

# RATES POLICY – 2009/2010

The Municipality has the power to levy a rate on property in its area.

Section 3 (1) of the Local Government: Municipal Property Rates Act 6 of 2004 (hereinafter referred to as the MPRA) and Section 62 (1)(f ) of the Local Government: Municipal Finance Management Act 56 of 2003 (hereinafter referred to as the MFMA) provides that a Municipality should adopt and implement a policy on the levying of Rates on rateable property.

Section 3 of the Act provides that the Rates Policy takes effect on the effective date of the first valuation roll prepared by the Municipality in terms of this Act.

This document sets out the Policy of the eThekwini Municipality and must be read with the MPRA. In applying the rates policy the Municipality will meet the requirements of the MPRA and the MFMA, including any Regulations made under these Acts.

## DEFINITIONS

In addition to the Definitions provided for in the Act the following Definitions apply for the purpose of this Policy.

**“accommodation establishment”** is as defined in the Municipality’s Accommodation Establishment bylaws.

**“agricultural property”** means any land or buildings in respect of which there is current an agricultural certificate issued.

**“Bed & Breakfast”** means an accommodation establishment with less than or equal to 4 bedrooms available to guests.

**“Billing Cycle”** means the start of the cycle in which the account is printed to the date on which it falls due and payable.

**“Guest-house”** means an accommodation establishment with between 5 and 10 bedrooms available to guests.

**“Pensioner”** means a natural person who is over the age of sixty (60).

**“Primary Property”** means the property on which the owner permanently resides.

**“School Not For Gain”** means an Independent or Private School which enrolls learners in one or more grades between zero and grade twelve and is not subsidized, either wholly or in part, by the State.

**“Public Benefit Organisation”** means an organization as described in Section 30 of the Income Tax Act.

**“Rate”** means a tax on property which is imposed by the Municipality, as envisaged in Section 229 (1) (a) of the Constitution.

In addition to the persons defined in the Act, **“owner”** includes:

- a) An owner in a Sectional title Scheme who owns in addition to the residential unit, a garage, parking, granny flat or storage room, on separate Title, is deemed to be the owner of ONE property for the purposes of 7.2 and 7.3 herein;
- b) An owner of two or more properties which are notarially tied to each other, is deemed to be the owner of ONE property for the purposes of 7.2 and 7.3 herein;
- c) Trustees and beneficiaries jointly, in the case of property in a trust;
- d) An executor or administrator, in the case of property in a deceased estate;
- e) A trustee or liquidator, in the case of a property in an insolvent estate or in liquidation;
- f) A judicial manager, in the case of a property in the estate of a person under judicial management;
- g) A curator, in the case of property in the estate of a person under curatorship;
- h) A person in whose name a usufruct or other personal servitude is registered, in the case of a property that is subject to a usufruct or other personal servitude, as joint owner together with the registered owner;
- i) A lessee, in the case of a property that is registered in the name of the Municipality and is leased by it; or
- j) A buyer, in the case of a property that was sold by the Municipality and of which possession was given to the buyer pending registration of ownership in the name of the buyer;
- k) A holder of a long lease;
- l) A fideicommissary as joint owner together with the fiduciary.

**“residential property”** means a house, which forms a living unit that is used for human habitation purposes, or a multiple number of such units on a property excluding a dwelling where more than one third of the total floor area is used for any purpose other than residential or a hotel, accommodation establishment, Bed & Breakfast, guest house or similar.

**“Special Rating Area”** means a geographic area within which property owners agree to pay for certain services supplementary to those supplied by the Municipality. These services are financed by levying an additional rate, which is added to the rates bill of the property owners within the precinct.

**“The Municipality”** means eThekweni Municipality.

**“Trading Services”** shall include: Abattoir; Airport; property used by the Municipality’s Electricity Department ; Gas; Parking Areas/Buildings; Market Buildings; Public Transport; property used by the municipality’s Water department .

**“Value of property”** means the market value of the property as valued in terms of the Act.

**1. ANNUAL ADOPTION OF THE POLICY**

The Municipal Council shall review the Rates Policy, together with the Municipality's budget, annually.

**2. LIABILITY FOR RATES**

- 2.1 Rates levied on property must be paid by the owner of the property.
- 2.2 Joint owners are jointly and severally liable for payment of Rates on the property.
- 2.3 Service of accounts or documents or process on any one owner is deemed to be service on all owners.

