



Camden Council

Attachments

Ordinary Council Meeting
26 August 2014

Camden Civic Centre
Oxley Street
Camden



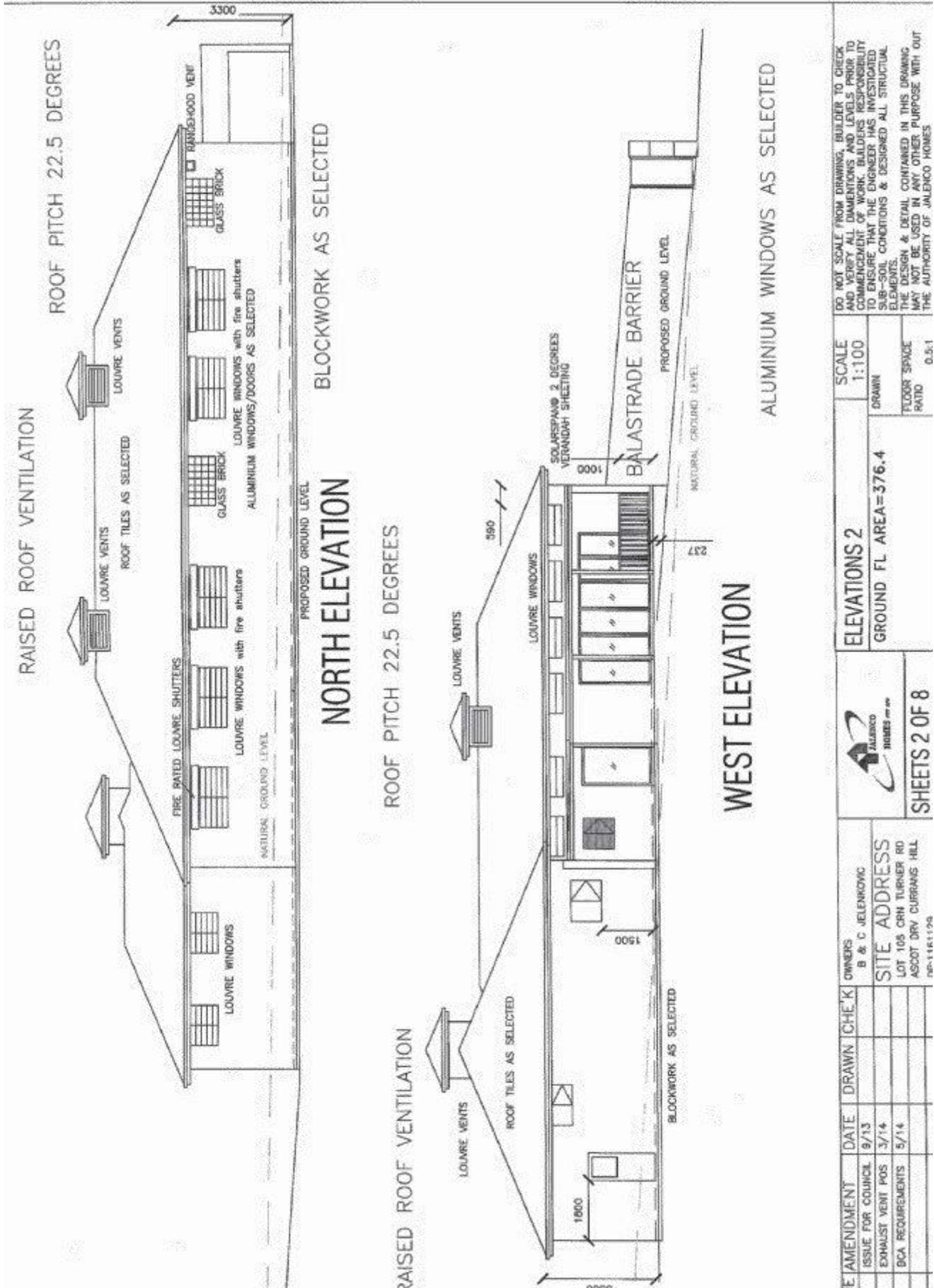
ORDINARY COUNCIL

ATTACHMENTS - ORDINARY COUNCIL

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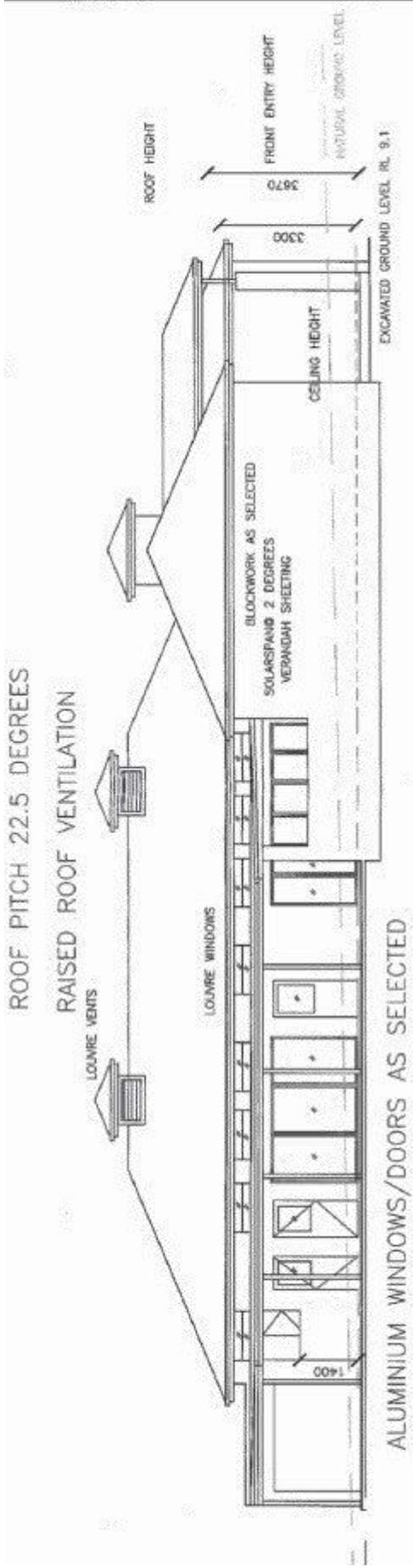


ORD01

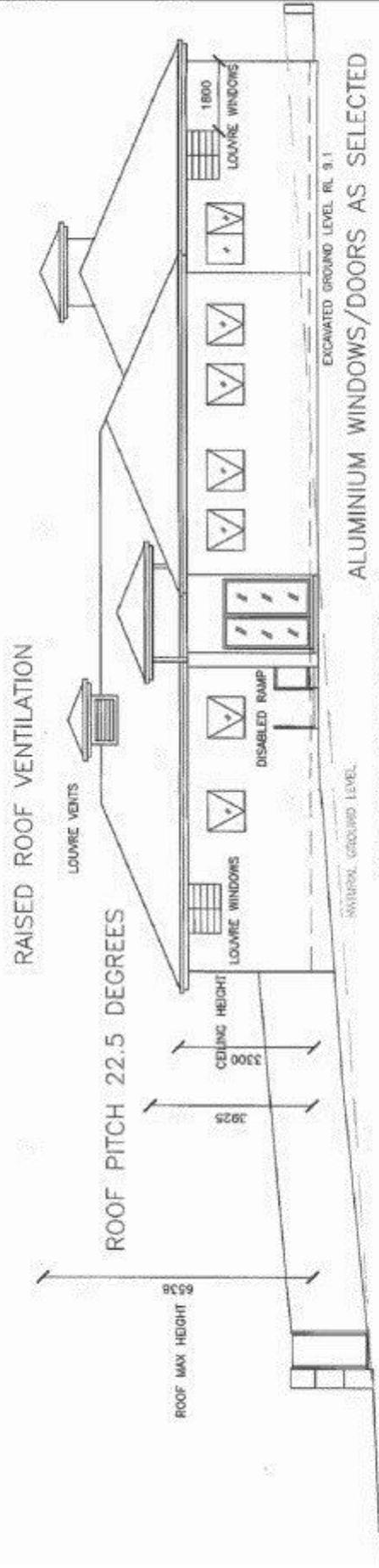
Attachment 1

ORD01

Attachment 1

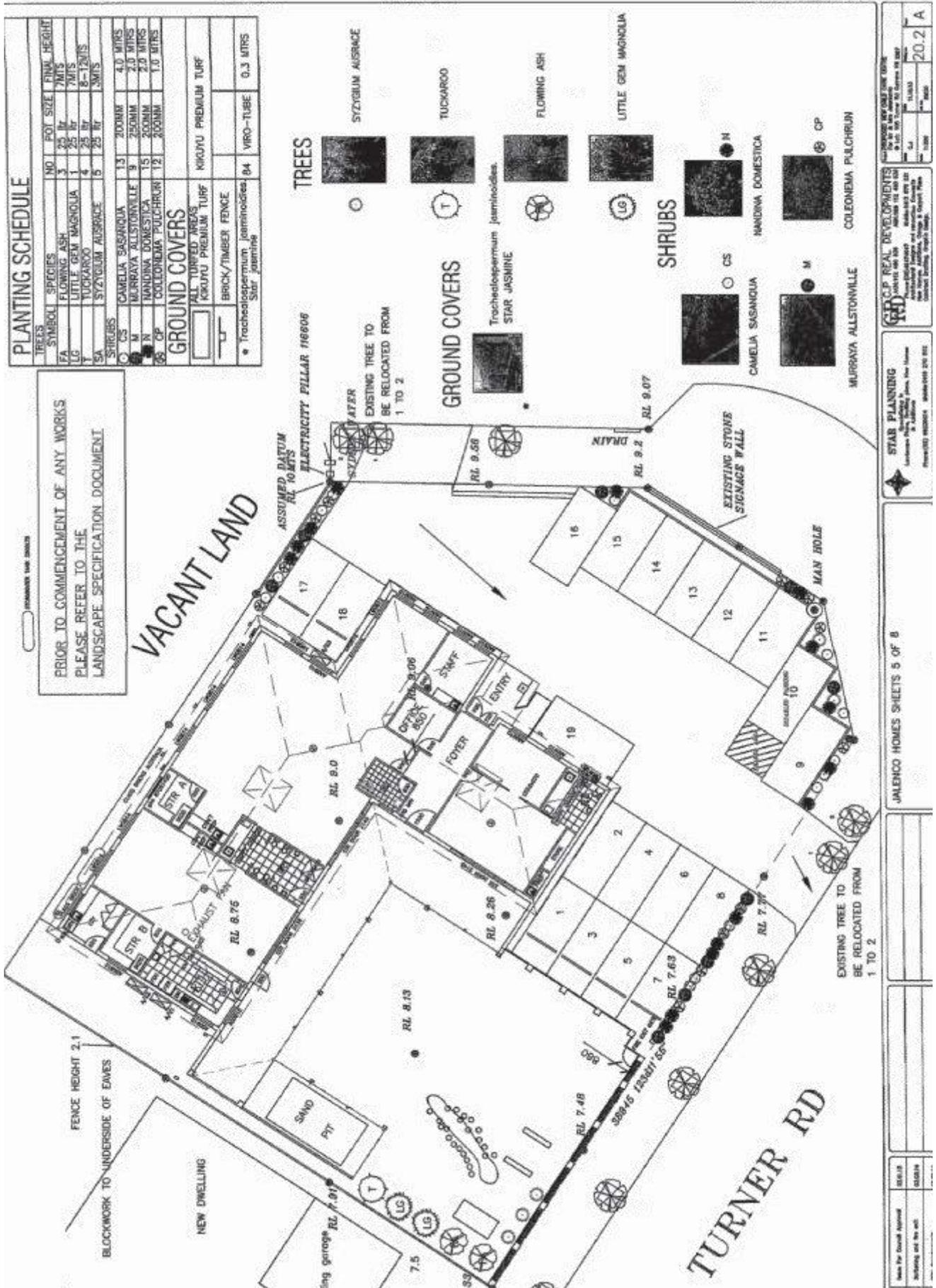


SOUTH ELEVATION



EAST ELEVATION

<p>DO NOT SCALE FROM DRAWING. BUILDER TO CHECK AND VERIFY ALL DIMENSIONS AND LEVELS PRIOR TO COMMENCEMENT OF WORK. BUILDER'S RESPONSIBILITY TO ENSURE THAT THE ENGINEER HAS INVESTIGATED SUB-SOIL CONDITIONS & DESIGNED ALL STRUCTURAL ELEMENTS. THE DESIGN & DETAIL CONTAINED IN THIS DRAWING MAY NOT BE USED IN ANY OTHER PURPOSE WITH OUT THE AUTHORITY OF THE ENGINEER.</p>	<p>SCALE 1:100</p>	<p>ELEVATIONS 1</p>
<p>EXCAVATED GROUND LEVEL RL 9.1</p>	<p>GROUND FL AREA = 376.4</p>	<p>GROUND FL AREA = 376.4</p>
<p>ALUMINIUM WINDOWS/DOORS AS SELECTED</p>	<p>DISABLED RAMP</p>	<p>ALLENCO BUILDERS PTY LTD</p>
<p>ROOF PITCH 22.5 DEGREES</p>	<p>CEILING HEIGHT 3300</p>	<p>FRONT ENTRY HEIGHT 3925</p>
<p>RAISED ROOF VENTILATION</p>	<p>LOUVER VENTS</p>	<p>LOUVER WINDOWS</p>
<p>ROOF MAX HEIGHT 6538</p>	<p>DATE 9/13</p>	<p>DRAWN CHE'K</p>
<p>EXCAVATED GROUND LEVEL</p>	<p>OWNERS B & C JELENKOVIC</p>	<p>SITE ADDRESS LOT 105 CRN TURNER RD ASCOT DRY CURRANS HILL</p>
<p>ROOF HEIGHT 2670</p>	<p>ISSUE FOR COUNCIL 5/14</p>	<p>BCA REQUIREMENTS</p>
<p>CEILING HEIGHT 3300</p>	<p>FRONT ENTRY HEIGHT 2670</p>	<p>SHETS 3 OF 8</p>



