

Author name: S. West

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Submission: As the Southern Highlands is becoming more diverse we have to look at the fact that more and more retirees are living here. If there is a rate increase will the council be looking at the fact that people will not be able to afford to live here. The young/family people won't be able to afford to buy and the ones that rent, their rents will increase. I understand that council has to keep up with the cost of living, but I think that councils have to look at the fact what ordinary people can afford. With reductions on rates for pensioners is this the fact that the increase of rates has to be passed onto the ordinary people.