

From: [REDACTED]
Sent: Tuesday, 19 February 2019 10:44 AM
To: Local Government Mailbox <localgovernment@ipart.nsw.gov.au>
Subject: DUNGOG SHIRE COUNCIL "SPECIAL RATE VARIATION"

From [REDACTED]
(I don't mind if my email is published but **please do not mention my name or address**)

My wife & I retired to Dungog almost 18 years ago & we have taken a keen interest in the running of the shire & been members of a service club, etc. I understand that Dungog Shire Council (DSC) is short of funds to provide the necessary services for the community but I have reservations as to whether a large number of older residents will be able to afford an almost doubling of their rates.

I have read the Morrison Low Report which I assume was paid for by DSC & find it flawed on many items, namely:-

- The business count of "agriculture, forestry & fishing",. To my knowledge, there is **no fishing** in Dungog Shire.
- **Table 5** shows rates comparisons of various Group 10 councils & you will notice that the "residential" rates for DSC are quite well up in comparison to "farmland" & "business", so that if a 98% increase in rates was applied to each, the residential sector would be pushed up to almost the highest on the scale. (Note:- most aged pensioners live in residential premises so they would take the burden of the increase.)
- It was stated that 13% of DSC are aged pensioners, but this is representative of perhaps 1 or 2 persons per household, whereas other households with younger parents could perhaps have 4 to 6 per household which would push the number of aged pensioner **residences** into a much higher percentage.
- **Table 6** shows a median household income of \$1226 per week per household. I can assure you that 13% of the population, namely aged pensioners do not get anywhere near this amount. (I will summarise the income at the end of my email)
- **Table 8 (Inflation)** states that although inflation averages only 1.94%, the "real growth" of the Dungog LGA is 2.98%. Again I draw you attention to the 13% of aged pensioners & ask if their living standards have increased by 2.98% and in this I also include the ordinary workers whose wages have remained static for many years. (DSC workers included)
- **Electricity & Gas Prices:-** Morrison Low states that electricity prices have decreased. We live here & I have not found that! Our "poles & wires" charges from Essential Energy are almost double that which city people pay.
- **As for gas prices,** we do not have natural gas in the village of Dungog, only LPG in bottles which was \$74 & is now \$120 per 45 kg bottle.
- **Willingness to Pay:-** Now this section is a joke! Morrison Low use the example that because we can afford to pay for private health insurance, we can also afford to pay an extra 98% on our rates. Are they serious? My wife & I have had private health insurance since we first started work. We are now in our mid 70's & don't know when we will need serious surgery so we struggle to pay nearly \$4,000 per year for our private health insurance. Many aged pensioners we know cannot afford this.

To Summarize:-

Dungog Shire has attracted a lot of retirees from city areas ourselves included, but many have retired from very high incomes such as barristers, architects, doctors, geologists & people with shares & assets in large retailer companies. Most of these people have purchased large acreage within the shire. (Not us, unfortunately).

As for farming, we first met a family when arriving in Dungog, who have a large dairy farm. They had to go on social welfare during the big drought in 2001/2002 so that they could survive. They are a 2nd or 3rd generation dairying family.

The wealth of Dungog Shire is pushed up disproportionately by wealthy retired professionals who have moved here. Most of the locals we have met over the last 17 to 18 years have been here for generations & most are certainly not over wealthy.

The Morrison Low Report has had to lean towards proving that the residents of DSC can afford to pay almost double the current rate base, & surprisingly states that they are willing to do so.

Kind Regards,

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