



## Your details

Miss

Title

First name

Jessica

Last name

Clarke

## Submission details

I am making this submission as

A resident in a bushfire-affected area

Submission type

I am making a personal submission

Consent to make submission public

I give my consent for this submission to be made public

## Share your experience or tell your story

Your story

Firstly, I would like to sincerely thank the NSW Government, on behalf of the residents of [REDACTED] Street, McKellers Park, NSW, 2790, for the opportunity to make this submission.

My goal in making a submission is to be solutions focused, to share my experience and learnings from the bushfires, and to make some recommendations along the way so we can be better prepared as a community, and as a nation for future inevitable fires. I have spent a great deal of time visiting and listening to our concerns of my neighbours, following the Gosper's Mountain Bushfire that impacted our community, here in Lithgow, on the 21st of December, 2019.

Please find within this letter, details of the background and issues faced by the community from my perspective together with some proposed solutions for your consideration.

Background

My husband and I recently purchased our little home at [REDACTED]

██████████ Street in October 2019, and moved to Lithgow from Sydney in early November, 2019.

We spent our first month here renovating our little cottage and settling into the community.

We watched throughout December as the Mega Gosper's Mountain fire edged closer and closer to our little community and our home, and we shrunk our radius on the "Fires near me app" as the fires drew closer, to reduce the number of alerts being received.

Our home is nestled among a small row of houses that edge up against a mountain reserve here in Lithgow.

My husband and I spent the final week leading up to Christmas following the advice from Fire and Rescue NSW, preparing our home as best we could, and planning our evacuation. To paint a picture, our house backs onto bush reserves both out the back, and the front, with no houses on the other side of the road. We have two neighbours to the left of us, before the road turns into a fire trail into the bush.

Alongside our neighbours, we prepped as best we could with poor water pressure to fill our gutters, and dampen our houses and lawns as ember attack risk drew closer.

It was the first day of our "holiday", on Saturday, the 21st of December, at 7:53am, when the residents of McKellers Park received the message to seek shelter through the "Fires Near Me" App:

"NSWRFS EMERGENCY BUSH FIRE WARNING- Lithgow, McKellers Park and Cobar Park- Seek Shelter as the fire arrives".

We loaded the last of our precious belongings into our two cars, and set off to stay with family, not knowing how long it would be until we could return.

It is at this point, I'd like to commend the coordinated efforts of the RFS, Fire and Rescue and Police, who patrolled our street and ensured our end of the street was evacuated soon after the alert was sent.

When we returned on Sunday the 22nd of December, the damage was unbelievable. I will never be able to describe accurately, the smell of burning coal chitter dumps, rubber, plastic, metal, asbestos buildings burning. The only sounds were the faint sirens in the background fighting the new front, and the trees burning to their roots and falling around us.

For the residents of ██████████ Street, we were mostly lucky, and we thank NSW Fire and Rescue, the volunteer RFS and the neighbours who stayed to defend our homes.

The ██████████ family, Deb, Dave and Milly ██████████, were significantly impacted, with significant damage to their house and property, rendering it uninhabitable, with many valuables lost.

Graham ██████████, a local artist of ██████████, lost his caravan, art studio, shed as well as significant damage to his home.

Janet, of ██████████, had minor damage to her shed, and significant smoke damage inside her home.

James of ██████████, minor damage to his shed, significant smoke damage inside his home, and he lost his canoe.

I should point out that everyone mentioned was entitled to the bushfire recovery \$1,000 except for ██████████ for some unknown reason.

As for our home, ██████████, we lost our garage, and all the contents deemed asbestos contaminated, we lost our fences, gardens, and sustained damage to both of our front windows, the cladding facade of our house as well as smoke, ash and soot damage to the interior of our house, including all our furniture, bedding, clothing, the lounge and mattresses.

Nearly all of us had smoke and ash damage to the interior and burn damage to the exterior of our homes, or at best lost sheds and fences. Most significantly, we lost the incredible bushland that surrounded us, and much of the wildlife.

It has now been over five months since the fires hit us here in McKellers Park and the burn scars to our bushland and homes are still fresh to all of us, not to mention the psychological

impacts that are still yet to fully recover.

