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Submission: I wish to object strongly to Coffs Harbour City Council's proposed rate increases of 8.14% in 2015/16 and a further 7.75% in 2016/17. These are in total opposition to the wishes of the majority of this community as expressed very clearly in the public consultation process where 88% voted against this rate rise. This is an acknowledged low socio-economic area where a large proportion of people exist on pensions, income support or some kind of welfare payment. Letters in the local newspaper and other forums indicate that many people feel considerable anxiety as to how they can possibly meet such high rates as are proposed, let alone future increases, and that some may be rated out of their homes as a result. It is also inequitable as Councils intention to freeze water and sewerage charges for 3 years to ensure that rate increases over that period are pegged at 3.9% only affects town dwellers. Rural rate payers do not have these services, and adjusting the onsite septic inspection fee, which the Council proposes as a form of compensation for rural dwellers is scarcely of any benefit, as the fee now is only \$31 per annum. Freezing this fee would compensate rural residents to the tune of \$0.31.