

(1)
TO I.P.A.R.T.

RE CLARENCE VALLEY COUNCIL
RATE INCREASE.



DEAR SIR/MADAM

AS A FORMER COUNCILLOR WITH THIS COUNCIL I AM DISGUSTED WITH THE VEIL OF DECEPTION C.V.C. HAS ATTEMPTED TO BLIND ITS RATEPAYERS WITH REGARDING THIS HUGE RATE INCREASE OVER 5 YEARS! I MAKE THE FOLLOWING POINTS

1. PRINTED SURVEY FORMS WERE POSTED TO RATEPAYERS, IN GOOD FAITH RATEPAYERS FILLED THEM IN ASSUMING THEIR INPUT WOULD BE TAKEN INTO ACCOUNT, OTHERWISE WHY HAVE A WRITTEN SURVEY. BUT NO! THIS FAR MORE STATISTICALLY VALID PROCESS WAS DISCARDED SOME WOULD SAY FRAUDULENTLY FOR A 500 PERSON PHONE SURVEY WITH MANIPULATED QUESTIONS TO GET THE REQUIRED RESPONSES COUNCIL WANTED. WHAT A FARCE! ON THIS ALONE THE APPLICATION SHOULD BE THROWN OUT! THE WRITTEN SURVEY WAS MERELY FRAUDULENT WINDOW DRESSING!

2. ABS STATISTICAL FIGURES (VERIFIED) SHOW THE CLARENCE VALLEY COUNCIL LOCAL GOVERNMENT AREA IS ONE OF THE POOREST & LOWEST INCOME AREAS IN AUSTRALIA! HOW CAN SUCH A POPULATION AFFORD THESE MASSIVE RATE INCREASES?

3. THE MAYOR, C.M. OTHER STAFF & COUNCIL ADVERTISING REPEATEDLY SAID OVER & OVER AGAIN THESE RATE INCREASES WOULD BE EQUAL TO A CUP OF COFFEE PER WEEK THIS IS UNTRUE IT IS WAY, WAY IN EXCESS OF THIS & IN SOME CASES THOUSANDS OF DOLLARS EXTRA AS THE ATTACHED ANALYSIS PROVES.

4. THERE HAS BEEN NO ATTEMPT TO CUT COSTS & RATIONALISE COUNCIL'S RUNNER MODEL. →

(2)

- 4 CONT. THE ONLY SOLUTION COUNCIL IS OFFERING IS TO SLUG RATEPAYERS EVEN MORE. COUNCIL MUST LIVE WITHIN ITS MEANS LIKE EVERYONE ELSE HAS TO!
- 5 COMPARE THE AD VALOREM RATE STATE WIDE C.V.C.S IS ALREADY EXCESSIVELY HIGH & MANY RATEPAYERS ARE AT BREAKING POINT NOW, ESPECIALLY COASTAL RATEPAYERS
- 6 MAKE THE COUNCIL ASSUME FINANCIAL RESPONSIBILITY. MAKE AN INCREASE OF THE RATE PEGGING LIMIT + 2%^{ONLY} LET THE COUNCIL FIND COST SAVINGS LIKE ANY PRIVATE BUSINESS WOULD HAVE TO
- 7 A POLICY OF GIVING THIS COUNCIL MORE MONEY WILL NOT SOLVE COUNCIL'S PROBLEMS OR CULTURE OF WASTEAGE. ALL YOU WILL BE DOING IS REINFORCING BAD PRACTICES
- 8 PLEASE READ THE ATTACHED DOCUMENTATION I FEEL AFTER YOU READ THIS NO RATIONAL BODY COULD APPROVE SUCH EXCESSIVE RATE INCREASES.

THANKING YOU FOR YOUR CONSIDERATION OF THESE MATTERS

YOURS SINCERELY

Douglas J. Madenjian
CVC CLR 2005 - 2008
RETIRED.