**3. AMOUNT DUE FOR RATES**

The Municipality will, by resolution, as part of each annual operating budget process, determine a rate in the rand for every category of property.

**4. METHOD AND FREQUENCY OF PAYMENT OF RATES**

- 4.1 The Municipality shall recover a rate on a monthly basis in twelve (12) near equal instalments, together with any supplementary rates.
- 4.2 The Municipality may recover a rate annually, on application, from owners with fifty (50) or more property rates accounts.
  - 4.2.1 Such application to reach the Municipality on or before 30 April of each year.
  - 4.2.2 Such annual amount to be paid by 31 October of each year.
- 4.3 The Municipality may recover a rate annually for National and Provincial Government owned property.
- 4.4 The payment of rates shall not be affected by reason of objections, an appeal or non-compliance with the rates policy.
- 4.5 The Municipality may publish a number of Supplementary Valuation Rolls during the year, in accordance with Section 78 of the MPRA. The rates, as adjusted by the Supplementary Valuation Roll, will be levied accordingly.

**5. CATEGORIES OF PROPERTY**

- 5.1 The Municipality may levy different Rates for different categories of Property, the details of which are published in annexure A hereto.
- 5.2 The categories of property are determined according to the actual use of the property and the property shall be rated on such actual use.
- 5.3 A change in use may result in a change in the category of the property.
- 5.4 The Municipality does not value jura in re aliena (Rights in land) except:
  - i) Public Service Infrastructure;

ii) Developers Rights of Extension in Sectional Title Schemes.

5.5 Differential rating among the various property categories may be executed by different rate randages for each property category.

5.6 The Municipality has determined the following categories of property:

- a) residential
- b) agricultural
- c) industrial
- d) business & commercial
- e) multiple use
- f) public service infrastructure
- g) vacant land
- h) Unauthorised or Illegal Development/Use

## **6. CATEGORIES OF OWNERS OF PROPERTY**

6.1 The Municipality may, in terms of the criteria set out in this Policy :

- a) exempt a specific category of owners of properties, or the owners of a specific category of properties, from the payment of a rate levied on their property; or
- b) grant to a specific category of owners of properties, or to the owners of a specific category of properties, a rebate on or a reduction in the rates payable in respect of their properties, as determined in 7.below.

6.2 The Municipality has determined the following categories of owners of property:

- a) Residential
- b) pensioners
- c) disability grantees / medically boarded persons
- d) Child Headed Households
- e) owners of property situated within an area affected by a disaster within the meaning of the Disaster Management Act 57 of 2002
- f) land reform beneficiaries
- g) municipal
- h) sporting bodies
- i) public benefit organisations
- j) vacant land
- k) Nature Reserves / Conservation Areas
- l) Schools not for gain
- m) Bed & Breakfasts and Guesthouses

|

## **7. EXEMPTIONS, REBATES AND REDUCTIONS**

The Municipality grants Exemptions, Rebates and Reductions, on categories of owners, based on local conditions and circumstances.

### **7.1 RESIDENTIAL PROPERTY**

7.1.1 The MPRA imposes a R15 000 reduction in value of residential property.

7.1.2 The Municipality may grant an additional reduction on the valuation of residential property by resolution of Council at its annual budget. This further reduction is aimed primarily at persons owning low-cost properties and is an integral part of the municipality's indigent relief measures.

### **7.2 PENSIONERS**

7.2.1 Pensioners may be granted a rebate on the primary property as determined by a resolution of Council at its annual budget, with effect from the next practical billing cycle following the date of application, subject to the following:

7.2.2 The Applicant must meet the following criterion

- a) He/She must be sixty (60) years or older;
- b) He/She must produce a bar coded identity document;
- c) He/She must be the owner of the primary property. This includes co-owners who are married to each other or property owned solely by either spouse;
- d) In the case of joint ownership, all owners must meet the qualifying criteria in 7.2 or 7.3;
- e) He/She must reside permanently on the primary property;
- f) In the case of a usufruct or other personal servitude, the servitude must be registered over the whole property. The holder of the personal servitude must meet all of the above criteria. A copy of The Title Deed must be produced.
- g) In the case of a Trust, The Trustee must meet all of the above criteria. A copy of the Title Deed must be produced;
- h) Executors/Administrators of deceased estates, Liquidators and Trustees are excluded from the rebates.

7.2.3 He/She must renew the application as prescribed, by no later than the 30 April preceding the start of the new Municipal year for which relief is sought.

