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**To:**

IPART SUBMISSION PORT STEPHENS COUNCIL SPECIAL RATE VARIATION

**Subject:**

Wednesday, 13 March 2019 7:16:33 PM

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Good Afternoon, through the IPART Submission Website my submission would not submit and error codes were shown. The information below is my submission. I **seek that it be anonymous**. Regards.

"I am to 34 year old female who is paying of a mortgage. I work "full time" on a reduced hours basis due to the economic climate. I have gone from 38 hours per week, to 34 hours per week, and now I am doing only 26.5 hours per week. During this time bills have increased often on a "special rate" basis, whilst my wage has only minimally gone up on a per hour basis. An increase in rates hurts at the best of times, but given the RBA have concerns about the economy, and have indicated rate cuts in 2019 potentially up to 3 cuts, a possible change in government both federally and State, I strongly believe an approval of this "special rate" increase would be extremely dangerous especially given that the approval covers 7 years. Most families in the Port Stephens area live week to week and you can see from vacant shopfronts that Port Stephens residents (renters and home owners) do not have the extra money to spend.

People often move to the bay areas of Port Stephens to retire, often with little spending money after having worked most of their lives. At the local bowling club I often speak to people who are doing it tough especially after the death of a partner, when they are looking for the extra dollars needed to make ends meet instead of being allowed to grieve.

On the other end of the scale places like Medowie and Raymond Terrace have many young families who may never be "home owners" and will be life long renters. it could be argued that investors from Sydney may own these houses and have the means to pay the "special rate" increase however I believe that it would be naive to think that these increases would not be passed on to the renter in full at the very least.

I appreciate your time in considering my submission. At this time I strongly believe that "special rates" should not be approved given the unpredictable economic climate at this time, especially on a 7 year basis."