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Your submission for this review:

Dear members, My wife and I moved to the central coast for its affordability. That notions seems to have gone by the wayside. As a former business owner on the coast, I know that when I stuff up, I have to wear the consequences. Why are there no such consequences when you work for council. CCC stuffed up big time, accumulating one of the biggest local council debts in Australian history and now we are asked to bail it out. Im 56 and I have been unemployed since prior to the pandemic. I have since been unable to squire work and as a result, I have only just been making ends meet. I fear that these massive rate hikes will push me to a point where I have to sell my home and with a shortage of rental accommodation, will become homeless. It is not fair also that the council try to [REDACTED] rate payers by saying we either get a rate hike or a reduction in services. Maybe, they should consider selling unused or unprofitable assets? Maybe they should stop hiring staff. There are so many inefficiencies that could be cleaned up. It wont negate the need for a rate rise, but it will negate the need for a rate hike of the magnitude being the subject of this proceeding. I know Ipart is supposed to be independent, however we all know that it generally approves these applications without assessing the true impact of low income earners. Please dontwe are real people who are trying to survive the best we can given the cost of living pressures we are under. Please, consider a rate rise of a lesser amount than proposed. Thank you