ORD02

Attachment 1



NORTH-WEST VIEW



SOUTH-EAST VIEW

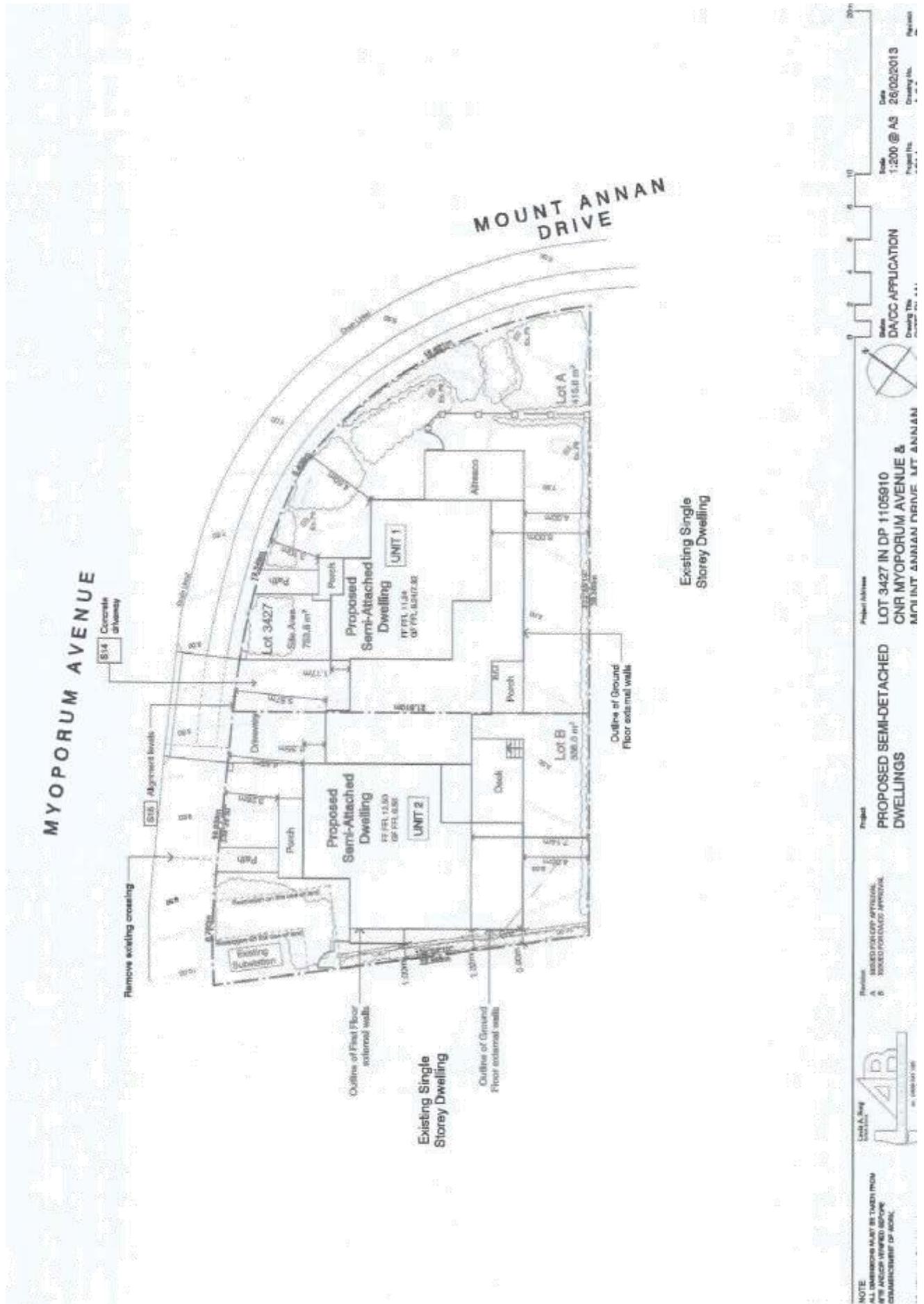


NORTH-EAST VIEW



SOUTH-WEST VIEW

LOT 3427 DP 1105910, CNR MYOPORUM AVENUE AND MOUNT ANNAN DRIVE, MOUNT



NOTE
 ALL DIMENSIONS MUST BE TAKEN FROM
 THE FACE UNLESS NOTED OTHERWISE
 COMMENCEMENT OF WORK

Scale
 1:200 @ A3
 26/02/2013

Project No.
 DA/CC APPLICATION

Project Name
 ...

Project Address
 LOT 3427 IN DP 1105910
 CNR MYOPORUM AVENUE &
 MCH INT ANNAN DRIVE LOT ANNAN

Project
 PROPOSED SEMI-DETACHED
 DWELLINGS

Prepared by
 MARKED FOR OFF-APPROVAL
 SIGNED FOR OFF-APPROVAL

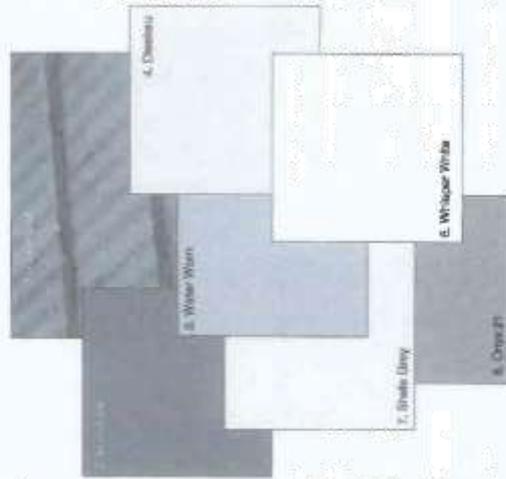
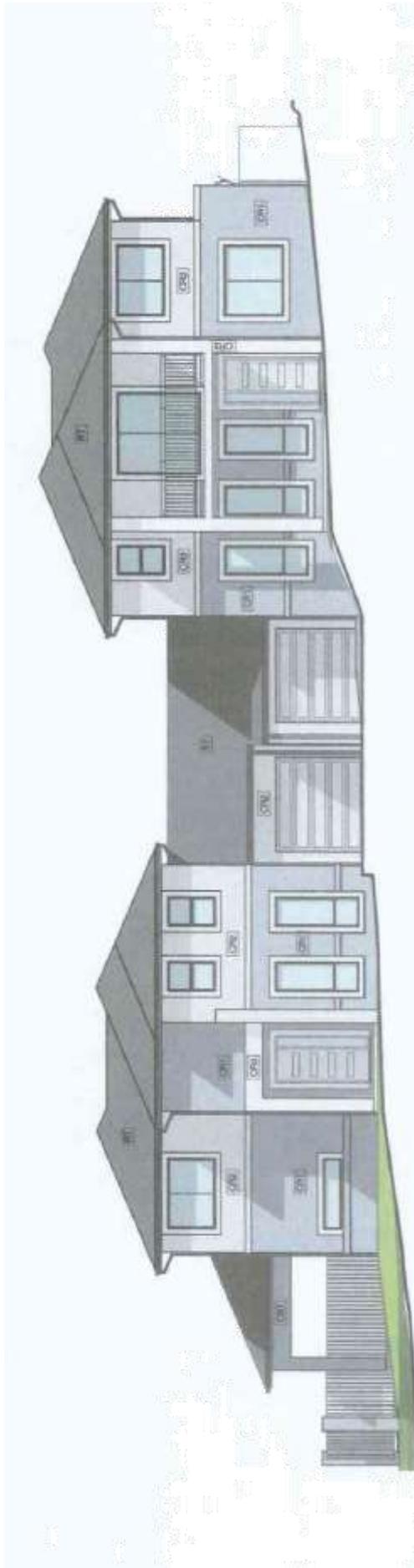
Scale A: 1:200
 10/04/2013

DATE
 26/02/2013

Attachment 1
 ORD02

ORD02

Attachment 1



SAMPLE NO.	ITEM	FINISH	COLOR
1	Roof	Tile	Boral Tiles Gummelal or similar
1	Fascia	Steel	Colobond Shale Grey
2	Gutters & Downpipes	Steel	Colorbond Ironstone
3	Walls	Rendered Hebel PowerWall Painted Fibre Cement Cladding	Dulux Acrylic Weave Warm
4	Walls	Rendered Hebel PowerWall Rendered Fibre Cement Cladding	Dulux Acrylic Dieselau
5	Walls	Rendered Hebel PowerWall Painted Fibre Cement Cladding	Dulux Acrylic Whisper White
6	Door & Window Frames	Aluminium	Colobond Shale Grey
7	Garage Door	Steel	Colobond Shale Grey
8	Driveway	Coloured Concrete	CCS Chrys 21 or similar
7	Fences	Timber	Dulux Shale Grey

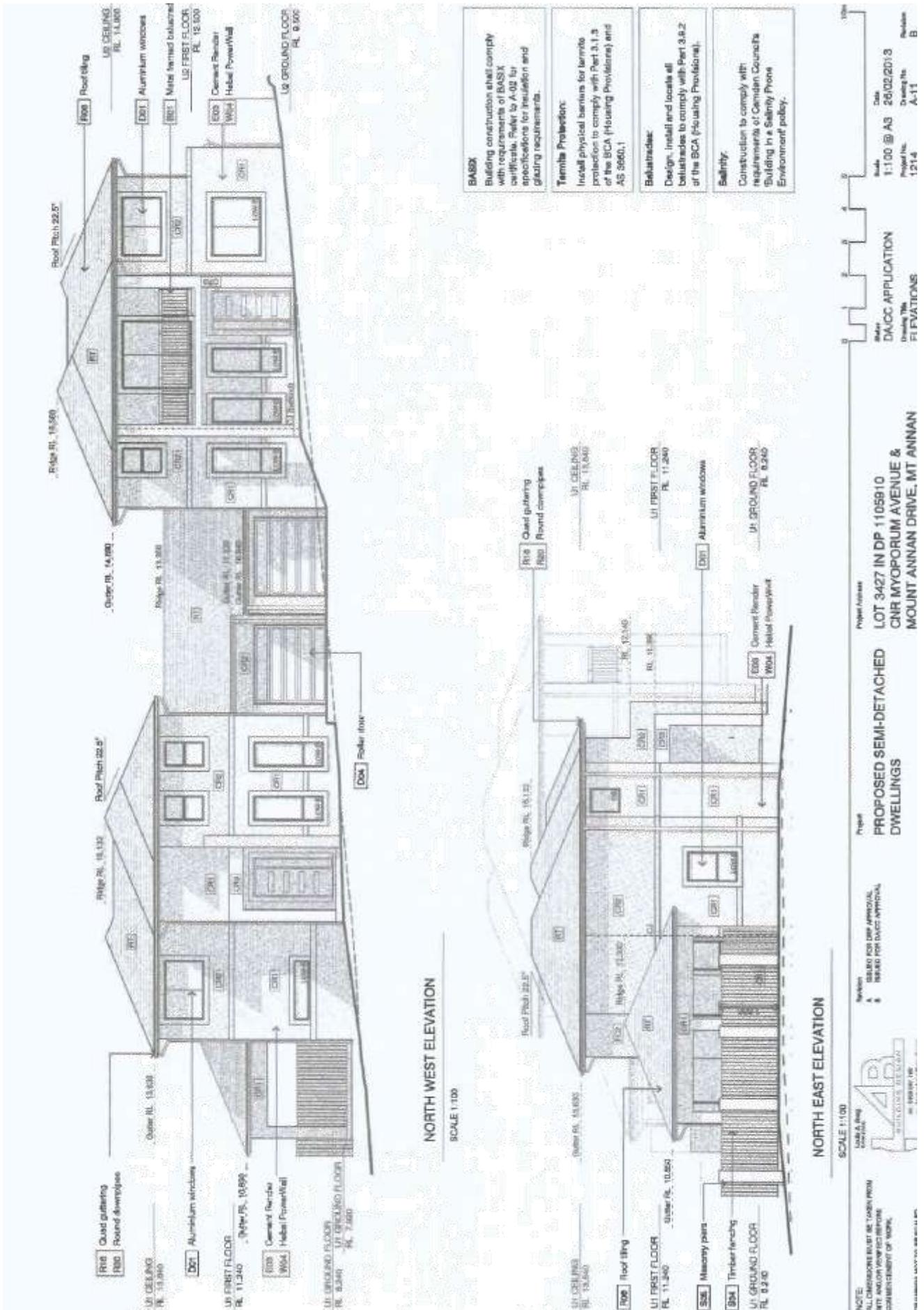
NOTE: ALL DIMENSIONS MUST BE TAKEN FROM THE FINISH FACE UNLESS OTHERWISE SPECIFIED. © 2013

Scale: 1:100 @ A3 Date: 26/02/2013
 Block: DA/CC APPLICATION
 Project No: 1214 Drawing No: A-16 Revision: B

Project Address: LOT 3427 IN DP 1105910
 CNR MYOPORUM AVENUE &
 MOUNT ANNAN DRIVE, MT ANNAN

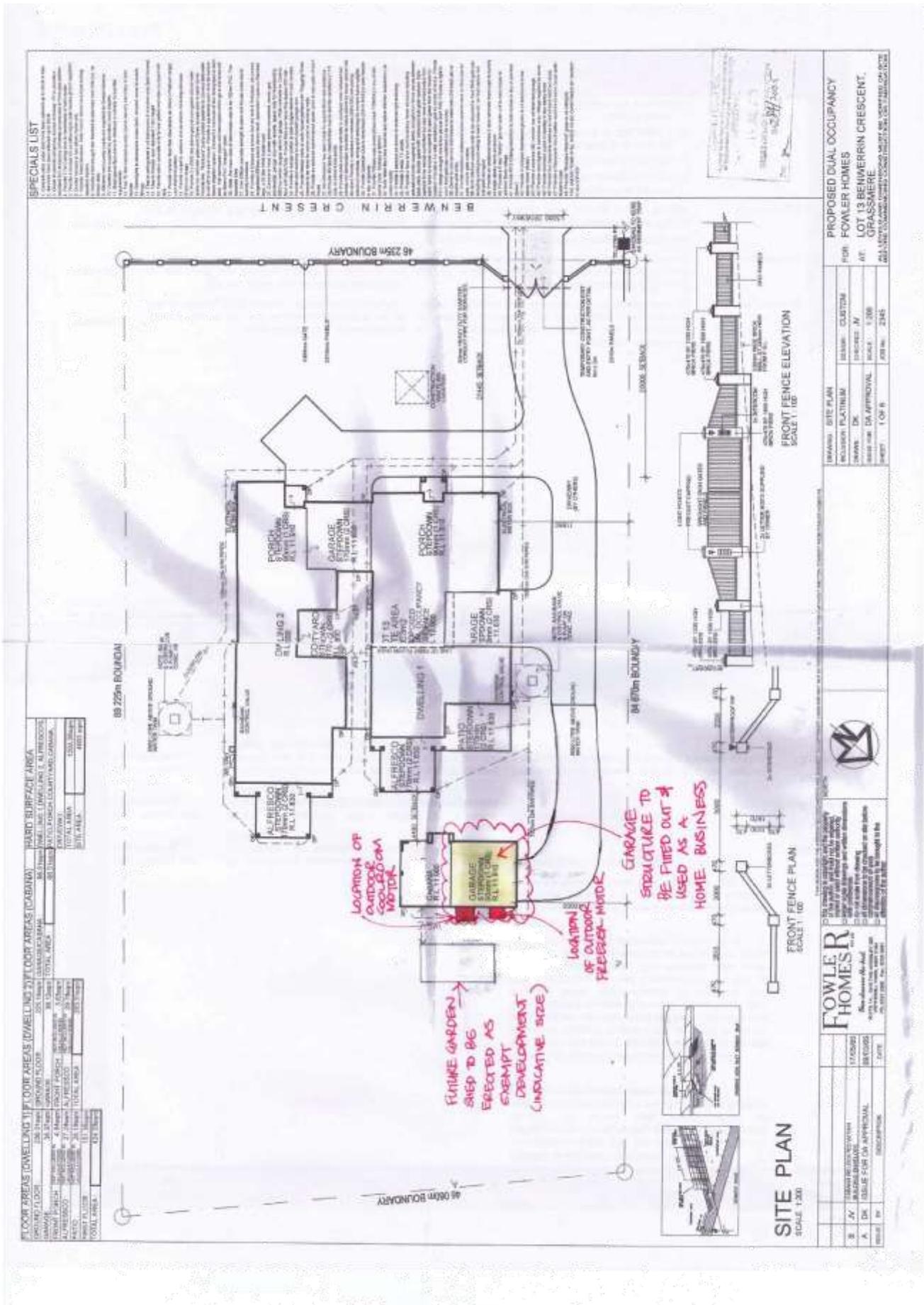
Project: PROPOSED SEMI-DETACHED DWELLINGS

Architect: [Logo]



ORD02

Attachment 1



SPECIALS LIST

1. All work shall be in accordance with the Building Code of Australia (BCA) and the relevant Australian Standards (AS).
2. The contractor shall be responsible for obtaining all necessary permits and approvals from the relevant authorities.
3. The contractor shall ensure that all work is completed in accordance with the approved plans and specifications.
4. The contractor shall be responsible for the removal and disposal of all waste materials in accordance with the relevant regulations.
5. The contractor shall ensure that the site is left in a clean and tidy condition at the completion of the work.
6. The contractor shall be responsible for the protection of all existing services and structures on the site.
7. The contractor shall ensure that all work is completed within the agreed time frame.
8. The contractor shall be responsible for the supply and installation of all materials and fixtures.
9. The contractor shall ensure that all work is completed in accordance with the relevant safety regulations.
10. The contractor shall be responsible for the completion of all necessary documentation and records.

