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Submission: I live at The Cove over 55's seniors living village at Fullerton Cove. Port Stephens Council is only responsible for garbage collection in this complex. No road maintenance, street lighting, parkland or garden maintenance, footpaths, road signage, kerb and guttering and the like. All of these services are maintained so, Ely through community paid levies.

It beggars belief WHY I should pay or accept the exorbitant increase in my rates when Council does nothing more than collect bins.

I may travel occasionally on Council maintained roads but never have or never will I in the future use any of areas which will supposedly be improved by this unfair and unjust rate increase including swimming pools, children's playgrounds, parklands and the like.

How I am supposed to uphold a decent living standard when Council without forethought or consideration just blankets the SRV to all residences irrespective of locale.

Pensions may rise with the CPI, Council's SRV is far in excess of that or any present bank interest rate.

I can see many pensioners losing any once affordable small pleasures thanks to Council's lack of consideration of the elderly.