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Submission: This application is both unreasonable and unfair and must be rejected.

Port Stephens Council has no mandate from the Community to borrow an extra \$100m to spend on proposed developments and expect the Community to pay for it.

Like all levels of industry, Port Stephens Council need to embrace efficiency gains so that more effective use of their income is achieved. Nowhere in this proposal has this been explored.

PSC has listed 6 main areas that they consider would benefit from extra funding.

Roads,\$35m, most of the roads that require attention belong to the NSW Government and those that the Council are responsible could be upgraded within normal Council allocation funding.

More for the Community,\$26.55m, parks, sports ground, libraries and events. The Community will have to pay for these proposed developments. Again, these proposals should be part of the normal annual allocations for funding not an extra.

Improve drainage to reduce flooding,\$5.6m, benefits a small area of Port Stephens, the whole area has to pay. Should be a line item in the annual budget.

Better path and cycleways--\$9.7m, not much benefit to the majority of residents, no urgency, should be slowly funded by normal annual allocations.

Town Centre,\$43m, this is tourist centric and should be funded from other sources, not the rate payer.

Preserve our coastline for the future,\$3m, they say that they are going to reduce erosion and improve Little Beach boat ramp.

For this application the PSC should not be approaching IPART for permission to spend this level of money, cosmetic and frivolous.

PSC then go on to list 35 various projects over the three Wards, East, West and Central, like improve amenities, revitalise town centres, safer roads, etc, all of which are non-urgent and should be achieved within the normal business of a efficient council.

With dismal economic outlooks how can we the ratepayer (pensioners) be asked to contribute extra funds to non urgent projects in an era of decreasing income.