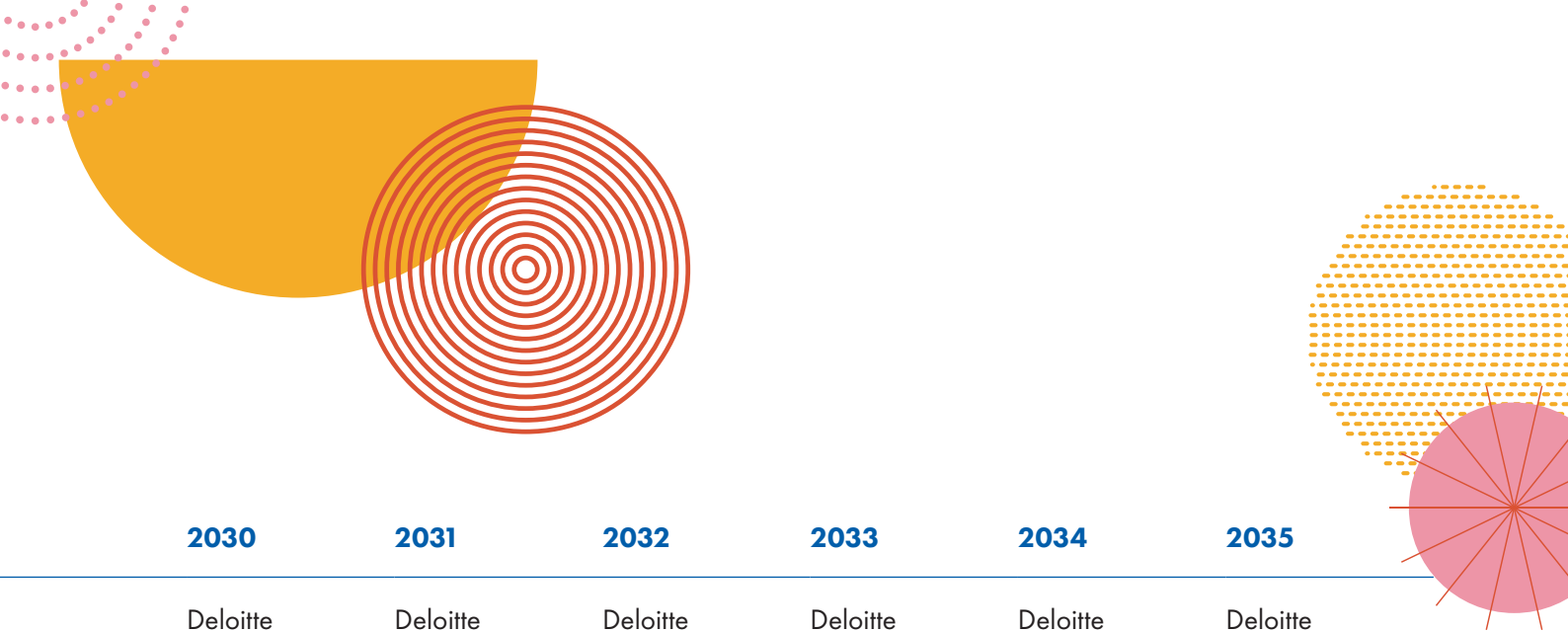
Assumptions

Key Economic Drivers

| | Driver | 2026 | 2027 | 2028 | 2029 |
|--|----------------------------|-----------------|------------------|------------------|------------------|
| Rate revenue – existing properties | Inflation | CPI 2.5% | Deloitte 3.1% | Deloitte 2.5% | Deloitte 2.5% |
| Rate Revenue – Transformation of Jetty Rd funding | Cost of borrowing | 2.3% | 2.3% | - | - |
| Rate Revenue – delivery of new capital projects | Cost of borrowing | 0.15% | - | - | - |
| Rate revenue – new development | Historic growth data | VG 1.0% | VG 0.8% | VG 0.8% | VG 0.8% |
| Other revenue | Inflation | CPI 2.5% | Deloitte 3.1% | Deloitte 2.5% | Deloitte 2.5% |
| Employee costs | EA / Inflation | EA 4.5% | Deloitte 3.1% | Deloitte 2.5% | Deloitte 2.5% |
| Depreciation | Prior revaluations | Actual 10.4% | Average 3.4% | Average 3.4% | Average 3.4% |
| Loan Interest Rate (15 year – fixed rate) | Fixed Rate – Interest Only | LGFA 5.7% | LGFA 4.7% | LGFA 4.8% | LGFA 4.9% |
| Other expenditure | Inflation | CPI 2.5% | Deloitte 3.1% | Deloitte 2.5% | Deloitte 2.5% |

GLOSSARY

| | |
|------------------|---|
| CPI: | Consumer Price Index Adelaide (December 2024) |
| Deloitte: | Deloitte Access Economics (forecast) |
| EA: | Enterprise Agreement |
| LGFA: | Local Government Finance Authority |
| VG: | Office of the Valuer General (SA) |



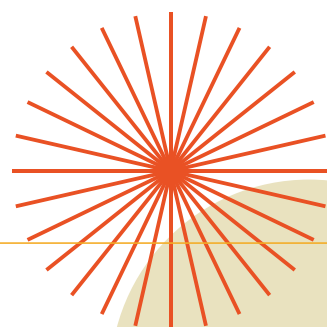
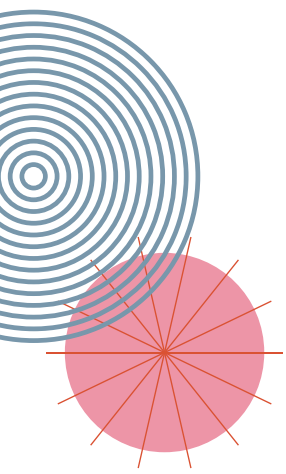
| 2030 | 2031 | 2032 | 2033 | 2034 | 2035 |
|------------------|------------------|------------------|------------------|------------------|------------------|
| Deloitte 2.4% | Deloitte 2.3% | Deloitte 2.3% | Deloitte 2.4% | Deloitte 2.5% | Deloitte 2.5% |
| - | - | - | - | - | - |
| - | - | - | - | - | - |
| VG 0.8% | VG 0.8% | VG 0.8% | VG 0.8% | VG 0.8% | VG 0.8% |
| Deloitte 2.4% | Deloitte 2.3% | Deloitte 2.3% | Deloitte 2.4% | Deloitte 2.5% | Deloitte 2.5% |
| Deloitte 2.4% | Deloitte 2.3% | Deloitte 2.3% | Deloitte 2.4% | Deloitte 2.5% | Deloitte 2.5% |
| Average 3.4% | Average 3.4% | Average 3.4% | Average 3.4% | Average 3.4% | Average 3.4% |
| LGFA 5.3% | LGFA 5.7% | LGFA 5.7% | LGFA 5.7% | LGFA 5.7% | LGFA 5.7% |
| Deloitte 2.4% | Deloitte 2.3% | Deloitte 2.3% | Deloitte 2.4% | Deloitte 2.5% | Deloitte 2.5% |

Long-Term Financial Position

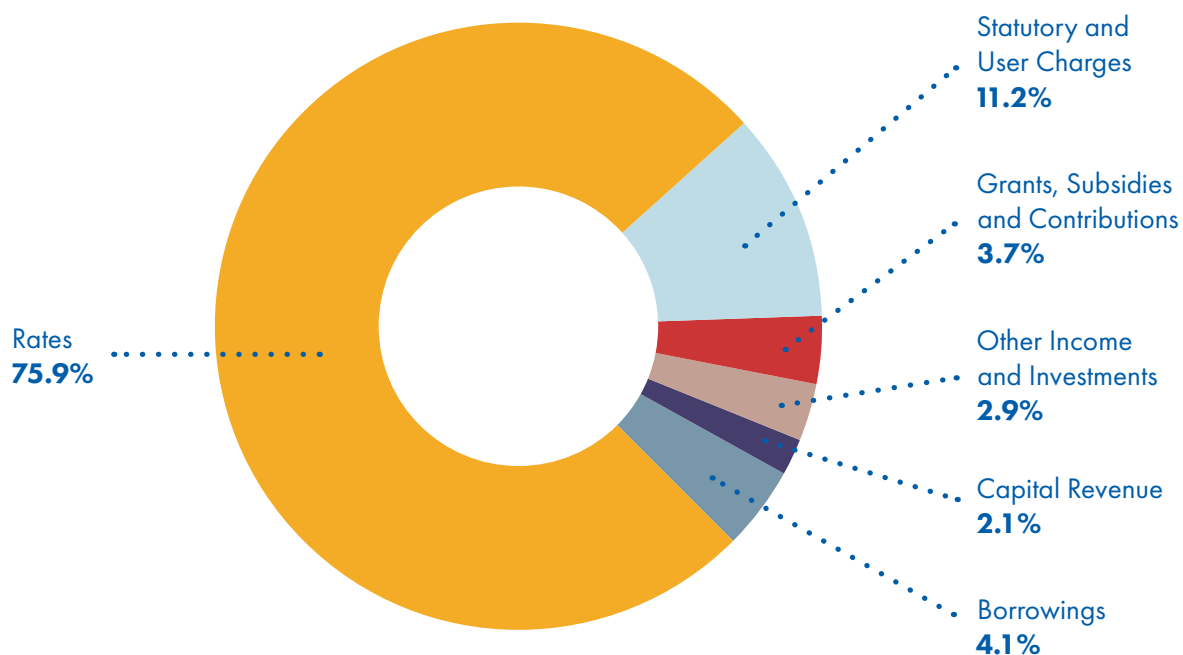
The current 10-year projection indicates a degree of financial capacity to respond to unexpected events, and undertake major new initiatives, without adversely affecting the continued provision of services to the community. The plan has been set against economic uncertainty but will be reviewed every 12 months to reflect the prevailing economic conditions and changing community demands placed on the City of Holdfast Bay.

There are different ways in which Council can achieve its objectives. This plan balances the funding needs of asset renewal, new infrastructure and existing services against rating expectations, reasonable fees and debt leverage.

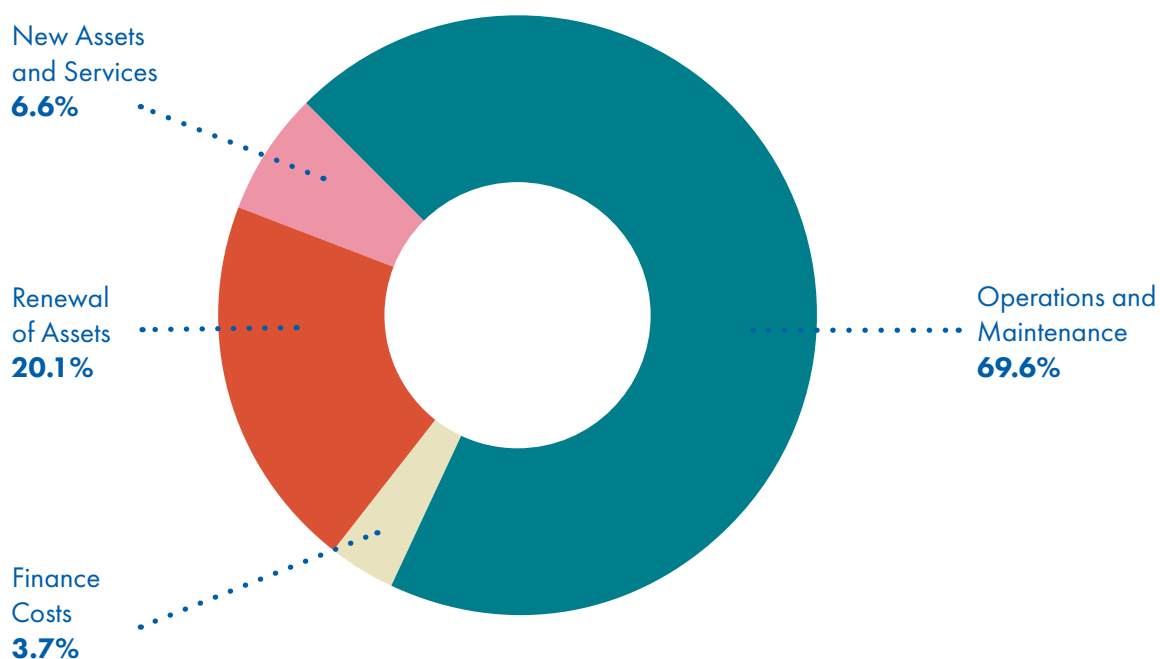
Consideration has also been given to the economic drivers that will influence the future cost of providing the infrastructure, facilities and services for the period 2025–26 to 2034–35. The values disclosed in this plan represent estimated future prices and costs.



**OVER THE 10-YEAR PLAN, TOTAL REVENUE
OF \$777 MILLION WILL BE SOURCED FROM:**



**OVER THE 10-YEAR PLAN, TOTAL EXPENDITURE
OF \$735 MILLION WILL FUND:**



Long-Term Financial Position

Operational Result

Operating surpluses are forecast in every year, ranging from \$350,000 to \$5 million. The additional revenue raised is used to repay existing debt obligations, with any surplus amounts then allocated to fund approved capital projects, thus reducing the need to borrow further.

However, there is still a high reliance on rate revenue (81%) to fund operational expenditure despite increased revenue streams from the development of the Brighton Beachfront Holiday Park and car parking.

Capital Projects

This plan provides for a total capital investment of \$196 million over the 10-year period, split between asset renewal of \$148 million and new capital projects of \$43 million. New and upgraded assets will also result in additional maintenance and depreciation costs that increase Council's existing operational expenditure. Additional amounts to allow for these new charges have been included in the Long Term Financial Plan.

Major projects relating to the creation of new, or upgraded assets include

Transformation of Jetty Road, Glenelg

A multi-million project which commenced in 2024–25 will transform Jetty Road, Glenelg. Spanning one kilometre in length and supporting 19 side streets and laneways, Jetty Road is home to more than 330 local business and welcomes a million visitors annually.

In 2025–26, work will be finalised on the City Zone, and new works will commence in the Transition and Coastal zones. The timing of the project has been brought forward to align with the temporary closure of tram services by the Department of Infrastructure and Transport thereby minimising disruption in the precinct. The project will be funded with \$10 million secured from the Australian Government and \$30 million from Council over three years. Council is still seeking State Government funding.

