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Submission: We do not need this enormous rate rise. We are self-funded retirees and I can assure you that we will see little benefit to us or our neighbors from this increase. This 7.5% per year over 7 years is more than anyone on a fixed income can possibly cope with. Does Port Stephens council intend for us pensioners and retirees to lose our homes of 30+ years. It may very well come to that for us!!