P.S. PLEASE RESTORE THE RATEPAYERS OF CLARANCE VALLEY COUNCILS FAITH IN DEMOCRACY. DUE PROCESS, THE APPLICATION OF NATURAL JUSTICE & THE APPLICATION OF PROPER TRANSPARENT DECISIONS WHERE THE PEOPLE WANT WILL DO HEAD!

To IPAR

PO Box 347
Yamba
NSW 22464

19th August 2015

IPAR
~~Local Councils,~~

As a former Councillor I do not envy your rating predicament.

What precautions are being taken to ensure this survey is not manipulated and only ratepayers who are being hit and actually asked to pay more are the only ones completing it? and each ratepayer only sends in one survey. A friend completed his online and all all he needed was an email address. Does this mean it is open to anyone not just ratepayers, but even non ratepayers?

I could stand accused of not putting the newly formed Clarence Valley Council on a sound financial footing in my first and only term 2005 – 2008. In fact the writing was on the wall then that the newly formed Local Government Authority was unsustainable, but our focus was on integration after the amalgamation we did not make the hard decisions as you have to now.

I enclose my survey and a brief submission for your perusal. No reply is necessary, I merely state the obvious that you are no doubt aware of anyway.

I believe a 40% increase over 5 years is an intolerable burden on ratepayers. A 4% increase including rate pegging amount plus cost savings would share the burden more fairly.

RATE INCREASE

5 YEARS X 8% = 40% INCREASE OVER 5 YEARS, BUT THAT IS NOT COMPOUND, IT IS IN FACT APPROXIMATELY 47%.

What if properties go up in value? the 40% increase could be 60%, 70% or even 100% if the ad valorem rate, currently as values go up the AD valorem rate goes up. What mechanism limits it to 40%? NONE!

How will excessive increases above 8% per annum be constrained on rate payers whose ad valorem rate increase?

A FEW EXAMPLES OF USER PAYS

1. Library charge for book borrowing internet use.
2. Community who use facilities look after or pay for use.
3. Sports fees increases unfortunately need to increase.
4. Tourism, let volunteers in tourist industry work at tourist centre, they receive the most benefit.

SALE OF ASSETTS

Regional Gallery Art Collection and building – we cannot afford it. Council Buildings / Land, Sports Complexes / Pools etc. privatise, Rationalise Assets.

REDUCE DEBT

Pay off debt, should be the highest priority, paying interest is dead money.

24 DISCRETIONARY SERVICES

Make them pay their way i.e. self-funded via user pays or at least start a program to achieve that.

ROADS

Yes many kilometres of roads and wooden bridges but the residents who pay the minimum Ad Valorem rate (remote lower value) are the ones that get money spent on this infrastructure. Bring in a flat road / bridge levy so everyone pays the same (if legal) why should residents of Yamba / Grafton pay a fortune in rates for roads / bridges they never use. This would be closer to a user pays system.

INCREASE THE BASE RATE VALLEY WIDE

A higher uniform base rate not just the Ad Valorem rate increased.

NO NEW INFRASTRUCTURE

New infrastructure freeze. Except for essential that is close to fully funded from Commonwealth and State Governments or Coastal Reserve Trust. No new infrastructure unless existing is hazardous. Art Work Sculpture at Turners Beach, a waste of money. non essential. Exercise equipment Ford Park a waste of money, non essential. Remember digging up of Yamba CBD for sustainable vegetable plantings when thousands of acres are available in this fertile valley, another waste of money. Return to basics roads / rates / rubbish unless extras fully funded.

COST SAVINGS

Posting this survey to 25,921 ratepayers x .70c = \$18,144.70 reply paid envelope say 30% response = \$5443.41 TOTAL \$23,599.11. This could have been saved by sending it out with rates notice as I suggested sent out one rate notice per year, saving of \$54,434.10 and try to rationalise water rates notices. Look at expensive Whiting Beach infrastructure, no sooner built then fell into the sea!