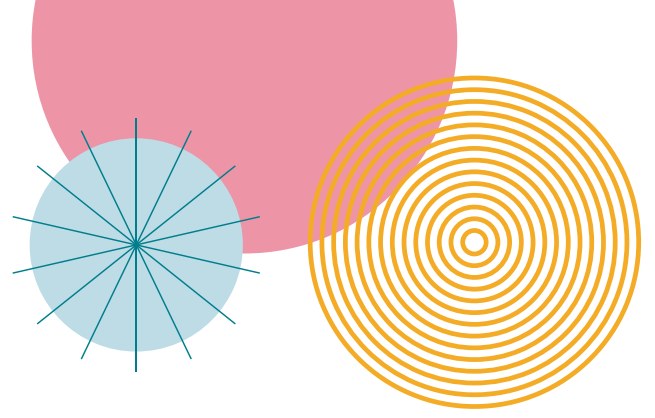
Stormwater Upgrades

Stormwater infrastructure upgrades will decrease the likelihood of flooding in high-risk areas. Part funded by the Federal Government; this was identified as a priority in the *Stormwater Management Plan*.

New Capital Projects

Other new capital works have been kept to a minimum, with resources focussed on Council's asset renewal program (\$148 million), the transformation of Jetty Road (\$30 million), and stormwater upgrades (\$2 million).

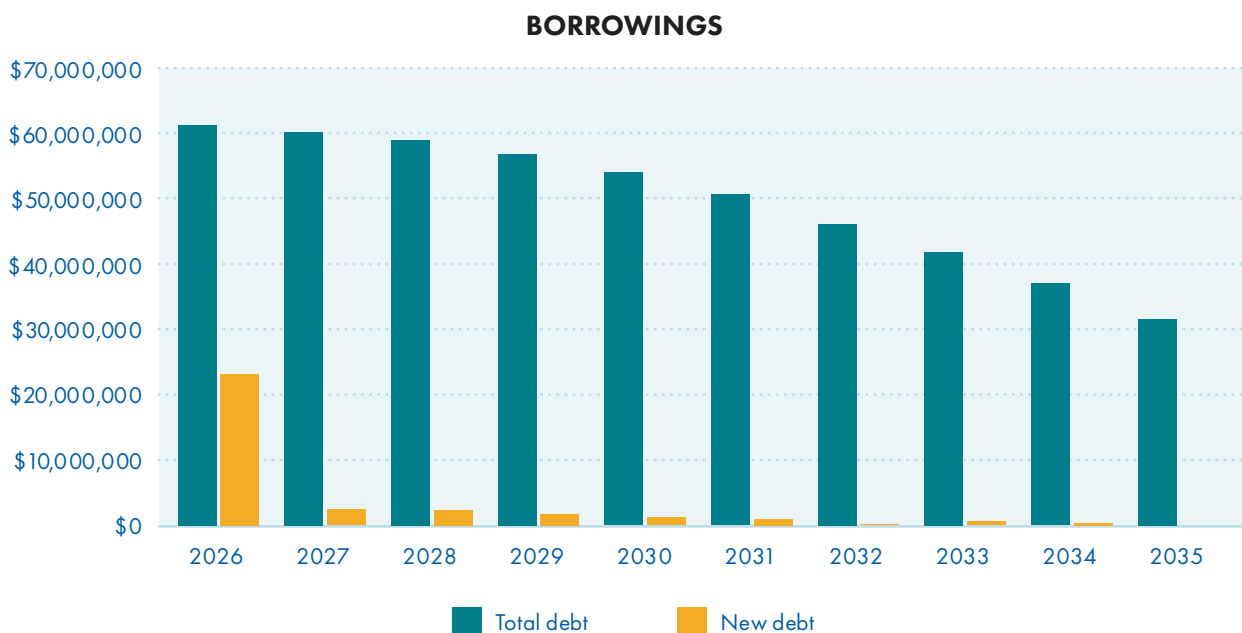
Six new capital projects have been proposed for inclusion in the 2025–26 budget. These projects will be open for community consultation and feedback as part of the Council's Draft Annual Business Plan. The Draft Long-Term Financial Plan includes the financial costs for each project, but these figures may be adjusted following the consultation process and once Council determines which projects to prioritise.



New Borrowings

The lifespan of many of these new assets will range between 20 and 60 years. Certain assets, like stormwater infrastructure, may even last more than 100 years. Debt helps to spread the cost between those using the assets now and those using them in the future.

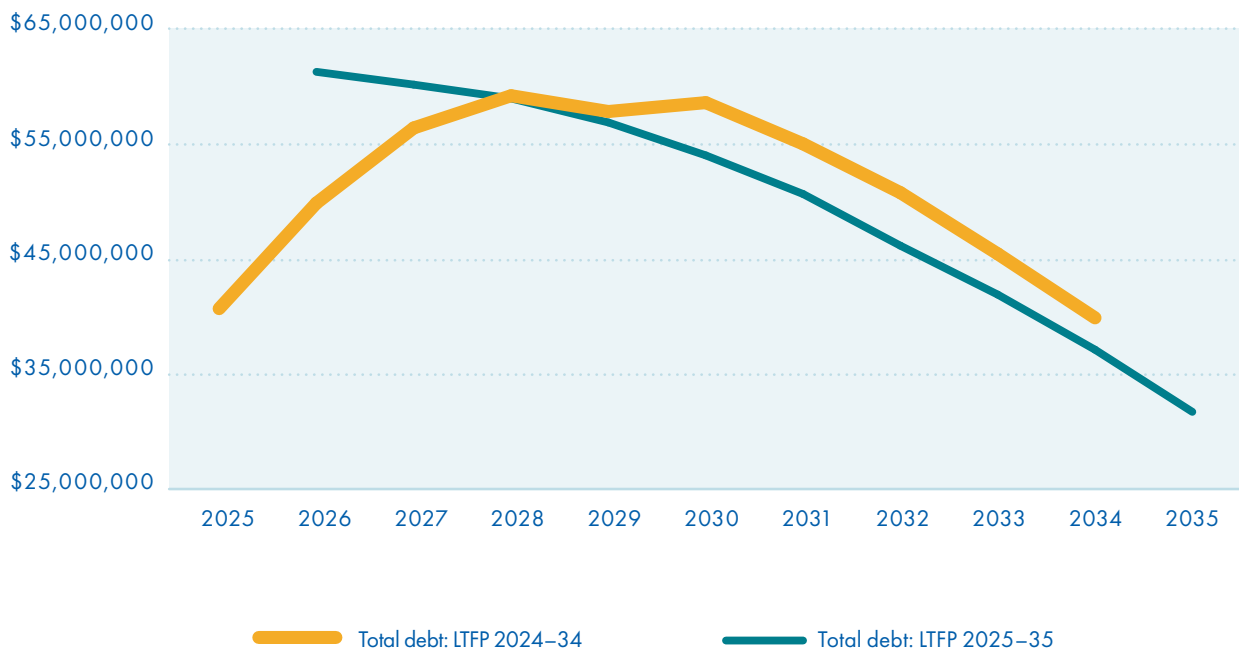
It is anticipated that new borrowings totalling \$32 million will be required to fund much of the \$43 million new and upgraded construction program. However, over the life of the plan, debt remains contained and within Council's set limits.

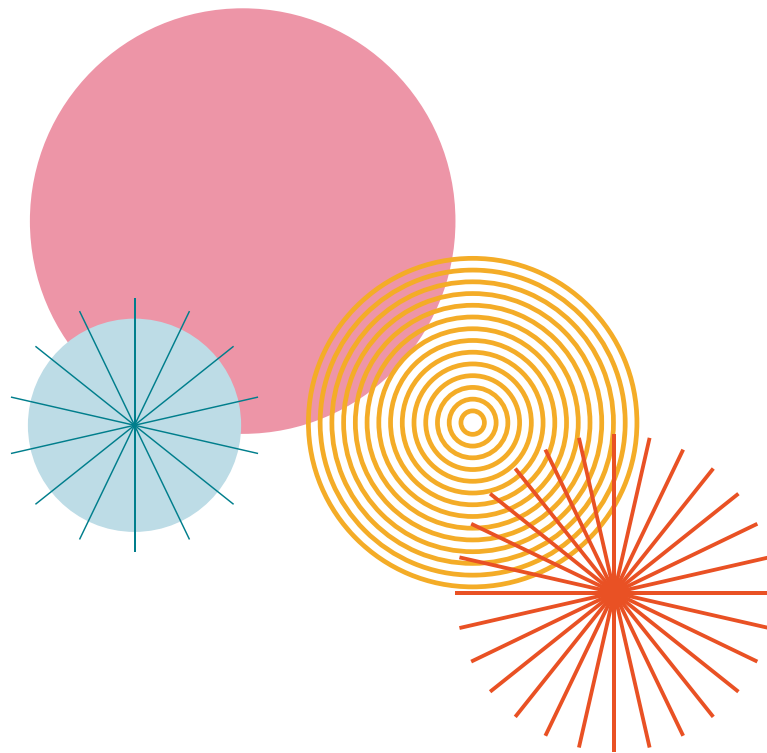


Long-Term Financial Position

The timing of when new debt will be incurred has shifted from last year's Long Term Financial Plan (2024–2034) due to the accelerated completion of the Transformation of Jetty Road project. However, across the duration of both plans no additional debt will be incurred. The following graph illustrates that total debt will now peak earlier and be repaid more quickly.

COMPARISON OF BORROWINGS BETWEEN LONG TERM FINANCIAL PLANS





Key Financial Indicators

Key Financial Indicators specifically designed for the local government sector enable Council to measure its financial sustainability in any one year, or over a period of time.

The following graphs and commentary provide an analysis of the City of Holdfast Bay's projected financial performance over the period of the plan. These are measured against targets set and endorsed by Council, which when viewed over multiple years, provide a valuable health-check on its long-term sustainability.



Operating Surplus Ratio

What it measures

This indicator measures the difference between day-to-day income and expenditure.

A positive ratio denotes a council's income is greater than its expenditure (sustainable) and indicates the percentage of rates available to fund current and future capital expenditure. If the ratio is negative, then a council is spending more than the income it receives (unsustainable in the long-term) and could indicate the community is not being rated appropriately to cover the services provided.

How it's calculated

Operating surplus, or deficit, as a percentage of total operating revenue.

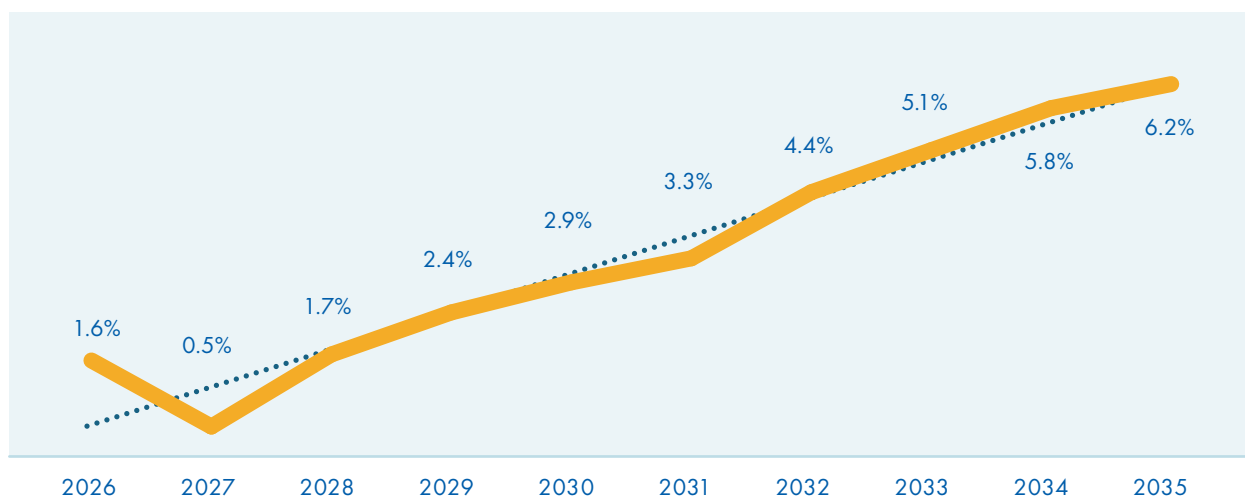
Council target

0% to 10% over a rolling five-year period.

Current projection

Council forecasts operational surpluses for all years, thus meeting its target. These surpluses can be used to repay existing debt, or fund new initiatives, identified through community consultation.

OPERATING SURPLUS RATIO



Key Financial Indicators

Net Financial Liabilities Ratio

What it measures

This indicator represents what is owed to others less money held, invested or owed to Council, expressed as a percentage of total revenue. Liabilities include borrowings, employee leave entitlements and other amounts payable.

If used appropriately, debt can be a beneficial source of financing the construction of infrastructure that has a long life, as it spreads the cost across the generations that will benefit from it. This is called intergenerational equity.

If total debt is too low, it can indicate that current ratepayers are contributing a higher share compared to future generations. Conversely if debt is too high, it could indicate the burden is being left for future ratepayers. Debt incurred to pay for day-to-day expenditure, over a period of time, is unsustainable.

How it's calculated

Net financial liabilities as a percentage of total operating revenue.

Council target

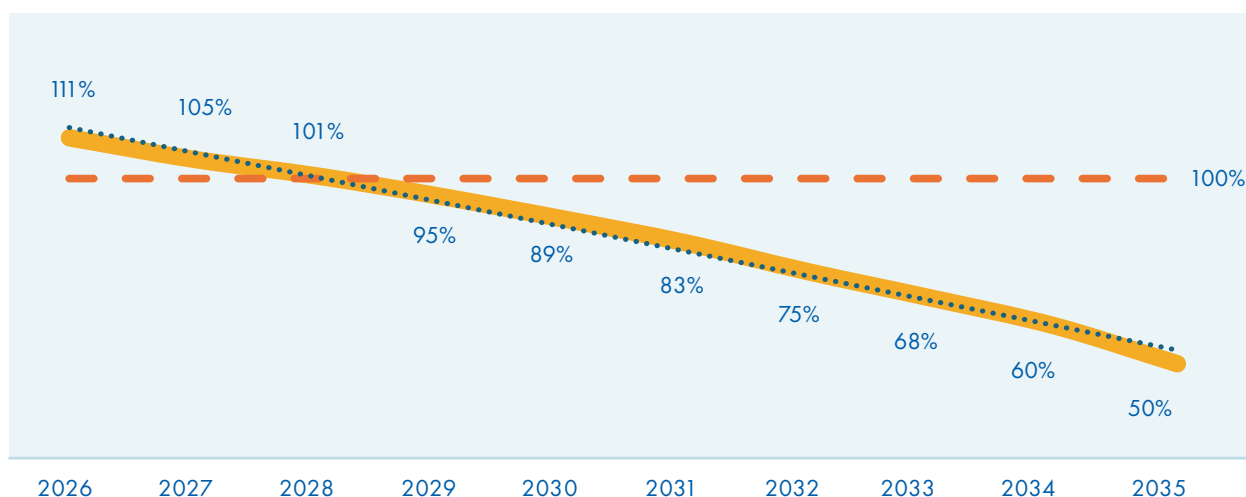
No greater than 100%.