FLOOR AREAS (DWELLING TYPE: TOWN HOUSES)

AREA	AREA (SQM)	AREA (SQFT)
ALFRESCO TERRACE	11.13	120
DINING 2	11.13	120
KITCHEN	11.13	120
GARAGE	11.13	120
TOTAL AREA	44.52	479

FLOOR AREAS (DWELLING TYPE: TOWN HOUSES)

AREA	AREA (SQM)	AREA (SQFT)
ALFRESCO TERRACE	11.13	120
DINING 2	11.13	120
KITCHEN	11.13	120
GARAGE	11.13	120
TOTAL AREA	44.52	479

PROPOSED DUAL OCCUPANCY FOR: FOWLER HOMES

AT: GRASSMERE

FRONT FENCE ELEVATION

SCALE: 1:100

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Attachment 1

ORD03

PLANZONE CONSULTING
 P: PO Box 3
 Liverpool NSW 1871
 T: (02) 9011 7620
 E: enquiry@planzone.com.au
 W: www.planzone.com.au

Notes

On the basis of planning law requirements, Amendments to be prepared on this plan to be commenced at any work.

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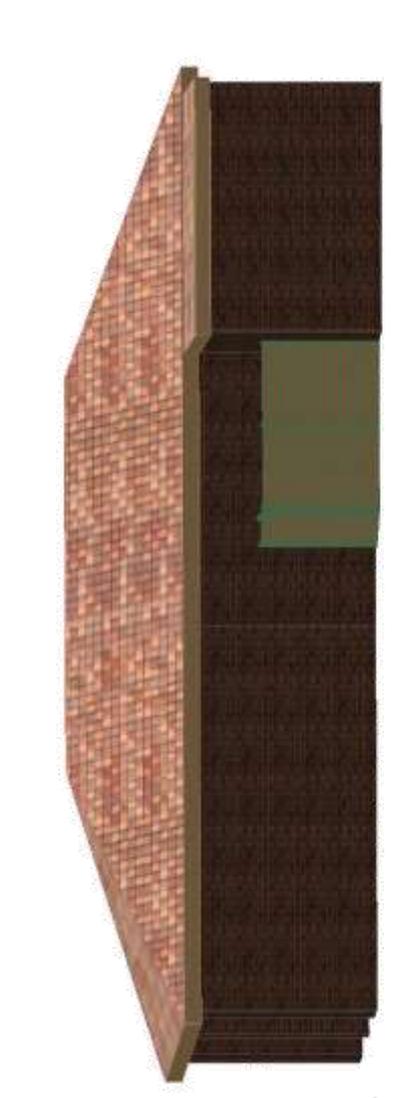
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3D-01 Proposed Front Perspective



3D-02 Proposed Rear Perspective



NOTE: MATERIALS ARE INDICATIVE ONLY

No.	Amendments	Date
A	Per DA Submission to Council	06/08/2014
B	Final Safety Assessments	20/08/2014
C	Sanitary Facility, Food Safety and a couple Amendments	07/07/2014

Project No.	Drawing No.	Revision No.	Drawn By	Date
20140328	D408	C	JAH	07/07/2014

Macquarie Grove Rd, Kirkham – Pre Gateway Review

Introduction

This submission is in response to the additional information forwarded by the proponent for the above planning proposal pre gateway review. The additional information was requested by the JRPP following a hearing on the pre gateway application.

In addition the submission provides a summary of outstanding concerns in relation to this planning proposal, and a review of the amended planning proposal.

1. Additional Information Review

Drainage Proposal

Outstanding Issue

JRPP requested a proposal that restricts flows from the site to current levels or less. The proposal must be based on consolidated onsite detention facilities not facilities located on each of the proposed allotments.

Council Officer Comments

The revised design proposes two (2) consolidated on-site detention (OSD) basins that collect storm water for the southern and central catchments of the site, these are proposed to be dedicated to Council as drainage reserves. The northern catchment can be collected and stored via the drainage infrastructure within the proposed road.

The revised proposal does not demonstrate the ability to comply with Councils engineering standards. Councils specifications require a formed “escape path” downstream of basins for overland flows, this enables safe conveyance of stormwater should the OSD basin fail.

The current proposal would see water directed across private property on no formed path should the OSD basins fail. To enable compliance the proposed development would require the permission of owners in the adjacent lots (The Meadows) to form these channels.

In its current form, Council officers do not support the proposed stormwater design, as it has not been demonstrated that the proposal can comply with Councils engineering specifications.

At present it has not been demonstrated this site has sufficient drainage capacity to support residential development.

Traffic

Outstanding Issue:

The JRPP requested an access proposal and accompanying traffic analysis that demonstrates an acceptable level of traffic safety and traffic impact on Macquarie Grove Road and Kirkham Lane.

Council Officer Comments

The proponent has not undertaken any additional traffic analysis. The additional information submitted reiterates the status of the previous Traffic Safety Audit Report undertaken by the proponent in 2008.

Given the limited information provided it is not possible for Council officers to provide definitive advice with regards to the safety of the intersection from Macquarie Grove Road.

There are however outstanding concerns regarding the impact of the proposed intersection on Macquarie Grove Road, in particular with regards to the removal of vegetation to provide sight lines, and the impact on the rural nature of the existing road as a result of potential widening.

Council officers have previously requested the proponent to undertake assessment of the potential access from the existing Meadows Estate, as this could potentially have less impact and provide safer access to the site. This has not been undertaken and remains an outstanding issue.

Landscape

Outstanding Issue

The JRPP requested a Landscaping proposal that addresses the section of the site visible to motorists in a manner that is consistent with the rural character of the immediate locality and the more general approach to Camden Town.

Council Officer Comments

The revised design provides for a 10m landscaped buffer for those lots backing onto Macquarie Grove Road. The proponent proposes to manage the maintenance of the buffer by imposing a s.88B (restriction to title) on these lots until such time as trees within the buffer meet the requirements for protection under Councils Tree Preservation Order (TPO).

Council's officers have assessed the proposed landscape design, and agree that the proposed design could help preserve the rural feel of Macquarie Grove Road. However it is noted that the additional information does not include information on fencing design or restriction on the location of outbuildings within the buffer.

ORD04

Officers have also raised concerns over the ability to enforce and monitor the s.88B instrument to ensure maintenance of trees and restrict inappropriate development within the 10m buffer.

Attachment 1

2. Outstanding Council Concerns

In addition to the information requested by the JRPP, Council officers have a number of outstanding concerns with regard to the planning proposal.

a. Community Objections and Concerns

There remains community objection to the proposed development of this site. Since the lodging of this planning proposal Council has received 14 letters in objection from existing residents in the Meadows and the Outlook.

Issues identified by objectors include:

- Privacy impacts – Subject site is higher than surrounding development and will create overlooking concerns for existing residents
- Concern over inequity where previous rules were applied to applications in the Meadows which are now proposed to be superseded i.e. RL90 development restrictions.

These objections remain outstanding and have not been addressed by the additional information provided. In addition it is noted that this planning proposal has never been formally exhibited, and formal exhibition is likely to expose wider community concerns.

b. Visual Impacts

The subject site has high visual significance to the Camden LGA and can be clearly seen from Camden Valley Way. The Macquarie Grove Road corridor also has high visual and cultural significance.

The proposed development will impact on the rural significance of Macquarie Grove Road, due to tree removal and possible road widening to enable safe access. The proposed landscaping will not fully mitigate this impact and it remains an outstanding concern for Council.

There is also concern about the ability to impose and monitor mitigation measures such as landscaping requirements and building colour and material control. If rezoned to R5 Large Lot Residential future development within the site will be subject to the Exempt and Complying SEPP, which will not require full consideration of Councils DCP controls.

c. Exempt and Complying SEPP

Once rezoned the subject lands will meet the criteria for assessment under the Exempt and Complying SEPP – Rural Housing Code. Therefore where Council has site specific DCP controls to mitigate impacts i.e. setbacks, dwelling design requirements, vegetation requirements, these will be overridden by the SEPP requirements.

In addition approval under the Exempt and Complying SEPP could be undertaken by a private certifier, providing less certainty for the community over the outcomes of the proposed development.

d. Housing Diversity

The planning proposal lodged by the applicant contends that this development will contribute to Councils diversity of housing product (R5 Large Lot Residential)

Council has significant existing stock of R5 lands (approximately 1200 lots) with additional large lots proposed as part of a number of new developments in areas, such as Emerald Hills. Council is also committed to ensuring new development within the South West Growth centres deliver a range of housing options and lot sizes to ensure housing diversity.

It is therefore not supported that the proposed 15 lots are necessary for the provision of housing diversity.

e. State and Local Government Strategic Planning Objectives

The subject site is not identified within any state or local strategic planning documentation for future development. Council is already exceeding targets with regard to population requirements, and does not need to provide additional development.

The proposal is also contrary to the directions provided within Camden 2040 it does not contribute to the community's aspiration to maintain the country town feel, rural setting and lifestyle, and enhance its history, trees and open space.

During the development of Camden 2010 Council officers considered protection of rural lands. It was considered by officers that maintaining the existing rural zoning and minimum lot size that prohibited further subdivision was the best method to protect such lands from development.

One of the key requirements of a planning proposal progressing beyond the gateway process is meeting the strategic state and local planning objectives, of which this proposal does not.

3. The Amended Planning Proposal

The amended planning proposal forwarded to Council for additional comment has a number of errors and inaccuracies.

Amended Planning Proposal	Council Comment
<p><u>1.2 Scope of Report (pg 7)</u> <i>“This report confirms that the development will provide a number of benefits, including providing housing choice (lifestyle lots) within close proximity to all services and facilities offered in Camden and Narellan”</i></p>	<p>Housing choice and diversity of housing product has been sufficiently planned for in other development areas that better address state and local strategic planning objectives. The 15 lots proposed as part of this development will not greatly impact on the provision of housing choice.</p>
<p><u>1.2 Scope of Report (pg 7)</u> <i>“The justification for the Planning Proposal can also be understood in the context of the recent trends towards population growth in Camden, the demographics of the area. The need for increased housing provision is reflected in housing targets by the state government for supply of housing”</i></p>	<p>As part of the South West Growth Centre the Camden LGA will provide in excess of 61,000 dwellings. This is in addition to identified development areas in Harrington Grove, Emerald Hills Spring Farm and Elderslie. Provision of an additional 15 lots outside of these areas is insignificant and will not impact on Councils ability to address its housing targets.</p>
<p><u>2.2 Context - page 8</u> <i>...the Mater Dei lands. These lands were recently rezoned from E2 Environmental Conservation to R2 Low Density residential to permit seniors housing”</i></p>	<p>Reference to the Mater Dei development rezoning has been mis-represented by the proponent. The lands at Mater Dei were in fact E4 Environmental Living and were always intended for Seniors development.</p> <p>The Mater Dei precinct was rezoned to R2 Low Density Residential from E4 Environmental Living to better facilitate the Seniors development.</p> <p>The amended planning proposal is incorrect in this reference.</p>
<p><u>2.2 Context - page 8</u></p>	<p>Macquarie Grove Road is also a rural road which</p>

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Attachment 1

Amended Planning Proposal	Council Comment
"Macquarie Grove Rd is a local collector road within the Council Rd hierarchy"...	Council has identified as significant in terms of maintaining the rural feel to the entry into Camden Town. Whilst it may be a Collector Rd its capacity and ability to be augmented is limited.
<p><u>2.3.2 Objectives - page 10</u> Objectives of the RU1 zone To maintain rural landscape character of the land</p>	As demonstrated by the objectives of the zone RU1 land has an objective to maintain the rural landscape character of the land. This justifies the use of this zoning on this site in line with Councils objective to keep development below the RL90.
<p><u>Part 1 Statement of objectives or intended outcomes of the Planning Proposal</u></p> <p>Outcomes</p> <p>1. "Elements of the natural landscape will be conserved by the proposed subdivision size and commensurate adjoining lands"</p> <p>2. "Conservation and enhancement of the Cumberland Plain Woodland Species"</p>	<p>Outcome 1 is not supported by Council – the proposal will negatively impact on the natural landscape and impact on the existing ridgeline. The proposal also requires the removal of vegetation.</p> <p>Outcome 2 is not supported by Council the proposed development does not support the conservation of the CPW species.</p>
<p><u>4.1 Draft LEP Provisions for Subject Lands</u> "to provide residential housing in a rural setting while preserving, and minimizing impacts on, environmentally sensitive locations and scenic quality"</p>	Council does not agree that the proposed rezoning to R5 large lot adequately addresses this objective. The proposal will have an impact on the sensitive ridgeline and scenic quality.
<p><u>Section 5.2.1 Is the planning proposal as a result of any strategic study or report</u></p> <p>Reference to the letter from the Department of Planning and Infrastructure dated 7 September 2009</p>	<p>The letter referred to within the amended planning proposal precedes the Camden LEP 2010. This is when Camden Council transferred to the standard LEP template.</p> <p>During the development of the CLEP Council officers considered protection of rural lands. It was considered that maintaining the existing rural zoning and minimum lot size that prohibited</p>

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Amended Planning Proposal	Council Comment
	<p>further subdivision and development was the best method to protect such lands from development.</p> <p>It was considered that a stand alone strategy provided less weight than the zoning which has clear objectives regarding the protection of rural landscape character of the land.</p>
<p>Is there a Net Community benefit Will the LEP be compatible with agreed State and Regional Strategic direction for development...</p>	<p>The amended planning proposal suggests this evaluation criteria is not applicable. Council would suggest compliance with State government policy directions is paramount to the progression of this planning proposal.</p>
<p>Is the LEP likely to create a precedent or create or change the expectations of the landowners</p>	<p>Council suggests that by proceeding with this planning proposal it would create a precedent and open the opportunity for all RU1 landowners to rezone land that is not identified within the strategic planning framework. Council supports growth within approved areas that are identified within approved strategies e.g. Growth Centers.</p>
<p>Have the cumulative effects of other spot rezoning proposals in the locality been considered? What was the outcome of these considerations</p>	<p>The response within the amended planning proposal does not address these evaluation criteria these must be addressed.</p>
<p>What are the public interest reasons for preparing the draft plan?</p>	<p>Improvement of drainage system in the Meadows is in no way dependent on this rezoning.</p>
<p>Will the public domain improve?</p>	<p>Council does not support the amended planning proposals assertion that this proposal will improve the public domain, as there are no lands proposed to be transferred to Council. The only public lands affected are the road reserve on Macquarie Grove Rd, which will be negatively impacted by the proposed access point.</p>
<p>5.3.2 Metropolitan Strategy – reference to meeting population targets under the South West sub regional plan</p>	<p>Camden Council will meet all its future population requirements under the sub-regional strategy within lands identified as urban release areas. The subject site is not within an urban release area,</p>

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ORD04

Attachment 1

Amended Planning Proposal	Council Comment
	and is not required to meet population projection targets.
Table 2 pg. 22 C4 Improve Housing Affordability	The amended planning proposal identifies that this proposal will help address Housing Affordability within the Camden LGA. Council does not support this suggestion. The subject lots are large lot residential lots and they will not be affordable in the sense of the definition of affordable housing " <i>affordable housing</i> means housing for very low income households, low income households or moderate income households, being such households as are prescribed by the regulations or as are provided for in an environmental planning instrument."
Table 2 Pg. 24 – E2 Protect Sydney's natural environment"	The amended planning proposal identifies this action as 'not applicable' Council believes it is applicable and that the planning proposal is not consistent with the action. The PP will impact negatively on Sydney's natural environment and remove more RU1 land from Camden's Scenic Ridgeline.
E6 Conserve Sydney's Cultural Heritage	<p>The planning proposal incorrectly identifies that the planning proposal is consistent with this action.</p> <p>The planning proposal will in no way contributes towards the preservation of Sydney's Cultural Heritage. The scenic hills and Camden's rural feel is considered part of its cultural heritage. Development on these important scenic points is detrimental to that cultural heritage.</p> <p>The impacts on rural road corridors such as Macquarie Grove Road which form a significant cultural landscape driving towards Camden Town.</p> <p>Council suggests the planning proposal is inconsistent with this action.</p>
F4 Enhance cultural life and tourism	The planning proposal does not adequately

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Amended Planning Proposal	Council Comment
precincts	address this action. Camden’s scenic views and maintaining the rural feel is a key aspect of its cultural and tourism appeal. This action needs to be addressed.
G6 Ensure Stakeholder Involvement	<p>The planning proposal incorrectly states that the Planning Proposal along with relevant documents was placed on public exhibition. This is incorrect the Planning Proposal has never been formally exhibited.</p> <p>Some affected owners have objected to the proposal, but not through a formal public exhibition process.</p>
<p>Camden 2040</p> <p>Actively Managing Camden’s Growth</p>	<p>One of the key directions of the Camden 2040 strategy looks at balancing our community’s aspirations with the growth mandate in the Camden LGA. Protecting important scenic corridors such as Macquarie Grove Rd and ridgelines was a clear aspiration of the Community in terms of maintaining the balance.</p> <p>Council does not believe that the planning proposal currently meets this direction.</p>
<p>An enriched and connected community</p>	<p>The planning proposal identifies that the development would be subject to the payment of State Infrastructure Fund/Levies. The subject site is not within the identified release areas and will not require any upgrade to State Infrastructure. It is therefore not likely to trigger State Infrastructure Payments.</p>

Conclusion

The additional information provided following the JRPP determination does not satisfy outstanding technical concerns with regard to drainage, traffic and landscaping. The proponent has not demonstrated that the subject site can meet Councils engineering specifications with regards to stormwater.