Issues Identified:

Water

Since moving to Lithgow three months ago, we have experienced "no water supply" to our home a total of three occasions (dates and communications from council listed in appendix). I define "no water supply" as the following: the water was either not coming out of a tap meaning no drinking, flushing, washing, showering or watering possible OR was so black it was not fit for drinking or domestic purposes.

Not only have there been several days of "no water supply" but even when there has been water supply, the pressure has been problematic too, particularly leading up to the recent catastrophic bushfire season, as we tried to prepare our homes for the worst. As our home is situated on a slight incline, the water pressure drops, which meant that prepping for the fires came with significant challenges.

The biggest issue with our community experiencing "no water supply" for days on end is that, quite simply, it is life threatening. Not having access to clean safe drinking water could cause death from dehydration, particularly in the elderly; young children and people with illness or disability. Water is a basic human right, and beside oxygen, is the second most important nutrient for the human body to survive. I apologise if this statement seems rudimentary or condescending.

However, the communications from council (or lack thereof), indicate to me that there is a lack of understanding as to the importance of water supply to human beings and its necessity to our survival.

I dropped off 10L of water to "Ruth" from my neighbourhood. Ruth is in her 90's and had no water for two days straight. When I asked how she had been surviving, she responded that she had found some milk in her fridge. I dropped off another 10L to "James" from my street. He couldn't afford a cab to pick up drinking water in town. He had been without water for a day. There are probably some untold stories from this town, of severe dehydration, anxiety and fear from lack of water security, and desperate measures taken to try to survive during this time. These stories won't be online, or heard, because they will be the stories of the most vulnerable people, including the elderly, the disabled and the poor within our community.

Coal chitter and asbestos dumping from old disused mine shafts  
I have recently come to find out that the large reserve of land our properties border against is privately owned by a mining company, Fernbrook Colliery (now a Coalex company as far as I can find online). I have also become aware that the land surrounding our home was previously the location of a coal mining activity.

On our little street in [REDACTED], we have found significant volumes of coal chitter dumps, namely in the reserve opposite [REDACTED]. Google maps indicates the address for this land is [REDACTED], McKellers Park. It looks like it has been a dumping ground for many years; including coal, rubbish and asbestos. I have no doubt this added fuel to the fires, and I would like to see a clean up of this land to reduce the impact of coal burning at higher temperatures and exasperating the impact of the bushfires and damages caused. Lithgow Council organised the asbestos to be sectioned off, immediately after it was reported, however no action or clean up has commenced. There is also a burnt out vehicle that has been reported to council for removal, and still sits on the side of the road.

Fire damaged/ dangerous trees

A number of trees have been identified by residents are at risk of falling on property. I appreciate the Council coming out to assess and remove some of the tree's and recommend [REDACTED] included on the clean up already underway with the Army for some of these large and dangerous trees.

On the back fence of our own property, we have identified another three large trees that were not removed on our back boundary fence, that are dead. When I spoke to Lithgow Council I was told that the funding had simply "run out" and because the trees are on "Fernbrook Colliery" land, they don't actually have permission to remove them. Several attempts to contact the landowner have failed, as only a PO Box address is provided. It is at this point, I would like to extend gratitude to the Australian Army, and Indonesian Army for their contribution to the clean up. These men worked incredibly hard on the days I saw them removing burnt trees, covered head to toe in soot. They went for weeks without seeing their families, demonstrating the impact these fires had, extending beyond just our local communities. I thank these men both from Australia and from abroad for their service and hard work in restoring some safety in our immediate area.

#### Insurance and Financial Assistance:

We experienced a long delay in insurance movements during this unprecedented time. Many claims are at an absolute standstill. We initially had cleaners allocated to commence works on our home, and it took over 5 weeks for those works to commence. By the time the works commence, we have already done much of the work ourselves.

Interestingly, it seems to be that insurance companies send out cleaners or "restoration" specialists to all jobs as they come in. The cleaning/ restoration company that came to us 5 weeks after the fires hit, told me he had spent the past few weeks inspecting to quote houses that were completely destroyed. When I asked what their recommendation was for burnt properties, he advised: "get a builder".