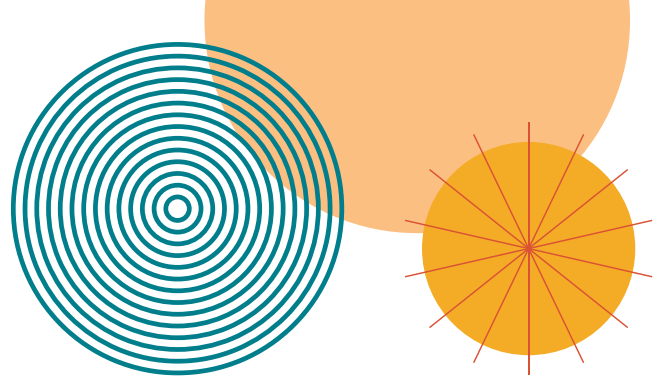
Current projection

A Net Financial Liabilities Ratio limit of 100% is comparable to a household with an annual income of \$100,000 having a mortgage of only \$100,000, illustrating that Council has the capacity to borrow when necessary.

Over the life of the plan, the ratio averages 84%. However, it is forecast to exceed its target of 100% from 2026 to 2028 due to borrowing requirements for the Transformation of Jetty Road project. As the repayment of this debt has been accounted for through a planned increase in rate revenue the Council remains financially sustainable. The declining ratio in later years confirms this, while also indicating that Council will have a corresponding increase in its capacity to fund future initiatives.

NET FINANCIAL LIABILITIES RATIO





Interest Cover Ratio

What it measures

This indicator measures the percentage of income used to pay interest on loans.

When considered in conjunction with the Net Financial Liabilities Ratio, it provides an understanding of the level and affordability of Council's debt. An increasing ratio does not in itself imply unsustainability if the increased cost of debt is a consequence of a planned intergenerational infrastructure program. However, an increasing ratio due to the funding of day-to-day expenditure through borrowings is not financially sustainable.

How it's calculated

Finance charges as a percentage of total operating revenue.

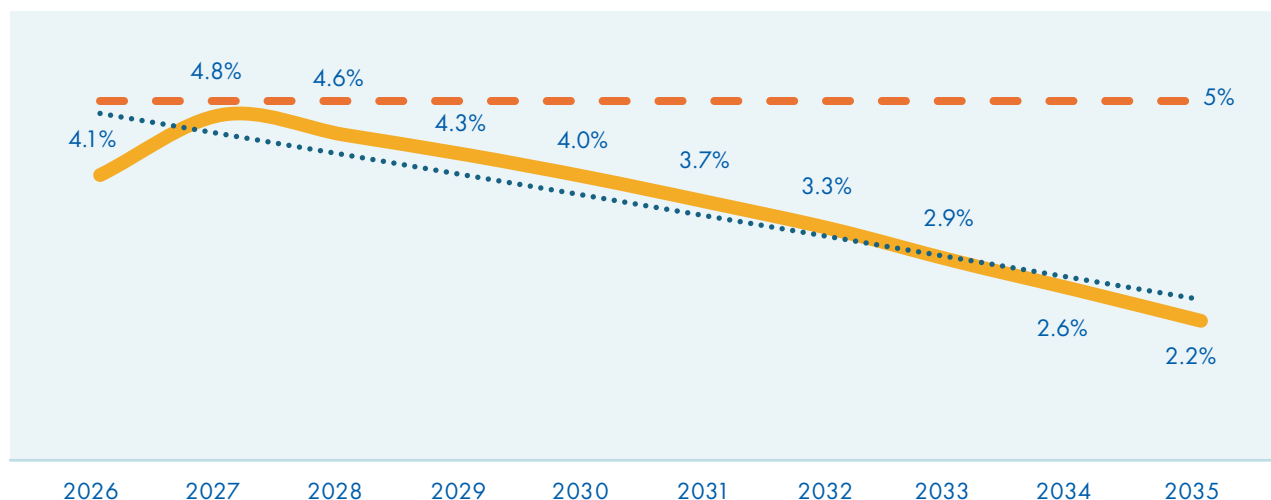
Council target

No greater than 5%.

Current projection

Council forecasts a ratio under 5% in all years, thus meeting its target. As with the Net Financial Liabilities Ratio, the declining Interest Cover Ratio over the timeframe of the plan indicates that Council will have a corresponding increase in its capacity to fund future initiatives.

INTEREST COVER RATIO



Key Financial Indicators

Asset Renewal Funding Ratio

What it measures

This indicator measures whether Council is appropriately maintaining its assets.

Council’s Asset Management Plans outline the optimum time to replace each of its assets to ensure consistent service delivery to the community. It is important that funding is available each year to enable the delivery of the schedules contained within these plans. This ratio measures whether Council is achieving this. A ratio significantly higher than 100% could imply assets are being replaced too frequently, while a lower ratio might indicate infrastructure is becoming unfit for purpose.

How it’s calculated

Total planned capital renewal expenditure in the Long Term Financial Plan as a percentage of expenditure identified in the Asset Management Plans.

Council target

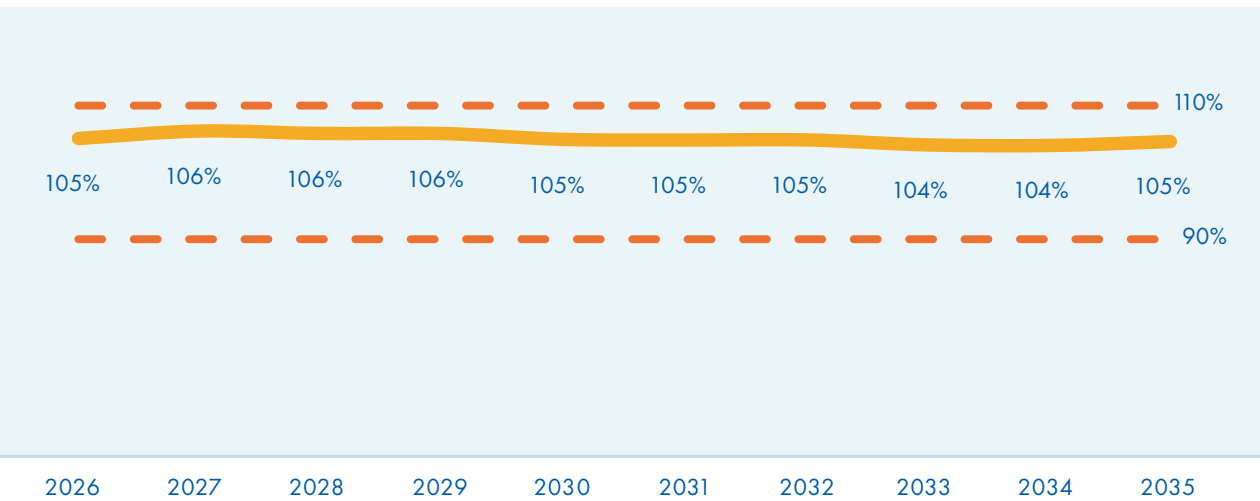
Between 90% and 110%.

Current projection

Forecast capital renewal expenditure has been taken directly from Council’s Asset Management Plans (2025–35) thus ensuring sufficient funding for a 100% renewal ratio in all years. This illustrates Council’s intention to replace assets at the optimum time, ensuring that sustainability is maintained.

Grant funding from the Federal Roads to Recovery Program for local road maintenance has also been incorporated into the Long Term Financial Plan. This is in addition to Council’s own scheduled works as required by the terms of the grant. As a result, the Asset Renewal Funding Ratio averages 105%.

ASSET RENEWAL FUNDING RATIO



Financial Statements



Financial Statements

City of Holdfast Bay (excluding Alwyndor Aged Care)
10 Year Financial Plan for the Years ending 30 June 2035
STATEMENT OF COMPREHENSIVE INCOME - GENERAL FUND

| | Audited 2023/24 \$ | Current Year 2024/25 \$ | 2025/26 \$ |
|---|-----------------------------------|--|-----------------------|
| Income | | | |
| Rates | 43,546,000 | 46,933,483 | 49,625,223 |
| Statutory Charges | 3,781,000 | 3,644,341 | 3,577,759 |
| User Charges | 4,183,000 | 3,934,047 | 4,161,636 |
| Grants, Subsidies and Contributions - operating | 2,074,000 | 2,542,546 | 2,744,906 |
| Investment Income | 86,000 | 72,000 | 72,000 |
| Reimbursements | 780,000 | 787,315 | 775,484 |
| Other Income | 1,287,000 | 921,516 | 1,172,833 |
| Net gain - equity accounted Council businesses | 385,000 | 146,000 | 181,800 |
| Total Income | 56,122,000 | 58,981,248 | 62,311,641 |
| Expenses | | | |
| Employee Costs | 20,347,000 | 20,936,820 | 21,926,459 |
| Materials, Contracts & Other Expenses | 22,884,000 | 23,596,003 | 23,879,422 |
| Depreciation, Amortisation & Impairment | 11,330,000 | 11,685,000 | 12,897,000 |
| Finance Costs | 621,000 | 1,752,948 | 2,596,000 |
| Net loss - Equity Accounted Council Businesses | - | - | - |
| Total Expenses | 55,182,000 | 57,970,771 | 61,298,881 |
| Operating Surplus / (Deficit) | 940,000 | 1,010,477 | 1,012,760 |
| Asset Disposal & Fair Value Adjustments | (1,375,000) | - | - |
| Amounts Received Specifically for New or Upgraded Assets | 2,001,000 | 4,532,960 | 10,000,000 |
| Net Surplus / (Deficit) | 1,566,000 | 5,543,437 | 11,012,760 |
| Other Comprehensive Income | | | |
| Amounts which will not be reclassified subsequently to operating result | | | |
| Changes in Revaluation Surplus - I,PP&E | 27,135,000 | 39,036,910 | - |
| Total Other Comprehensive Income | 27,135,000 | 39,036,910 | - |
| Total Comprehensive Income | 28,701,000 | 44,580,347 | 11,012,760 |

| Projected Years | | | | | | | | |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 2026/27 | 2027/28 | 2028/29 | 2029/30 | 2030/31 | 2031/32 | 2032/33 | 2033/34 | 2034/35 |
| \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 52,654,738 | 54,400,528 | 56,204,305 | 58,011,795 | 59,819,511 | 61,683,671 | 63,667,722 | 65,779,377 | 67,961,190 |
| 3,688,670 | 3,780,887 | 3,875,409 | 3,968,419 | 4,059,693 | 4,153,066 | 4,252,740 | 4,359,059 | 4,468,035 |
| 4,290,647 | 4,397,913 | 4,507,861 | 4,616,050 | 4,722,219 | 4,830,830 | 4,946,770 | 5,070,439 | 5,197,200 |
| 2,736,750 | 2,824,744 | 2,876,720 | 2,838,378 | 2,888,568 | 2,939,911 | 2,994,720 | 3,053,183 | 3,113,107 |
| 74,880 | 77,052 | 79,287 | 81,586 | 83,952 | 86,387 | 88,892 | 91,470 | 94,123 |
| 799,524 | 819,512 | 840,000 | 860,160 | 879,944 | 900,183 | 921,787 | 944,832 | 968,453 |
| 1,209,191 | 1,239,421 | 1,270,407 | 1,300,897 | 1,330,818 | 1,361,427 | 1,394,101 | 1,428,954 | 1,464,678 |
| 149,000 | 152,000 | 155,000 | 158,000 | 161,000 | 164,000 | 164,000 | 164,000 | 164,000 |
| 65,603,400 | 67,692,057 | 69,808,989 | 71,835,285 | 73,945,705 | 76,119,475 | 78,430,732 | 80,891,314 | 83,430,786 |
| 22,606,180 | 23,171,333 | 23,750,618 | 24,320,634 | 24,880,008 | 25,452,249 | 26,063,104 | 26,714,681 | 27,382,548 |
| 25,325,985 | 25,716,535 | 26,361,948 | 27,037,134 | 27,885,569 | 28,258,342 | 28,939,043 | 29,705,018 | 30,699,146 |
| 14,088,465 | 14,518,249 | 14,963,680 | 15,435,962 | 15,936,637 | 16,466,994 | 17,028,452 | 17,622,663 | 18,252,156 |
| 3,231,683 | 3,160,180 | 3,080,064 | 2,960,540 | 2,806,969 | 2,629,961 | 2,389,299 | 2,162,450 | 1,905,440 |
| - | - | - | - | - | - | - | - | - |
| 65,252,313 | 66,566,297 | 68,156,310 | 69,754,270 | 71,509,183 | 72,807,546 | 74,419,899 | 76,204,813 | 78,239,290 |
| 351,087 | 1,125,760 | 1,652,679 | 2,081,015 | 2,436,522 | 3,311,929 | 4,010,833 | 4,686,501 | 5,191,496 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - |
| 351,087 | 1,125,760 | 1,652,679 | 2,081,015 | 2,436,522 | 3,311,929 | 4,010,833 | 4,686,501 | 5,191,496 |
| 15,345,468 | 16,061,752 | 16,781,896 | 17,529,103 | 18,291,986 | 19,077,975 | 19,885,484 | 20,740,306 | 21,620,824 |
| 15,345,468 | 16,061,752 | 16,781,896 | 17,529,103 | 18,291,986 | 19,077,975 | 19,885,484 | 20,740,306 | 21,620,824 |
| 15,696,555 | 17,187,512 | 18,434,575 | 19,610,118 | 20,728,508 | 22,389,904 | 23,896,317 | 25,426,808 | 26,812,320 |

