

Submission Number 1

“(We are) ... writing this submission ... in regards to our personal situation in regards to repayments to pay off the road we live on to be changed from gravel to tar road. We have lived at our current address for 3 years which was a significant increase in our mortgage repayments. Also since, our mortgage rate has significantly increased twice (one of the submitters) was working over-time and had been for over 20 years only this year (that submitter) has had ... over time hours cut and is paid less. Everything that we pay for has increased including mortgage repayments, items at the supermarket, cheap brands that we used to buy aren't always available too so our everyday cost of living has gone up, bills, petrol....”

The submission further details (significant) economic hardship and difficulties the submitters have trying to balance caring responsibilities with work commitments.