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Submission: I am against any rate rise over and above that allowed under rate pegging. The Council need to live within their means and make the necessary hard decisions to do this. How can these rises be justified when the proposed rises are well over inflation and other expenses like insurance and electricity keep rising? I have recently retired from my 2 day a week job because of health and our only income will be part age pension (me only, as my wife is too young) and superannuation. I am sure the age pension will not rise as much as the proposed rate increases. A lot of people in this area are retired and have limited incomes. I think it ridiculous for the council to take on the responsibility of the health of the Richmond River when they admit that it is not Ballina Council's jurisdiction and a lot of the problems come from upstream areas, not even in this Council area. On the Councils figures, if this increase were to be allowed, this will be a total of \$956000 raised from rate payers over the next 3 years. The Council should be lobbying governments and possibly private enterprise to supply the money to improve the Rivers health, surely it is a State and National problem. One other project that the Council could save a substantial amount of money on, is the proposed closure of the Lake Ainsworth eastern road. The amount they have budgeted for is 1.7 million and now they have a legal challenge against this which will further add to the cost. If this ill-conceived plan is abandoned it will save rate payers a huge amount of money. There are a large number of people opposed to the closure of this road. In summary then I ask that the increase over and above the amount allowed under pegging be rejected.