Financial Statements

City of Holdfast Bay (excluding Alwyndor Aged Care)
10 Year Financial Plan for the Years ending 30 June 2035
STATEMENT OF FINANCIAL POSITION - GENERAL FUND

| | Audited 2023/24 \$ | Current Year 2024/25 \$ | 2025/26 \$ |
|--|--------------------------|-------------------------------|----------------------|
| ASSETS | | | |
| Current Assets | | | |
| Cash & Cash Equivalents | 159,000 | - | - |
| Trade & Other Receivables | 4,384,000 | 2,055,778 | 2,392,528 |
| Total Current Assets | 4,543,000 | 2,055,778 | 2,392,528 |
| Non-Current Assets | | | |
| Financial Assets | 129,000 | 654,259 | 634,272 |
| Equity Accounted Investments in Council Businesses | 4,636,000 | 4,782,000 | 4,963,800 |
| Infrastructure, Property, Plant & Equipment | 889,189,000 | 957,466,603 | 989,122,335 |
| Other Non-Current Assets | 4,035,000 | 4,035,000 | 4,035,000 |
| Total Non-Current Assets | 897,989,000 | 966,937,862 | 998,755,407 |
| TOTAL ASSETS | 902,532,000 | 968,993,640 | 1,001,147,935 |
| LIABILITIES | | | |
| Current Liabilities | | | |
| Trade & Other Payables | 9,190,000 | 5,931,020 | 6,035,801 |
| Borrowings | 4,577,000 | 2,402,002 | 3,546,427 |
| Provisions | 3,945,000 | 4,147,902 | 4,429,620 |
| Total Current Liabilities | 17,712,000 | 12,480,923 | 14,011,848 |
| Non-Current Liabilities | | | |
| Borrowings | 11,200,000 | 38,223,601 | 57,811,135 |
| Provisions | 251,000 | 339,769 | 362,846 |
| Total Non-Current Liabilities | 11,451,000 | 38,563,370 | 58,173,981 |
| TOTAL LIABILITIES | 29,163,000 | 51,044,293 | 72,185,829 |
| Net Assets | 873,369,000 | 917,949,347 | 928,962,107 |
| EQUITY | | | |
| Accumulated Surplus | 185,070,000 | 190,613,437 | 201,626,197 |
| Asset Revaluation Reserves | 688,299,000 | 727,335,910 | 727,335,910 |
| Available for Sale Financial Assets | - | - | - |
| Other Reserves | - | - | - |
| Total Equity | 873,369,000 | 917,949,347 | 928,962,107 |

| 2026/27 | 2027/28 | 2028/29 | Projected Years | | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | | 2029/30 | 2030/31 | 2031/32 | 2032/33 | 2033/34 | 2034/35 |
| \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| - | - | - | - | - | - | - | - | 2,180,029 |
| 2,016,870 | 2,063,492 | 2,122,448 | 2,177,670 | 2,240,261 | 2,287,783 | 2,343,721 | 2,410,635 | 2,483,537 |
| 2,016,870 | 2,063,492 | 2,122,448 | 2,177,670 | 2,240,261 | 2,287,783 | 2,343,721 | 2,410,635 | 4,663,566 |
| 615,017 | 602,763 | 589,743 | 575,910 | 561,213 | 552,764 | 551,172 | 550,339 | 550,339 |
| 5,112,800 | 5,264,800 | 5,419,800 | 5,577,800 | 5,738,800 | 5,902,800 | 6,066,800 | 6,230,800 | 6,394,800 |
| 1,004,574,008 | 1,020,747,842 | 1,037,318,339 | 1,054,303,468 | 1,071,938,992 | 1,089,995,433 | 1,109,859,769 | 1,130,723,387 | 1,150,352,814 |
| 4,035,000 | 4,035,000 | 4,035,000 | 4,035,000 | 4,035,000 | 4,035,000 | 4,035,000 | 4,035,000 | 4,035,000 |
| 1,014,336,825 | 1,030,650,405 | 1,047,362,882 | 1,064,492,178 | 1,082,274,005 | 1,100,485,997 | 1,120,512,741 | 1,141,539,526 | 1,161,332,953 |
| 1,016,353,695 | 1,032,713,897 | 1,049,485,330 | 1,066,669,849 | 1,084,514,266 | 1,102,773,780 | 1,122,856,462 | 1,143,950,161 | 1,165,996,519 |
| 6,399,198 | 6,509,299 | 6,677,616 | 6,852,659 | 7,066,754 | 7,174,216 | 7,352,664 | 7,551,957 | 7,803,588 |
| 3,508,815 | 3,798,033 | 4,072,344 | 4,336,273 | 4,602,275 | 4,843,997 | 5,119,684 | 5,398,232 | 5,370,715 |
| 4,720,072 | 5,017,786 | 5,322,942 | 5,635,423 | 5,955,091 | 6,282,111 | 6,616,980 | 6,960,220 | 7,312,041 |
| 14,628,085 | 15,325,117 | 16,072,902 | 16,824,354 | 17,624,119 | 18,300,324 | 19,089,328 | 19,910,409 | 20,486,344 |
| 56,680,310 | 55,131,582 | 52,695,658 | 49,493,011 | 45,782,969 | 40,949,586 | 36,319,517 | 31,137,211 | 25,766,496 |
| 386,638 | 411,024 | 436,021 | 461,617 | 487,802 | 514,590 | 542,020 | 570,136 | 598,955 |
| 57,066,948 | 55,542,607 | 53,131,679 | 49,954,628 | 46,270,772 | 41,464,176 | 36,861,537 | 31,707,347 | 26,365,451 |
| 71,695,033 | 70,867,723 | 69,204,581 | 66,778,982 | 63,894,891 | 59,764,500 | 55,950,865 | 51,617,757 | 46,851,795 |
| 944,658,662 | 961,846,174 | 980,280,749 | 999,890,867 | 1,020,619,375 | 1,043,009,280 | 1,066,905,597 | 1,092,332,404 | 1,119,144,724 |
| 201,977,283 | 203,103,043 | 204,755,723 | 206,836,737 | 209,273,259 | 212,585,189 | 216,596,022 | 221,282,523 | 226,474,020 |
| 742,681,378 | 758,743,131 | 775,525,026 | 793,054,130 | 811,346,116 | 830,424,091 | 850,309,575 | 871,049,881 | 892,670,705 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - |
| 944,658,662 | 961,846,174 | 980,280,749 | 999,890,867 | 1,020,619,375 | 1,043,009,280 | 1,066,905,597 | 1,092,332,404 | 1,119,144,724 |

Financial Statements

City of Holdfast Bay (excluding Alwyndor Aged Care) 10 Year Financial Plan for the Years ending 30 June 2035 STATEMENT OF CASH FLOWS - GENERAL FUND

| | Audited 2023/24 \$ | Current Year 2024/25 \$ | 2025/26 \$ |
|---|--------------------------|-------------------------------|---------------------|
| Cash Flows from Operating Activities | | | |
| Receipts: | | | |
| Rates Receipts | 43,378,000 | 46,875,914 | 49,608,975 |
| Statutory Charges | 3,820,000 | 4,023,136 | 3,580,884 |
| User Charges | 4,539,000 | 4,357,703 | 4,150,956 |
| Grants, Subsidies and Contributions (operating purpose) | 1,168,000 | 2,724,822 | 2,735,410 |
| Investment Receipts | 86,000 | 81,610 | 72,000 |
| Reimbursements | 789,000 | 870,091 | 775,871 |
| Other | 3,682,000 | 925,245 | 1,183,411 |
| Payments: | | | |
| Payments to Employees | (19,824,000) | (20,760,985) | (21,619,675) |
| Payments for Materials, Contracts & Other Expenses | (25,759,000) | (23,093,207) | (23,820,989) |
| Finance Payments | (621,000) | (1,752,948) | (2,596,000) |
| Net Cash provided (or used in) Operating Activities | 11,258,000 | 14,251,379 | 14,070,841 |
| Cash Flows from Investing Activities | | | |
| Receipts: | | | |
| Amounts Received Specifically for New/Upgraded Assets | 2,001,000 | 1,145,592 | 9,729,311 |
| Grants utilised for capital purposes | 917,000 | - | - |
| Sale of Replaced Assets | 461,000 | 26,000 | 469,931 |
| Repayments of Loans by Community Groups | 165,000 | 521,120 | 20,621 |
| Payments: | | | |
| Expenditure on Renewal/Replacement of Assets | (8,499,000) | (13,919,867) | (12,852,383) |
| Expenditure on New/Upgraded Assets | (8,397,000) | (27,031,826) | (32,170,280) |
| Net Cash provided (or used in) Investing Activities | (13,352,000) | (39,258,981) | (34,802,800) |
| Cash Flows from Financing Activities | | | |
| Receipts: | | | |
| Proceeds from Borrowings | 3,500,000 | 29,426,060 | 23,133,961 |
| Payments: | | | |
| Repayments of Borrowings | (1,100,000) | (4,565,457) | (2,402,002) |
| Repayment of Principal Portion of Lease Liabilities | (12,000) | (12,000) | - |
| Net Cash Flow provided (used in) Financing Activities | 2,388,000 | 24,848,602 | 20,731,959 |
| Net Increase/(Decrease) in Cash & Cash Equivalents | 294,000 | (159,000) | - |
| plus: Cash & Cash Equivalents - beginning of year | (135,000) | 159,000 | - |
| Cash & Cash Equivalents - end of the year | 159,000 | - | - |
| Cash & Cash Equivalents - end of the year | 159,000 | - | - |
| Investments - end of the year | - | - | - |
| Cash, Cash Equivalents & Investments - end of the year | 159,000 | - | - |

| 2026/27 | 2027/28 | 2028/29 | Projected Years | | 2031/32 | 2032/33 | 2033/34 | 2034/35 |
|--------------|--------------|--------------|-----------------|--------------|--------------|--------------|--------------|--------------|
| | | | 2029/30 | 2030/31 | | | | |
| \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 52,636,451 | 54,389,990 | 56,193,417 | 58,000,884 | 59,808,599 | 61,672,418 | 63,655,746 | 65,766,630 | 67,948,020 |
| 3,683,465 | 3,776,559 | 3,870,973 | 3,964,054 | 4,055,410 | 4,148,684 | 4,248,063 | 4,354,070 | 4,462,921 |
| 4,284,593 | 4,392,879 | 4,502,701 | 4,610,973 | 4,717,237 | 4,825,733 | 4,941,329 | 5,064,636 | 5,191,251 |
| 2,737,133 | 2,820,615 | 2,874,281 | 2,840,177 | 2,886,213 | 2,937,502 | 2,992,148 | 3,050,439 | 3,110,295 |
| 74,786 | 76,981 | 79,214 | 81,511 | 83,875 | 86,307 | 88,810 | 91,386 | 94,036 |
| 798,738 | 818,859 | 839,331 | 859,501 | 879,298 | 899,522 | 921,081 | 944,079 | 967,681 |
| 1,182,821 | 1,238,993 | 1,269,968 | 1,300,465 | 1,330,394 | 1,360,994 | 1,393,639 | 1,428,461 | 1,464,172 |
| (22,290,567) | (22,848,095) | (23,419,299) | (23,981,409) | (24,533,029) | (25,097,289) | (25,699,575) | (26,342,013) | (27,000,563) |
| (25,027,746) | (25,636,015) | (26,228,883) | (26,897,931) | (27,710,647) | (28,181,487) | (28,798,703) | (29,547,097) | (30,494,186) |
| (3,231,683) | (3,160,180) | (3,080,064) | (2,960,540) | (2,806,969) | (2,629,961) | (2,389,299) | (2,162,450) | (1,905,440) |
| 14,847,990 | 15,870,586 | 16,901,640 | 17,817,686 | 18,710,381 | 20,022,424 | 21,353,239 | 22,648,140 | 23,838,188 |
| 495,130 | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - |
| 672,123 | 636,855 | 558,165 | 709,218 | 602,652 | 420,872 | 1,163,339 | 778,116 | 388,317 |
| 19,987 | 19,255 | 12,254 | 13,020 | 13,833 | 14,697 | 8,449 | 1,592 | 833 |
| (12,788,402) | (14,174,335) | (14,202,774) | (14,478,950) | (14,746,258) | (14,715,123) | (17,003,806) | (17,340,582) | (15,448,480) |
| (2,078,391) | (1,092,851) | (1,107,672) | (1,122,256) | (1,136,568) | (1,151,209) | (1,166,838) | (1,183,509) | (1,200,597) |
| (13,679,553) | (14,611,076) | (14,740,027) | (14,878,968) | (15,266,341) | (15,430,763) | (16,998,856) | (17,744,383) | (16,259,927) |
| 2,377,990 | 2,249,305 | 1,636,420 | 1,133,626 | 892,233 | 10,614 | 489,615 | 215,927 | - |
| (3,546,427) | (3,508,815) | (3,798,033) | (4,072,344) | (4,336,273) | (4,602,275) | (4,843,997) | (5,119,684) | (5,398,232) |
| - | - | - | - | - | - | - | - | - |
| (1,168,437) | (1,259,510) | (2,161,613) | (2,938,718) | (3,444,040) | (4,591,661) | (4,354,382) | (4,903,758) | (5,398,232) |
| - | - | - | - | - | - | - | - | 2,180,029 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | 2,180,029 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | 2,180,029 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | 2,180,029 |

Financial Statements

City of Holdfast Bay (excluding Alwyndor Aged Care)
10 Year Financial Plan for the Years ending 30 June 2035
STATEMENT OF CHANGES IN EQUITY - GENERAL FUND

| | Audited 2023/24 \$ | Current Year 2024/25 \$ | 2025/26 \$ |
|--|-----------------------------------|--|-----------------------|
| Opening Balance | 844,668,000 | 873,369,000 | 917,949,347 |
| Net Surplus / (Deficit) for Year | 1,566,000 | 5,543,437 | 11,012,760 |
| Other Comprehensive Income | | | |
| - Gain (Loss) on Revaluation of I,PP&E | 27,135,000 | 39,036,910 | - |
| Other Comprehensive Income | 27,135,000 | 39,036,910 | - |
| Total Comprehensive Income | 28,701,000 | 44,580,347 | 11,012,760 |
| Equity - Balance at end of the reporting period | 873,369,000 | 917,949,347 | 928,962,107 |

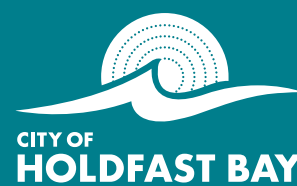
| 2026/27 | 2027/28 | 2028/29 | Projected Years | | | | | |
|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | | 2029/30 | 2030/31 | 2031/32 | 2032/33 | 2033/34 | 2034/35 |
| \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 928,962,107 | 944,658,662 | 961,846,174 | 980,280,749 | 999,890,867 | 1,020,619,375 | 1,043,009,280 | 1,066,905,597 | 1,092,332,404 |
| 351,087 | 1,125,760 | 1,652,679 | 2,081,015 | 2,436,522 | 3,311,929 | 4,010,833 | 4,686,501 | 5,191,496 |
| 15,345,468 | 16,061,752 | 16,781,896 | 17,529,103 | 18,291,986 | 19,077,975 | 19,885,484 | 20,740,306 | 21,620,824 |
| 15,345,468 | 16,061,752 | 16,781,896 | 17,529,103 | 18,291,986 | 19,077,975 | 19,885,484 | 20,740,306 | 21,620,824 |
| 15,696,555 | 17,187,512 | 18,434,575 | 19,610,118 | 20,728,508 | 22,389,904 | 23,896,317 | 25,426,808 | 26,812,320 |
| 944,658,662 | 961,846,174 | 980,280,749 | 999,890,867 | 1,020,619,375 | 1,043,009,280 | 1,066,905,597 | 1,092,332,404 | 1,119,144,724 |