ORD04

Any potential solutions appear predicated on the landowners ability to get approval for overland flow paths through adjoining private properties.

Without evidence of the ability to meet engineering specifications Council cannot support this planning proposal.

Whilst the proponent has submitted further landscaping plans detailing potential planting along Macquarie Grove Road, Council officers remain concern about the strength of the proposed 88B mechanism to enable the proposed outcomes to be achieved.

The additional traffic information does not address other access options to the subject site, and council remain concerned that all options have not been sufficiently investigated.

In addition to drainage, traffic and landscaping concerns Council has also reiterated ongoing concerns with regards to community objections, visual significance, the Exempt and Complying SEPP, Housing Diversity and compliance with State and Local Government strategic planning objectives.

The premise of the planning proposal process is to demonstrate that the subject lands have planning merit and have demonstrated capacity for the proposed landuse. Council is of the belief that the proponent has not demonstrated that the land has residential capacity therefore the land should not be rezoned from RU1 Primary Production.

Attachment 1

Attachment 2 – Timeline of Key Events

Date of Council Meeting or event	Resolution of Council
April 2008	Application to Rezone subject lands received by Council
24 March 2009	Resolved to prepare a draft LES and LEP and report this back to Council to seek a resolution as to Councils support to proceed.
22 September 2009	Resolved that Council reaffirmed its previous decision, note community concerns, and resolve to report back to council the outcomes of the Draft LES and LEP prior to public exhibition.
23 November 2010	<p>Following the second report in September 2009 it was determined that in light of residents concerns regarding drainage and to reduce undue cost too the proponent that the process should be undertaken in two (2) stages.</p> <p>Stage 1 consisted of the drainage assessment if outstanding concerns were addressed then the applicant should proceed to full Draft LES and LEP (Stage 2).</p> <p>The report of November 23 considered the Drainage Study undertaken by Storm Consulting, which identified that flows from the development could be managed by on site detention within the development which would be allocated to individual lots.</p> <p>Council subsequently resolved not to proceed with the rezoning of the subject site due to community objection and ongoing drainage concerns.</p>
27 March 2012	<p>Following the resolution not to proceed (made at the meeting of 23 November 2010) the proponent resubmitted the proposal to Council.</p> <p>The report to the 27 March 2012 meeting reiterated the planning proposal, and identified what preliminary studies had been undertaken.</p> <p>Council resolved that I reaffirm its decision of November 23, 2010.</p>
23 July, 2013	Proponent makes application to the Department of Planning and Infrastructure for a Pre Gateway Review of the Planning Proposal
13 August 2013	<p>Report to Council notifying of the pre gateway application by the proponent to the Department of Planning and Infrastructure (DPI).</p> <p>Council resolved to reaffirm its previous decision and to forward information to the DPI.</p>

ORD04

Attachment 2

Date of Council Meeting or event	Resolution of Council
4 th April, 2014	<p>Pre Gateway review considered by the Joint Regional Planning Panel (JRPP).</p> <p>“The Panel, by a majority of 3 to 2 refused to recommend the planning proposal for Macquarie Grove Road at the present time, because the majority determined that certain issues remained unresolved. Additional material was requested from the applicants, it was noted that this will need to be reviewed by the Council’s assessment officers, namely”:</p> <ul style="list-style-type: none"> • Landscaping Proposal; • Drainage Proposal; and • Traffic Analysis.
24 June, 2014	Council Workshop to discuss outstanding concerns with regards to the planning proposal.
July 8, 2014	Report to Council to resolve to forward the submission to the JRPP in response to the further information requested by the JRPP at its April 4 th 2014 meeting.
October 2 nd 2014	Proposed JRPP Hearing date to consider additional information and Councils submission

The General Manager
Campbelltown City Council
PO Box 57
CAMPBELLTOWN NSW 2560

draftclep2014@campbelltown.nsw.gov.au

15 August 2014

Dear Sir/Madam

RE: Submission – Draft Campbelltown Local Environmental Plan 2014

Thank you for the opportunity to comment on the above mentioned draft Local Environmental Plan. Camden Council supports the principles and approach applied to the development of the draft LEP, and commend staff for the work involved in preparation of this comprehensive LEP.

Council wish to make comments with regards to key sites that adjoin both local government areas for consideration in the finalisation of the LEP.

Scenic Hills

It is noted that the draft LEP proposes to zone the Scenic Hills land as E3 Environmental Protection, with some designated dwelling footprints. The use of the E3 zone reflects the desire by the community to retain the significant vegetation and views of the Scenic Hills, and is supported by Council.

It is however noted that Camden is currently managing planning proposals in the vicinity of the scenic hills area, proposing the rezoning of land for residential purposes. These lands are likely to be visible from the Scenic Hills.

Camden looks forward to continuing to work with Campbelltown to mitigate the impacts on the scenic hills, whilst continuing to deliver quality urban outcomes for the Camden community.

Glenlee

As you would be aware Campbelltown and Camden Councils are working on a joint Planning Proposal for lands at Glenlee to facilitate a rezoning for industrial lands.

Currently the gateway approval identifies the completion of this process by December of this year. With the need to progress this planning proposal in unison it is suggested that both Councils continue to work together to consider any potential impacts on timeframes as a result of the draft LEP.

ORD05

East Leppington – Local Government Area Boundary Adjustment

It is noted that both Councils are currently in discussion regarding a boundary adjustment in the vicinity of the East Leppington Precinct. Consideration could be given to including potential changes within this draft LEP, to avoid needing to undertake an amending LEP for these minor changes.

Thank you again for the opportunity to comment on the draft LEP. Please do not hesitate to contact Tina Chappell, Team Leader Landuse Planning on (02) 4654 –7995 should you wish to discuss.

Yours Sincerely

Ron Moore
General Manager

Attachment 1



Monthly Report

Camden Council

June 2014

ORD06

Attachment 1

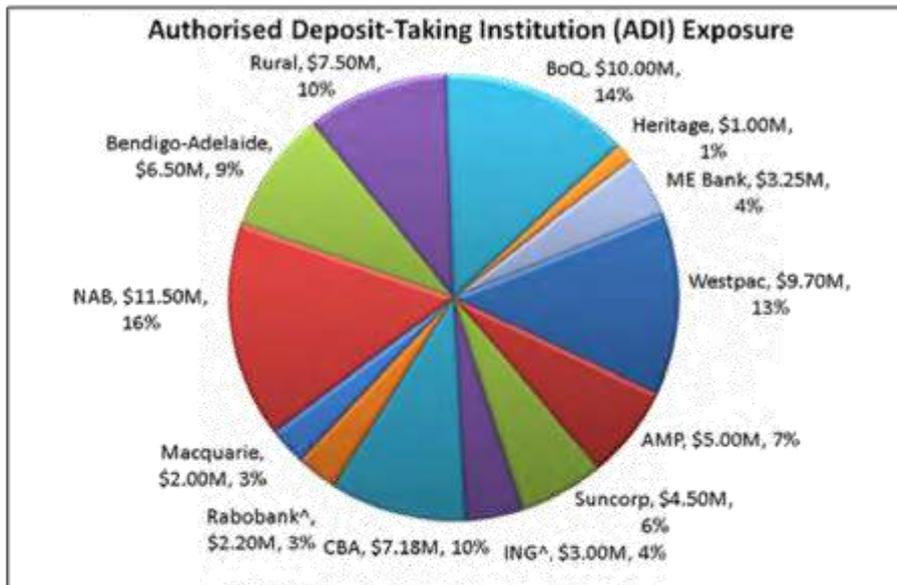
Investment Exposure

Council is reaching capacity limits with ING and BoQ. Council will continue to diversify the investment portfolio across the higher rated ADIs (A1 or higher).

ADI	Exposure \$M	Rating	Policy Limit	Actual	Capacity
Westpac	\$9.70M	A1+	25%	13%	\$8.80M
AMP	\$5.00M	A1	15%	7%	\$6.00M
Suncorp	\$4.50M	A1	15%	6%	\$6.50M
ING [^]	\$3.00M	A1	5%	4%	\$0.67M
CBA	\$7.18M	A1+	25%	10%	\$11.15M
Rabobank [^]	\$2.20M	A1+	5%	3%	\$1.47M
Macquarie	\$2.00M	A1	15%	3%	\$9.00M
NAB	\$11.50M	A1+	25%	16%	\$6.83M
Bendigo-Adelaide	\$6.50M	A1	15%	9%	\$4.50M
Rural	\$7.50M	A1	15%	10%	\$3.50M
BoQ	\$10.00M	A1	15%	14%	\$1.00M
Heritage	\$1.00M	A2	10%	1%	\$6.33M
ME Bank	\$3.25M	A2	10%	4%	\$4.08M
Total	\$73.33M			100%	

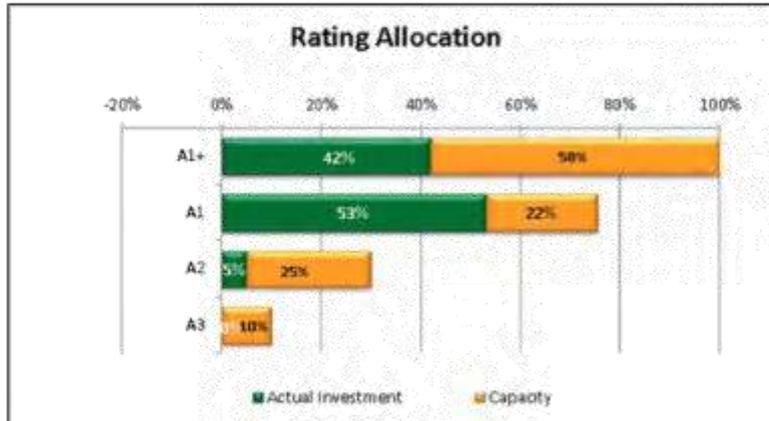
[^]Foreign subsidiary banks are limited to 5% of the total investment portfolio as per Council's investment policy.

Apart from investments with the regional ADIs, the investment portfolio is predominately directed to the higher rated entities led by NAB and BoQ.



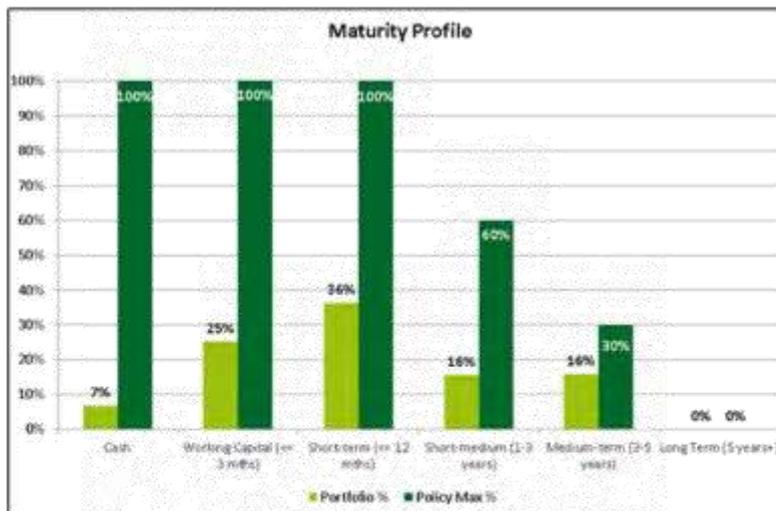
Credit Quality

A1+ (the domestic majors) and A1 (the high rated regionals) rated ADIs are the largest share of Council's investments.



Term to Maturity

The portfolio remains highly liquid with 7% of investments at-call and a further 25% of assets maturing within 3 months. There is still substantial capacity to invest in terms greater than 1 year. In consultation with its investment advisors, Council has continued to strategically lengthen its deposit portfolio to diversify across various maturities up to 5 years.



In the current low interest rate environment, as existing deposits mature, they will generally be reinvested at much lower rates than preceding years. A larger spread of maturities up to 5 years would help income pressures over future financial years, particularly those invested above 4%.

2013-14 Budget

Current Budget Rate	3.75%
Source of Funds Invested	
Section 94 Developer Contributions	\$34,300,500
Restricted Grant Income	\$306,300
Externally Restricted Reserves	\$7,911,600
Internally Restricted Reserves	\$22,766,074
General Fund	\$8,045,526
Total Funds Invested	\$73,330,000

Council's investment portfolio has increased by \$1,470,000 since the May reporting period. The increase in investment funds relates to the receipt of the final rates instalment for the 2013/14 financial year and receipt of Section 94 Developer Contributions through continued development within Camden LGA.

The source of funds invested are indicative only, due to Council's annual financial reports still being finalised for 30 June 2014

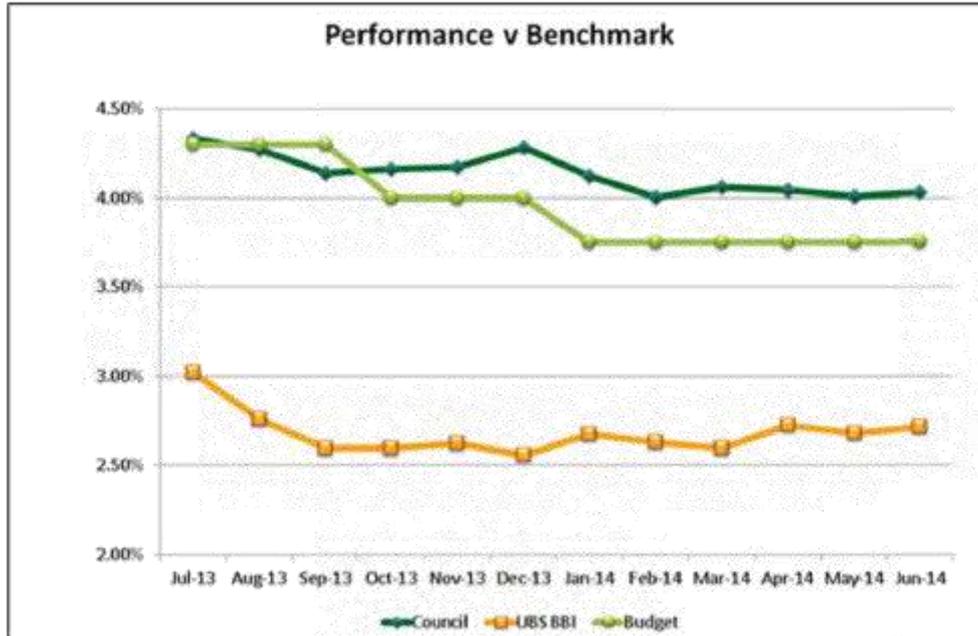
INTEREST RECEIVED DURING 2013/14 FINANCIAL YEAR				
	June	Cumulative	Revised Budget	Original Budget
General Fund	\$90,843	\$1,179,906	\$1,095,100	\$981,800
Restricted	\$137,869	\$1,476,166	\$1,401,600	\$751,800
Total	\$228,712	\$2,656,072	\$2,496,700	\$1,733,600

Interest Summary

The portfolio's interest summary as at 30 June 2014 is as follows:

NUMBER OF INVESTMENTS	59
AVERAGE DAYS TO MATURITY	450
AVERAGE PERCENTAGE	4.02% p.a.
WEIGHTED PORTFOLIO RETURN	4.03% p.a.
CBA CALL ACCOUNT *	2.70% p.a.
HIGHEST RATE	5.14% p.a.
LOWEST RATE	3.50% p.a.
BUDGET RATE	3.75% p.a.
AVERAGE BBSW (30 Day)	2.66% p.a.
AVERAGE BBSW (90 Day)	2.70% p.a.
AVERAGE BBSW (180 Day)	2.72% p.a.
UBS BANK BILL INDEX	2.71% p.a.

