

*A submission to the home Parliamentary Business Committees Joint  
Committees Joint Standing Committee on Foreign Affairs. Defence and Trade  
Inquiry into the management of per – and polyfluoroalkyl substances (PFAS)  
contamination in and around Defence bases.*

The submission refers to the terms of reference G: **What consideration has  
been given to understanding and addressing any financial impact to affected  
businesses and individuals.** (2 pages and 4 appendixes)

From:

David John Dyball and Rhonda Jill Dyball

[REDACTED]

[REDACTED] [m](#)

[REDACTED]

My family and I have lived at [REDACTED] since 1981 when we built a large, country style, two storey home with first class inclusions. This was our investment for the future and our insurance policy for retirement.

For 37 years we used underground water for cooking, washing, drinking, bathing and for filling our swimming pool, believing the whole time that it was 100% safe to use. We continued using the water until we were informed by a newspaper article in 2016 that our water was contaminated. Many years after defence knew that it was unsafe.

Blood tests have confirmed that my wife and I do not have high levels of PFAS in our systems but we are however affected quite severely in a financial way because of the contamination of our water.

I am a 72 year old retired primary school principal, happily married to my wife and living in a very large house on a 25 acre property. Five years ago we decided that the property was becoming too large for us so we looked at downsizing and moving into Newcastle. Before reaching a decision on a new home the water contamination issue became known, putting an immediate stop to our plans. The market value of our Richardson Road property decreased overnight making any movement financially unacceptable.

In 2014 our land value was \$346,000 (appendix 1) for our 9.677 hectare block. In 2016 our land value had dropped to \$300,000 (appendix 2) due entirely to the impact of the water contamination from Williamstown Air Base. Our house price also dropped and we were informed that selling any house in the "Red Zone" had become almost impossible because the banks would not lend money to anyone wishing to purchase in the zone.

Since the contamination became known in 2016 the price of property in Newcastle has increased by over 20% while the price of properties in the "Red Zone" remain deflated. (Appendix 3)

Online quotes for insuring our house show the house and outer buildings to be valued at \$1,635,000 (appendix 4). Add the land value, \$300,000 and the property should be worth nearly \$2,000,000 but to sell it as a "Red Zone" house we would be lucky to get \$700,000.

My real concern is that my wife and I are now both in our seventies and at a stage where we have to look at our end of life. If I died tomorrow my wife would be forced to sell our house because the property is too large for her to manage on her own. The financial loss in selling would be extreme and the chance of her finding an appropriate dwelling would be severely limited. It seems grossly unfair that after spending an entire life building assets for retirement that the Department of Defence can destroy it all and take no responsibility in compensating for our losses. We hope that this enquiry will do something to remedy this situation and to do it quickly.

David and Rhonda Dyball.



6/7/2018

APPENDIX 1.



Valuer  
General

NEW SOUTH WALES VALUER GENERAL - LAND VALUE SEARCH  
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PROPERTY NO: [REDACTED]  
LGA: PORT STEPHENS  
ADDRESS OF PROPERTY: [REDACTED]  
DESCRIPTION OF LAND: 2/1080434  
PROPERTY AREA: 9.677 HECTARES  
PROPERTY DIMENSIONS: NOT AVAILABLE  
VALUING YEAR: 01/07/2012      DATE VALUATION WAS MADE: 30/08/2012  
ZONING USED FOR VALUATION: RURAL LANDSCAPE  
LAND VALUE AUTHORITY: 14A(1) - ANNUAL REVALUATION  
GROSS LAND VALUE: \$346,000  
DIVISION 3 AND 4 ALLOWANCES: NOT APPLICABLE  
NET LAND VALUE: \$346,000  
LAND VALUE BASIS: 6A(1) - THE LAND VALUE IS THE FREEHOLD VALUE OF  
THE LAND EXCLUDING ANY STRUCTURAL IMPROVEMENTS

OTHER ALLOWANCES/CONCESSIONS: NOT APPLICABLE

THE CURRENT LAND VALUE FOR RATING PURPOSES IN THE LOCAL GOVERNMENT AREA  
OF PORT STEPHENS IS THE VALUE AT 1 JULY 2016.

