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Submission: I'm currently not working as I am a care giver to my elder father. My house is currently rented out so I can afford to pay the mortgage repayments and necessary maintenance of the property. The proposed increases in the rates will mean that I will not be able to afford to keep the premises which I intent to live in when I am no longer needed as a care giver. Because of my age if I am required to sell my house I am concerned that I will have difficulty obtaining another home loan and will therefore have to pay rent for the rest of my life.