*Note: CBA call account is not included in the investment performance calculations



Outperformance over benchmark (UBS Bank Bill Index) continues to be attributed to the longer-dated deposits in the portfolio (particularly early investments placed above 4.5%). Recent deposits invested above 4% will also contribute to outperformance and Council’s budgeted income over the upcoming financial year. As existing deposits mature, performance will generally fall as deposits will be reinvested at much lower prevailing rates.

The revised budgeted return of 3.75% was achieved over the 2013/14 financial year with the adoption of a longer term strategy.

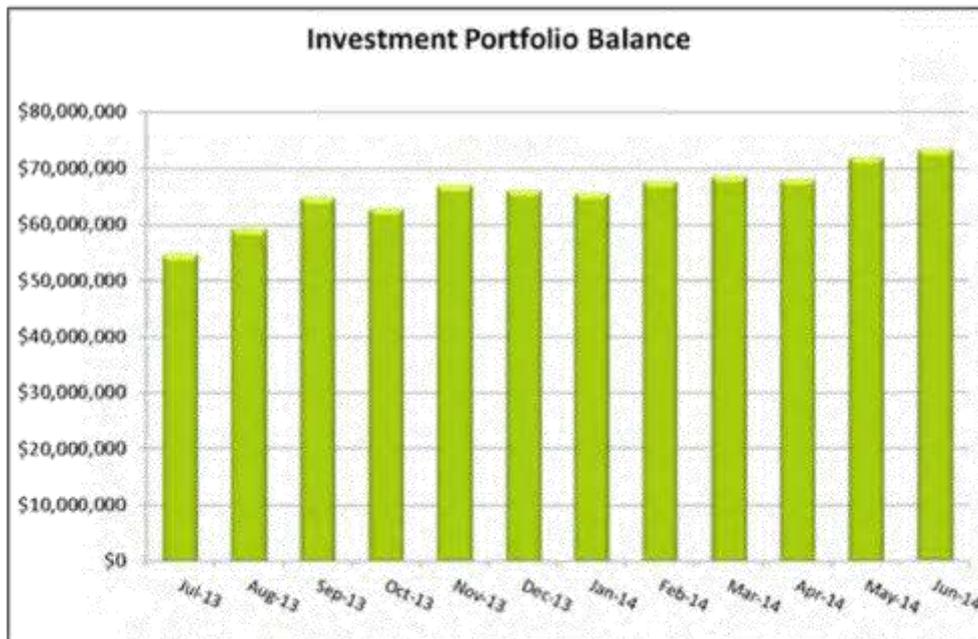
ORD06

Attachment 1

Appendix A – List of Investments

Camden Council Investment Portfolio as at 30 June 2014							
Institution	Type	Amount	Interest Rate	Date Invested	Maturity Date	Original Term of Investment (days)	Interest Accrued as at 30/06/2014
Suncorp Metway	TD	\$1,000,000.00	5.14%	27/07/2013	31/07/2014	369	\$47,738.63
NAB	TD	\$500,000.00	4.50%	7/02/2014	5/02/2015	363	\$8,876.71
Westpac	TD	\$700,000.00	4.35%	1/05/2014	7/05/2015	371	\$5,008.90
Westpac	TD	\$2,000,000.00	4.35%	6/05/2014	14/05/2015	373	\$13,147.95
Westpac	TD	\$500,000.00	4.35%	17/05/2014	21/05/2015	369	\$2,481.51
Westpac	TD	\$500,000.00	4.52%	17/05/2014	19/05/2016	733	\$2,804.79
ME Bank	TD	\$750,000.00	4.15%	30/07/2013	31/07/2014	366	\$28,652.05
CBA	TD	\$1,200,000.00	4.00%	2/08/2013	2/08/2014	365	\$43,791.78
NAB	TD	\$1,000,000.00	3.91%	7/08/2013	24/07/2014	351	\$35,136.44
BOQ	TD	\$2,500,000.00	5.05%	4/11/2013	1/11/2018	1823	\$82,667.81
BOQ	TD	\$1,500,000.00	4.50%	7/11/2013	2/11/2016	1091	\$43,643.84
AMP	TD	\$1,000,000.00	3.80%	13/11/2013	13/11/2014	365	\$23,945.21
BOQ	TD	\$1,000,000.00	5.10%	25/11/2013	22/11/2018	1823	\$30,468.27
ING Bank	TD	\$1,000,000.00	4.63%	28/11/2013	23/11/2017	1456	\$27,272.60
BOQ	TD	\$1,000,000.00	4.85%	28/11/2013	23/11/2017	1456	\$28,568.49
AMP	TD	\$2,000,000.00	3.80%	28/11/2013	28/11/2014	365	\$44,767.12
BOQ	TD	\$1,000,000.00	4.50%	28/11/2013	24/11/2016	1092	\$26,506.85
ME Bank	TD	\$1,000,000.00	3.90%	2/12/2013	20/11/2014	353	\$12,545.21
CBA	TD	\$1,000,000.00	4.00%	2/12/2013	2/12/2015	730	\$23,123.29
AMP	TD	\$1,000,000.00	3.80%	5/12/2013	4/12/2014	364	\$21,654.79
ME Bank	TD	\$1,500,000.00	3.90%	12/12/2013	18/12/2014	371	\$32,215.07
AMP Bank	TD	\$1,000,000.00	3.80%	12/12/2013	11/12/2014	364	\$20,926.03
Macquarie Bank	TD	\$1,000,000.00	3.90%	19/12/2013	19/12/2014	365	\$20,728.77
Westpac	TD	\$1,000,000.00	3.61%	19/12/2013	19/12/2014	365	\$13,187.40
Bendigo Adelaide Bank	TD	\$1,000,000.00	3.60%	16/01/2014	1/07/2014	168	\$16,372.60
Macquarie Bank	TD	\$1,000,000.00	4.15%	20/01/2014	20/01/2016	730	\$18,419.18
ING Bank	TD	\$1,000,000.00	3.55%	23/01/2014	10/07/2014	168	\$15,464.38
Heritage Bank	TD	\$1,000,000.00	3.80%	31/01/2014	16/07/2014	166	\$15,728.55
ING Bank	TD	\$1,000,000.00	3.66%	7/02/2014	6/08/2014	180	\$14,439.45
BOQ	TD	\$1,000,000.00	3.70%	13/02/2014	13/08/2014	181	\$13,969.04
NAB	TD	\$500,000.00	3.70%	20/02/2014	20/08/2014	181	\$6,439.73
Rural Bank	TD	\$1,000,000.00	3.55%	21/02/2014	20/08/2014	180	\$12,643.84
Rural Bank	TD	\$1,500,000.00	3.55%	25/02/2014	27/08/2014	183	\$18,382.19
BOQ	TD	\$1,000,000.00	4.63%	27/02/2014	22/02/2018	1456	\$15,797.26
Rabobank	TD	\$1,000,000.00	5.00%	28/02/2014	28/02/2019	1826	\$16,849.32
Rabobank	TD	\$1,200,000.00	5.00%	3/03/2014	6/03/2019	1829	\$19,726.03

Camden Council Investment Portfolio as at 30 June 2014							
Institution	Type	Amount	Interest Rate	Date Invested	Maturity Date	Original Term of Investment (days)	Interest Accrued as at 30/06/2014
NAB	TD	\$1,500,000.00	3.65%	6/01/2014	1/09/2014	181	\$17,550.00
Rural Bank	TD	\$1,000,000.00	3.75%	13/03/2014	10/09/2014	181	\$11,301.37
NAB	TD	\$1,000,000.00	3.65%	20/03/2014	17/09/2014	181	\$10,300.00
NAB	TD	\$1,000,000.00	3.65%	27/03/2014	24/09/2014	181	\$9,600.00
NAB	TD	\$1,000,000.00	3.60%	10/04/2014	23/07/2014	104	\$8,087.67
Suncorp Metway	TD	\$1,000,000.00	3.60%	10/04/2014	1/10/2014	174	\$8,087.67
BOQ	TD	\$1,000,000.00	3.70%	17/04/2014	15/10/2014	181	\$7,602.34
NAB	TD	\$1,500,000.00	3.65%	17/04/2014	8/10/2014	174	\$11,250.00
Bendigo Adelaide Bank	TD	\$1,000,000.00	3.50%	24/04/2014	22/10/2014	181	\$6,520.55
Westpac	TD	\$1,000,000.00	3.52%	1/05/2014	30/07/2014	90	\$5,882.34
Suncorp Metway	TD	\$1,000,000.00	3.60%	8/05/2014	29/10/2014	174	\$5,326.83
Westpac	TD	\$1,000,000.00	3.54%	14/05/2014	5/11/2014	175	\$4,655.34
Westpac	TD	\$1,500,000.00	4.55%	15/05/2014	15/05/2019	1826	\$8,788.36
Westpac	TD	\$1,500,000.00	4.55%	21/05/2014	22/05/2019	1827	\$7,666.44
Rural Bank	TD	\$1,000,000.00	3.70%	21/05/2014	26/11/2014	189	\$4,156.16
Bendigo Adelaide Bank	TD	\$1,500,000.00	4.05%	22/05/2014	24/05/2017	1098	\$6,657.53
Bendigo Adelaide Bank	TD	\$1,000,000.00	4.05%	27/05/2014	31/05/2017	1100	\$3,883.56
Rural Bank	TD	\$1,500,000.00	3.61%	29/05/2014	14/01/2015	230	\$4,895.75
Bendigo Adelaide Bank	TD	\$2,000,000.00	4.05%	30/05/2014	31/05/2017	1097	\$7,101.37
Suncorp Metway	TD	\$1,500,000.00	3.61%	3/06/2014	16/12/2014	194	\$4,153.97
Rural Bank	TD	\$1,500,000.00	3.75%	5/06/2014	21/01/2015	230	\$4,006.85
NAB	TD	\$2,000,000.00	4.00%	5/06/2014	7/06/2017	1098	\$5,698.63
NAB	TD	\$1,500,000.00	3.61%	12/06/2014	28/01/2015	230	\$2,818.77
# TD Investments	59	\$68,750,000.00	4.03%				\$1,006,766.58
CBA	Call Account	\$4,980,000.00	2.70%				
		\$73,730,000.00					



Attachment 1
ORD06

Appendix B – Ratings Definitions

Standard & Poor's Ratings Description

Standard & Poor's (S&P) is a professional organisation that provides analytical services. An S&P rating is an opinion of the general credit worthiness of an obligor with respect to particular debt security or other financial obligation – based on relevant risk factors.

Credit ratings are based, in varying degrees, on the following considerations:

- Likelihood of payment
- Nature and provisions of the obligation
- Protection afforded by, and relative position of, the obligation in the event of bankruptcy, reorganisation or other laws affecting creditors' rights
- The issue rating definitions are expressed in terms of default risk.

S&P Short-Term Obligation Ratings are:

- **A-1:** This is the highest short-term category used by S&P. The obligor's capacity to meet its financial commitment on the obligation is strong. Within this category, certain obligations are designated with a plus sign (+). This indicates that the obligor's capacity to meet its financial commitment on these obligations is extremely strong.
- **A-2:** A short-term obligation rated A-2 is somewhat more susceptible to the adverse changes in circumstances and economic conditions than obligations in higher rating categories. However the obligor's capacity to meet its financial commitment on the obligation is satisfactory.
- **A-3:** A short-term obligation rated A-3 exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.

S&P Long-Term Obligations Ratings are:

- **AAA:** An obligation/obligor rated AAA has the highest rating assigned by S&P. The obligor's capacity to meet its financial commitment on the obligation is extremely strong.
- **AA:** An obligation/obligor rated AA differs from the highest rated obligations only in small degree. The obligor's capacity to meet its financial commitment on the obligations is very strong.
- **A:** An obligation/obligor rated A is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations/obligors in higher rated categories. However the obligor's capacity to meet its financial commitment on the obligation is strong.
- **BBB:** A short-term obligation rated BBB exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.
- **Unrated:** Financial Institutions do not necessarily require a credit rating from the various ratings agencies such as Standard & Poor's and these institutions are classed as "Unrated". Most Credit Unions and Building societies fall into this category. These institutions nonetheless must adhere to the capital maintenance requirements of the Australian Prudential Regulatory Authority (APRA) in line with all authorised Deposit Taking Institutions (Banks, Building societies and Credit Unions).
- **Plus (+) or Minus(-):** The ratings from "AA" to "BBB" may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories

Fitch and Moody's have similar classifications.

Appendix C – Recently Invested ADIs

Rural Bank

Historically, the Bank was formed as Elders Rural Bank and received its banking licence in 2000. In August 2009, Elders Rural Bank Limited changed its name to Rural Bank Limited and, in December 2010, Rural Bank became a fully-owned subsidiary of the Bendigo and Adelaide Bank Group.

In December 2010, Bendigo and Adelaide Bank announced that it would increase its shareholding in Rural Bank from 60% to 100% for \$165m, or approximately 1.2 times book value. As such, Rural Bank takes on its parent's company's long-term credit rating of A- by S&P.

Over the years, the bank's business model has expanded, but its core business has not changed. They specialise in lending to the agricultural sector in rural and regional centres across the country. Rural Bank's products and services are now available at more than 400 locations nationally.

Financial Results

As at 31 December 2013, Rural Bank's Tier 1 Capital Ratio stood at 11.73% and its Total Capital Ratio at 13.26%, well above Basel III minimum capital requirements.

At a group level, Bendigo-Adelaide Bank Ltd announced a statutory profit after tax of \$180.7 million for the 6 months ending 31 December 2013, an 4.6% decrease on the prior corresponding period. The cash earnings result is \$185.9 million for the 6 months ending 31 December 2013, a 9.5% increase on the prior corresponding period. Retail deposits stood at \$42.65 billion (up from \$42.25 billion in June 2013), an increase of 1.0%.

Heritage Bank

In 1981 Toowoomba Permanent Building Society (est. 1875) and the Darling Downs Building Society (est. 1897) merged and became Heritage Building Society. In December 2011, Heritage Building Society officially changed its name to Heritage Bank.

Heritage Bank is Australia's largest mutual bank with \$8.5 billion in total assets. It is owned by customers, not shareholders. Heritage does not pay dividends so all profits are reinvested in the business. Heritage now has 61 branches in southern Queensland and 39 mini branch outlets. They offer a full suite of banking products, including savings and transaction accounts, term deposits, home loans, personal loans, business banking, credit and debit cards, retirement savings accounts, financial planning, insurance and foreign currency and travel finance products.