PRODUCED: 7 JUNE 2018 11:15:21      PROPERTY STATUS AT THIS DATE: CURRENT

THIS LAND VALUE SEARCH DOES NOT CONVEY A RIGHT OF OBJECTION TO THE LAND VALUE.

THE VALUES SHOWN ARE CURRENT FOR THE VALUING YEAR AS AT TODAY'S DATE.  
THE VALUER GENERAL CONDUCTS ONGOING REVIEWS OF LAND VALUES  
AND THEREFORE THE VALUES SHOWN MAY CHANGE.

THE LAND VALUE RECORDED ON THIS LAND VALUE SEARCH HAS BEEN DETERMINED  
UNDER THE VALUATION OF LAND ACT 1916 (AND THE HERITAGE ACT 1977, WHERE  
APPLICABLE) FOR RATING AND TAXING PURPOSES. LAND VALUES HAVE REGARD TO  
THE REQUIREMENTS OF RATING AND TAXING LEGISLATION AND SHOULD NOT BE USED  
FOR ANY OTHER PURPOSE WITHOUT THE SPECIFIC AGREEMENT OF THE VALUER GENERAL.

\*\*\* END OF SEARCH \*\*\*

Councils use the Valuer General's land values in setting their rates. Land values are issued  
to councils for rating at least every four years.

Properties that are subject to Land Tax are generally taxed based on the average of the  
last three years' land valuation.



6/11/2018

APPENDIX 2



Land value search

NEW SOUTH WALES VALUER GENERAL - LAND VALUE SEARCH

PROPERTY NO: [REDACTED]  
LGA: PORT STEPHENS  
ADDRESS OF PROPERTY: [REDACTED]  
DESCRIPTION OF LAND: 2/1080434  
PROPERTY AREA: 9.677 HECTARES  
PROPERTY DIMENSIONS: NOT AVAILABLE  
VALUING YEAR: 01/07/2017 DATE VALUATION WAS MADE: 01/09/2017  
ZONING USED FOR VALUATION: RURAL LANDSCAPE  
LAND VALUE AUTHORITY: 14A(1) - ANNUAL REVALUATION  
GROSS LAND VALUE: \$300,000  
DIVISION 3 AND 4 ALLOWANCES: NOT APPLICABLE  
NET LAND VALUE: \$300,000  
LAND VALUE BASIS: 6A(1) - THE LAND VALUE IS THE FREEHOLD VALUE OF THE LAND EXCLUDING ANY STRUCTURAL IMPROVEMENTS

OTHER ALLOWANCES/CONCESSIONS: NOT APPLICABLE

THE CURRENT LAND VALUE FOR RATING PURPOSES IN THE LOCAL GOVERNMENT AREA OF PORT STEPHENS IS THE VALUE AT 1 JULY 2016.

PRODUCED: 11 JUNE 2018 12:06:22 PROPERTY STATUS AT THIS DATE: CURRENT

THIS LAND VALUE SEARCH DOES NOT CONVEY A RIGHT OF OBJECTION TO THE LAND VALUE.

THE VALUES SHOWN ARE CURRENT FOR THE VALUING YEAR AS AT TODAY'S DATE.  
THE VALUER GENERAL CONDUCTS ONGOING REVIEWS OF LAND VALUES  
AND THEREFORE THE VALUES SHOWN MAY CHANGE.

THE LAND VALUE RECORDED ON THIS LAND VALUE SEARCH HAS BEEN DETERMINED UNDER THE VALUATION OF LAND ACT 1916 (AND THE HERITAGE ACT 1977, WHERE APPLICABLE) FOR RATING AND TAXING PURPOSES. LAND VALUES HAVE REGARD TO THE REQUIREMENTS OF RATING AND TAXING LEGISLATION AND SHOULD NOT BE USED FOR ANY OTHER PURPOSE WITHOUT THE SPECIFIC AGREEMENT OF THE VALUER GENERAL.