Financial Statements

City of Holdfast Bay (excluding Alwyndor Aged Care) 10 Year Financial Plan for the Years ending 30 June 2035 UNIFORM PRESENTATION OF FINANCES - GENERAL FUND

| | Audited 2023/24 \$ | Current Year 2024/25 \$ | 2025/26 \$ |
|--|--------------------------|-------------------------------|---------------------|
| Income | | | |
| Rates | 43,546,000 | 46,933,483 | 49,625,223 |
| Statutory Charges | 3,781,000 | 3,644,341 | 3,577,759 |
| User Charges | 4,183,000 | 3,934,047 | 4,161,636 |
| Grants, Subsidies and Contributions - operating | 1,157,000 | 2,542,546 | 2,744,906 |
| Grants, Subsidies and Contributions - capital | 917,000 | - | - |
| Investment Income | 86,000 | 72,000 | 72,000 |
| Reimbursements | 780,000 | 787,315 | 775,484 |
| Other Income | 1,287,000 | 921,516 | 1,172,833 |
| Net gain - equity accounted Council businesses | 385,000 | 146,000 | 181,800 |
| Total Income | 56,122,000 | 58,981,248 | 62,311,641 |
| Expenses | | | |
| Employee Costs | 20,347,000 | 20,936,820 | 21,926,459 |
| Materials, Contracts & Other Expenses | 22,884,000 | 23,596,003 | 23,879,422 |
| Depreciation, Amortisation & Impairment | 11,330,000 | 11,685,000 | 12,897,000 |
| Finance Costs | 621,000 | 1,752,948 | 2,596,000 |
| Total Expenses | 55,182,000 | 57,970,771 | 61,298,881 |
| Operating Surplus / (Deficit) | 940,000 | 1,010,477 | 1,012,760 |
| Less: Grants, subsidies and contributions – Capital | (917,000) | - | - |
| Adjusted Operating Surplus / (Deficit) | 23,000 | 1,010,477 | 1,012,760 |
| Net Outlays on Existing Assets | | | |
| Capital Expenditure on Renewal and Replacement of Existing Assets | (8,499,000) | (13,919,867) | (12,852,383) |
| Finance Lease payments for Right of Use Assets | - | (12,000) | - |
| add back Depreciation, Amortisation and Impairment | 11,330,000 | 11,685,000 | 12,897,000 |
| add back Grants, subsidies and contributions – Capital Renewal | 643,000 | - | - |
| add back Proceeds from Sale of Replaced Assets | 461,000 | 26,000 | 469,931 |
| Total Net Outlays on Existing Assets | 3,935,000 | (2,220,867) | 514,548 |
| Net Outlays on New and Upgraded Assets | | | |
| Capital Expenditure on New and Upgraded Assets (including Investment Property & Real Estate Developments) | (8,397,000) | (27,031,826) | (32,170,280) |
| add back Grants, subsidies and contributions – Capital New/Upgraded | 274,000 | - | - |
| add back Amounts Received Specifically for New and Upgraded Assets | 2,001,000 | 1,145,592 | 9,729,311 |
| Total Net Outlays on New and Upgraded Assets | (6,122,000) | (25,886,234) | (22,440,969) |
| Annual Net Impact to Financing Activities (surplus / (deficit)) | (2,164,000) | (27,096,625) | (20,913,661) |

| 2026/27 | 2027/28 | 2028/29 | Projected Years | | | | | |
|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | 2029/30 | 2030/31 | 2031/32 | 2032/33 | 2033/34 | 2034/35 |
| \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 52,654,738 | 54,400,528 | 56,204,305 | 58,011,795 | 59,819,511 | 61,683,671 | 63,667,722 | 65,779,377 | 67,961,190 |
| 3,688,670 | 3,780,887 | 3,875,409 | 3,968,419 | 4,059,693 | 4,153,066 | 4,252,740 | 4,359,059 | 4,468,035 |
| 4,290,647 | 4,397,913 | 4,507,861 | 4,616,050 | 4,722,219 | 4,830,830 | 4,946,770 | 5,070,439 | 5,197,200 |
| 2,736,750 | 2,824,744 | 2,876,720 | 2,838,378 | 2,888,568 | 2,939,911 | 2,994,720 | 3,053,183 | 3,113,107 |
| - | - | - | - | - | - | - | - | - |
| 74,880 | 77,052 | 79,287 | 81,586 | 83,952 | 86,387 | 88,892 | 91,470 | 94,123 |
| 799,524 | 819,512 | 840,000 | 860,160 | 879,944 | 900,183 | 921,787 | 944,832 | 968,453 |
| 1,209,191 | 1,239,421 | 1,270,407 | 1,300,897 | 1,330,818 | 1,361,427 | 1,394,101 | 1,428,954 | 1,464,678 |
| 149,000 | 152,000 | 155,000 | 158,000 | 161,000 | 164,000 | 164,000 | 164,000 | 164,000 |
| 65,603,400 | 67,692,057 | 69,808,989 | 71,835,285 | 73,945,705 | 76,119,475 | 78,430,732 | 80,891,314 | 83,430,786 |
| 22,606,180 | 23,171,333 | 23,750,618 | 24,320,634 | 24,880,008 | 25,452,249 | 26,063,104 | 26,714,681 | 27,382,548 |
| 25,325,985 | 25,716,535 | 26,361,948 | 27,037,134 | 27,885,569 | 28,258,342 | 28,939,043 | 29,705,018 | 30,699,146 |
| 14,088,465 | 14,518,249 | 14,963,680 | 15,435,962 | 15,936,637 | 16,466,994 | 17,028,452 | 17,622,663 | 18,252,156 |
| 3,231,683 | 3,160,180 | 3,080,064 | 2,960,540 | 2,806,969 | 2,629,961 | 2,389,299 | 2,162,450 | 1,905,440 |
| 65,252,313 | 66,566,297 | 68,156,310 | 69,754,270 | 71,509,183 | 72,807,546 | 74,419,899 | 76,204,813 | 78,239,290 |
| 351,087 | 1,125,760 | 1,652,679 | 2,081,015 | 2,436,522 | 3,311,929 | 4,010,833 | 4,686,501 | 5,191,496 |
| - | - | - | - | - | - | - | - | - |
| 351,087 | 1,125,760 | 1,652,679 | 2,081,015 | 2,436,522 | 3,311,929 | 4,010,833 | 4,686,501 | 5,191,496 |
| (12,788,402) | (14,174,335) | (14,202,774) | (14,478,950) | (14,746,258) | (14,715,123) | (17,003,806) | (17,340,582) | (15,448,480) |
| - | - | - | - | - | - | - | - | - |
| 14,088,465 | 14,518,249 | 14,963,680 | 15,435,962 | 15,936,637 | 16,466,994 | 17,028,452 | 17,622,663 | 18,252,156 |
| - | - | - | - | - | - | - | - | - |
| 672,123 | 636,855 | 558,165 | 709,218 | 602,652 | 420,872 | 1,163,339 | 778,116 | 388,317 |
| 1,972,186 | 980,769 | 1,319,071 | 1,666,230 | 1,793,031 | 2,172,743 | 1,187,985 | 1,060,197 | 3,191,993 |
| (2,078,391) | (1,092,851) | (1,107,672) | (1,122,256) | (1,136,568) | (1,151,209) | (1,166,838) | (1,183,509) | (1,200,597) |
| - | - | - | - | - | - | - | - | - |
| 495,130 | - | - | - | - | - | - | - | - |
| (1,583,261) | (1,092,851) | (1,107,672) | (1,122,256) | (1,136,568) | (1,151,209) | (1,166,838) | (1,183,509) | (1,200,597) |
| 740,012 | 1,013,678 | 1,864,078 | 2,624,989 | 3,092,985 | 4,333,463 | 4,031,981 | 4,563,189 | 7,182,892 |



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Item No: 8.2

Subject: RISK REPORT – JULY 2025

Summary

A review of the Strategic Risk Register and high operational risks was undertaken in line with Council's Risk Management Policy and ISO31000 (2018), to ensure an accurate reflection of the current risk position across the business, scoping both business risks and opportunities.

Recommendation

That the Audit and Risk Committee notes this report.

Background

As per the updated ISO31000 (2018) guidelines, both risks and related opportunities were captured and reviewed by the Senior Leadership Team (SLT) whilst using *Our Holdfast 2050+* and supporting business plans for reference. These are reviewed quarterly.

Report

Strategic Risk Review Workshop

A strategic risk workshop with the Senior Leadership Team was held on 23 June to review and strengthen its approach to identifying and managing strategic risks. This workshop was conducted by Local Government Risk Services, Strategic Risk team (LGRS).

The main objective of the workshop was to validate the current Strategic Risk register to confirm the relevancy of the current risk profile and identify any emerging or new risks.

LGRS will compile a draft revised strategic risk register. This will form the basis of the next stages of developing the risk management framework.

Senior Leadership Team is continuing with a detailed review of the risk framework, documentation of risk controls for the new risk register, and progressing the development of a Council-wide risk appetite framework. This will include a workshop conducted by LGRS with Elected Members and the Audit and Risk Committee members scheduled for the 19 August 2025.

Corporate Risk Profile Overview

Pursuant to Council's Risk Management Policy, all strategic risks, as well as all extreme and high operational risks, are required to be reported to the Audit and Risk Committee each quarter.

Following the coastal storms in May and June 2025, the seawall and coast path at Glenelg North has been damaged, raising the risk rating for degradation to coastal infrastructure in this area to high.

Immediate action has been undertaken, limiting access through fencing of the path to ensure public safety, while an engineering assessment of the damage was undertaken and a solution is being developed to enable the pathway to be reopened safely to the public.

Well before this issue arose, there has been consideration of addressing risks associated with the degradation of coastal assets due to climate change. Long-term coastal management is being undertaken in line with new coastal hazard adaptation planning guidelines for South Australia, produced in 2024-25. In line with these guidelines Council has engaged with coastal councils between Kingston Park and North Haven to develop a Coastal Hazard Adaptation Plan (CHAP) for metropolitan Adelaide.

The City of Holdfast Bay has been awarded a grant for this project in partnership with the Cities of Charles Sturt, Port Adelaide Enfield and West Torrens, the Departments for Environment and Water, and Infrastructure and Transport, the West Beach Trust and Green Adelaide, and is set to be completed in December 2026.

This project will cover stages one and two of five under the new guidelines, which includes:

- establishing a governance structure and terms of reference to inform future coastal hazard adaptation planning along the Adelaide metropolitan beach system; and
- understanding coastal hazard exposure in context of the full metropolitan coast.

This will inform stages three to five, including long-term risk management, adaptation actions and pathways, and monitoring and implementation programs.

Budget

There are no budget implications associated with this report.

Life Cycle Costs

There are no life cycle costs associated with this report.

Strategic Plan

Statutory compliance

Council Policy

Risk Management Policy

Statutory Provisions

Not applicable

Written By: Risk and Improvement Officer

General Manager: Strategy and Corporate, Ms S Wachtel

Item No: 8.3

Subject: 2024-25 AUDIT AND RISK COMMITTEE ANNUAL REPORT TO COUNCIL

Summary

Following changes to the *Local Government Act 1999*, section 126(9) of the Act now requires the Audit and Risk Committee to provide an annual report to Council, providing an overview of the business undertaken during the previous twelve months.

This annual report is required to be included in the Council's Annual Report for the relevant financial year.

Recommendation

That the Audit and Risk Committee endorses this report as an accurate representation of its activities over the 2024-25 financial year, for presentation to Council and inclusion in Council's Annual Report for that period.

Background

With effect from 30 November 2024 and pursuant to section 126(9) of the *Local Government Act 1999*, changes were introduced requiring Council to 'ensure that the annual report of its audit and risk committee is included in its annual report.'

As a result, this report has been drafted for presentation to Council, detailing the Audit and Risk Committee's annual work plan for the previous twelve months, being the financial year 2024-25.

As there is no prescribed format, this report is taken to meet the requirement.

This report will be considered by Council in time for inclusion in the Council's Annual Report, which is adopted in October/November each year.

Report

Overview

As per the Terms of Reference, the role of this Committee is to 'provide suggestions and recommendations to Council on matters relating to financial governance', including:

- Financial reporting
- Strategic management plans and the annual business plan
- Internal controls and risk management systems
- Public interest disclosures

- Internal and external audits
- Economy and efficiency audits and reporting responsibilities

To ensure that the Committee acts appropriately and meets the requirements of the Local Government Act, the Terms of Reference are reviewed annually, with amendments made as needed. In 2025, the Committee amended the duration of independent members to a maximum of three terms.

The work undertaken during the year is detailed in a summarised table and provided as the 2024-25 Audit and Risk Committee Annual Workplan.

Refer Attachment 1

Work Program 2024-25

The Audit and Risk Committee is required to meet at least quarterly throughout the year, all regular meetings were held. No special meetings were held during the year.

Regular Quarterly Reporting

Progress reports relating to a number of key topics are provided quarterly. These include standing items, risk management and internal audit reporting.

Reporting on standing items provides updates against a range of matters, including:

- Monthly financial statements
- External audits
- Public interest disclosures
- Economy and efficiency audits
- Council recommendations
- Audit and Risk Committee meeting schedule

Key discussions relating to standing items during 2024-25 included:

- Detailed budget reviews
- Quarterly financial statements and reporting
- External auditors feedback on the financial statements
- Confirmation of annual meeting schedule

The Quarterly Risk Management report provides updates on all strategic and high-rated operational risks, identifying movement in the risk profile, and highlighting progress against the annual risk work program.

The annual risk management work plan also included:

- Feedback on the rolling review of corporate risk registers
- Reporting on senior leadership discussions relating to new/emerging risks and opportunities
- Focused working on specific risk areas for the 2024-25 year, including:
 - a) Finance management
 - b) Debt management

- c) Asset management
- d) Property management

The Quarterly Internal Audit Reports provide assessments against the approved 3-year internal audit program, as well as tracking outstanding actions from previous internal audits undertaken.

Currently, the program is in Year 3 of the program which included:

- Volunteer Management (completed)
- Lease Management (completed)
- Post-Implementation Review (completed)
- Fraud Detection – CoHB (completed)
- Fraud Detection – Alwyndor (completed)

A draft of the next 3-year internal audit program has been developed and is going through the required management review and approval process.