Financial Results

The operating profit of the Group for FY13 after income tax was \$37.052 million, an 18.5% increase compared to the previous year (FY12 was \$31.272 million). The Group reported a 3.5% increase in total consolidated assets to a total of \$8.507 billion for FY13 (up from \$8.221 billion in FY12).

As at 31 December 2013, Heritage Bank's Tier 1 Capital Ratio stood at 11.69% and its Total Capital Ratio at 13.37%, well above Basel III minimum capital requirements.

Rabobank Australia

With over 110 years of history, the Rabobank Group is a leading provider of financial services around the world and has a strong historical presence for the global food and agriculture industry. Headquartered in Utrecht, the Netherlands, Rabobank is a cooperative bank with over AUD\$926.4 billion in assets (€732 billion)¹, approximately 10 million clients, more than 59,000 employees, and a presence in 48 countries. Rabobank is one of the 30 largest financial institutions in the world based on Tier 1 Capital.

Rabobank established an office in Australia in 1990 and acquired the Primary Industry Bank of Australia (PIBA) operating in Australia and New Zealand in 1994. With headquarters in Sydney, Rabobank has 61 branches throughout Australia and 32 branches in New Zealand. As at December 2011, the Group employed more than 1,000 people in Australia and New Zealand, with more than half based in regional locations.

Financial Results

The latest Prudential Standards of Rabobank Australia Ltd as at 31 December 2013 is summarised as follows:

- Cash and liquid assets were \$173.3m (Q4 2013)
- Impaired loans down to \$302.1m (Q4 2013) from \$313.3m (Q2 2013)
- Tier one capital ratio of 10.81%, well in excess of Basel III regulatory requirements

¹ As a comparison, CBA has approximately AUD\$750 billion in total assets and 45,000 employees

ORD07



Attachment 1

Monthly Report

Camden Council

July 2014

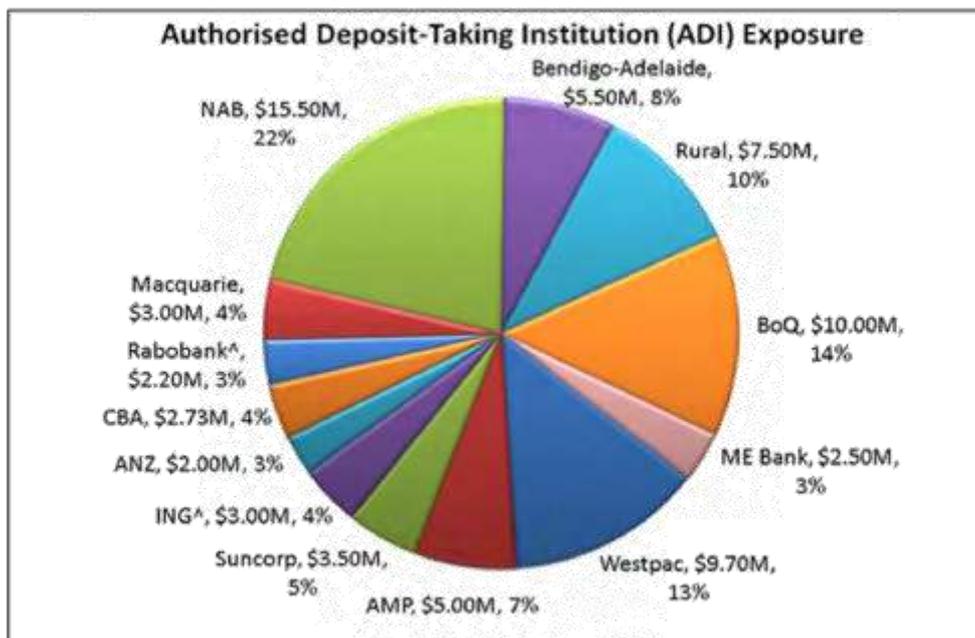
Investment Exposure

Council is reaching capacity limits with ING and BoQ. Council will continue to diversify the investment portfolio across the higher rated ADIs (A1 or higher).

ADI	Exposure \$M	Rating	Policy Limit	Actual	Capacity
Westpac	\$9.70M	A1+	25%	13%	\$8.33M
AMP	\$5.00M	A1	15%	7%	\$5.82M
Suncorp	\$3.50M	A1	15%	5%	\$7.32M
ING [^]	\$3.00M	A1	5%	4%	\$0.61M
ANZ	\$2.00M	A1+	25%	3%	\$16.03M
CBA	\$2.73M	A1+	25%	4%	\$15.30M
Rabobank [^]	\$2.20M	A1+	5%	3%	\$1.41M
Macquarie	\$3.00M	A1	15%	4%	\$7.82M
NAB	\$15.50M	A1+	25%	22%	\$2.16M
Bendigo-Adelaide	\$5.50M	A1	15%	8%	\$5.32M
Rural	\$7.50M	A1	15%	10%	\$3.32M
BoQ	\$10.00M	A1	15%	14%	\$0.82M
ME Bank	\$2.50M	A2	10%	3%	\$4.71M
Total	\$72.13M			100%	

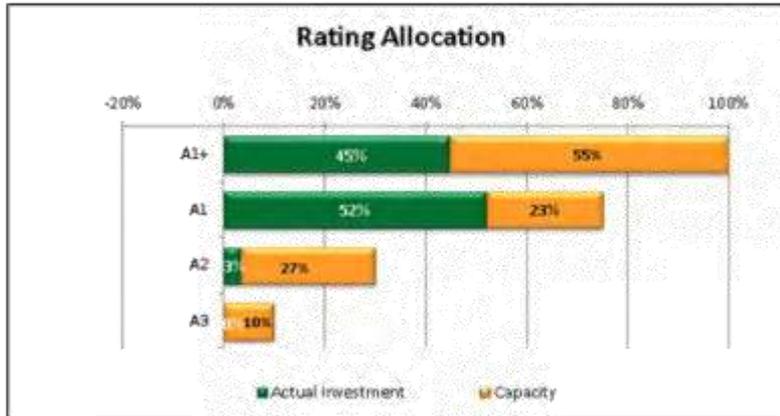
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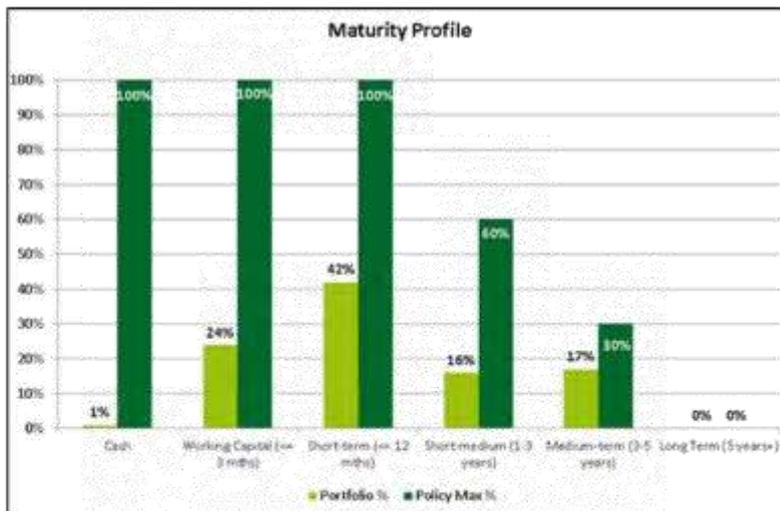
Credit Quality

A1+ (the domestic majors) and A1 (the high rated regionals) rated ADIs are the largest share of Council's investments.



Term to Maturity

The portfolio remains highly liquid with 1% of investments at-call and a further 24% of assets maturing within 3 months. There is still substantial capacity to invest in terms greater than 1 year. In consultation with its investment advisors, Council has continued to strategically lengthen its deposit portfolio to diversify across various maturities up to 5 years.



In the current low interest rate environment, as existing deposits mature, they will generally be reinvested at much lower rates than preceding years. A larger spread of maturities between 3-5 years would help income pressures over future financial years, particularly those invested above 4%.

2014-15 Budget

Current Budget Rate	3.50%
Source of Funds Invested	
Section 94 Developer Contributions	\$34,485,800
Restricted Grant Income	\$441,900
Externally Restricted Reserves	\$8,010,100
Internally Restricted Reserves	\$22,580,800
General Fund	\$6,611,400
Total Funds Invested	\$72,130,000

Council's investment portfolio has decreased by \$1.2 million since the June reporting period. The overall reduction in Council's investment portfolio has been used to fund Council's general operations and capital works payments relating to works completed in 2013/14. The source of funds invested are indicative only, due to Council's annual financial reports still being finalised for 30 June 2014.

INTEREST RECEIVED DURING 2014/15 FINANCIAL YEAR				
	July	Cumulative	Projected Interest	Original Budget
General Fund	\$105,804	\$105,804	\$899,200	\$899,200
Restricted	\$147,522	\$147,522	\$871,900	\$871,900
Total	\$253,326	\$253,326	\$1,771,100	\$1,771,100

Interest Summary

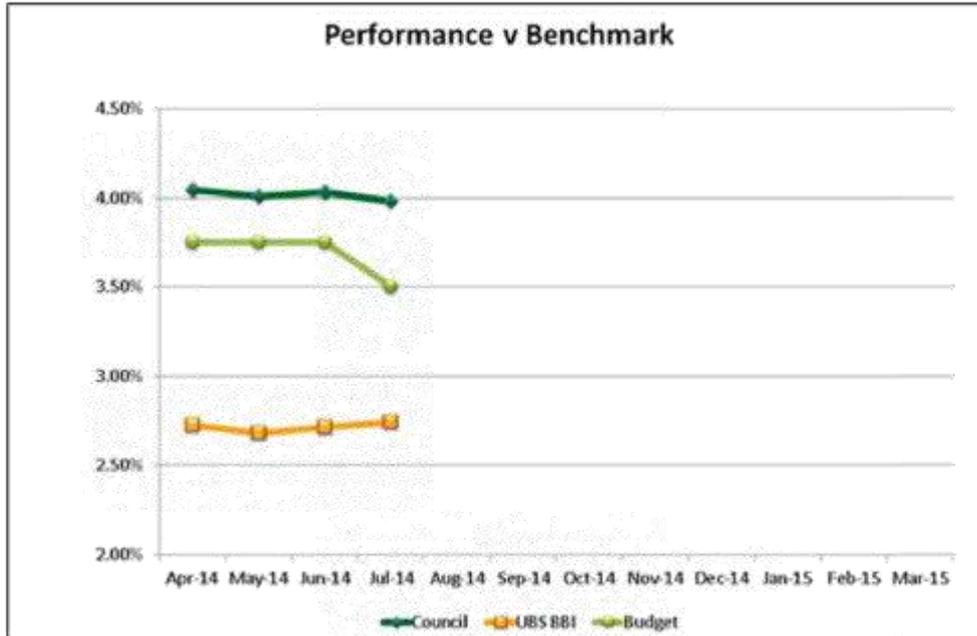
The portfolio's interest summary as at 31 July 2014 is as follows:

NUMBER OF INVESTMENTS	61
AVERAGE DAYS TO MATURITY	453
AVERAGE PERCENTAGE	3.97% p.a.
WEIGHTED PORTFOLIO RETURN	3.98% p.a.
CBA CALL ACCOUNT *	2.70% p.a.
HIGHEST RATE	5.10% p.a.
LOWEST RATE	3.50% p.a.
BUDGET RATE	3.50% p.a.
AVERAGE BBSW (30 Day)	2.65% p.a.
AVERAGE BBSW (90 Day)	2.65% p.a.
AVERAGE BBSW (180 Day)	2.67% p.a.
UBS BANK BILL INDEX	2.74% p.a.

*Note: CBA call account is not included in the investment performance calculations

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Attachment 1



Outperformance over benchmark (UBS Bank Bill Index) continues to be attributed to the longer-dated deposits in the portfolio (particularly early investments placed above 4.5%). Recent deposits invested above 4% will also contribute to outperformance and Council’s budgeted income over the current financial year. As existing deposits mature, performance will generally fall as deposits will be reinvested at much lower prevailing rates.

With the adoption of a longer term strategy, the FY15 budget return of 3.50% should be achieved in the absence of any unexpected interest rate cuts by the Reserve Bank of Australia (RBA).

Appendix A – List of Investments

ORD07

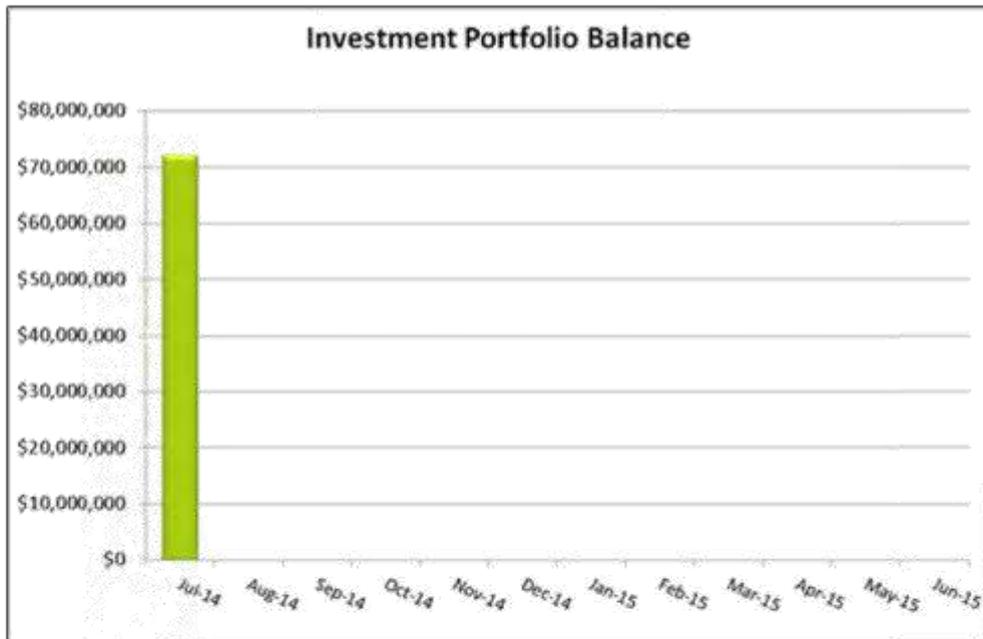
Camden Council Investment Portfolio as at 31 July 2014							
Institution	Type	Amount	Interest Rate	Date Invested	Maturity Date	Original Term of Investment (days)	Interest Accrued as at 31/07/2014
NAB	TD	\$500,000.00	4.35%	7/02/2014	5/02/2015	363	\$10,797.67
Westpac	TD	\$700,000.00	4.35%	1/05/2014	7/05/2015	371	\$7,675.07
Westpac	TD	\$2,000,000.00	4.35%	6/05/2014	14/05/2015	373	\$20,736.99
Westpac	TD	\$500,000.00	4.35%	17/05/2014	21/05/2015	369	\$4,520.77
Westpac	TD	\$500,000.00	4.55%	17/05/2014	19/05/2016	793	\$4,736.59
CBA	TD	\$1,200,000.00	4.05%	2/08/2013	2/08/2014	365	\$47,068.49
BOQ	TD	\$2,500,000.00	5.05%	4/11/2013	1/11/2018	1823	\$93,990.41
BOQ	TD	\$1,500,000.00	4.50%	7/11/2013	2/11/2016	1091	\$49,376.71
AMP	TD	\$1,000,000.00	3.80%	13/11/2013	13/11/2014	365	\$27,172.60
BOQ	TD	\$1,000,000.00	5.10%	25/11/2013	22/11/2018	1823	\$34,791.78
ING Bank	TD	\$1,000,000.00	4.67%	28/11/2013	29/11/2017	1456	\$31,204.93
BOQ	TD	\$1,000,000.00	4.95%	28/11/2013	29/11/2017	1456	\$32,697.67
AMP	TD	\$2,000,000.00	3.80%	28/11/2013	28/11/2014	365	\$81,221.92
BOQ	TD	\$1,000,000.00	4.50%	28/11/2013	24/11/2016	1092	\$30,328.77
ME Bank	TD	\$1,000,000.00	3.90%	2/12/2013	20/11/2014	353	\$25,057.53
CBA	TD	\$1,000,000.00	4.00%	2/12/2013	2/12/2015	730	\$26,520.55
AMP	TD	\$1,000,000.00	3.80%	5/12/2013	4/12/2014	364	\$24,882.19
ME Bank	TD	\$1,500,000.00	3.90%	12/12/2013	18/11/2014	371	\$37,183.56
AMP bank	TD	\$1,800,000.00	3.80%	12/12/2013	11/12/2014	364	\$24,153.42
Macquarie Bank	TD	\$1,000,000.00	3.90%	19/12/2013	19/12/2014	365	\$24,041.10
Westpac	TD	\$1,000,000.00	3.61%	19/12/2013	19/12/2014	365	\$22,253.42
Macquarie Bank	TD	\$1,000,000.00	4.15%	20/01/2014	20/01/2016	730	\$21,943.04
ING Bank	TD	\$1,000,000.00	3.64%	7/02/2014	6/08/2014	180	\$17,547.95
BOQ	TD	\$1,800,000.00	3.70%	13/02/2014	13/08/2014	181	\$17,131.51
NAB	TD	\$500,000.00	3.70%	20/02/2014	20/08/2014	181	\$8,210.56
Rural Bank	TD	\$1,000,000.00	3.55%	21/02/2014	20/08/2014	180	\$15,658.90
Rural Bank	TD	\$1,500,000.00	3.55%	25/02/2014	27/08/2014	180	\$22,904.79
BOQ	TD	\$1,000,000.00	4.65%	27/02/2014	22/02/2018	1456	\$19,746.58
Rabobank	TD	\$1,800,000.00	5.05%	28/02/2014	28/02/2015	1826	\$71,095.89
Rabobank	TD	\$1,200,000.00	5.05%	3/03/2014	6/03/2015	1829	\$24,021.92
NAB	TD	\$1,500,000.00	3.65%	6/03/2014	3/09/2014	181	\$22,200.00
Rural Bank	TD	\$1,000,000.00	3.75%	13/03/2014	10/09/2014	181	\$14,406.30
NAB	TD	\$1,800,000.00	3.65%	20/03/2014	17/09/2014	181	\$13,400.00
NAB	TD	\$1,000,000.00	3.65%	27/03/2014	24/09/2014	181	\$12,700.00
Suncorp Metway	TD	\$1,000,000.00	3.60%	10/04/2014	1/10/2014	174	\$11,145.21
BOQ	TD	\$1,000,000.00	3.70%	17/04/2014	15/10/2014	181	\$10,745.21
NAB	TD	\$1,500,000.00	3.65%	17/04/2014	8/10/2014	174	\$15,900.00
Bendigo Adelaide Bank	TD	\$1,000,000.00	3.50%	24/04/2014	22/10/2014	181	\$9,493.15
Suncorp Metway	TD	\$1,000,000.00	3.60%	8/05/2014	29/10/2014	174	\$8,383.56
Westpac	TD	\$1,000,000.00	3.54%	14/05/2014	5/11/2014	175	\$7,661.92
Westpac	TD	\$1,500,000.00	4.55%	15/05/2014	15/05/2015	1826	\$14,584.93
Westpac	TD	\$1,500,000.00	4.55%	21/05/2014	22/05/2015	1827	\$13,463.01
Rural Bank	TD	\$1,000,000.00	3.70%	21/05/2014	26/11/2014	189	\$7,298.63