TOTAL FAILURE OF THE RATING SYSTEM STATE WIDE

Rates should not be based on Local Government Authority's but raised on a State wide basis and apportioned on need. Sydney raises and wastes millions that could go to essential infrastructure. Campaign and Lobby to change the system. Just don't slug ratepayers in one of the poorest Local Government Authority's according to A.B.S. figures in Australia.

THE SOLUTION

Don't just think you can slug the ratepayer 40% + increases and that the solution needs to be an overall strategy to avoid these unjustified and massive increases.

via

- 1) Introduction of user pays philosophy
- 2) Rationalisation and sale of assets
- 3) Introduce a flat rate road and bridge levy **not** based on Ad Valorem if legal
- 4) No new infrastructure unless essential and funded by other sources largely the more new infrastructure you create the deeper the hole you are digging for ratepayers. e.g. roundabout Yamba / Coldstream Streets, non essential
- 5) Reform the rating system introduced equitable state wide rating system. Clarence Valley Council has one of the highest Ad Valorem rates in the state already. Increased values in Sydney and surplus funds should be appointed to other L.G.A.'s far more than now.
- 6) Lower costs e.g. one rate notice in August each year only saving of \$54,434.10 in postage alone.
- 7) End the use of over-priced consultants in fact all consultants.
- 8) Reduce and pay down debt – get debt off the balance sheet.
- 9) At the moment roads re-bitumend recently pot holes and break up very quickly. e.g. east of Palmers Chanel Bridge and West and East of Oyster Chanel Bridge.

I believe a 40% increase over 5 years is an intolerable burden on ratepayers in one of the poorest L.G.A.'s in the state if not the country (see ABS figures) $4\% \times 5 = 20\%$ the other 20% from cost savings may be acceptable this would share the burden more fairly. Also most importantly an increase to the base rate valley wide instead of just increasing the Ad Valorem rate.

THANKING YOU, YOURS SINCERELY DOUG MACKENZIE

TO I PART

~~Dear Councillor~~

I write to you to let you know the real impact of this unfair and unjustified rate increase on coastal ratepayers.

I cannot believe the mayors flippant and condescending attitude towards ratepayers as revealed in his statements in the Daily Examiner 12.9.15. It is these comments that are the catalyst for me to write.

Many coastal ratepayers are self-funded retirees or pensioners and these rate increases will rate them out of their homes. Council is virtually evicting them, forcing them out due to these massive rate increases in one of the poorest L.G.As in Australia according to ABS figures, unlike the mayor they fully understand these rate increase impacts! as they have to pay!

THE FACTS

Many rate paying residents bought their homes many years ago when values were much much lower. Since differential rating started at M.S.C. the AD Valorem rate has consistently increased for ratepayers on the coast especially under C.V.C.

The relief given to coastal ratepayers by M.S.C has all but disappeared. In 2005 the AD Valorem rate was .2891 cents in the dollar. It is now .40689 cents in the dollar, a 29% increase. The former Grafton City Council Ad Valorem rate has continually decreased! *(Please ask staff to give you the evolution of this decrease)*

Add this wide discrepancy to an increase in coastal values by 100% to 500% in the last ten years means coastal rates are astronomical now but will be in the stratosphere with a 47% compound increase on top of past increases and future valuation increases.

I made some enquiries on other Ad Valorem rates for coastal ratepayers:

Ballina is	.180828	i.e. 56% less	A 47% increase in C.V.C. would mean 103% Less
Byron is	.2897	i.e. 29% Less	76% Less
Waverley is (Bondi Beach)	.1546	i.e. 62% Less	109% Less

What's going on in the Clarence Valley Council?

Why is our Ad Valorem rate so high? and why is it going even higher?

