



2009 Victorian Bushfires  
Royal Commission

## Submissions cover sheet

Post your submission with this cover sheet to:

Submissions 2009 Victorian Bushfires Royal Commission  
GPO Box 4358, Melbourne VIC 3001

Email your submission with this cover sheet to:

enquiries@royalcommission.vic.gov.au

Title: <i>Rev + Mrs</i>	First Name: <i>TREVOR + FRANCES</i>	Surname: <i>WILLIAMS</i>
Organisation represented by your submission (if applicable):		
Email address:	[REDACTED]	
Postal address:	[REDACTED], Nerrena 3953	
Telephone:	03 [REDACTED]	
Main topics addressed by your submission (please tick):		
<input type="checkbox"/> Causes and circumstances of the bushfires	<input type="checkbox"/> Essential services, including water and power	
<input type="checkbox"/> Policy, preparation and planning of governments, emergency services	<input type="checkbox"/> Buildings	
<input type="checkbox"/> Preparation and planning by communities and households	<input checked="" type="checkbox"/> Insurance	
<input type="checkbox"/> Response to the bushfires	<input checked="" type="checkbox"/> Other (please state): <i>FSL</i>	
Please list any towns or communities that are discussed in detail in your submission:		
Please provide a general description of what materials you are providing as part of your submission (eg. Letter; document; DVD, photos. Please do not send originals):		
• <i>Letter - 2 pages.</i>		



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### Confidentiality

The Commission will consider all requests for confidentiality. Should you wish for your submission, or parts of your submission, to be treated as confidential, please clearly state the reason in the space provided below. If you require more room, please attach a separate page and provide together with your submission.

Should the Commission consider the request for confidentiality not to be appropriate you will be provided with an opportunity to withdraw your submission or re-submit it in a form suitable for publication.

#### Please select one of the following options

I acknowledge that my submission will be treated as a public document and may be published, quoted or summarised by the Commission.

OR

I request that my submission, or parts of my submission, be treated as confidential, and not published quoted or summarised by the Commission, for the reasons stated here:

### Acknowledgements

#### I understand that:

- I can be contacted by the Royal Commission in relation to my submission.
- Anonymous submissions will not be accepted.
- The name and town or suburb of each submitter will be identified as part of every published submission. Other contact details will be removed before publishing.
- The Commission will not publish submissions if it believes that the submission material is or could be defamatory, offensive, contravenes anti-discrimination or anti-vilification legislation or is outside the scope of the Commission's terms of reference.

Signature

Or if sending electronically please confirm your acknowledgement by ticking this box

Date *9.12.09*

December 9, 2009,

NERRENA 3953  
Ph/fax 03 [REDACTED]  
Mobile : [REDACTED]

Submissions 2009,  
Victorian Bushfires Royal Commission,  
GPO Box 4358,  
MELBOURNE 3001

Dear Sir/Madam,

**Re Fire Services Levy**

We wish to comment on the charging of the fire services levy.

**Our Situation :**

We are private citizens who have always insured our property. We were most surprised when after the February Bush Fires to learn that a large percentage of properties were not insured, thus not contributing towards the fire services levy. From what we read/heard, country people also seemed to pay a larger % of levy than their city/urban counterparts.

We strongly believe that all property owners should have to pay a fire service levy regardless of whether they are serviced by the CFA or MFB. It was pleasing that the Bush Fire fund headed by Mr. John Landy (at the time), treated insured/non insured properties the same, when issuing financial assistance.

**Our Costs :**

The following is what we paid for the financial year 2009/10.

Insurance Premium -	\$1,356.50
Fire Levy	278.90
GST	164.56
<b>Stamp Duty</b>	<b>179.89</b>
Administration Fee	10.15
<b>Total</b>	<b>\$1,990.00</b>

**No Stamp Duty or GST on the fire levy :**

The Fire levy should be GST exempt, and we feel strongly that the imposition of Stamp Duty is unwarranted and an added burden to those persons who conscientiously pay their property insurance and fire levy. It is just a revenue tax and would do nothing to encourage people to insure their properties. By removing the GST(on the fire levy) and Stamp Duty, we would have saved \$207.79. It all adds up.

**Collection of the FSL by another body :**

In order to make the system 'fairer', the collection of the fire levy should be undertaken by a body other than Insurance Companies in order that all property owners can be charged. Since Local Government has the details of all properties owned, the fire levy could be charged/collected by the council (for a fee) and passed onto the relevant authority. We have found that local government valuations are usually below 'market value' so in order to reach the level required, more properties would be included or perhaps the levy % could be slightly, as against dramatically, increased.

**Equity Essential :**

There certainly has to be a more equitable way of making sure that everyone who owns a property pays the fire service levy. By reducing the 'additional charges' i.e. Stamp Duty and GST (on the fire levy) it may encourage people to insure their property adequately. We do not agree with an FSL on vehicles. They are taxed enough now.

**Division of Funds :**

Whether the contributions are combined and divided between the two authorities i.e. CFA/MFB is a question for persons more expert than us. A lot would depend on the formula used to fairly 'divide' the funds between the two bodies.

**Importance of Volunteers :**

We are most fortunate to have so many volunteers in the CFA. We must not do anything to jeopardise this, e.g. in terms of not having enough funds to 'care' for the fire fighters who give of their time so freely and often at great personal expense.

Yours sincerely,

[Redacted signature]

[Redacted signature]

(Rev) Trevor and Mrs. Frances Williams