I wonder if this is a default step that must be taken by insurance companies, and if so, is it necessary to waste time sending cleaners out to completely decimated homes? It was confusing, because you think you are getting a builder to come out because the insurance companies call them "restoration specialist", but they are just cleaners who cannot actually fix anything. It's incredibly heartbreaking to hear that these cleaners are sent out to inspect decimated homes, with the owners meeting them onsite, only to be told they will have to wait for a builder. After the shock of a tragedy like this, facing an insurance company, filling out forms and having conversations about lost property is extremely daunting. Not to mention, the multiple inspections that you need to have. I've detailed these onsite meetings here:

Assessor initial and secondary assessment within 4 weeks  
Make Safe Assessment + Make Safe installation within 2 weeks  
Restoration initial assessment and completion of job within 10 weeks

Builder initial, secondary and final assessment 12 within weeks  
Fire and Rescue assessment within 2 weeks (they marked our house as saved although the cladding and front window was burnt and breached by the fires. They marked our garage as destroyed).

Secondary Quotes within 16 weeks.

Payment by insurance within 20 weeks.

It took 5 months for asbestos contaminated burnt shed to be taken away by bushfire recovery due to limited resources available for asbestos removal. We have been living and breathing within 5 meters of the burnt shed the entire time. In hindsight, we should not have stayed living here while it was still standing.

Works commence. TBC. There are limited trades available to take on the sheer amount of work that needs to be done. We are waiting...

At one point, I was sitting at 16 weeks and all I could see that had happened on my street is some removal of debris, and some commencement of external damages. No works commenced as of 30th of March 2020. The fire hit on the 21st of December

2019.

NSW government attempted to co-ordinate the efforts of all available support for bushfire affected residents through Service NSW. I registered, and never heard from anyone. I called to follow up and was told to go online and follow the survey to see what I was eligible for.

Ideally, I believe the NSW government should have allocated case workers from Service NSW to assist people in filling out the forms and accessing available services. Someone to see victims of the fires the whole way through. It just seemed throughout the process that everyone I dealt with was only looking at "one piece of the pie". During the daunting process of rebuilding, we really needed someone to help us through the entire process, from mental health, to dealing with insurance claims and rebuilding. We needed an advocate.

Financial Assistance:

I have encouraged and supported all of my neighbours who were evacuated, impacted and sustained damage to their homes to access the \$1,000 Government disaster relief funding. This helped my neighbour "██████" to now be able to afford a taxi to town when the water goes out in Lithgow, even though he shouldn't have to use those funds for that! This funding was an amazing initiative by the government and helped somewhat, but \$1,000 is not much in the grand scheme of things. I also heard one of my neighbours "██████" was not granted the financial support, and I am not sure why. I also had to help "██████" after he was initially rejected. Apparently he said "ahh I guess the damage isn't that bad" when on the phone to Centrelink... It's the Australian way to "battle on", and I believe there are a lot of people who reached out for help and then due to being overly modest have been forgotten and left behind. Nobody on the end of a phone line can possibly comprehend the damage when you are at ground zero, and I found a big part of the game of accessing assistance was saying the right thing the right way. Sadly, not everyone who was impacted by the fires was clever enough to play that game.

I believe that the Federal and NSW Government should have and could have done more. The stimulus package rolled out for those who lost their jobs as a result of Covid 19, I believe should have been applied to those who lost their homes and jobs as a result of the bushfires.

The second round of support I received was an additional \$1,000 from the Salvation Army, which I am most grateful for.

The Salvation Army encouraged me to apply for relief from the Red Cross, but I was not eligible until 2 months after the fires hit. The Salvation Army also encouraged me to apply for St Vincent De Paul relief.

St Vincent De Paul generously donated \$1,000 to us for being impacted and evacuated as well as an additional \$3,000 for loss of contents and property.

Personally, I have not been able to return to work due to the impact from the fires, and the work involved in recovering both our physical home and surroundings, dealing with trades assessors coming and going, as well as recovering mentally and dealing with complex and challenging processes that might seem simple to those who are not affected, such as filling out insurance form documents.

The Salvation Army allocated a case worker to support my husband and I and they have acted as an advocate supporting us as we navigate this time, however their ability to support us was limited.

