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Date of submission: Monday, 26 February 2018

Submission: I do not support the proposed Special Rate Variation for Bellingen Shire Council. The proposed 6% per annum increase with a cumulative increase of 19.1% has not been adequately justified and is significantly above other cost of living elements of household budgets. As a comparison the average increase in Private Health Insurance premiums over the last two years has only been 4.84% and 3.95%. At least Private Health Insurance is a discretionary cost; rates are not and an increase of the magnitude proposed in the Special Rate Variation would significantly affect low income households. With annual wage growth of approximately 2% this rate increase would impose a disproportionate impact on households for questionable gain. Bellingen Shire Council have not seriously considered reducing expenditure on non-essential social programs in an attempt to meet future asset renewal costs. While Bellingen Shire Council have met the mandatory 'consultation period' required for a Special Rate Variation they have not acknowledged the nearly unanimous rejection amongst shire ratepayers.