

Author name: Anonymous

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Submission: Murrurundi has a history of one of the lowest average incomes (refer to last few census results) and so this community does not have the financial ability to pay an extra 20% on their rates! And given the lack of basic services provided in Murrurundi, I find it insulting that they dare ask for this. Prior to council amalgamation 13ish years ago, Murrurundi council had more than sufficient funds. In the current economic climate, and the drought conditions, the farmers/landowners cannot afford a rate rise - they can't afford to feed animals, or water their crops etc. And council wishes to add to their woes by charging them more on their rates. And the Mayor Mr Beddgood has said in an interview previously that they did not really need the increase and they have a plan B. If they don't really need it then why apply for it?! The vast majority of residents believe the council need to be taught better budgeting practice and to learn to prioritise their purchases. There has been a recent uproar over the purchase of a piece of art, which seems very frivolous to people who are losing stock, as they can't afford to feed them. We have to live within our own means, if we can't afford to improve our property then we have to save until we can afford it. Council should do the same. We have to prioritise which improvement is most important, so should council. If this rate rise is approved, that will also put more pressure on household budgets, which will stop people from affording to look after their property, and the properties will fall into disrepair. I am opposed to this request for a rate increase of 20%, it should not be approved because the residents can not afford it, and because the ratepayers believe the council will not spend it wisely! Thank you for your time and consideration.