Most disappointing in my mind, is that after all the fundraising towards the Red Cross, and how funds have been drip fed to those impacted by the fires. From what I can gather, the Red Cross are "saving" donations, which takes away from the people who need the funds to rebuild- right now.

After two months, the "rules" around eligibility changed, and I was advised that I was eligible to apply for a \$5,000 grant from the

Red Cross. When I called to apply, I was stringently interrogated and asked to prove structural damage to my property. I supplied photographs of the burnt facade and front windows of our house, as well as documentation from our insurance assessor. The representative told me she was sorry to ask, but she had a lot of fake applications, including "Indian Princesses and whatnot". I was disgusted by the racial slur, and pondered if I had an Indian accent would I have even stood a chance at receiving the grant from Red Cross. I was made to feel like a liar and a fraud for asking for help.

As a community, we are on our knees. Any financial assistance, no matter how small, helps us get back on our feet and injects funds back into our economy, and we rely on the compassion and kindness of those who are offering to help.

The final call out in this section I would like to make is in relation to Westpac offering to assist customers who were affected by the bushfires. On the day my husband and I returned to our home and realised we would not be able to return until after the insurance assessor came, we were driving to my mums house and heard an ad from Westpac asking its customers to reach out if they had been impacted by the fires. My husband has been a customer of Westpac for over 10 years. We decided to reach out to Westpac to see if we were eligible for some assistance on a personal loan.

I had just started a new job and had no annual leave to cover costs of living out of home over the Christmas period. We relied on the generosity of family and friends housing us with our two dogs for 2-3 weeks. It was Christmas and we were travelling long distances, so we decided to gift our family with alcohol, and show up wherever we were welcome with a couple of bottles of nice wine. The Westpac operator told my husband that it didn't seem like we were "struggling" to pay off our personal loan as we were ahead on it, and that if we were "really struggling", we wouldn't have purchased alcohol. She offered a \$50 food voucher and hung up. It broke my husband, and left him in a state of inertia, unable to ask for assistance, probably ever again. He was so humiliated and deflated that I worry that the impact of the cruelty and judgement this operator inflicted has resulted in an inability to seek help or recover from the trauma he experienced from these bushfires.

Assessments carried out by Fire and Rescue NSW.

I later found out that the assessment of our house marked our home as "saved" by Fire and Rescue, so the system that the Red Cross was using, was not registering that there was any structural damage to our home, which is why it was so difficult to apply for financial support.

I have absolutely nothing but praise for the work by both the RFS and Fire and Rescue NSW over the bushfire period. These men and women have sacrificed so much for our communities, and we are extremely grateful for the risks they have taken to protect our home, and what they have managed to save.

I only wonder if it is appropriate that the same organisation that potentially has a KPI for saving property, also is responsible for assessing damage to property?

Yes, our property is still standing and much of our contents and the house was saved, however we will need to replace the entire cladding facade that was structurally damaged along with a front window, guttering and downpipes.

The "destroyed", "damaged" and "saved" statistics should be reviewed, and I would argue an independent party in future should carry out these assessments.

Recommended Solutions/ Thought Starters:

Firstly, we need an advocacy agency to support people holistically in navigating the bureaucracy of government grants, charities, insurance and health including mental health services. Secondly, coal and asbestos and burnt rubbish to be cleaned up as quickly as possible. If it turns out the disused mining land is

vacant, I would like to submit a proposal to turn these areas into a community garden. It would be a project to create a public park that would join and connect all residents within the McKeller's Park community. My vision is to see this park become a place of healing and regeneration.

Overall, the NSW government and local council is working on some fantastic initiatives and has made some good progress in getting work done for this community following the impact of the Bushfires. Ultimately, I would suggest a better proactive followup strategy is required to get some support to those that are unable to access support due to mental illness, disability, age, poverty, lack of insurance to make sure everyone who was impacted receives the support they need.

Once again, I truly thank you for your time in considering the contents of my letter, including identified issues and some recommendations and solutions.

Sincerely,  
JClarke  
Jessica Clarke



#### Appendix

##### Water Outage Dates:

21st- 23rd of November, 2019: Council posted the following:  
"Please be advised that Water Services are currently working on a mains break in Musket Parade Lithgow.

