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Submission: The proposed VAR is simply unaffordable from my position as a pensioner. CPI increases of my pension will simply not come close to covering the Council preferred 7.5% incremental increases proposed. Further, I live in Fern Bay and other than the garbage service provided, the council do little else in the estate for the rates that I do pay. Finally, bear in mind, I also have to cover greater than CPI increases in many other necessary areas such as Private Health, Utilities, food and everything else that increase in price each year.