Annual Reporting

Reporting for activities that occur annually included the following in 2024-25:

- Annual Risk Profile Report
- Annual Review of Investment Performance
- Municipal Insurance Renewal and Claims Report
- Audit and Risk Committee Self-Review Assessment
- Audit and Risk Committee Terms of Reference Review
- Alywondor Investment Portfolio Performance (Confidential)
- General Purpose Financial Statements
- Draft 2023-24 Annual Report of Council
- Annual Work Health and Safety Program Review
- Annual Review of Loans Receivable (Confidential)
- 2024-25 Financial Year External Audit Interim Report
- Draft 2025-26 Annual Business Plan
- Draft Long Term Financial Plan 2025-26 – 2034-35

Ad Hoc Reporting

The Audit and Risk Committee also provides a value-added forum for review of a range of broader governance matters, which are presented on an ad-hoc basis.

Items presented for the Committee's consideration in the 2024-25 year included:

- Plant and Equipment Draft Asset Management Plan 2024
- End of Financial Year Debtors
- Council Public Interest Disclosure Policy Review
- City of Holdfast Bay Strategic Plan Review
- Treasury Management Policy Review
- Asset Management Plans
- Revaluation of Transport Assets

- Revaluation of Road and Kerbing Assets
- Cyber Security Penetration Testing
- New Borrowings 2024-25
- Electricity Procurement by Power Purchase Agreement (Confidential)

Committee Member Self-Review Assessments

During 2024-25, Committee members were invited to undertake a self-review assessment, based on the 2023-24 year. This provides key feedback regarding levels of existing skills, future training requirements, and potential support that members may require.

A copy of this self-review assessment is attached for reference.

Refer Attachment 2

Budget

There are no budget implications associated with this report.

Life Cycle Costs

There are no life cycle costs associated with this report.

Strategic Plan

Statutory compliance

Council Policy

Risk Management Policy

Statutory Provisions

Local Government Act 1999, section 126(9)

Written By: Risk and Improvement Officer

General Manager: Strategy and Corporate, Ms S Wachtel

Attachment 1

Audit & Risk Committee Report Schedule – Aug 2024 to July 2025

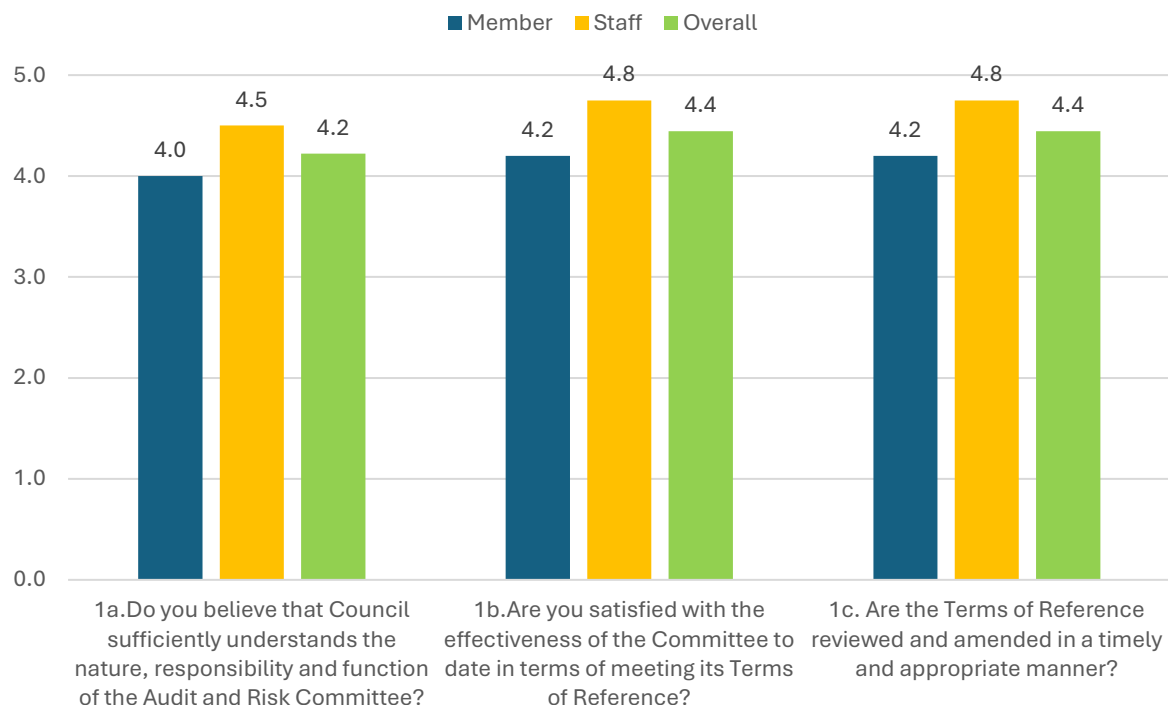
| Meeting date | Report Title | Report Frequency Q = Quarterly A = Annual AH = Ad hoc C = Confidential | Report Ref.No. |
|--------------|--|--|----------------|
| 14-Aug-24 | 1. Standing Items Report | Q | 233/24 |
| | 2. Internal Audit Report | Q | 234/24 |
| | 3. Annual Risk Profile Report | A | 235/24 |
| | 4. Annual Review of Investment Performance | A | 236/24 |
| | 5. Municipal Insurance Renewal and Claims Report | A | 237/24 |
| | 6. Revaluation of Road and Kerbing Assets | AH | 238/24 |
| | 7. Annual Review of Loans Receivable | A / C | 243/24 |
| | 8. Audit and Risk Committee Self-Review Assessment | A | 245/24 |
| | 9. Alywdor Investment Portfolio Performance | A / C | 256/24 |
| | 10. Plant and Equipment Draft Asset Management Plan 2024 | AH | 276/24 |
| 16-Oct-24 | 1. Standing Items Report | Q | 328/24 |
| | 2. Internal Audit Report | Q | 329/24 |
| | 3. General Purpose Financial Statements | A | 330/24 |
| | 4. End of Financial Year Debtors | AH | 331/24 |
| | 5. 2023-24 Draft Annual Report | A | 332/24 |
| | 6. Annual Work Health and Safety Program Review | A | 333/24 |
| | 7. Audit and Risk Committee Terms of Reference Review | A | 334/24 |
| | 8. Council Public Interest Disclosure Policy Review | AH | 335/24 |
| | 9. Strategic Plan Review | AH | 336/24 |
| | 10. Treasury Management Policy Review | AH | 337/24 |
| | 11. Asset Management Plans | AH | 338/24 |
| | 12. Electricity Procurement by Power Purchase Agreement | AH / C | 339/24 |
| 12-Feb-25 | 1. Risk Report | Q | 17/25 |
| | 2. Internal Audit Report | Q | 18/25 |
| | 3. Audit and Risk Committee Terms of Referernce | AH | 19/25 |
| 1-Jan-00 | 4. Standing Items Report | Q | 20/25 |
| | 5. 2025-26 Draft Budget | A | 7.1 |
| 14-May-25 | 1. Standing Items Report | Q | 122/25 |
| | 2. 2024-25 Financial Year External Audit Interim Report | A | 123/25 |
| | 3. Draft 2025-26 Annual Business Plan | A | 124/25 |
| | 4. Draft LTFP | A | 125/25 |
| | 5. Revaluation of Transport Assets | AH | 126/25 |
| | 6. Cyber Security Penetration Testing | AH | 127/25 |
| | 7. Internal Audit Report | Q | 128/25 |
| | 8. Risk Report | Q | 129/25 |
| | 9. New Borrowings 2024-25 | AH | 133/25 |
| 16-Jul-25 | | | |

Attachment 2

Audit and Risk Committee – Self-review Assessment 2023-24

Results

1. Terms of Reference



1a. Comments:

- *EMs are content to leave all financial issues to the Risk and Audit Committee. They seem to have confidence that production of the financials at Council meetings that have been confirmed by the committee really don't need any questioning*
- *The two elected members on the committee seem to understand the topics being discussed and join in with good comments. The Committee's recommendations seem to be accepted by the Council*
- *I think most members of Council understand and appreciate the work the committee does, but the level of understanding will vary among the individual members*
- *Council routinely receives the minutes of the ARC and is therefore up to date with the work of the Committee. It is common for there to be questions or comments arising from the minutes, showing that Council is engaged with the role and work of the ARC.*
- *I believe this is true for most Council members.*

1b. Comments:

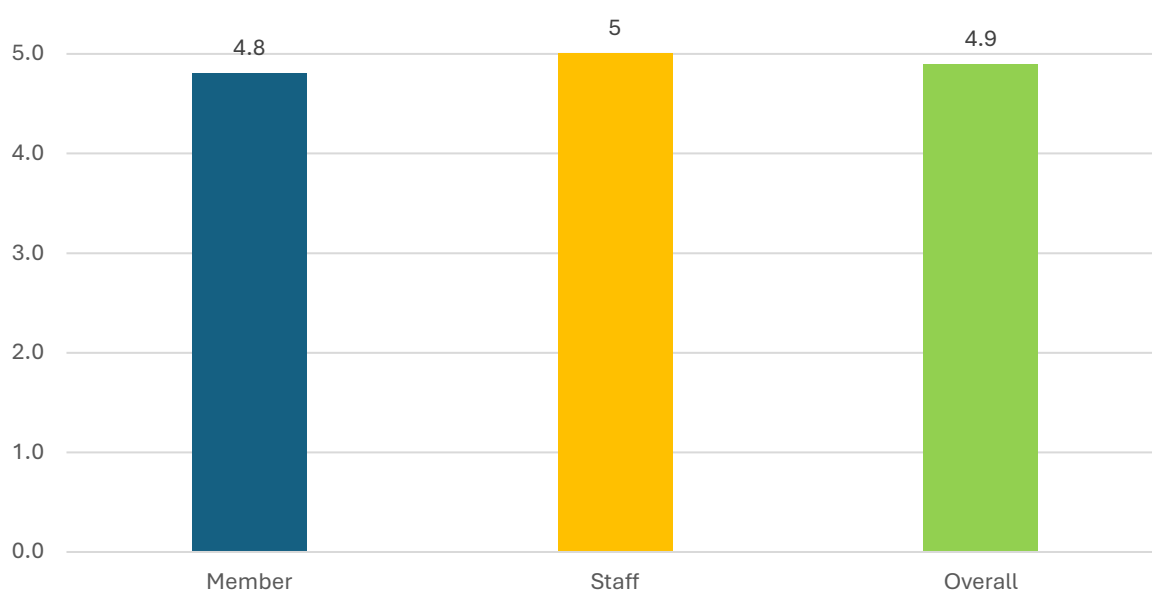
- *The committee has the mix of skills and professionalism to ensure it meets its terms of reference*
- *I have only been on the committee for a year and we appear to be following the Terms of Reference with no issue to date*
- *They engage in the requirements set out in the Terms of Reference from critically reviewing internal audit reports to providing informative recommendations to Council*
- *Yes, the discussion at the ARC is comprehensive, expansive and useful. Independent members are not afraid to challenge or question and add value in doing so. The relationship with ARC, Internal Auditors and admin is respectful, positive and constructive.*

1c. Comments:

- *Yes they are*
- *Reviewed October 2023*
- *This was recently reviewed and updated in October 2023*
- *The Terms of Reference are regularly reviewed and updated.*
- *I believe they are reviewed annually and I think this is sufficient.*

2. Membership and Appointments

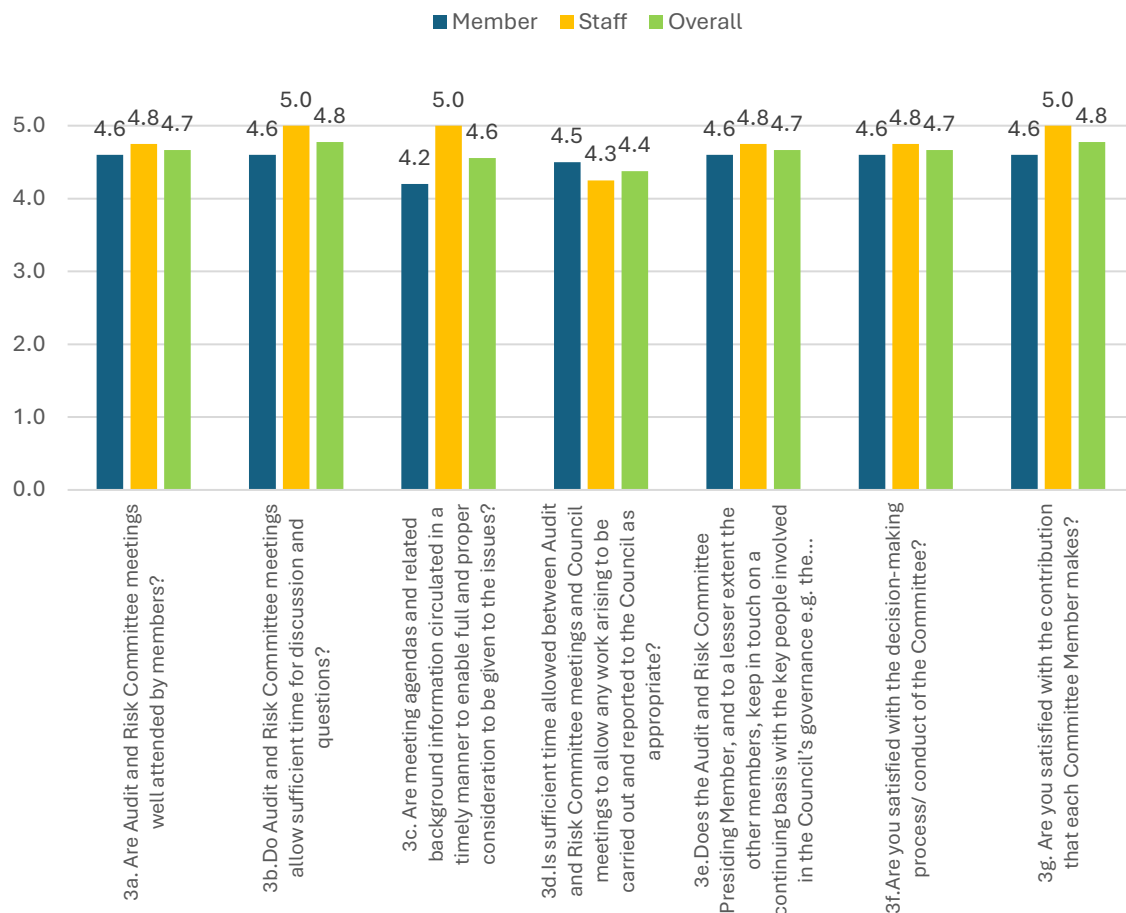
Is the number of independent members appropriate to effectively discharge the responsibilities of the Audit and Risk Committee?