7.2.4 the pensioners rebate will lapse:

- a) on death of the applicant;
- b) On application for a Revenue Clearance Certificate which results in the alienation of the property;
- c) when the Applicant ceases to reside permanently on the property;
- d) if applications are not renewed annually on or before 30 April. Late applications may be reinstated with effect from the next practical billing cycle;

7.2.5 Deferment of Rates for pensioners.

With effect from the date of implementation of the MPRA (1 July 2008), the facility to defer rates for pensioners has been removed. The following will apply to the rates previously deferred:

- a) No new applications for deferment shall be accepted;
- b) rates that have already been deferred shall remain so deferred provided that the accumulated amount of deferred rates and interest may not exceed 50% of the value of the property concerned;
- c) The Deferment will lapse upon:
  - i) death of the owner, except where the property concerned has been inherited by and occupied by the surviving spouse;
  - ii) the expropriation, sale, disposal or alienation of the property;  
or
  - iii) the failure of the applicant to reside permanently on the property.
- d) Owners whose rates were previously deferred and who meet the qualifying criteria may apply for a pensioners rebate in terms of 7.2 above, for their current rates.
- e) An application for the current rebate prevents future deferment.

**7.3 DISABILITY GRANTEES / MEDICALLY BOARDED PERSONS**

7.3.1 Disability Grantees / Medically Boarded persons may, on annual application, be granted a rebate, as determined by a resolution of Council at its annual budget, with effect from the next practical billing cycle following the date of application, subject to the following:

- a) Disability grantees : the applicant must be in possession of a letter, issued by the Department of Social welfare, confirming receipt of a disability grant, OR a specialist medical practitioner confirming disability and inability to work;
- b) Medically boarded persons: the applicant must produce a letter from the Applicant's relevant ex-employer or the underwriter for the employer confirming medical boarding;
- c) the applicant must produce a bar coded identity document;
- d) the applicant must reside permanently on the primary property;
- e) the applicant must be the registered owner of the primary property. This includes co-owners who are married to each other or property owned solely by either spouse;
- f) Joint owners must each meet the above criteria or the criteria set out in 7.2 above.
- g) In the case of a usufruct or other personal servitude, the servitude must be registered over the whole property. The holder of the personal servitude must meet all of the above criteria. The Title Deed must be produced;
- h) In the case of a Trust, The Trustee must meet all of the above criteria. A copy of the Title Deed must be produced;
- i) Executors/Administrators of deceased estates, Liquidators and Trustees of Insolvent Estates are excluded from the rebates.

- 7.3.2 the rebate will lapse:
- a) on death of the applicant;
  - b) On application for a Revenue Clearance Certificate and on alienation of the property;
  - c) when the applicant ceases to reside permanently on the property;
  - d) if applications are not submitted annually for review; Late applications may be reinstated with effect from the next practical billing cycle.
  - e) If a medically boarded person gains employment.
- 7.3.3 The intension of this rebate is to assist those people who have a physical or mental condition that constrains him/her from performing normal work related functions and as a consequence he/she is unable to find employment or unable to maximise his/her earning capacity. In the spirit of this, the Chief Financial Officer (CFO) or his nominee may hear representations where an application has been rejected. The Applicant may be required to submit to further medical examinations by a Municipal appointed medical practitioner, at the expense of the Applicant. The CFO or his nominee may make a decision, that is binding.

#### **7.4 CHILD HEADED HOUSEHOLDS**

Property shall be classified as a “Child Headed Household” if the minors in the household have been investigated by a social worker from the Department of Social Development and declared as such.

- 7.4.1 Such Child Headed Household may receive a rebate, as determined by a resolution of Council at its annual budget, from a date as determined by the Chief Financial Officer, subject to the following:
- a) The terminally ill parent, the child or the deceased estate of the parent as aforesaid must be the owner of the property;
  - b) The Application must be accompanied by :
    - i) confirmation from the Department of Social Development that the above criterion have been met and that the property is one that is a Child Headed Household;
    - ii) if the parent is deceased:
      - a copy of the letter of Executorship or Administration of the Deceased Estate;
      - a copy of the Liquidation and Distribution Account showing transfer of the property to the minors;
      - the death certificate of the parent;
    - iii) if the parent is terminally ill, a certified copy of the Medical Report confirming his status; and
    - iv) birth certificates of minors residing on the property.
  - c) The minors must reside permanently on the property;

- d) The value of the applicants property must not exceed a value as determined by a resolution of Council at its annual budget;
- e) Applications must be renewed annually by the Department of Social Welfare.