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Attachment 1

Camden Council Investment Portfolio as at 31 July 2014							
Investment	Type	Amount	Interest Rate	Date Invested	Maturity Date	Original Term of Investment (days)	Interest Accrued as at 31/07/2014
Bendigo Adelaide Bank	TD	\$1,500,000.00	4.05%	22/05/2014	24/05/2017	1098	\$11,817.12
Bendigo Adelaide Bank	TD	\$1,800,000.00	4.05%	27/05/2014	31/05/2017	1100	\$7,323.29
Rural Bank	TD	\$1,500,000.00	3.61%	29/05/2014	14/01/2015	230	\$9,494.79
Bendigo Adelaide Bank	TD	\$2,000,000.00	4.05%	30/05/2014	31/05/2017	1097	\$13,985.82
Suncorp Metway	TD	\$1,500,000.00	3.61%	3/06/2014	16/12/2014	196	\$8,753.01
Rural Bank	TD	\$1,500,000.00	3.75%	5/06/2014	21/01/2015	230	\$8,784.25
NAB	TD	\$2,800,000.00	4.05%	5/06/2014	7/06/2017	1098	\$12,493.15
NAB	TD	\$1,500,000.00	3.61%	12/06/2014	28/01/2015	230	\$7,417.81
NAB	TD	\$1,800,000.00	3.61%	3/07/2014	7/03/2015	189	\$2,868.22
NAB	TD	\$1,500,000.00	3.61%	3/07/2014	4/02/2015	214	\$4,314.25
NAB	TD	\$1,500,000.00	3.62%	3/07/2014	11/02/2015	223	\$4,314.25
ING Bank	TD	\$1,800,000.00	3.52%	10/07/2014	18/03/2015	223	\$2,127.67
NAB	TD	\$1,800,000.00	3.61%	23/07/2014	25/02/2015	217	\$890.14
NAB	TD	\$1,800,000.00	3.61%	24/07/2014	4/03/2015	223	\$791.23
Westpac	TD	\$1,800,000.00	3.50%	30/07/2014	29/10/2014	91	\$191.78
ANZ	TD	\$1,800,000.00	3.60%	31/07/2014	11/03/2015	223	\$99.63
ANZ	TD	\$1,800,000.00	3.60%	31/07/2014	18/03/2015	239	\$98.63
Macquarie Bank	TD	\$1,800,000.00	4.00%	31/07/2014	31/07/2017	1096	\$109.59
All TD Investments	61	\$71,600,000.00	3.90%				\$1,057,793.43
CBA	Call Account	\$530,000.00	2.70%				
		\$72,130,000.00					



Appendix B – Ratings Definitions

Standard & Poor's Ratings Description

Standard & Poor's (S&P) is a professional organisation that provides analytical services. An S&P rating is an opinion of the general credit worthiness of an obligor with respect to particular debt security or other financial obligation – based on relevant risk factors.

Credit ratings are based, in varying degrees, on the following considerations:

- Likelihood of payment
- Nature and provisions of the obligation
- Protection afforded by, and relative position of, the obligation in the event of bankruptcy, reorganisation or other laws affecting creditors' rights
- The issue rating definitions are expressed in terms of default risk.

S&P Short-Term Obligation Ratings are:

- **A-1:** This is the highest short-term category used by S&P. The obligor's capacity to meet its financial commitment on the obligation is strong. Within this category, certain obligations are designated with a plus sign (+). This indicates that the obligor's capacity to meet its financial commitment on these obligations is extremely strong.
- **A-2:** A short-term obligation rated A-2 is somewhat more susceptible to the adverse changes in circumstances and economic conditions than obligations in higher rating categories. However the obligor's capacity to meet its financial commitment on the obligation is satisfactory.
- **A-3:** A short-term obligation rated A-3 exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.

S&P Long-Term Obligations Ratings are:

- **AAA:** An obligation/obligor rated AAA has the highest rating assigned by S&P. The obligor's capacity to meet its financial commitment on the obligation is extremely strong.
- **AA:** An obligation/obligor rated AA differs from the highest rated obligations only in small degree. The obligor's capacity to meet its financial commitment on the obligations is very strong.
- **A:** An obligation/obligor rated A is somewhat more susceptible to the adverse effects of changes in circumstances and economic conditions than obligations/obligors in higher rated categories. However the obligor's capacity to meet its financial commitment on the obligation is strong.
- **BBB:** A short-term obligation rated BBB exhibits adequate protection parameters. However, adverse economic conditions or changing circumstances are more likely to lead to a weakened capacity of the obligor to meet its financial commitment on the obligation.
- **Unrated:** Financial Institutions do not necessarily require a credit rating from the various ratings agencies such as Standard & Poor's and these institutions are classed as "Unrated". Most Credit Unions and Building societies fall into this category. These institutions nonetheless must adhere to the capital maintenance requirements of the Australian Prudential Regulatory Authority (APRA) in line with all authorised Deposit Taking Institutions (Banks, Building societies and Credit Unions).
- **Plus (+) or Minus(-):** The ratings from "AA" to "BBB" may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories

Fitch and Moody's have similar classifications.

Appendix C – Recently Invested ADIs

Rural Bank

Historically, the Bank was formed as Elders Rural Bank and received its banking licence in 2000. In August 2009, Elders Rural Bank Limited changed its name to Rural Bank Limited and, in December 2010, Rural Bank became a fully-owned subsidiary of the Bendigo and Adelaide Bank Group.

In December 2010, Bendigo and Adelaide Bank announced that it would increase its shareholding in Rural Bank from 60% to 100% for \$165m, or approximately 1.2 times book value. As such, Rural Bank takes on its parent's company's long-term credit rating of A- by S&P.

Over the years, the bank's business model has expanded, but its core business has not changed. They specialise in lending to the agricultural sector in rural and regional centres across the country. Rural Bank's products and services are now available at more than 400 locations nationally.

Financial Results

As at 31 December 2013, Rural Bank's Tier 1 Capital Ratio stood at 11.73% and its Total Capital Ratio at 13.26%, well above Basel III minimum capital requirements.

At a group level, Bendigo-Adelaide Bank Ltd announced a statutory profit after tax of \$180.7 million for the 6 months ending 31 December 2013, an 4.6% decrease on the prior corresponding period. The cash earnings result is \$185.9 million for the 6 months ending 31 December 2013, a 9.5% increase on the prior corresponding period. Retail deposits stood at \$42.65 billion (up from \$42.25 billion in June 2013), an increase of 1.0%.

Rabobank Australia

With over 110 years of history, the Rabobank Group is a leading provider of financial services around the world and has a strong historical presence for the global food and agriculture industry. Headquartered in Utrecht, the Netherlands, Rabobank is a cooperative bank with over AUD\$926.4 billion in assets (€732 billion)¹, approximately 10 million clients, more than 59,000 employees, and a presence in 48 countries. Rabobank is one of the 30 largest financial institutions in the world based on Tier 1 Capital.

Rabobank established an office in Australia in 1990 and acquired the Primary Industry Bank of Australia (PIBA) operating in Australia and New Zealand in 1994. With headquarters in Sydney, Rabobank has 61 branches throughout Australia and 32 branches in New Zealand. As at December 2011, the Group employed more than 1,000 people in Australia and New Zealand, with more than half based in regional locations.

¹ As a comparison, CBA has approximately AUD\$750 billion in total assets and 45,000 employees

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Attachment 1

Financial Results

The latest Prudential Standards of Rabobank Australia Ltd as at 31 December 2013 is summarised as follows:

- Cash and liquid assets were \$173.3m (Q4 2013)
- Impaired loans down to \$302.1m (Q4 2013) from \$313.3m (Q2 2013)
- Tier one capital ratio of 10.81%, well in excess of Basel III regulatory requirements



- 01 Family Rose Garden
- 02 Dedicated memorial trees
- 03 Extension to existing columbarium wall
- 04 New columbarium walls & seating
- 05 Native planting to boundary for screening & buffer zone
- 06 Gates & landscaping to entrance
- 07 Wider road allowing two-way traffic
- 08 Plaza with dedicated memorial trees & seating
- 09 Children's Memorial Garden with niches, garden plots & burial plots
- 10 Adjusted carpark circulation
- 11 Drainage swale
- 12 Re-aligned roadway
- 13 Parallel parking & filtration tree-pits
- 14 Maintenance area for soil stock-piling
- 15 1 in 100 year flood-zone
- 16 Filtration swale along boundary line

LEGEND

- Existing trees
- New trees
- New trees to road verge
- Feature tree planting
- Feature tree planting to Rose Garden & roundabouts
- Garden beds
- Turf
- Paving to courtyards & plazas
- Drainage swale
- Planting to site boundaries
- Sealing
- Rubbish bins & tap
- Concrete pathway
- New graves
- Reserved graves
- Existing graves



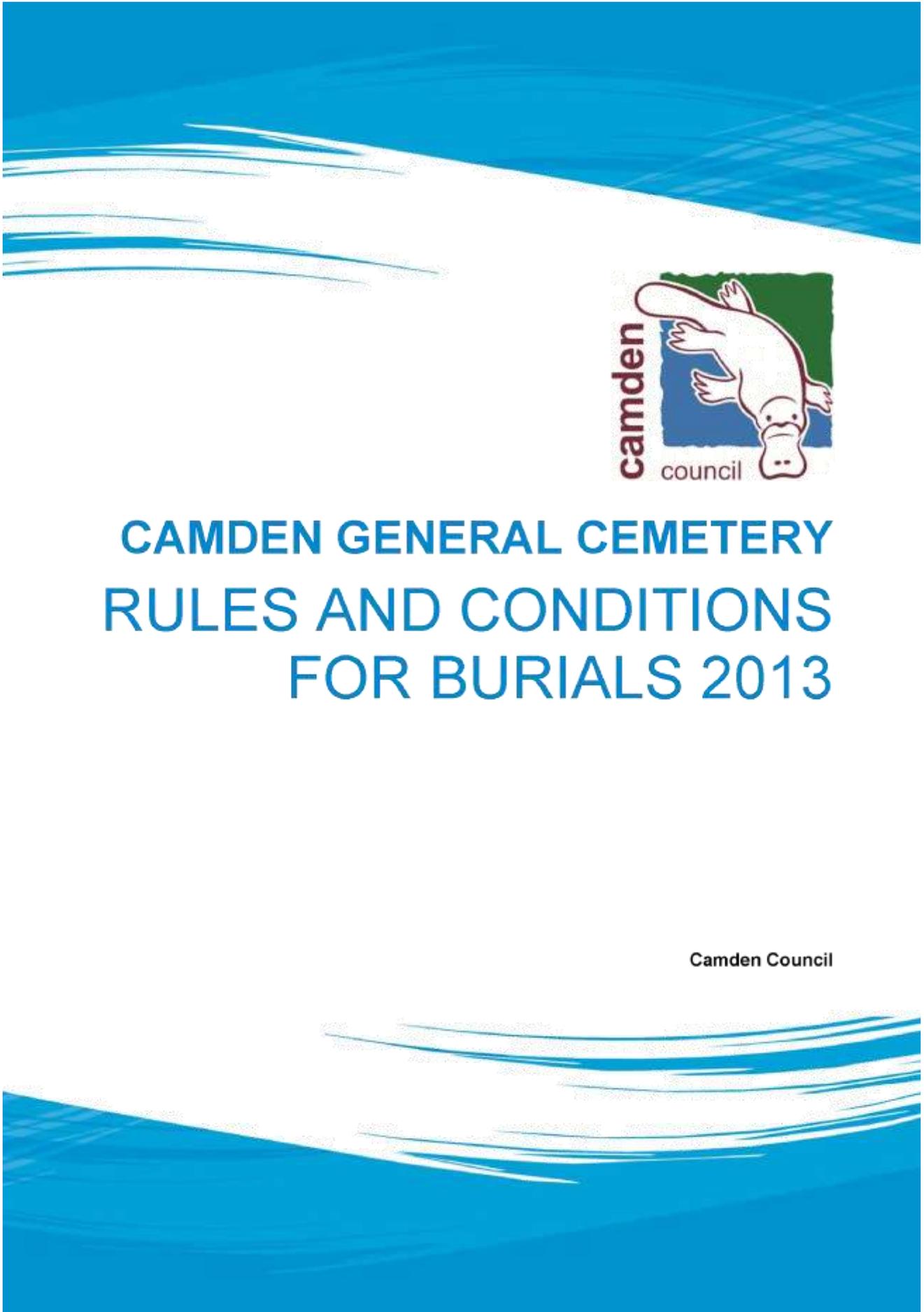
NOTE: REFER TO CIVIL DRAWING PACKAGE FOR PROPOSED DESIGN LEVELS & DRAINAGE DETAILS

Project Title	CAMDEN CEMETERY
Drawing Title	MASTER PLAN
Client	Camden Council
Scale	1:5000
Drawn By	J. Smith
Checked By	M. Jones
Issue No	1
Issue Date	20/04/12
Project No	S10-255
Drawn No	L-0002
Scale	C

GROUP USA
 4000 GSA 415 LIL AEN 78 922 113 772
 Level 7, 80 William St East Sydney NSW
 Australia 2011 www.groupusa.com
 T +612 9687 6144 F +612 9332 2638
 ARCHITECTURE INTERIOR ENVIRONMENT DESIGN LANDSCAPE
 4th Floor 80 William St Sydney NSW

Camden Council
 27 John St
 PO Box 153
 NSW 2576
 (02) 4654 7277

Issue	Description	Date
A	ISSUE TO COUNCIL	01/03/11
B	ISSUE FOR INFORMATION	20/04/12
C	ISSUE FOR INFORMATION	01/09/12



CAMDEN GENERAL CEMETERY RULES AND CONDITIONS FOR BURIALS 2013

Camden Council

ORD09

Attachment 2

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APPLICATION AND GOVERNING LAW

Application

These Rules and Conditions do not affect the operation of current regulations under the Public Health Act 1991 (NSW), Crown Lands Act 1989 (NSW) or any ordinances under the Local Government Act 1919 (NSW) relating to cemeteries.

