

Attention : Mr. Bob Burford.

Thank you for your courtesy in returning my telephone-call so promptly and for your understanding and advice regarding submissions. What I have to say is not very extensive, but it has a great bearing on my life!

In early 1985 I sold my property in (address deleted) and bought the below listed property in (address deleted). We paid a very low price for this property, [having received a low price for the (address deleted), compared with the prices they fetch now]. The same thing has happened with the (address deleted) property, where even allowing for the costs of repairs and renovations, we would receive about four times our initial outlay, but where would we live then?

Re: (address deleted)

We live at the above water-access only property, and we enjoy living there in spite of the many privations compared with citizens who live in normal road access properties. The additional privations of water-access only properties are:

No road access whatsoever, no ferry access. There is no way to access this property other than Water Taxi [expensive] or your own boat. To own your own boat you must buy it, keep it serviced [engine and antifoul] and make arrangements for it to be kept on the other side of the Creek when you wish to go out. In addition you need a place to keep your car on the other side of the Creek. Pittwater Council does provide a Commuter Wharf which is woefully too small for the task of mooring all the Commuter boats. The Council also provides a car park which is woefully too small for the task of parking all the cars belonging to the Commuters [people who live in water-access only properties]. The results of these inadequacies are badly damaged and sometimes looted boats and cars. The trick is to gain a place at a Marina. These places have long waiting lists but once you are in you pay. We have a place to moor our dinghy, and a place to keep our car. We waited six years for this opportunity, and pay \$ 5500.00 per annum for it. An additional cost of course is the Waterways registration of the dinghy, currently \$60.60

No town sewage. We have had to pay for the very expensive septic system we have. The system is licensed and controlled by Pittwater Council [including fee]

No Town water. We collect rainwater in tanks totalling 50,000ltr tanks which we bought, or buy water when rain does not come!

No Garbage collection other than a barge which visits your property twice a week. A welcome if restricted service for which we must pay extra on our rates. The fact that the service has limitations is best illustrated by the fact that we have twice this week driven to the Tip with a car loaded with bags of leaves. It is tough in times of drought to live in a fire-prone area and put up with trees that are distressed and to know that the Council will not take away the shredded leaves.

No relief on costs for old people. We are self-funded retirees, We have paid much money to Governments of Australia, but because our income from Superannuation investments is sufficient to live on we have no relief by way of help from Government with those special but expensive costs such as boat registration, car registration, and even the cheap fares on Government transport are under attack. Please understand that we have no objection to paying reasonable amounts if we have the money to pay, but we are close to the limits.

No relief on Permissive Occupancies costs. We pay already \$913.00 per annum [\$830 plus G.S.T.] rental for our Permissive Occupancy. This covers part of the house in which we live, the outside deck leading to the ramp and pontoon. We are not sure how this is calculated, but if we believe the documents circulated by W.E.A.R.S. Group, our Permissive Occupancy fees are likely to increase by many times and boat fees for commuters would increase considerably. We will pay our way as long as we can, perhaps even longer than most but we must have some fairness, some reasonableness that allows us to keep up!

The calculation of how much to pay is of course complicated, but if you are going to use the Valuer Generals Land Values as the basis, then it will be important that the basis be correct. At the moment the valuations are a nonsense relying as they do on land access properties sale values of properties as remote from McCarr's Creek water-access only as PALM BEACH; CLAREVILLE; AVALON and WHALE BEACH. My complaints about this nonsense in the past have all been rejected. Mr Amery, the then Minister, looked into the problem and replied that he had no authority over land values. I have all the correspondence relating to this sorry incident if you wish to see it. It is not as if water access only properties do not change hands. Within the last year my next-door but one property was sold, and my next door property has been on the market for about six months! Please go easy on self-funded retirees, who many times live in properties that they could not afford to buy now. They are not necessarily the rich people. Often, like us, they fall just outside the income stream that allows State help. They have made some provision for their retirement but now inflation and other rising costs outstrip such preparations. They are not called Pensioners, because they do not draw a State Pension, but they have limited income and are often in serious need of some consideration.

The W.E.A.R.S. documents that we have referred to earlier contain many good points of increased difficulties faced by water access only dwellers, but we are retired people and although much slower than we used to be, we like it here and we have the time, but we do not have unlimited money.