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Submission: I am on a pension and live in my (small) home in Medowie. Medowie is growing ever larger and the prices of homes is rapidly rising. If this rate variation goes through, many like me will be unable to meet rate payments as well as other bills. Moving within Port Stephens to cheaper premises is not an option as equivalent homes, or over 55 villages cost about \$200,000 above what we would get for our home. Moving out of the area would mean moving away from our current support network. The regular rate increases cause enough hardship without this cumulative rate variation.