We estimate a restoration time of approximately 8:15pm. There may be other streets adjoining that may be experiencing low pressure or service loss.

Once water is restored, we would expect there to be low pressure and possible dirty water whilst flushing operations and repressurisation of the system occur.

To report any further issues in relation to this matter please phone [REDACTED]".

22nd-24th of December, 2019: Immediately after the fires. No communication from Lithgow Council.

19th-22nd of January, 2020: A day after the water went out council posted the following:

##### Water Supply Issues - UPDATE

Lithgow City Council wishes to advise that repairs have been undertaken to restore water supply to Lithgow residents.

Repairs have now been completed on the break experienced to the main supply to the reservoirs which occurred approximately 6am on the 19th January 2020. Council staff have worked around the clock and in difficult conditions. It is expected to take some time before full pressure returns. Upon return of normal service, residents may experience dirty water for a period. Council will endeavour to minimise this by flushing the mains. Before using the water for domestic purposes, residents are advised to run a tap to ensure the water is clean and any dirt released into the system has been flushed.

Council wishes to apologise for any inconvenience and the time

that it has taken to conduct repairs and appreciates the community's patience while rectifying this issue.

## Terms of Reference (optional)

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The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#).

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### 1.1 Causes and contributing factors

I would like an investigation into the affected bushfire areas and any correlation with disused coal mines and chitter dumps in the same area that I believe exacerbated the fires, and caused more damage than a normal bushfire.

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### 1.2 Preparation and planning

Excellent communication and execution by NSW government, RFS, Fire and Rescue and Police for preparation and planning. The app was a fantastic tool for tracking the lead up to the fires and the app provided plenty of preparation information. Would recommend linking or identifying evacuation centres on the map, and "directions" to the nearest evacuation centre.

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### 1.3 Response to bushfires

Overall incredibly impressed with the coordinated efforts in the lead-up, and during the disaster. Disappointed in the slow pace of the cleanup and access to disaster relief funds after the fact.

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### 1.4 Any other matters

Overall, the NSW government and local council is working on some fantastic initiatives and has made some good progress in getting work done for this community following the impact of the Bushfires. Ultimately, I would suggest a better proactive followup strategy is required to get some support to those that are unable to access support due to mental illness, disability, age, poverty, lack of insurance to make sure everyone who was impacted receives the support they need.

## Supporting documents or images

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### Attach files

- Bushfire submission.pdf
  - Coal.pdf
-

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Firstly, I would like to sincerely thank the NSW Government, on behalf of the residents of [REDACTED], McKellers Park, for the opportunity to make this submission.

My goal in making a submission is to be solutions focused, to share my experience and learnings from the bushfires, and to make some recommendations along the way so we can be better prepared as a community, and as a nation for future inevitable fires. I have spent a great deal of time visiting and listening to our concerns of my neighbours, following the Gosper's Mountain Bushfire that impacted our community, here in Lithgow, on the 21st of December, 2019.

Please find within this letter, details of the background and issues faced by the community from my perspective together with some proposed solutions for your consideration.

### **Background**

My husband and I recently purchased our little home at [REDACTED] in October 2019, and moved to Lithgow from Sydney in early November, 2019.

We spent our first month here renovating our little cottage and settling into the community.

We watched throughout December as the Mega Gosper's Mountain fire edged closer and closer to our little community and our home, and we shrunk our radius on the "Fires near me app" as the fires drew closer, to reduce the number of alerts being received.

Our home is nestled among a small row of houses that edge up against a mountain reserve here in Lithgow.

My husband and I spent the final week leading up to Christmas following the advice from Fire and Rescue NSW, preparing our home as best we could, and planning our evacuation. To paint a picture, our house backs onto bush reserves both out the back, and the front, with no houses on the other side of the road. We have two neighbours to the left of us, before the road turns into a fire trail into the bush.

Alongside our neighbours, we prepped as best we could with poor water pressure to fill our gutters, and dampen our houses and lawns as ember attack risk drew closer.

It was the first day of our "holiday", on Saturday, the 21st of December, at 7:53am, when the residents of McKellers Park received the message to seek shelter through the "Fires Near Me" App:

"NSWRFS EMERGENCY BUSH FIRE WARNING- Lithgow, McKellers Park and Cobar Park- Seek Shelter as the fire arrives".