Please study the below table for rate increases on coastal ratepayers

Rateable Value	Current Ad Valorem Rate	Increase in Ad Valorem Rate in 5 Years 47%Compound	Combined Total After 5 years Ad Valorem Rate
250,000	1,017.25	478.10	1495.35
500,000	2,034.45	956.19	2990.64
750,000	3,051.67	1434.28	4485.95
1,000,000	4,068.90	1912.38	5981.28
1,250,000	5,086.13	2390.48	7476.61

*This is land values, many of these are very humble homes and many are just beach shacks.

The above table illustrates just the Ad Valorem rate increase. The above table does not include an increase in the base rate currently \$320 + 47% compound = \$470.40 an increase of \$150.40.

Then there is sewer currently \$1076

Water \$177

Domestic Waste \$306

Waste Mgt Levy \$48

The Mayor states these will not be going up as they have every year in the past, let us assume he lives up to this promise.

The total rates bill in 5 years would be with 47% compound on Ad Valorem and base rates.

250,000 = \$3572.75

500,00 = \$5,068.04

750,000 = \$6563.35

1,000,000 = \$8,058.68

1,250,000 = \$9554.01

Combine this with the most worrying fact of all, increase in rateable values are scheduled for 2017! and those value increases are unknown and have not been factored in. It is therefore entirely possible coastal ratepayers could have a combined increase of 70%, 80%, 100% or even higher, above the figures above. Not a cup of coffee per week more like an arm and a leg! Enough to force many good ratepayers and citizens out of their homes.

Your advertising used a \$70,000 rateable value in Grafton as its only example I quote "for most ratepayers it would amount to less than \$2.50 per week or a cup of coffee per week for the first year"

I put it to you this Council and its Mayor has no grasp on the reality of the real financial impact on coastal ratepayers and as predicted prior to the forced amalgamation coastal ratepayers have become the "milch cow" of this Clarence Valley Council. Councils example of a \$70,000 rateable value property illustrates at best a total misunderstanding or at worst an attempt to mislead.

You use an example of a property the rateable value being \$70,000 the Ad Valorem rate on that is currently \$499.54 applying the same calculations the above property will be paying an extra \$234.78 at 47% compound in 5 years time or \$4.52 per week on its rateable value. Yes! that is a cup of coffee per week but coastal ratepayers may be paying 1000% more or ten times for wooden bridges and roads they never use. How is this fair? How can this be justified?

But wait that's not all! To Pay these rates what is the gross income one has to earn prior to income tax. Add 30%, 40%. So it is entirely likely coastal ratepayers will have to earn \$7,000 to \$15,000 before tax per year just to live in their own home!

Council need to formulate some comparative key performance indicators (K.P.I's_ to monitor how councils performance measured against .

1. The previous 4 councils and 2. other councils.

To focus the staffs attention on cutting costs and generating efficiencies rather than the simplest solution slug ratepayers more!

Also wage increases should be related to productivity increases and cost savings.

I also note rate increases on categories such as business, farmland, rental properties can fully claim council rates and charges against income earned while actual residents have no such recourse meaning they pay far more just to live in their homes in real terms.

The Council seems to lay the blame for these increases due to the State Governments cost shifting. How about the Councils standing up for ratepayers and saying enough is enough. Councils should lobby their local state member to end this and maximise income from State grants to compensate.

No doubt your response to these figures will be just sell and leave and stop whinging let someone else move in who can pay our exorbitant rates. Let people in one of the poorest and lowest income L.G.AS in Australia be rated out of their homes who have worked hard all their lives to be homeowners here whether they be self-funded retirees or pensioners or salary/wage earners. I am telling you there is something inequitable and sick in the current rating system and this increase rating proposal will make it more inequitable and even sicker!

I ask you as councillor's what do you believe in? What principles guide you? Where is the equity? Where is the fairness? Where is the justice and the Australian ethos?