7.4.2 The rebate will lapse:

- a) when the minor reaches the age of majority;
- b) on alienation of the property;
- c) when the minors ceases to reside permanently on the property;
- d) if the Department of Social Development no longer regards the Household as being Child Headed.
- e) if applications are not submitted annually; Late applications may be reinstated with effect from the next practical billing cycle.

#### **7.5 NATURAL DISASTERS**

Properties that have been damaged by a natural disaster, as defined in terms of the Disaster Management Act 57 of 2002, may be re-valued on application, as at date of such natural disaster, in accordance with the Act.

#### **7.6 LAND REFORM BENEFICIARIES**

In accordance with the Act, property belonging to a land reform beneficiary or his/her heirs is exempt from rates for ten (10) years from date on which the beneficiaries' title was registered in the office of the Registrar of Deeds.

#### **7.7 MUNICIPAL PROPERTIES**

Except for Trading Services and Housing suspensive sale agreements, property owned by the Municipality, or occupied by the Municipality for Development Housing, is exempt from paying rates.

#### **7.8 SPORTING BODIES**

7.8.1 Sporting bodies shall, on application, be rated on the value of the building area only.

7.8.2 The building area shall exclude change rooms and store rooms necessary for the sport.

7.8.3 Applicants must produce a tax exemption certificate issued by the South African Revenue Services (SARS) as contemplated in Part 1 of the Ninth Schedule of the Income Tax Act, 1962 (Act 58 of 1962).

#### **7.9 PUBLIC BENEFIT ORGANISATIONS**

7.9.1 The following Public Benefit Organisations may apply for the exemption of property rates:

- i) **Welfare & Humanitarian Institutions**  
Properties used exclusively as an orphanage, non-profit retirement villages or life – rights schemes, old age home or other non-profit institution for the benefit of the public or a section thereof, provided that any profits from the use of the property are used entirely for the benefit of the institution and/or to charitable purposes.
- ii) **Health Care Institutions**  
Properties used exclusively as a hospital, clinic or mental hospital, provided that any profits from the use of the property are used entirely for the benefit of the institution and/or to charitable purposes.
- iii) **Animal Welfare**  
Property registered in the name of and used by institutions/ organisations whose exclusive aim is to protect birds, reptiles and animals on a non-profit basis.
- iv) **cemeteries**  
property used exclusively for the purposes of a cemetery or crematorium.

7.9.2 The above Exemptions shall be subject to the following conditions:

- i) Applications must be in writing in the prescribed form and must reach the Municipality before 30 April ;
- ii) Applicants must produce a tax exemption certificate issued by the South African Revenue Services (SARS) as contemplated in Part 1 of the Ninth Schedule of the Income Tax Act, 1962 (Act 58 of 1962);
- iii) The Municipal Manager or his/her nominee must approve all applications;
- iv) The Municipality retains the right to refuse an exemption if the details supplied on the application form are incomplete, incorrect or false;
- v) the use of any land or buildings, or any part thereof, in terms of 7.9.1 above, shall not be for the private pecuniary benefit of any individual, whether as a shareholder in a company or otherwise;
- vi) if during the currency of any financial year, any such land or building is used for any purpose other than the purpose for which it was so exempted, the Municipality shall impose rates thereon or on such portion so used, at a rate proportionate to the period of such use; and
- vii) the applicant shall not be state owned.
- viii) Once the Application is granted, the Applicant is required to submit annually, an affidavit confirming the use of the property.

7.9.3 Religious institutions - As required in terms of 17(1)(i) of the Act, property registered in the name of and used primarily as a place of public worship by a religious community, including an official residence registered in the name of

that community which is occupied by an office-bearer of that community who officiates at services at that place of worship.

**7.10. VACANT LAND**

The Municipality may grant a reduction in market value of vacant land , as determined by Council at its annual budget.

**7.11 NATURE RESERVES / CONSERVATION AREAS**

7.11.1 Nature Reserves and Conservation areas which are proclaimed in terms of the National Environmental Management: Protected Areas Act, 2003, shall be exempt from rates.

7.11.2 Newly Proclaimed Nature Reserves / Conservation areas shall receive an exemption upon application and production of the relevant Proclamation.

