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Submission: With a survey response showing 87% of Coffs ratepayers against Council's proposed rate increase, I feel Council would be acting against the wishes of this significant majority. In joining this majority, I make the following observations: (i) Council appears to have made no attempt to reign in its expenditure; a significant wage rise for the GM, supplying bicycles for staff to "attend to Council duties" (these bikes have hardly seen the light-of-day!), installation of solar panels on Council buildings (which will take 7-10 years to yield a return), paying significant fees to consultants, when professional staff are able to produce the same outcomes. (ii) Council has mismanaged its finances in the past: note the failed investment with the Lehman Bros during the GFC! Council has squandered funds on "unwinnable" court cases, such as the resumption of land to build a retention basin in west Coffs Harbour, paying the wage of lifeguards for 12 months (the swimming season in Coffs is generally recognized as 6-8 months maximum), paying significant incentive fees to attract visiting teams and activities (eg football teams such as rugby league teams, where little or no economic return is gained, the Buskers festival, which after around 10 years has run its course), paying rather doubtful and dubious transport costs. (iii) Coffs Harbour is statistically, one of the lowest socio-economic areas in NSW. A cumulative rate increase over 3 years, or even 2, would present hardship on many ratepayers. If it were a non-cumulative increase, it might be