

Author name: R. Kennedy

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Submission: I am a long term business owner in Dungog, a hairdressing salon, I am a local, as part of my business I get to talk in depth to clients about local events, because of this I get to gauge what our town really thinks on most subjects, also as a business I can gauge what money people can afford in a small rural town, Dungog people struggle to survive in the current economy. We do not have huge incomes, check the last census,,,,,so obviously a huge hike in rates will force our pensioners and out of work citizens into hardship, my clientele drops of every 3 months for 1 to 2 weeks when the utilities come in, eg phone, power, rates, water rates etc. because they cannot afford to have a haircut, they tighten their belts for a few weeks. A smaller increase is obviously needed, but the huge nearly 100% over a few years is outlandish.