7.11.3 Property not Proclaimed as aforesaid, shall be rated as vacant land and may be exempt from rates, once the owners are in receipt of an Environmental Certificate in terms of 7.11.4 below.

7.11.4 Upon application to the Environment Management Department, by no later than 30 April preceding the start of the new Municipal year for which the certificate is sought, an Environmental Certificate may be granted to owners of any piece of land or part thereof, where:

7.11.4.1 The Municipality considers the land to be environmentally sensitive, e.g. it forms part of the Durban Metropolitan Open Space System (DMOSS);

7.11.4.2 The land is zoned for conservation purposes or an environmental servitude has been registered in favour of the Municipality over the environmentally sensitive area; or

7.11.4.3 The landowner, with the assistance of the Municipality, prepares and implements an approved management plan aimed at protecting and improving the local environment.

7.11.5 The owner of a Nature Reserve / Conservation area cannot receive a reduction or rebate on the Nature Reserve/Conservation area component of the property in addition to the rate benefits in terms of 7.11.4 above.

7.11.6 The Environmental Certificate will lapse if the property is no longer used for bona fide environmental conservation purposes, in which event, the property will be rated on its new use from date of such use.

**7.12. SCHOOLS NOT FOR GAIN**

A School Not For Gain may receive a rebate as determined by a resolution of Council at its annual budget.

- 7.12.1 Rebates may be granted subject to the following conditions:
- a. The applicant must make an annual application;
  - b. The applicant must produce a tax exemption certificate issued by the South African Revenue Services (SARS) as contemplated in Part 1 of the Ninth Schedule of the Income Tax Act, 1962 (Act 58 of 1962);
  - c. The Municipal Manager or his nominee must approve all applications;
  - d. Applications must reach the Municipality on or before 30 April preceding the start of the new municipal year for which the rebate is sought failing which the existing application will lapse and will only be re-instated, from the next practical billing cycle, once a new application has been approved;
  - e. The municipality retains the right to refuse an application if the details supplied in the application form are incomplete, incorrect or false;
  - f. the use of any land or buildings, or any part thereof, in terms of 12 above, shall not be for the private pecuniary benefit of any individual, whether as a shareholder in a company or otherwise;
  - g. if during the currency of any financial year, any such land or building is used for any purpose other than the purpose for which it was so granted a rebate, the Municipality shall impose rates thereon or on such portion so used, at a rate proportionate to the period of such use.

### **7.13. BED & BREAKFAST AND GUEST HOUSES**

Upon Application, Bed and Breakfast and Guesthouse establishments will receive a rebate as determined by Council at its annual budget.

#### 7.13.1 Qualifying Criteria:

- a) The owner of the property must permanently reside on the property. In the case of a Company, Close Corporation or Trust being the registered owner, at least one director/member/trustee thereof must reside permanently on the property, subject to any of the members of such companies, close corporations and trusts not being a member of another company, close corporation or trust that owns a Bed and Breakfast establishment or a Guest House;
- b) The Bed & Breakfast / Guesthouse must be registered with a properly constituted organization/s as may be approved by the Municipality from time to time;
- c) The Bed & Breakfast / Guesthouse must only offer accommodation facilities and dining facilities only to registered guests. Establishments that in addition, offer conferencing, spa's, hair salons etc. will not qualify;
- d) The applicant must provide details of the establishment in respect of total size of developed property, total number of rooms, and facilities available to guests. This will be required to be certified by the member Association;
- e) An annual application must be made by 30 April preceding the start of the new financial year for which relief is sought.
- f) A Registration Certificate in terms of the "Accommodation Establishment Bylaws" must accompany the application.

#### 7.13.2 Rebate

- a) The establishment will be rated as commercial.

- b) where up to four bedrooms are available to guests, a rebate not exceeding 50%, or as determined by Council at its annual budget, will apply;
- c) where between five to ten bedrooms are available to guests, a rebate not exceeding 25%, or as determined by Council at its annual budget, will apply.

#### **7.14 PUBLIC SERVICE INFRASTRUCTURE**

In accordance with the Act, Public Service Infrastructure will not be rated on the first 30% of the value.

### **8. AGRICULTURAL PROPERTY**

8.1 Property shall be rated as Agricultural Property once the owners are in receipt of an Agricultural Certificate from the Real Estates department.