I trust you will take steps to end this madness and make the rating system fair and equitable. One solution may be to increase the base rate only, valley wide by as much as possible meaning a more equitable user pays system. Another related issue is why are Yamba rates so high when we also have income from the Clarence Coast reserves trust. How much is that worth per annum? Or is that income being syphoned off to other non coastal reserves never envisaged by the original trust and trustees and not part of the original trust properties and where the actual income is actually raised being taken from that area. Has a breach of the trustees duty occurred in this regard? One would have to examine the evolution of this trust to answer that question.

The only equitable solution is to put up the base rate only valley wide 47% now and waiting to analyse the impact of valuation increases in 2017. By doing this a fairer and more informed decision can be made when you have all the facts before you. Isn't that how decisions are meant to be made?

An increase of the base rates by 47% now would nearly give Council the extra funds they are seeking. It would be one cup of coffee per week for everyone and would be an intelligent compromise and this would be accepted by the community.

I have written directly to you in respect of your position and have not sort media exposure for the contents herein. Trusting you will take decisive action to stop this madness.

THANKING you for your consideration
of this matter.
yours Sincerely,
Doug Madenzie

THIS ADD IS TOTALLY BIASED, TOTALLY MISLEADING AND DESIGNED TO CREATE A FALSE IMPRESSION. IT IS A MANIPULATIVE SHAM, WHAT HAS BEEN DONE IS AN EXCEPTIONAL LOW RATEABLE VALUE HAS BEEN USED. NO WHERE ON THE COAST WOULD HAVE THIS VALUE & PHONE SURVEY CAN EASILY BE MANIPULATED BY PHRASING THE QUESTIONS IN SUCH A WAY TO GET THE ANSWERS YOU WANT



How much is the IRIS phone survey costing?
How much has been spent on this misleading advertising
← MORE LIKE AN ARM AND A LEG FOR RATEPAYERS NEAR THE COAST.

THE 70K VALUATION IS A TOTALLY MISLEADING EXAMPLE. THE AVERAGE URBAN RESIDENTIAL RATE IS \$1,040 MEANING THE AVERAGE AD VALOREM RATE MUST BE DOUBLE THE 70K. COASTAL RATEPAYERS WOULD BE 1000% TO 2000% ABOVE THIS.
TOTALLY BIASED PROPAGANDA & STATISTICAL MANIPULATION

Why are we being MISLED INTO THINKING OUR FEEDBACK WILL ACCOMPLISH ANYTHING & WILL BE COUNTED WHEN TO QUOTE

THE INDEPENDENT LOCAL PAPER "IN COUNCILS SUBMISSION TO IPART ONLY THE IRIS SURVEYS' RESULTS WILL BE RECOGNISED AS RELIABLE DATA" SO DESPITE A VERIFIABLE FORM WITH THE RATEPAYERS NAME AND ADDRESS ON IT THAT WAS POSTED TO THEM WITH A S.A.E. THIS IS NOT TO BE COUNTED. COUNCILLORS I WOULD NOT BE ASSOCIATED WITH SUCH A PROCESS. IT IS DESIGNED TO BROADEN THE SURVEY AWAY FROM THE RATEPAYERS WHO WILL HAVE TO PAY IT AND SHOULD BE THE ONLY ONE THAT MAKE SUCH A DECISION. IT IS SO FLOORED TO BE UNFORGIVABLE AND IF I WAS ONE OF THE COUNCILLORS I WOULD NOT BE ACCORPATED WITH IT

AND HAVE MY NAME ASSOCIATED WITH IT. ^{page 2}
THIS ARTICLE REVEALS A FLOORED SURVEY & A
FLOORED PROC. THE ONLY SURVEY THAT SHOULD
BE CONSIDERED IS THE ONE POSTED TO EACH RATEPAYER
WHO WILL HAVE TO PAY! BUT ITS NOT TO BE COUNTED
AS IT IS NOT REGARDED AS RELIABLE. WHAT NONSENSE
IT EVEN HAS THE RATEPAYERS NAME & ADDRESS ON IT FOR
VERIFICATION PURPOSES
THIS SO CALLED "ONLY ONE CUP OF COFFEE PER
WEEK" LOST TO RATEPAYERS WILL AMOUNT TO
THOUSANDS EXTRA ON THE COAST. DO THE MATHS!!!