We loaded the last of our precious belongings into our two cars, and set off to stay with family, not knowing how long it would be until we could return.

It is at this point, I'd like to commend the coordinated efforts of the RFS, Fire and Rescue and Police, who patrolled our street and ensured our end of the street was evacuated soon after the alert was sent.

When we returned on Sunday the 22nd of December, the damage was unbelievable. I will never be able to describe accurately, the smell of burning coal chitter dumps, rubber, plastic, metal, asbestos buildings burning. The only sounds were the faint sirens in the background fighting the new front, and the trees burning to their roots and falling around us.

For the residents of Hepburn Street, we were *mostly* lucky, and we thank NSW Fire and Rescue, the volunteer RFS and the neighbours who stayed to defend our homes.

The [REDACTED] family, Deb, Dave and Milly [REDACTED] were significantly impacted, with significant damage to their house and property, rendering it uninhabitable, with many valuables lost.

Graham [REDACTED], a local artist of [REDACTED], lost his caravan, art studio, shed as well as significant damage to his home.

Janet, of [REDACTED], had minor damage to her shed, and significant smoke damage inside her home.

James of [REDACTED], minor damage to his shed, significant smoke damage inside his home, and he lost his canoe.

I should point out that everyone mentioned was entitled to the bushfire recovery \$1,000 except for [REDACTED], for some unknown reason.

As for our home, [REDACTED], we lost our garage, and all the contents deemed asbestos contaminated, we lost our fences, gardens, and sustained damage to both of our front windows, the cladding facade of our house as well as smoke, ash and soot damage to the interior of our house, including all our furniture, bedding, clothing, the lounge and mattresses.

Nearly all of us had smoke and ash damage to the interior and burn damage to the exterior of our homes, or at best lost sheds and fences. Most significantly, we lost the incredible bushland that surrounded us, and much of the wildlife.

It has now been over five months since the fires hit us here in McKellers Park and the burn scars to our bushland and homes are still fresh to all of us, not to mention the psychological impacts that are still yet to fully recover.

## **Issues Identified:**

### **1. Water**

Since moving to Lithgow three months ago, we have experienced "no water supply" to our home a total of three occasions (dates and communications from council listed in appendix). I define "no water supply" as the following: the water was either *not* coming out of a tap meaning no

drinking, flushing, washing, showering or watering possible OR was so black it was not fit for drinking or domestic purposes.

Not only have there been several days of “no water supply” but even when there has been water supply, the pressure has been problematic too, particularly leading up to the recent catastrophic bushfire season, as we tried to prepare our homes for the worst.

As our home is situated on a slight incline, the water pressure drops, which meant that prepping for the fires came with significant challenges.

The biggest issue with our community experiencing “no water supply” for days on end is that, quite simply, it is life threatening. Not having access to clean safe drinking water could cause death from dehydration, particularly in the elderly; young children and people with illness or disability. Water is a basic human right, and beside oxygen, is the second most important nutrient for the human body to survive. I apologise if this statement seems rudimentary or condescending.

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## **2. Coal chitter and asbestos dumping from old disused mine shafts**

I have recently come to find out that the large reserve of land our properties border against is privately owned by a mining company, Fernbrook Colliery (now a Coalex company as far as I can find online). I have also become aware that the land surrounding our home was previously the location of a coal mining activity.

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### **3. Fire damaged/ dangerous trees**

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### **4. Insurance and Financial Assistance:**

We experienced a long delay in insurance movements during this unprecedented time. Many claims are at an absolute standstill. We initially had cleaners allocated to commence works on our home, and it took over 5 weeks for those works to commence. By the time the works commence, we have already done much of the work ourselves.

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At one point, I was sitting at 16 weeks and all I could see that had happened on my street is *some* removal of debris, and *some* commencement of external damages. No works commenced as of 30th of March 2020. The fire hit on the 21st of December 2019.

NSW government attempted to co-ordinate the efforts of all available support for bushfire affected residents through Service NSW. I registered, and never heard from anyone. I called to follow up and was told to go online and follow the survey to see what I was eligible for.