Comments:

- *We have 3 independents*
- *The current balance works. There are enough members to provide different viewpoints and skillsets while small enough to remain efficient*
- *The independent members outnumber Council members and therefore hold balance of power, but the total Committee is still of a size for effective functioning.*
- *I believe three independent members and 2 elected members is the right balance.*

3. Meetings



3a. Comments:

- *We rarely have anyone missing*
- *Nearly always 100% attendance*
- *Yes. Meetings are usually arranged to accommodate individual schedules. Absentees are rare.*
- *Rarely do members miss meetings event extraordinary meetings.*

3b. Comments:

- *We have enough time to ask questions and discuss. I never feel that the meetings are rushed.*
- *As much time as is required*
- *Yes, the Chair is excellent at facilitating questions and discussion. Meetings run for as long as needed.*
- *Most of the time, rare exceptions.*

3c. Comments:

- *Occasional last minute items have been accepted due to urgency, which however also reflects importance, and results in decisions that should have perhaps had time for more reflection. Such items should be kept to a minimum.*
- *Agendas are provided as per legislation and with enough time to read, research and note all material included.*

- *Yes 5 days in advance*
- *Yes, all timeframes for circulating agendas and papers are met.*
- *Yes reports completed and distributed on time and members come to meeting having reviewed them.*

3d. Comments:

- *I am not sure if this is sufficient. I have not asked staff about this.*
- *I assume so*
- *Mostly, though occasionally it can be a tight timeframe due to scheduling*
- *Sometimes legislative timelines create tight schedules, eg, the Annual Business Planning process. All requirements are nevertheless discharged - it just creates pressure on administration.*

3e. Comments:

- *The presiding member is also an elected member. He appears to have a good relationship with the CEO and staff and be aware of the background of information.*
- *I assume so*
- *As the Presiding Member is also an elected member this almost happens by default*
- *Yes, the Chair of the ARC is active in maintaining contact with the Mayor and CEO/Senior Leadership Team.*
- *As the A&R presiding member is an elected member they represent A&R matters at Council and provide regular communication to Mayor and CEO.*

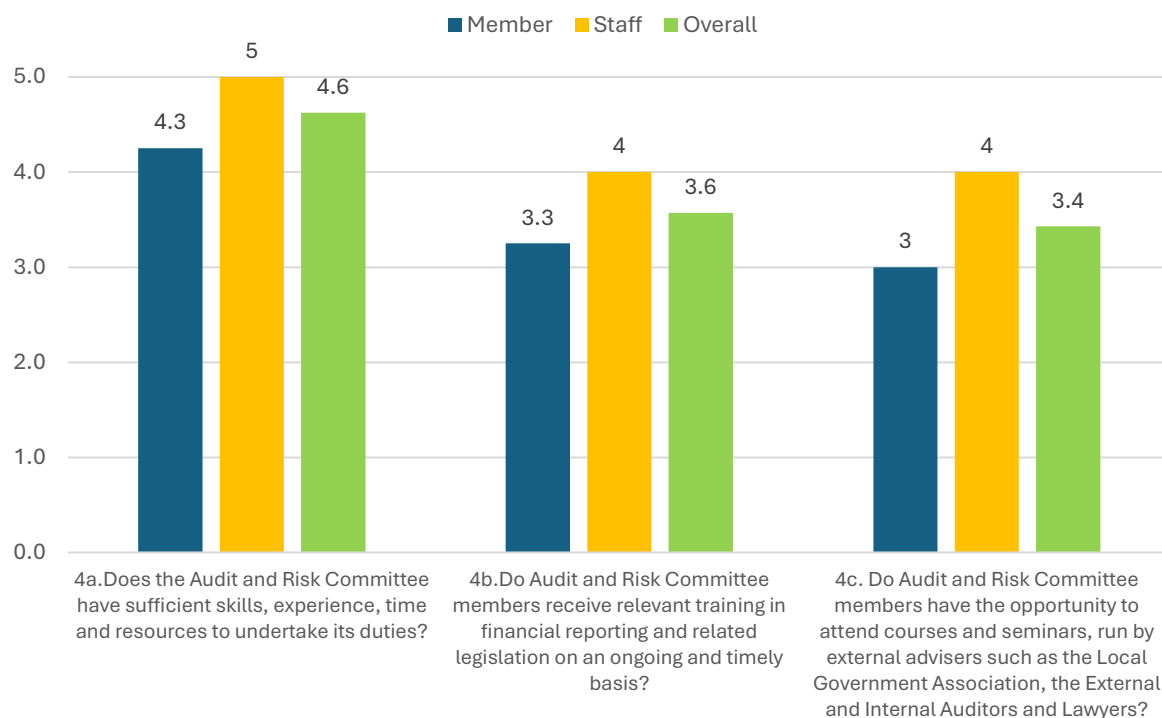
3f. Comments:

- *Yes. We have sufficient time to discuss items. We have enough information and the staff are present to provide any further information or answer questions.*
- *Each member is given an opportunity to express their thoughts and a consensus seems to always be reached amicably*
- *The conduct of the ARC is without fault and all participants are reasoned, reasonable and professional in their decision-making and conduct.*

3g. Comments:

- *Each member makes contributions according to their skillset and experience. All members contribute.*
- *All members contribute equally*
- *The ARC members are all highly proficient and engaged individuals. Meetings are well attended, with good discussion occurring.*
- *All strong contributors and represent a variety of experience and views.*

4. Training and Resources



4a. Comments:

- *I don't know what the skill sets and experiences are of all the members. They all appear to have enough to contribute to discussion. If each member completed a skills matrix each year and that was provided to the committee, we would be able to answer.*
- *There is good pool of experience with some members on other Audit and Risk Committee too.*

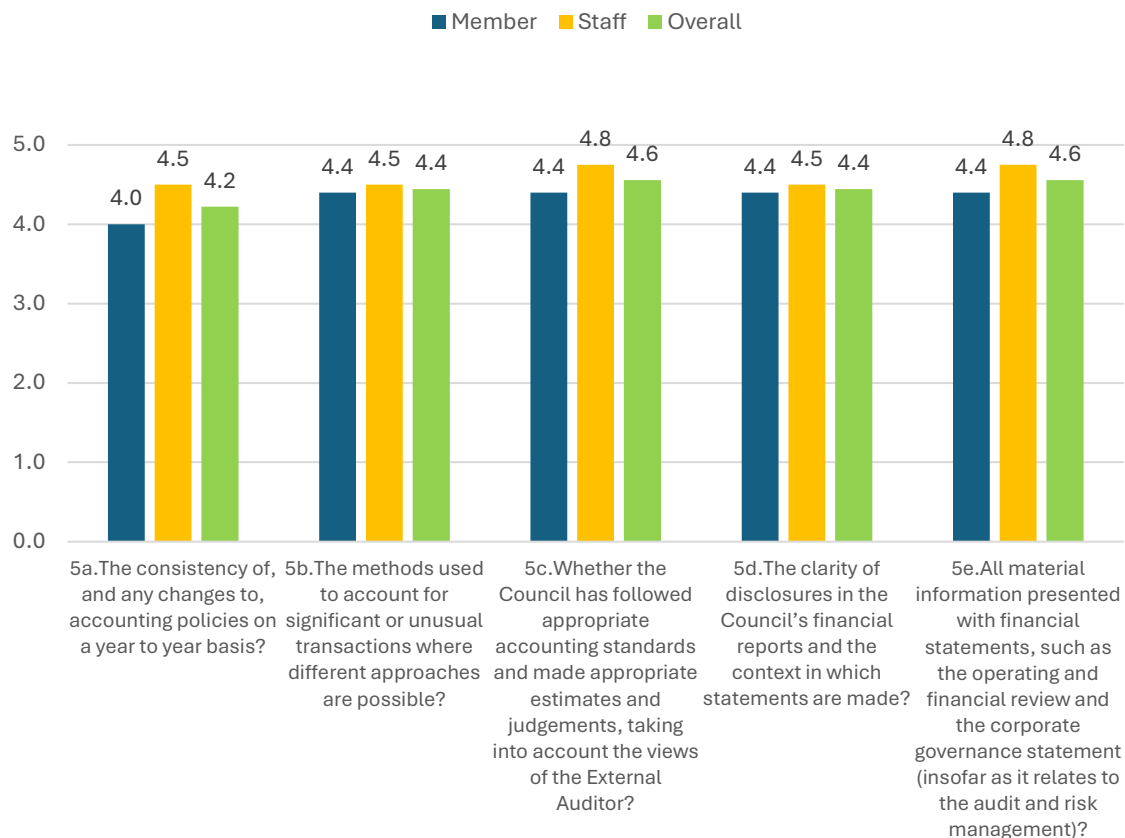
4b. Comments:

- *No proactive training has been offered in my time on the Committee*
- *I have only been on the committee for a year. We have briefings but no particular training to date. there is training available via the LGA. We should discuss this*
- *Probably could have a bit more of that.*
- *I believe training is self-directed?*

4c. Comments:

- *Not proactively offered*
- *I don't know. I believe that we can attend LGA courses. There haven't been any brought to our attention while I have been on the committee. We also don't know what training individual members do themselves.*
- *As above (Probably could have a bit more of that.)*
- *Training hasn't been mentioned.*
- *I am unsure how much of this is facilitated by Council?*
- *The independent members are appointed for their skills and paid a sitting fee and therefore should be managing their development needs.*

5. Financial Reporting



5a. Comments:

- *Not sure if this is referring to Council policies or Accounting Standards. If the former, answer is yes*
- *We review relevant policies*
- *Does not occur often but any changes, such as the recent change to the treatment of library materials, are brought to the committee for their consideration and discussion*

5b. Comments:

- *We review relevant policies, review the Annual Financial Statements and discuss both with staff and discuss aspects of the AFS with the external auditor.*
- *Again, does not occur often but any unusual items are highlighted in either a separate report, or when considering the financial statements*

5c. Comments:

- *We review relevant policies, review the Annual Financial Statements and discuss both with staff and discuss aspects of the AFS with the external auditor.*
- *The external auditor's report is always considered, and their observations or recommendations discussed*

5d. Comments:

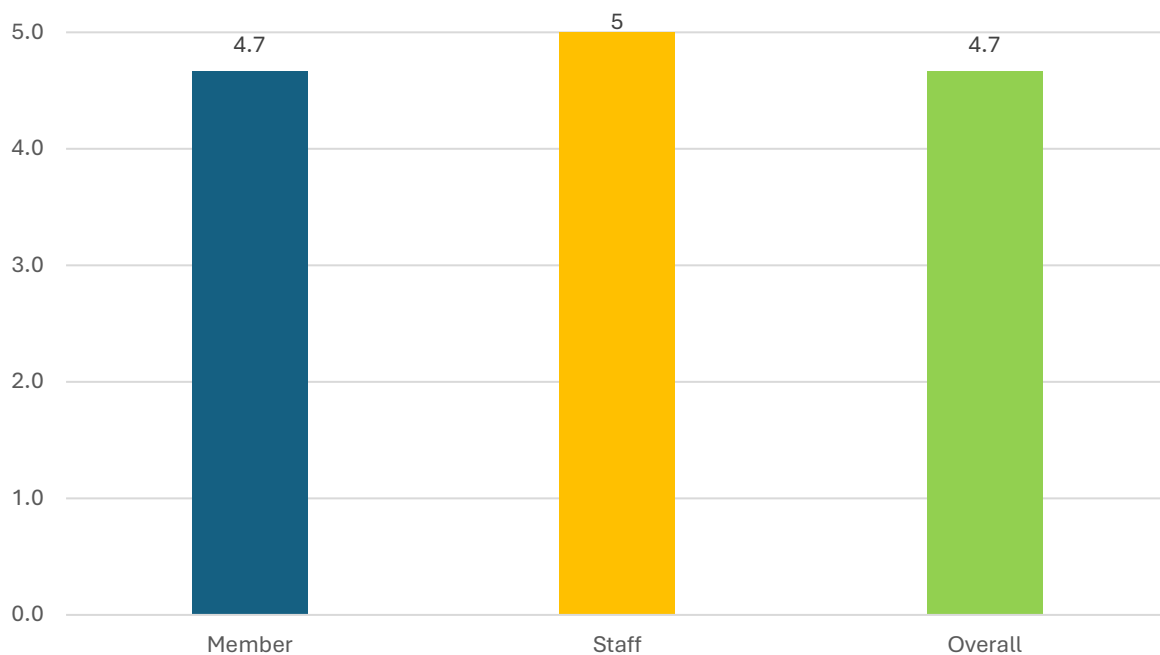
- *same as 5b and 5c*
- *Does not generate much discussion, but the statements are reviewed*

5e. Comments:

- *Nil*

6. Internal Controls and Risk Management Systems

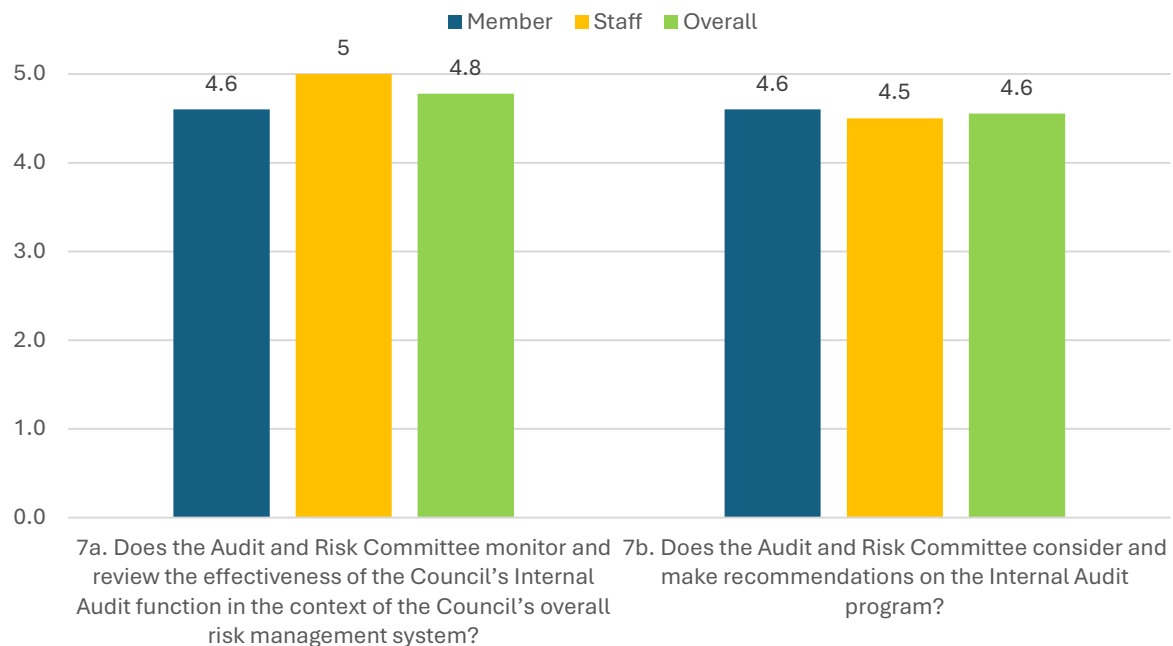
Does the Audit and Risk Committee keep under review the effectiveness of the Council's internal controls and risk management systems?



