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Submission: As someone that lives outside of the township of Coffs Harbour I do not receive most of the services those in town do but I still pay for. I get that. What I don't understand is why we must now pay for the Councils obvious poor management to deliver what it should have been delivering all along. With the size of the increase and the amount this will take my rates up to, \$600 plus a quarter I really wonder where the Council expects people to come up with the money to pay their rates. We only have a set budget to work on, just like the Council should, we can not go back to our employer/customer/provider and say we need a 25% increase because we can not meet our budget. With everyone wanting an increased proportion of my budget I have to look at what else can I do without, just pay someone elses poor management of their budget. So when we can't afford to pay our rates anymore what then?