Ideally, I believe the NSW government should have allocated case workers from Service NSW to assist people in filling out the forms and accessing available services. Someone to see victims of the fires the whole way through. It just seemed throughout the process that everyone I dealt with was only looking at "one piece of the pie". During the daunting process of rebuilding, we really needed someone to help us through the entire process, from mental health, to dealing with insurance claims and rebuilding. We needed an advocate.

## **5. Financial Assistance:**

I have encouraged and supported all of my neighbours who were evacuated, impacted and sustained damage to their homes to access the \$1,000 Government disaster relief funding. This helped my neighbour "██████" to now be able to afford a taxi to town when the water goes out in Lithgow, even though he shouldn't have to use those funds for that! This funding was an amazing initiative by the government and helped somewhat, but \$1,000 is not much in the grand scheme of things. I also heard one of my neighbours "██████" was not granted the financial support, and I am not sure why. I also had to help "██████" after he was initially rejected. Apparently he said "ahh I guess the damage isn't that bad" when on the phone to Centrelink... It's the Australian way to "battle on", and I believe there are a lot of people who reached out for help and then due to being overly modest have been forgotten and left behind. Nobody on the end of a phone line can possibly comprehend the damage when you are at ground zero, and I found a big part of the game of accessing assistance was saying the right thing the right way. Sadly, not everyone who was impacted by the fires was clever enough to play that game.

I believe that the Federal and NSW Government should have and could have done more. The stimulus package rolled out for those who lost their jobs as a result of Covid 19, I believe should have been applied to those who lost their homes and jobs as a result of the bushfires.

The second round of support I received was an additional \$1,000 from the Salvation Army, which I am most grateful for.

The Salvation Army encouraged me to apply for relief from the Red Cross, but I was not eligible until 2 months after the fires hit.

The Salvation Army also encouraged me to apply for St Vincent De Paul relief.

St Vincent De Paul generously donated \$1,000 to us for being impacted and evacuated as well as an additional \$3,000 for loss of contents and property.

Personally, I have not been able to return to work due to the impact from the fires, and the work involved in recovering both our physical home and surroundings, dealing with trades assessors coming and going, as well as recovering mentally and dealing with complex and challenging processes that might seem simple to those who are not affected, such as filling out insurance form documents.

The Salvation Army allocated a case worker to support my husband and I and they have acted as an advocate supporting us as we navigate this time, however their ability to support us was limited.

Most disappointing in my mind, is that after all the fundraising towards the Red Cross, and how funds have been drip fed to those impacted by the fires. From what I can gather, the Red Cross are “saving” donations, which takes away from the people who need the funds to rebuild- right now.

After two months, the “rules” around eligibility changed, and I was advised that I was eligible to apply for a \$5,000 grant from the Red Cross. When I called to apply, I was stringently interrogated and asked to prove structural damage to my property. I supplied photographs of the burnt facade and front windows of our house, as well as documentation from our insurance assessor. The representative told me she was sorry to ask, but she had a lot of fake applications, including “Indian Princesses and whatnot”. I was disgusted by the racial slur, and pondered if I had an Indian accent would I have even stood a chance at receiving the grant from Red Cross. I was made to feel like a liar and a fraud for asking for help.

As a community, we are on our knees. Any financial assistance, no matter how small, helps us get back on our feet and injects funds back into our economy, and we rely on the compassion and kindness of those who are offering to help.

The final call out in this section I would like to make is in relation to Westpac offering to assist customers who were affected by the bushfires. On the day my husband and I returned to our home and realised we would not be able to return until after the insurance assessor came, we were driving to my mums house and heard an ad from Westpac asking its customers to reach out

if they had been impacted by the fires. My husband has been a customer of Wespac for over 10 years. We decided to reach out to Westpac to see if we were eligible for some assistance on a personal loan.

I had just started a new job and had no annual leave to cover costs of living out of home over the Christmas period. We relied on the generosity of family and friends housing us with our two dogs for 2-3 weeks. It was Christmas and we were travelling long distances, so we decided to gift our family with alcohol, and show up wherever we were welcome with a couple of bottles of nice wine. The Westpac operator told my husband that it didn't seem like we were "struggling" to pay off our personal loan as we were ahead on it, and that if we were "really struggling", we wouldn't have purchased alcohol. She offered a \$50 food voucher and hung up. It broke my husband, and left him in a state of inertia, unable to ask for assistance, probably ever again. He was so humiliated and deflated that I worry that the impact of the cruelty and judgement this operator inflicted has resulted in an inability to seek help or recover from the trauma he experienced from these bushfires.