8.2 Upon application therefore, an Agricultural Certificate may be granted to owners of any piece of land or part thereof, on the following basis:

- a) the Valuer is satisfied that such land is used exclusively for *bona fide* agricultural purposes;
- b) the owner must apply annually to the Real Estate Unit, by no later than 30th April preceding the start of the new Municipal year for which the certificate is sought;
- c) the certificate must be issued by the valuer;
- d) the Applicants must produce a tax certificate issued by the South African Revenue Services (SARS) proving that they are taxed as a farmer.

8.3 the owner of agricultural property cannot receive reduction or rebate on the agricultural component of the property in addition to the agricultural randage.

### **9. SPECIAL RATING AREAS**

9.1 The Municipality may, by resolution of Council, establish Special Rating Areas (hereinafter called SRA) and levy an additional rate on property in that area for the purpose of raising funds for improving or upgrading that area.

9.2 Any Rebate granted in terms of clause 7 hereof does not apply to the additional rate payable by the owner in a SRA.

9.3 An SRA may be established once the following criterion have been fulfilled:

- a) the boundaries of the SRA must be defined;
- b) The SRA must contain not less than 200 properties or the total value of the properties must exceed a value as determined by Council from time to time;
- c) The SRA must be provisionally contracted with a company registered in terms of Section 21 of the Companies Act to manage the funds of the SRA;

- d) It must be demonstrated that at least 66% of owners in number and 51% of property value have voted in favour of the establishment of the SRA; and
  - e) Such Application shall be accompanied by the section 21 Company's budget and business plan on the management of the SRA by no later than 31 January preceding the start of the new municipal year for which Application is made.
- 9.4 The SRA must enter into an Agreement with the Municipality in terms of Section 67 of the MFMA.  
Funds will not be transferred to the SRA Company unless a Section 67 Agreement is signed and received by the Municipality.
- 9.5 Once the SRA is established, the aforesaid Section 67 Agreement must be renewed annually by no later than 31 January together with the budget of the SRA.
- 9.6 Once the SRA has been approved by a Resolution of Council at its annual budget, the municipality will levy the special rate and funds will be paid to the SRA as they are collected.
- 9.7 A SRA shall be dissolved if the Section 67 Agreement as aforesaid:
- a) has not been renewed; or
  - b) has not been honoured.

## **10. MULTIPLE USE PROPERTIES**

- 10.1 Where a Sectional Title Scheme has not been approved, the municipality shall apply the highest order use principle when rating properties which are used for multiple purposes, with the exception of the instances set out in 9.2, 9.3 and 9.4 below.
- 10.2 Except for Bed & Breakfast and guest- House facilities, To qualify for residential categorisation, the non – residential use must not occupy more than one third of the total building area.
- 10.3 Where one use is exempt, the property will be categorized under a “Multiple Use” category and the exempt portion will be treated separately to the remainder.
- 10.4 Where the remainder is also used for multiple uses, “highest order use” will apply.
- 10.5 In the case of agricultural property, the multiple use category will apply where:
- a) a portion is used for residential purposes by the owner or tenant (not a farm manager); or
  - b) a portion is used for non residential and non agricultural purposes.

**11. ABANDONED, UNAUTHORISED OR ILLEGAL DEVELOPMENT / USE**

- 11.1 Where a property is Abandoned, developed or used illegally and in contravention of the Municipality's bylaws and regulations, the Municipality may change its category to the Unauthorised or Illegal Development / Use category.

**12. SECTIONAL TITLE PROPERTIES**

- 12.1 Exclusive use areas registered with the Registrar of Deeds shall be valued together with the units concerned;
- 12.2 Exclusive use areas in terms of the Rules of the Body Corporate shall form part of the common property;
- 12.3 units not used for residential purposes shall not benefit from residential rebates or reductions;
- 12.4 Unregistered units shall form part of the common property;
- 12.5 the Municipality may value real rights of extension, the owner of which shall be the Holder of such right.

**13. PAYMENT AND RECOVERY OF RATES**

Payment and recovery of rates shall be governed by the Municipality's Credit Control and Debt Collection Policy.

**14. PUBLIC PARTICIPATION**

**Refer to item 4.3 of the Tariff and Surcharge Policy.**

**15. GENERAL**

- 15.1 The CFO or his nominee may hear representations where applications for rebates or exemptions have been rejected and he/his nominee may take a decision, based on the spirit of the Policy, that is binding.

**THE RATES POLICY WILL BE AVAILABLE FOR PERUSAL FREE OF CHARGE AT ALL MUNICIPAL OFFICES AND THE CITY HALL, DURBAN.**