6. Comments:

- *The internal controls are covered by the Internal Audit program which is presented to the Committee and we discuss findings with the Internal Auditor.
The committee received a report in June 2024 on Strategic and High Level risks.
I have only been on the committee for a year so I am unsure if the Audit and Risk Committee has been involved with assisting in setting the Council's risk appetite. It would be useful to be part of a regular review of the Council's Risk Appetite especially if that included the risk appetite for Alwyndor.*
- *Risk and internal controls is probably the subject matter that receives the most attention and scrutiny by this committee.*
- *The Audit and Risk Committee receive a risk report at each meeting, as well as reports in relation to Council's internal controls.*

7. Internal Audits



7a. Comments:

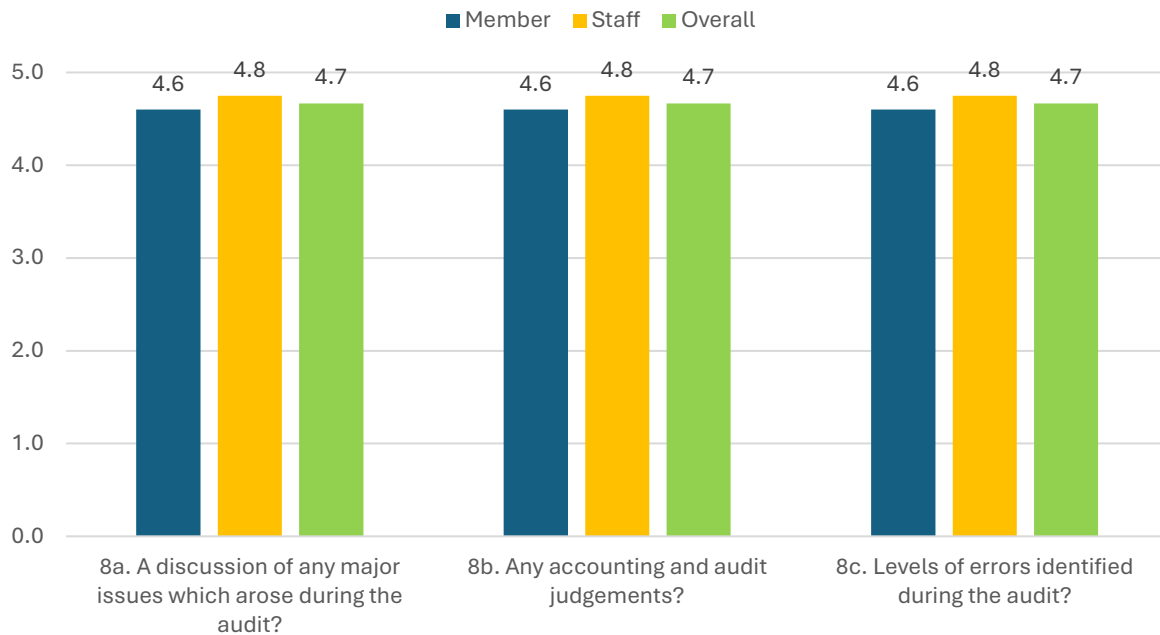
- *We have items on internal audit at almost each meeting. We meet with the internal auditors regularly and review their reports and are able to ask them questions.*
- *The internal audit function in the context of risk management is a key focus of this committee*
- *ARC receives an IA and Risk report at each meeting. Internal Auditors attend to present their findings for each internal audit.*
- *Robust discussion on internal program and risk management reviews.*

7b. Comments:

- *We review the items on the program each meeting.*
- *It considers the internal audit program but I'm not sure if it makes recommendations*
- *The ARC has the opportunity to input to the IA program each year, as well as review the results of each IA undertaken.*
- *Regularly and challenging internal auditors as well as staff.*

8. External Audit Process

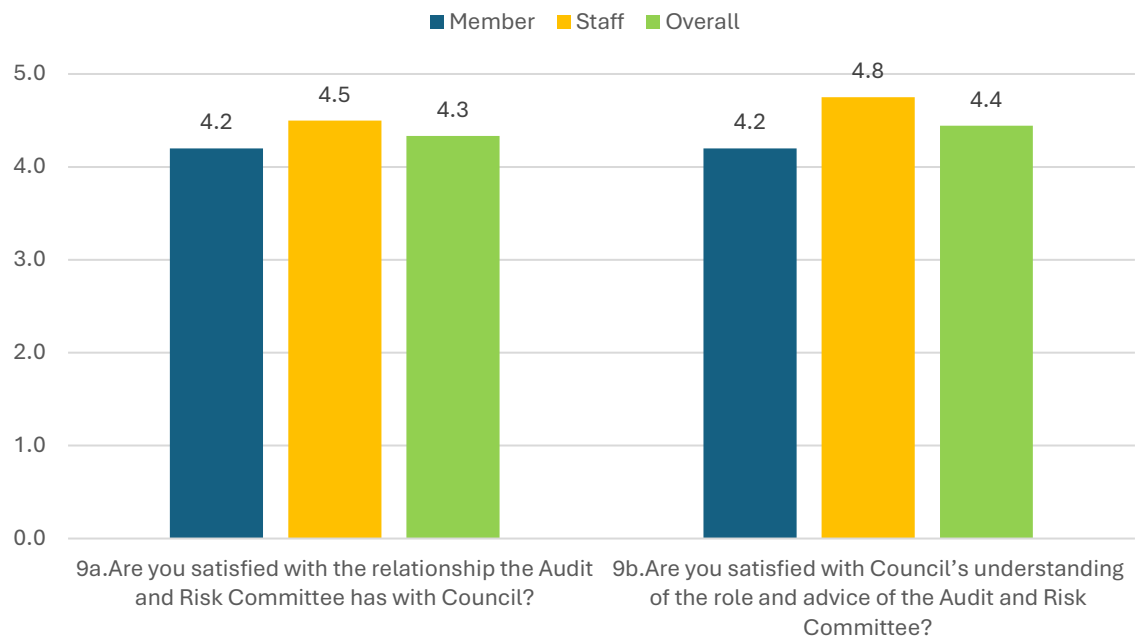
Does the Audit and Risk Committee review the findings of the External Audit with the External Auditor, including, but not limited to:



8. Comments:

- *The external auditor attends the committee and discusses the management letter and any issues. Staff are able to respond with how these are being addressed.*
- *The external auditors are given the opportunity to speak openly about their findings and are questioned, however, in recent years there have not been any issues for the committee to consider or challenge*
- *Open discussion and engagement on all matters*

9. Relationship with Council



9a. Comments:

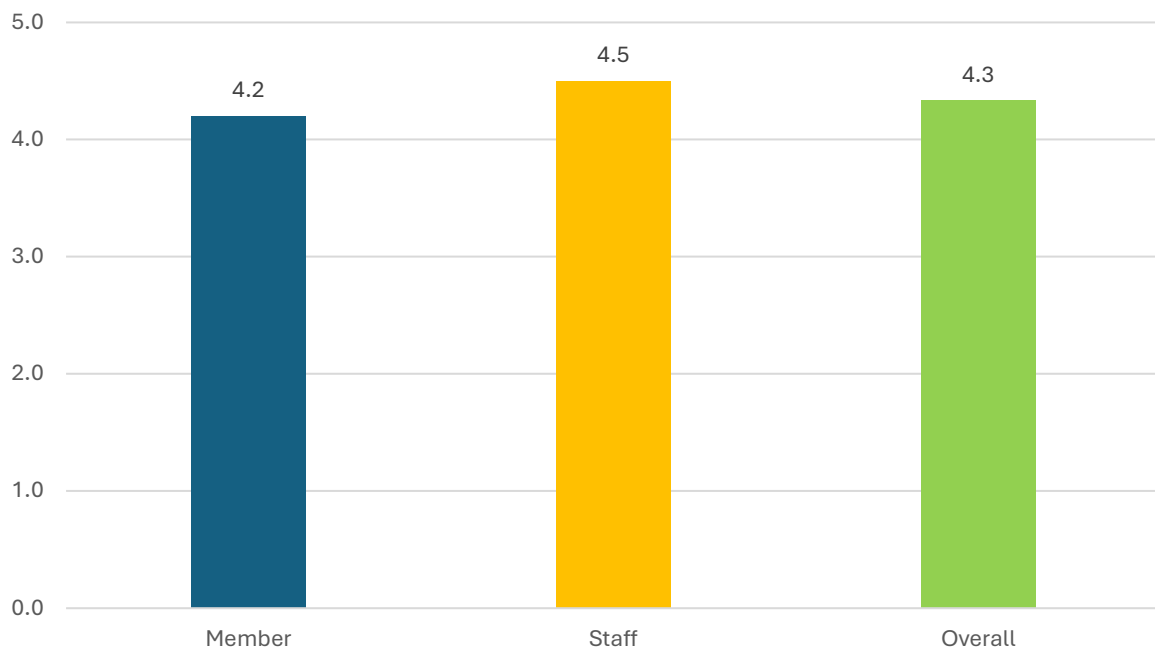
- *No opportunity for Council to meet and know the Independent Members. This should be addressed, as EMs should have ability to understand those making recommendations to them.*
- *The elected members on the committee respect and work with the independent members very well.*
- *Difficult to answer as an independent*
- *When excluding the two members of the committee who are themselves members of Council then I would say they are respectful of Council, but I would not describe it as a relationship*
- *Open robust two way discussion between staff and committee*

9b. Comments:

- *Those members without formal financial skills default heavily to relying upon recommendations from the Committee. I think more training/discussion should occur. Perhaps an annual opportunity should be provided for EM/Audit Committee interaction*
- *The elected members on the committee appear to take on board discussion points raised by independent members. I am not aware of any issues with recommendations from the committee to council.*
- *Difficult to answer as an independent*
- *I think Council respect and appreciate the advice of the committee, but suspect not every member has a full understanding of their role*
- *Council has significant respect for the advice from the ARC.*
- *Yes trusted and respected advice*

10. Communications with Stakeholders

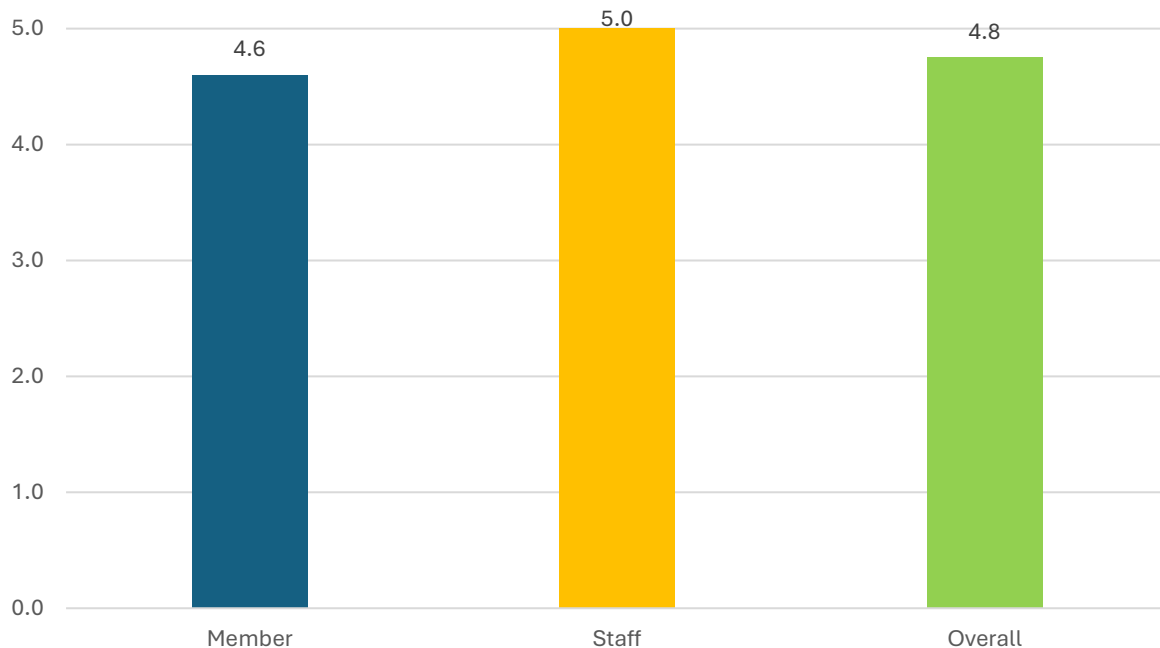
Does the Annual Report on the Audit and Risk Committee's activities provide sufficient detail to enable stakeholders to understand how the Audit and Risk Committee has discharged its duties?



- *The report covers the items we have discussed, includes the self-review assessment. It does not show attendance at meetings by members which is informative for stakeholders to see.*
- *Haven't seen it*
- *Do not have knowledge of the report to answer this*
- *Reports are available publicly, Presiding member speaks at public meetings on the findings of the A&R committee.*

11. Communication

Are you happy with the style and amount of communication with Council management?



11. Comments:

- *Yes. I am able to email questions prior to the meeting if I wish to have something answered either before or at the meeting. I feel comfortable asking questions of management and I find the responses to be thorough and useful.*
- *Not applicable*

12. Opportunities for Improvement

Is there any way you think the Committee can improve its performance?

- *Skill and experience matrix to be filled in by each member. These to be available to the committee either on individuals or aggregated to show whether we have any missing skills and experience.
A workplan included with each agenda to show what is planned to be presented to each meeting.
Another committee I am on provides a council email for their independent members to enable them to access the council member information on the LGA website. This information is vital for independent members for their background research. The email provided by the other council is not used for communication and is only used to access the LGA website.*
- *No*

Do you have any other comments?

- *No questions on risk management in this survey*