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Submission: I am the public officer of a local charity within the Port Stephens Council area. We assist countless families from all walks of life who have fallen on hard times and are struggling to make ends meet especially with the cost of living uncontrollably rising. Some of these people have mortgages, others rent while other families use the support of Department of Family and Community Services for housing.

With a compounding rate rise of 7.5%pa over seven years this will work out to around a 75% rate rise. Many of the families with mortgages are only one missed payment from losing their homes. While those who are renting in Port Stephens will see a substantial rise in their already inflated rent. Rent for many in Port Stephens now takes up to 50% of their income already. For those who rent and have mortgages and are already struggling this will only heap more strain on household finance as well as relationships and mental health.

If this rate rise goes ahead Port Stephens may look prettier with its new projects, yet this will only be a façade. As I fear the pressure this will bring to many families that are struggling with the cost of living will also totally swallow up a new demographic, the everyday hard working Mum and Dad's. We have already seen this demographic start to trickle into our charity for help, now this rate rise will only compound it.

This rate rise might make politicians look good and that they have been doing something when they haven't, however for the constituents they are meant to represent they will be doing them great harm.

From the cold face of working with the real people of Port Stephens and the hardships they are already facing, I would urge you to decline Port Stephens Council's, Special Variation Application so as to preserve people's homes, their way of life and their health.