Governing Law

These Rules and Conditions shall be governed by the laws of New South Wales and any applicable Commonwealth laws.

DEFINITIONS

In these Rules and Conditions, unless the contrary intention appears:

Burial Licence; means an exclusive right to bury the remains of one or more persons in a Burial Place as defined in the Crown Lands (General Reserves) By-Law 2006. A Burial Licence may be pre-purchased for an interment in a grave or niche at a later date.

Burial Licence Certificate; means the certificate Council issues to an applicant for a Burial Licence after recording the grant of the Burial Licence in the Register.

Burial Place; means a grave or plot or niche in the Columbarium Wall for the disposition of deceased persons.

By-Law; means the Crown Lands (General Reserves) By-law 2006 and includes any regulations, ordinance or by-laws amending, consolidating or replacing them.

Cemetery; means Camden General Cemetery.

Council; means Camden Council and includes any of its authorised officers.

Holder; in relation to a Burial Licence, means the person recorded in the Register as the holder of the Burial Licence.

Monument; means any structure, plaque, headstone, masonry, metal work, casting or item placed over in or around a Burial Place.

Register; means the register of burial places and licences in respect of the Cemetery required to be kept by Council in accordance with clause 37 of the Crown Lands (General Reserves) By-law 2006 and clause 68 of the Public Health Regulation 2012.

GENERAL PROVISIONS

1. Council May Make Provisions for Planning, Conduct and Maintenance

Council may amend these rules & conditions to make such provision as it considers necessary for the following:

- a. The setting aside of sections for different types and classes of burials;
- b. The establishment of standards of construction and design for monuments and structures;
- c. The size, multiple use and location of burial places;
- d. Burials in vaults;
- e. The erection or installation of structures and the making of inscriptions;
- f. The carrying out of work by monumental masons;
- g. The qualifications required by, and the security deposits required to be lodged by, monumental masons;
- h. The removal, replacement and maintenance of structures;
- i. The placing of vases, statuettes, jars, bottles or other items of embellishment on or near graves, monuments, crypts or vaults;
- j. The improvement and maintenance of the cemetery;
- k. The making of arrangements for the care of burial places on an annual (or longer term) or other basis;
- l. The supply of goods and services incidental to the conduct of burials and other matters relating to the cemetery;
- m. The conduct of religious or other ceremonies of burial or commemoration;
- n. The disposition and memorialisation of cremated human remains;
- o. Landscaping and setbacks from stormwater and drainage canals and similar watercourses and structures; and
- p. Any other matter relating to the management of the cemetery or crematorium so long as the provision made is consistent with any direction given by the Minister.

2. Council May Remove Objects

- 2.1 Objects which are fragile, likely to cause a risk to health or safety or extend beyond the boundary of a Burial Place must not be placed on or near a Burial Place.
- 2.2 Council may remove objects placed on or near Burial Places including flower holders, pictures, adornments, plants, which have become dilapidated, unsightly, dangerous or detract from the operation, use, function or amenity of the Cemetery.

3. Conduct Prohibited in Cemetery

- 3.1 The planting of any tree, shrub, vine, flower or other plant within the Cemetery without Council prior written approval is prohibited, and will be removed by Council.
- 3.2 Camping or remaining in the Cemetery when reasonably requested to leave by Council is prohibited in the Cemetery.

- 3.3 Rubbish or refuse brought into the Cemetery must be removed.
- 3.4 Any permanent or non-permanent structures, ornaments.

BURIAL LICENCES

4. Grant of Burial Licence

- 4.1 Council may, on application, grant a Burial Licence for a Burial Place in the Cemetery to one person or two or more persons as joint holders.
- 4.2 An application for a Burial Licence must be made:
- a. In the case of a pre-purchase of a Burial Licence, using Council's Application for Burial Licence; or
 - b. In the case of an immediate burial, using Council's Application for Burial Form; and
 - c. Be accompanied by the applicable fee.
- 4.3 Council cannot grant a Burial Licence without the Minister's approval if the granting of the licence will result in the person holding (including jointly holding) Burial Licences for more than two Burial Places in the Cemetery.
- 4.4 Council may require up to 2 clear working days for assessing an application for a Burial Licence.
- 4.5 Council will issue to the approved purchaser of a Burial Licence a 'Burial Licence Certificate', which certifies that the purchaser is the registered Holder of the licence for the Burial Place concerned.

5. Transfers

- 5.1 Council may, on application, transfer a Burial Licence from one person or two or more persons as joint holders to one person or two or more other persons as joint holders.
- 5.2 Transfers do not have legal effect until Council amends the Register to record that fact.
- 5.3 Council may enter into arrangements with the Holder of a Burial Licence that has not been exercised for the transfer of the licence to Council. The amount Council will pay for the transfer of the Burial Licence will be pre-determined by Council and stated in Council's fees and charges policy.

6. Procedure for Transfer

- 6.1 An application for transfer must be made using Council's 'Application for Transfer of Burial Licence' form and be accompanied by the applicable fee.
- 6.2 A Burial Licence may only be transferred by:
- The Burial Licence Holder; or
- a. If the Burial Licence Holder is deceased, the Executor or Administrator of his or her estate.
 - b. If the Burial Licence is held by joint holders then all joint Holders must complete the form.

- 6.3 Evidence to support the proposed transferor's entitlement to transfer the licence must be provided to Council's reasonable satisfaction, which may include the original Burial Licence Certificate, Probate or Letters of Administration or a Statutory Declaration to this effect.

7. Bequeaths and Survivorship

- 7.1 If a joint Holder of a Burial Licence dies, the remaining joint holder or joint holders is/are entitled to the burial licence.
- 7.2 If the Burial Licence is held by a single person who dies, and who has bequeathed the Burial Licence as if it were the holder's personal estate, the person to whom the burial licence devolves as result of a bequest will become the Holder of the licence when Council amends the Register to record that fact.
- 7.3 If the Burial Licence is held by a single person who dies, and who has not bequeathed the Burial Licence, the person entitled to the licence under intestacy laws will become the Holder of the licence when Council amends the Register to record that fact.

8. Burials in Burial Places in Respect of Which Burial Licences Have Been Granted

- 8.1 Burials will not be allowed in any Burial Place in respect of which a Burial Licence has been granted, unless the deceased person:
- was the Holder of the licence immediately before he or she died;
 - had the consent in writing of the Holder of the Burial Licence for the deceased person to be buried in the burial place;
 - is the spouse or child of the Holder of the Burial Licence and the Holder is not available to give consent to the burial and that consent would be given if the Holder were available.
- 8.2 Council will require evidence to be satisfied as to the circumstances above, such as the Holder's consent in writing to the burial and for the original Burial Licence Certificate to be produced.
- 8.3 Where another person is already buried in a grave, the grave must be dug to a depth to accommodate the remains of another deceased person.
- 8.4 The only compensation that Council is liable to pay to the Holder of the Burial Licence in the event that it permits the deceased to be buried in the Burial Place without the consent of the Holder is an amount equivalent to the fee currently charged by Council for the grant of a Burial Licence in respect to a comparable Burial Place.

9. Revocation and Refusal

- 9.1 Council may refuse to grant or transfer a Burial Licence if of the opinion that granting or transferring the Licence will tend to create a monopoly or encourage dealing in Burial Licences.
- 9.2 Council may revoke a Burial Licence if the burial rights are not exercised within 50 years after it is granted.

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9.3 Council must pay compensation to the Holder of the Burial Licence immediately before it was revoked in accordance with clause 35 of the Crown Lands (General Reserves) By-law 2006.

10. Dispute Resolution

Council may resolve disputes about who holds a Burial Licence for a particular Burial Place in the Cemetery in accordance with the procedure set out clause 33A in the Crown Lands (General Reserves) By-law 2006.

11. Register

11.1 Council must keep an up-to-date a register of Burial Places in the Cemetery in accordance with the regulations under the Public Health Act 1991.

11.2 The Register must identify the location of each Burial Place on a plan or map that shows the sections, rows and grave numbers or other location of remains.

11.3 Council may amend the Register to remove any inaccuracies contained in it and to record any changes to Burial Licences as a result of a transfer, revocation or death of the Holder of a Burial Licence.

11.4 A person may apply for a copy of any entry made in the Register in relation to a Burial Place.

Attachment 2

RESERVATIONS, BURIAL SITES AND NICHES

12. Cap on Allotments

- 12.1 The following table sets out the yearly cap on the number of allocations made for burial sites within each section of the Cemetery.

Section	Yearly Cap
Islamic	1
Uniting	31
Anglican	28
Catholic	31
Presbyterian	15
Non-Sectarian	20
Independent	19

- 12.2 Council may permit the cap to be exceeded without affecting the cap for subsequent years to allow for immediate burials of residents of the Camden local government area. Council may require proof of residency, such as a rates notice, drivers licence, pension card, for these purposes. The cap commences on 1 July and ceases on 30 June each year.

13. Booking a Burial

- 13.1 A person may apply for a burial in the Cemetery by completing Council's 'Application for Burial' form and paying the applicable fee.
- 13.2 Council will only carry out the burial after it receives the fee.
- 13.3 Bookings must be made at least two clear working days before the desired time. For example, a burial scheduled for Monday 10:00 am must be booked by 10:00 am the previous Thursday.

14. Burials Sites

- 14.1 The size of a burial site at the Cemetery will be 2.44m x 0.915m.
- 14.2 The maximum width of caskets permitted will be 600mm (including handles).
- 14.3 In all sections except the Islamic Section, Council may approve the burial of two persons in one plot subject to prescribed depth and Department of Health requirements.

15. Burials in the Islamic Lawn Section

The following rules and conditions apply to burials in the Islamic Lawn Section:

- 15.1 Burial sites may only be identified with bronze plaques. Headstones and other monuments are not permitted.

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- 15.2 Each plaque will be 350mm long x 450mm wide.
- 15.3 A plaque must not extend beyond the boundary of the burial site or protrude onto a walkway.
- 15.4 The Burial Licence Holder is responsible for installation and maintenance of the plaque.
- 15.5 Council may grant approval for burial of a body without the use of a coffin subject to compliance with the following directions from the Director-General of Health's Policy Directive, 'Burials – Exemptions from Public Health (Disposal of Bodies) Regulation 2002 for Community and Religious Reasons' published 24 January 2017:
- a. The Cemetery Authority has agreed to carry out the burial in particular the handling of bodies on Cemetery grounds.
 - b. Wrapping of the body of a deceased must be in at least four layers of cotton/linen sheeting which is able to prevent the leakage of any body exudates or substances.
 - c. The body to be contained in a coffin until the body is placed into a grave.
 - d. The coffin is to be dismantled and placed within the grave prior to commencement of backfilling. If a re-usable coffin is used, at the completion of the burial the re-usable coffin is to be steam cleaned and disinfected.
 - e. The name plate is to be removed from the coffin and placed near the body in the grave.
 - f. The body of a deceased person who is known or is reasonably believed to be infected with either a list "A" or list "B" disease shall be buried in a body bag in accordance with clause 13(4) or 13(5) of the Public Health (Disposal of Bodies) Regulation 2002.
 - g. The body has been prepared in a mortuary registered by NSW Health Department.
- 16. Interments in the Columbarium Wall**
- 16.1 The interment of ashes and affixing of a plaque on the wall must be arranged by the Holder of the Burial Licence for the niche.
- 16.2 The approved plaque is brass with black inscription and 140mm x 95mm in size.
- 16.3 The Holder of the Burial Licence for the niche is responsible for maintenance and repair of the niche and plaque.
- 16.4 A person must not install or place any adornment (other than the plaque) on the wall, including any fixtures for flowers. Council may remove any adornments placed on the wall.

MONUMENTAL WORK

17. Council Approval Required

- 17.1 A person must not construct or install a Monument, kerbing, railing, statue or other structure in the Cemetery without the prior approval of Council.
- 17.2 Application for Council approval must be made by the Burial Licence Holder and person proposing to carry out the monumental work in Council's 'Application Form for Monumental Work' and be accompanied by plans or brochure of the proposed monument work particularising the proposed work.

18. Standard to Council's Satisfaction

- 18.1 Council may refuse an application if it is of the opinion that the material, design, bulk, scale or standard of the work is incompatible with existing Monuments in the Cemetery.
- 18.2 The construction and erection of Monuments must adhere with the current Australian Standard AS 4204 – Headstones and Cemetery Monuments with the exception of the minimum width of piers and footings. The minimum width of footings and piers is 150mm.
- 18.3 Kerbing must not be built at a height exceeding 150mm measured at the highest natural ground level of the monument.
- 18.4 The maximum height of a Monument including kerbing and headstone must not exceed 1200mm measured from natural ground (excluding Islamic section).
- 18.5 The Holder of the Burial Licence must ensure that the work is completed within a reasonable time and to the satisfaction of Council.
- 18.6 All debris must be removed from the Cemetery.

19. Holder Indemnifies Council

The Holder of the Burial Licence or his or her heirs and successors will indemnify Council against any action proceeding claim demand damage cost loss and expense which may be made on or instituted against or suffered by Camden Council in any manner whatsoever by reason of Council consenting to the carrying out of the Monumental work.

20. Monumental Masons

- 20.1 Monumental work must be carried out by a monumental mason who, in the opinion of Council, is suitably qualified.
- 20.2 Monumental mason must supply Council with certificates of currency for (i) public liability insurance with a minimum cover of \$10 million and (ii) workers compensation prior to commencement of work.

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- 21. Council May Remove Monuments Where Non-compliance with Approval or Rules**
- 21.1 If Monuments or other structures are erected without Council approval or do not comply with these Rules & Conditions, Council may dismantle, demolish, remove or alter the Monument erected on the burial site.
- 22. Council Not Responsible for Maintenance and Repair**
- 22.1 The Burial Licence Holder, as the owner of the Monument, is responsible for the maintenance and repair of the Monument constructed or erected on the burial place concerned.
- 22.2 Council will not be responsible for the maintenance and repair of any Monuments constructed or erected in the Cemetery.
- 22.3 Council may remove, demolish or alter Monuments constructed or erected on a Burial Place that in Council's opinion has become dilapidated, unsightly, is in unsafe structural condition or is otherwise dangerous to visitors or staff of the Cemetery.
- 22.4 Council may do any other acts to the Monument it considers necessary to maintain or improve the amenity or visual appeal of the Cemetery.