## **6. Assessments carried out by Fire and Rescue NSW.**

I later found out that the assessment of our house marked our home as "saved" by Fire and Rescue, so the system that the Red Cross was using, was not registering that there was any structural damage to our home, which is why it was so difficult to apply for financial support.

I have absolutely nothing but praise for the work by both the RFS and Fire and Rescue NSW over the bushfire period. These men and women have sacrificed so much for our communities, and we are extremely grateful for the risks they have taken to protect our home, and what they have managed to save.

I only wonder if it is appropriate that the same organisation that potentially has a KPI for saving property, also is responsible for assessing damage to property?

Yes, our property is still standing and much of our contents and home was saved, however we will need to replace the entire cladding facade that was structurally damaged along with a front window, guttering and downpipes.

The "destroyed", "damaged" and "saved" statistics should be reviewed, and I would argue an independent party in future should carry out these assessments.

### **Recommended Solutions/ Thought Starters:**

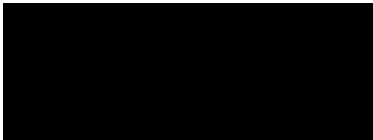
- Firstly, we need an advocacy agency to support people holistically in navigating the bureaucracy of government grants, charities, insurance and health including mental health services.
- Secondly, coal and asbestos and burnt rubbish to be cleaned up as quickly as possible. If it turns out the disused mining land is vacant, I would like to submit a proposal to turn these areas into a community garden. It would be a project to create a public park that

would join and connect all residents within the McKeller's Park community. My vision is to see this park become a place of healing and regeneration.

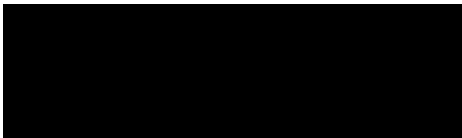
Overall, the NSW government and local council is working on some fantastic initiatives, and has made some good progress in getting work done for this community following the impact of the Bushfires. Ultimately, I would suggest a better proactive followup strategy is required to get some support to those that are unable to access support due to mental illness, disability, age, poverty, lack of insurance to make sure everyone who was impacted receives the support they need.

Once again, I truly thank you for your time in considering the contents of my letter, including identified issues and some recommendations and solutions.

Sincerely,

A solid black rectangular box used to redact the signature of Jessica Clarke.

**Jessica Clarke**

A solid black rectangular box used to redact contact information, likely a phone number or email address.

## Appendix

### Water Outage Dates:

**21st- 23rd of November, 2019:** Council posted the following:

*"Please be advised that Water Services are currently working on a mains break in Musket Parade Lithgow.*

*We estimate a restoration time of approximately 8:15pm. There may be other streets adjoining that may be experiencing low pressure or service loss.*

*Once water is restored, we would expect there to be low pressure and possible dirty water whilst flushing operations and repressurisation of the system occur.*

*To report any further issues in relation to this matter please phone [REDACTED]".*

**22nd-24th of December, 2019:** Immediately after the fires. No communication from Lithgow Council.

**19th-22nd of January, 2020:** A day after the water went out council posted the following:

*Water Supply Issues - UPDATE*

*Lithgow City Council wishes to advise that repairs have been undertaken to restore water supply to Lithgow residents.*

*Repairs have now been completed on the break experienced to the main supply to the reservoirs which occurred approximately 6am on the 19th January 2020. Council staff have worked around the clock and in difficult conditions. It is expected to take some time before full pressure returns. Upon return of normal service, residents may experience dirty water for a period. Council will endeavour to minimise this by flushing the mains. Before using the water for domestic purposes, residents are advised to run a tap to ensure the water is clean and any dirt released into the system has been flushed.*

*Council wishes to apologise for any inconvenience and the time that it has taken to conduct repairs and appreciates the community's patience while rectifying this issue.*



This is coal.  
Don't be Afraid, Don't be Scared...  
It won't hurt ya...