← WHY ARE WE FILLING IN
SUBJECTS THEN? THIS IS A
DISGRACE
← HOW TO DISENFRANCHISE
RATEPAYERS

THE RATEPAYERS WHO HAVE
TO PAY & PAY YOU AND KEEP
THE COUNCIL SOLVENT ARE
NOT THE ONLY ONES BEING
CONSULTED EVEN THOUGH
THEY ARE BEING HIT WITH THE
HUGE INCREASES

← How much is IRIS RESEARCH COSTING? WASTE of MONEY!!
THESE PHONE SURVEYS CAN BE VERY BIASED BY HOW THE QUESTIONS ARE PHRASED TO CAN GET THE ANSWERS YOU WANT

← DOES OR DOESNT. in the G.M.S letter it STATES "AN 8% RATE RISE in the general RATE INCLUDING ANY RATE PEGGED AMOUNT"
WHICH IS IT? 8% INCLUDING the PEGGED LIMIT OR 8% + the PEGGED LIMIT?

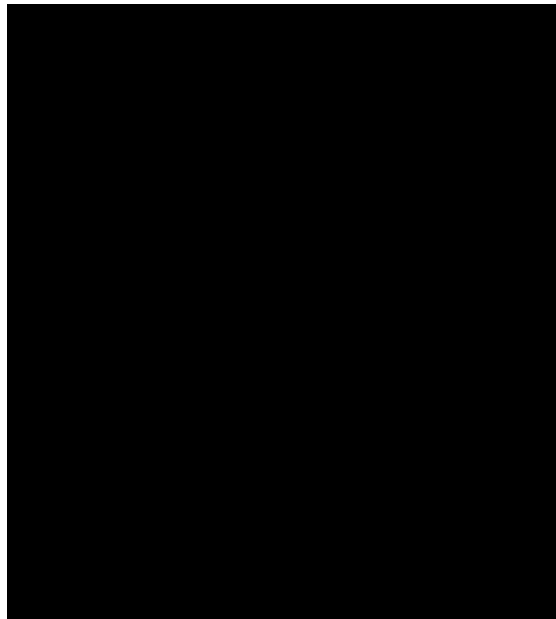
← WHY ARE WE FILLING IN SURVEYS THEN? THIS IS A DISGRACE
← WHAT A DISGRACE !!!

So it seems the RATEPAYERS WHO ARE BEING SLUGGED AND HAVE TO PAY DO NOT HAVE the only say.
RESIDENTS & EVEN NON RESIDENTS WHO ARE NOT RATEPAYERS ARE TREATED EQUALLY. THIS IS A DISGRACE AND EVEN RATEPAYERS WHO FILL IN A SURVEY THIS WILL BE DISGRACE.

THIS SURVEY PROCESS IS A FARCE!!!
COUNCILLORS. THIS IS A PERFECT EXAMPLE of a MANIPULATED SURVEY. DESIGNED TO allow a 8% increase by BROADENING the SURVEY AWAY FROM the RATEPAYERS WHO WILL HAVE TO PAY IT.
IT IS SO FLOORED AS TO BE UNFORGIVABLE.
FI WAS STILL A COUNCILLOR I WOULD NOT WANT TO BE ASSOCIATED WITH IT.

"...but other residents are also encouraged to have their say. Background information and a survey form is available at www.clarenceconversations.com.au/roadstosustainability For those who don't have internet access, copies of the survey forms and accompanying information are available at Council's customer service centres"

QUOTE FROM THE INDEPENDENT P.2 19/8/15
"ONLY THE IRIS SURVEYS WILL BE RECOGNISED AS RELIABLE DATA"
COUNCILLORS I WOULD NOT BE ASSOCIATED WITH SUCH A PROCESS!
AS A) ACCORDING TO THE "INDEPENDENT" THE WRITTEN SURVEYS ARE A WASTE OF TIME
B) THE RATEPAYERS WHO HAVE TO PAY & PAY YOU ARE NOT THE ONLY ONES BEING CONSULTED BUT IT ONLY IMPACTS ON RATEPAYERS IN MONETARY TERMS!!



