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I am making this submission as	Resident
Submission type	Personal
Organisation making the submission (if applicable)	
Your position in the organisation (if applicable)	
Consent to make submission public	Public
Your story	See attached File
1.1 Causes and contributing factors	
1.2 Preparation and planning	
1.3 Response to bushfires	
1.4 Any other matters	

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On the 8<sup>th</sup> of November 2019 at approximately 5pm our lives were irrevocably changed. Our farm was devastated by the firestorm which the Kian Road Bushfire had become. Our home was razed, as was our farm shed and equipment. Crops were either totally destroyed or damaged to such an extent that they will not begin to be income producing again for at least 12 months.

We had little warning. There were no texts nor contact from official services. The first we heard of the Kian Road fire having reached uncontrolled status was a call from friends at approximately 3.30pm to see how we were doing, as they had heard it was moving our way. To the south west the smoke was now apparent. Our geographical position meant that we could not gauge how far away the fire was, how fast it was moving, nor how big it was. We never dreamed it would travel as far nor as fast as it did. Our first indication that the fire was catastrophic was the helicopter that was flying around and intermittently sounding a police siren. As obvious as it seems now, at the time we did not know exactly what it was for. Initially we thought it was warning us of the approaching fire — a watch and act situation. Any attempts I made to obtain information from the RFS at this point were futile. I could not contact anyone by phone nor could I find any relevant information on the web. Meanwhile my partner and father were doing what they could to prepare for the fire that none of us expected to see before the next day.

As we began to hear explosions in the distance we realised that this fire was somewhat more intense than first thought. This was reinforced by the persistence of the helicopter which had now all but landed on our hill. The heat from the fire was also apparent now, although from our position we still could not see any flames. At this point we evacuated to my fathers adjoining property, knowing that if our timber plantation caught fire our exit path would be blocked.

Within an hour of evacuating the fire had reached our hill. When we were subsequently advised by police (who were nearby dealing with an unrelated matter) that it was time to evacuate from there too we had seen the fire ignite our plantation and knew that we would be returning to no house. Nothing prepared us for the utter devastation we would return to the next day.

During the whole incident we had no direct contact at all with the RFS. There were simply insufficient services available. Local crews were in attendance elsewhere in the valley for the same fire, doing what they could with the limited resources available.

I do not know why the communications were so poor for this event. The warning systems failed from our perspective, and even in subsequent days appeared to be inadequate, and unable to keep current. This needs to be addressed so that future incidents do not suffer the same way. It is traumatic enough dealing with the utter devastation without having to deal with information not being current.

It is my belief that this fire need never have been as catastrophic as it was. Had the original fire been controlled and contained in the weeks leading up to November 8<sup>th</sup> the outcome could have been vastly different. According to local community members, opportunities to carry out control measures were not utilised.

While I appreciate that conditions on this day were perfect for the creation of the firestorm, hazard reduction must also surely have reduced the intensity of the fire. With reduced intensity comes increased chances of containment and less destruction. While finding ideal conditions for hazard reduction during prolonged periods of drought is challenging, surely utilising local knowledge and

taking advantage of small windows of opportunity to reduce fuel loads has to be the best option moving forward. More frequent, less intense fires must surely provide the best opportunity for wildlife, native habitat and property. Bushfires in the Australian landscape are almost inevitable, but perhaps with better hazard reduction we will not have to witness so much mass destruction ever again.

In the days immediately after the fire we were fortunate enough to have family to stay with, however this also lead to us not accessing the evacuation centres and relevant information regarding available services. The initial days were spent securing the cattle via temporary fencing and ensuring the fire did not encroach any further into the grazing land at my fathers. On top of this we had begun the arduous insurance claim process.

We were unaware of the assessments being carried out by RFS, Public Works, Rural Lands and the EPA some 4 weeks after the fire. We appreciate that these were somewhat necessary however they were also a somewhat impersonal invasion in a very personal situation. While those in attendance were very courteous and professional, the detritus they have come to inspect and poke through was the remnants of our lives. This whole process is very personal to those who have been impacted, and this needs to be reflected in how the recovery process is handled. None of the above agencies appeared to have any knowledge of farm Biosecurity.

If the information gathered by these agencies had been collated, and with the approval of each property owner or occupier, been passed onto all of the relevant agencies and charities, for use only in the recovery process, it would remove some of the burden from those who were already under extreme stress. While appreciating the importance of current privacy laws, circumventing them in extreme situations such as these would help streamline the recovery. Having to continually source potential assistance and then go through the whole process a number of times is physically draining. Surely the documentation by these assessment groups could be utilised to allocate each property with a universal damage rating which could then form the basis for all future assistance.

Access to government assistance in the form of the Disaster Recovery Payment was relatively simple and funds were issued promptly. This was not the experience for the DRA (Disaster Recovery Allowance). My partners sole income was from our farm, which had been running at a loss as we transitioned to organic practices, and growing crops with long lead times. His farm income did however pay many of our farm running costs. The DRA payment was eventually approved after 12 weeks, much paperwork, and many phone calls. A similar situation arose with the Primary Producers grant which again was eventually granted, after application criteria had been changed and many phone calls had been made. It feels like we have had to fight hard for every concession.

The biggest milestone for us to date is the start of the site cleanup. The relief we both felt with the removal of the rubble we referred to as the "Talarm Tip" was almost palpable, we could now begin to see our way forward. Making this a priority as soon as practicable in future disasters will go a long way to helping people move forward and heal. While appreciating the magnitude of this disaster has left many sectors of the recovery unprepared, policies need to be developed and implemented now so that physical recovery for future events can be facilitated much more quickly. Recovering mentally is a much more individual situation, and is best dealt with by the provision of ongoing mental health support so that individuals can access this when they need it.

The issue of insurance needs to be fully investigated and addressed. Our initial experience with insured versus uninsured occurred at the Macksville Disaster Welfare Assistance Point where anyone with any level of property insurance was being turned away. Property insurance will not rejuvenate

the crops nor provide any income. Income protection insurance is not an option for a small farm. Immediate assistance is needed by everyone as they wade through the carnage and determine exactly what they have lost. After pointing out that we were underinsured we were granted access to the centre but only to be informed that we would have to apply for any possible assistance via phone.

This bias has again been seen with the rebuilding of homes for those who are uninsured and of low income. While I have no desire to see anyone left homeless I am struggling to understand the decision to spend large amounts of money on one home. Surely, if funding is going to be made available, providing enough funds to rebuild a smaller house is sufficient, and perhaps providing an interest free/low interest loan for the remainder if they want to build something bigger is a more viable option. For many with limited insurance the only decision that can be made is to build a small home or, if possible get a mortgage.

As a society we need to decide if we are going to support both insured and uninsured equally, or if we want to have the majority uninsured. While I am not suggesting that we do nothing for the uninsured I am suggesting that by providing them with new homes we are telling people that insurance is not required. The uninsured have chosen to take that risk while many of us have chosen to forgo other items in order to pay insurance premiums. Without reform a lot more people will opt for no insurance. Why would those with insurance continue to pay premiums knowing the struggle to pay premiums and then rebuild when the apparent alternative is to pay nothing and get a new home anyway? This is particularly the case for those on marginal incomes. Not providing the same financial support to those that are insured penalises them. Alternatively insurance premiums need to be made more affordable for all.

As a society we must learn from this. We must utilise the information gathered from this catastrophic experience to reduce the risk of such widespread destruction ever occurring again. Government must also review and improve the response to such disasters. .We cannot collectively have lost so much or so many for nothing!



