

**Sent:** Tuesday, 10 March 2015 10:28 AM

**To:** Local Government Mailbox

**Subject:** Ballina Shire Council Special Rate Variation

Dear Sirs

I wish to lodge a submission against the imposition of a Special Rate Variation by Ballina Shire Council. I attempted to lodge a submission via the electronic form but, having completed all details, I was unable to "send" the submission successfully and deleted my details. Thus I now offer my submission as follows:

As a person on an extremely low income - less than the age pension, I object to the constant rate increases Ballina Shire residents seem to be constantly subjected to. Those of us on fixed incomes with no hope of any increase under the current low interest rate regime, have to find large sums of money each quarter just to live in our own homes. There are continual increases in garbage rates, despite us being asked to recycle to the finest degree, helping to do the Council's work for it. Regardless of residents' efforts, the garbage costs go up and up and tip fees for the odd large item are huge. Efforts to control water usage also go unrewarded with increases on the cards in the future because of a lack of forward planning. Now we are expected to pay for repairs and renovations to two swimming pools, which ideally should have been allowed for over the many years of usage previously.

I believe the Council should obtain loan monies to be repaid via increases in charges to those who actually use the pools, not compounding increases in rates for residents who never go near the town swimming pools for various reasons. There are constant advertisements in the press for indoor staff with relatively large salaries on offer. If salaries and conditions keep increasing and expanding, how do people on fixed incomes pay for that? We are not in a position to do so and it should not be asked of us.

Ballina Council applied for and was granted a special rate variation of about 10% just a few years ago, for what purpose I cannot now recall. Aren't those increases still flowing through our rates? If there is an upwards variation for a special purpose, when does it go back to where it started from? Apparently, it does not, ever. Thus "special" rate increases become just part of the general rate in a never ending cycle. Nobody I know ever seems to get a reduction in their rates when the "special purpose" is finally extinguished. Ballina Council has also aided and abetted insurance companies in their huge increases in household insurance premiums because Council websites conveniently show updated pictures of Ballina in "flood" and old photos of water flowing in streets, to the extent that during the recent cyclone Marcia event, at least two television networks had their reporters firmly stating that "floods are just a part of life in Ballina". This is simply not true, yet Ballina Council does nothing to counter such claims, exposing insurance policy holders to unavoidable and unnecessary flood premiums which were never a factor previously. When there are king tides combined with a large rainfall event, a few town centre streets backfill with salt water from river drainage for a few hours BUT this is not "flooding" as interpreted by the insurance companies, yet nobody seems to make any effort to have the record corrected. I know of many ratepayers who can no longer afford to insure their homes. We are held to ransom left, right and centre and we do not need huge, compounding rate increases on top of everything else.

There needs to be a better understanding of the struggles of lower income home owners to keep up with rising costs and I believe efforts should be made by the Council internally to find suitable savings elsewhere, rather than impose never ending rate increases.

I wish to keep my details confidential if possible.