TOTALY BIASED
← TOTALY MISLEADING
IS PROPAGANDA
SLIGHTLY MANIPULATIVE
A SHAM!!

WHAT HAS BEEN DONE IS AN EXCEPTIONAL LOW RATEABLE VALUE HAS BEEN PICKED THE RATEPAYERS ON THE COST WOULD LOVE A RATEABLE VALUE LIKE THIS MULTIPLY BY 18 TIMES!!! THIS DOES NOT REPRESENT THE AVERAGE RATEABLE VALUE!!
EVEN SO THIS ONE CUP OF COFFEE PER WEEK PROPERTY VALUE

Please complete this form and return via the enclosed reply paid envelope before 4pm, Friday September 25.

Rank your answers one to five, with one being strongly supportive and five being strongly against. Mark with a cross and mark only one square in each row.

	1	2	3	4	5
Do you support improving Council's operational revenue by way of a special rate rise of 8% a year for each of five years from July 1, 2016?					X
Do you support improving Council's operational revenue by way of a reduction in a range of discretionary services and amenities (listed below)? (USER PAYS)	X				
Do you support improving Council's operational revenue by a combination of the two measures listed above?		X			

Listed below are 24 discretionary services currently funded by Council. Council is seeking your views on whether these services should be eliminated, retained or retained at a reduced level. Please place a cross in the appropriate box, marking only one square in each row.

	Should be eliminated	Should be retained	Should be retained at a reduced level
THIS IS TOO SIMPLISTIC MANY OF THESE SERVICES BY INTRODUCING USER PAYS COULD REMAIN.			
Tourism services and tourism promotion	X (FREE MARKET)		
Economic services and economic development or promotion services	X (FREE MARKET)		
Natural resource management services			X
Community development services	X		
Youth services USE GRANTS			X
Ageing and access services USER PAYS			X
Safe communities services USE GRANTS			X
Library facilities and services USER PAYS			X
Community centres			X
Sponsored events and festivals SHOULD BE PROFITABLE	X (FREE MARKET)		
Community care services not funded by other levels of government			X
Public halls			X
Under-utilised, unique or unusual sporting facilities	X		
Aquatic facilities PRIVATEISE			X
Under-utilised public amenities	X		
Ulmarra Pool (at the end of current contract - due for review January 2017)	X		
South Grafton saleyards USER PAYS			X
Mobile library services USER PAYS	X		
Grafton Regional Gallery	X		
Grafton Airport operation and/or ownership USER PAYS			X
Cemeteries USER PAYS		X	
Quarries			
Environmental sustainability services			X
X Under-utilised caravan parks and camping facilities MAKE THEM UTILISED			X

To assist Council with future long term capital expenditure planning can you please rank the following items 1 - 10 with 1 being the most important to you through to 10 being the least important.

NOTE GREY NOMADS USING/PARKING IN MACLEAN SHOW GROUNDS

Item	Rank	Item	Rank
Bridges FLAT LEVY	2	Community Services/Public Halls & Community Centres REGIONAL ART GALLERY	8
Environmental Programs	5	Floodplain Levee Infrastructure	3
Footpaths/Cycleways NO MORE	10	Public Parks & Gardens	4
Riverside Amenities - boat ramps/pontoons/board walks NO MORE	9	Roads - sealed and unsealed FLAT ROAD LEVY	1
Sporting Fields & Amenities USER PAYS	6	Swimming Pools PRIVATEISE	7

PRIVATEISE / sell eq.
YAMBA WOODS (OUTDOOR SPORTS COMPLEX).

sell.