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Submission: Dear Sir/Madam. As a rate payer and retiree I am writing in reference to the Special Rate Variation requested by Clarence Valley Council. The amount requested is far too much. I am 65 and have no income as I have to be 65 1/2 before being eligible for a pension, my Husband is on a pension which doesn't rise in line with the increase in bills we have to pay. It's a real struggle to pay for private health insurance but it is necessary as I have two chronic heart diseases which at this point I have had 6 procedures on my heart. I am also battling with Chronic Regional Pain Syndrome with neuropathic tendencies, osteoporosis, arthritis, depression, GORD. Medications take quite a lot of money. Now I am sure there are many people in our community in the same situation as myself. The council have shown incompetence managing finances and have had a variation a few years ago. By increasing our rates you are taking money out of our community, which is small, leaving less money for people to spend in supporting local businesses in our small town. Council bought Maclean and surrounding areas in line with Grafton paying similar rates but we have far less facilities, infrastructures, road maintenance etc than our counterparts. We were of the day when we paid the highest interest rate on our home loan, (17%) and now we are receiving the lowest interest rates on our small investment (2.07%) so I don't know how council thinks that people can afford this huge increase in rates. Please help our community by not approving this huge increase in our rates and help our businesses survive, we need them all so that the employment level doesn't decrease with businesses closing up due to their high cost and low income. Thank you for reading my submission. [REDACTED]