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Submission: I am against any rate rise from Port Stephens Council via a special variation.

I am a self-funded retiree struggling to make ends meet with rising costs, including energy costs.

Our choice I know, but in my estate, we are required to pay a quarterly "Community Levee" in addition to rates. This adds to our overall costs of living in Port Stephens Council area.

Speaking with the local progress association, it would appear very little funding will be directed to the Fern Bay and Fullerton Cove area, even though our Section 94 have also been taken and absorbed into the whole Port Stephens Council for use elsewhere.

If I could see "guaranteed" projects aimed at improving the Fern Bay/Fullerton Cove areas I would be more inclined to support a small rate increase.