\*\*\* END OF SEARCH \*\*\*

Councils use the Valuer General's land values in setting their rates. Land values are issued to councils for rating at least every four years.

Properties that are subject to Land Tax are generally taxed based on the average of the last three years' land valuation.

[New Search](#)

[Print](#)

Any questions? If you have any questions, please call us on 1800 110 038 or +61 2 6332 2180 or email us

APPENDIX 3

SPY NEWCASTLE EAST NSW

Secure https://www.smartpropertyinvestment.com.au/data/nsw/2300/newcastle-east

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Investment

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Search Keyword

**UNIT**

A steady increase in median property prices over a five-year period in NEWCASTLE EAST, 2300 translated to a 69.86% capital gain.

Property investors enjoyed capital gains of 6.16% over the last 12 months in NEWCASTLE EAST, translating to lower returns compared with its peers in NSW.

NEWCASTLE EAST, 2300 delivered a stronger performance in contrast to other Australian suburbs in terms of appreciation of property value. Investors saw the median home price rise to \$1,231,500.

Profits due to an upward trend in home prices in NEWCASTLE EAST, 2300 averaged 23.29% per annum over a 3-year period.

Home owners selling their properties and realtors in NEWCASTLE EAST usually have to wait an average of 0.0 days before their assets are lifted off the market.

Average weekly rents on listings have reached the \$500 mark, reflecting a 2.11% increase in returns based on the current median price in NEWCASTLE EAST.

NEWCASTLE EAST, 2300 places 415th in Australia based on median property value growth during the quarter.

Propertyology  
Our Research. Our Buying Skills. Your Results.  
**FIND OUT MORE**

**LATEST HOTSPOTS**

Geelong, Ballarat, Bendigo most likely to sell property in Victoria

Newcastle East  
View larger map

Nobbys Beach

Type here to search

1:14 PM 6/11/20



## Buildings and Contents Quote

Annual Premium

**\$4,171.10**

Paying Annually Saves \$48.49

Available until 13/06/2018

Discounts Applied

Loyalty Discount - 40 years/5 policies: 20%

No Claim Bonus - Maximum: 15%

Home@50 Benefit

All amounts displayed include GST, Stamp Duty and Emergency Services Levies (ESL). Excesses may apply.

**Premium Breakdown**

Premium \$2,903.48

Stamp Duty/Tax \$344.41

GST \$347.89

Emergency Service Levy \$575.32

Come back to [NRMA Insurance \(http://www.nrma.com.au\)](http://www.nrma.com.au) to retrieve your quote with your postcode and quote number QTE241701535. Alternatively, login to Self Service Centre or call us on 132 132 with this quote number.**Optional cover**

- ☐ Accidental damage
- ☐ Fusion - burn out of electric motors
- ☐ Pet lover's pack

Quote number

**QTE 241 701 535**

Cover type

**Standard****Sum Insured**

Buildings total \$1,635,000

Contents total \$207,000

General Valuable Portable

\$177,000 \$30,000 \$0

**Excesses**

Buildings Basic Excess \$750

Contents Basic Excess \$500

[Download policy booklet \(http://www.nrma.com.au/home-policy\)](http://www.nrma.com.au/home-policy)**Important information about this quote****Terms of this quote**

This quote is not a contract of insurance and does not provide you with any cover. This quote is valid for 7 days from the date it was generated.

**Calculated Sum Insured**

The initial sum insured amounts we calculate are estimates of the likely cost to rebuild your home and the likely cost to replace your general contents, based on the information you provide to us during the quoting process. They are guides only and you may need to adjust this amount if there are specific building code requirements for your property or your general contents is higher than average quality. If you require more accurate estimates, you can use our detailed calculators or check with a suitably qualified professional. The initial sum insured amounts calculated are provided by Cordell Information Pty Ltd (A.B.N. 95 159 137 274) ('Cordell') (08/05/2015).

\* NRMA Motoring and Services Membership is provided by The National Roads and Motorists' Association Ltd ABN 77 000 010 506 (NRMA Motoring & Services) which is separate and independent from NRMA Insurance.

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