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<b>Title</b>	Ms
<b>First name</b>	Tamsine
<b>Last name</b>	Ripper
<b>I am making this submission as</b>	Resident
<b>Submission type</b>	Personal
<b>Organisation making the submission (if applicable)</b>	
<b>Your position in the organisation (if applicable)</b>	
<b>Consent to make submission public</b>	Public
<b>Your story</b>	<p>My childhood home in Kiah burnt to the ground in the Borderfire Jan 2020.</p> <p>I am the last surviving member in my family. I inherited this home 14 years ago at 24 years old.</p> <p>This beautiful home was built by my parents and was all I had left.</p> <p>I had tenants living there in the house at Kiah during the time the fires approached around new years eve.</p> <p>The tenants gave notice 2 Jan. They were outside of lease contract and had somewhere else to move to in Qld. They confirmed with me that they had taken all of their belongings.</p> <p>I refunded rent and all bond from 2 jan. The property was vacated and back in my sights for renovation.</p> <p>I began immediate arrangements to move back to Kiah.</p> <p>I was house sitting in temporary accom in Sydney at the time.</p> <p>My Kiah home was confirmed burnt down on 7th Jan 2020. I was</p>

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in transit to Kiah already and am now living in Limbo.  
My house at Kiah was also not legalized due to difficulty with getting a DA with council over the years.  
Therefore I was unable to insure it.  
I have a loss of income now and no house to move to in Kiah.  
I'm still paying a mortgage on the land.  
I have been refused any kind of assistance from the government.  
I have been refused any assistance from Red cross.  
My tenants were able to collect \$20,000 from red cross plus gov relief money.  
I lost the house and contents and basically everything as it was being temporarily leased fully furnished.  
Basically, I feel I have lost everything in the fires and go to sleep and wake up with that thought every day.  
My situation is different, everyone has their story. I feel for everyone who is effected in this disaster.  
I hope for myself and for people in my position we will not be left without assistance..  
Thankyou to service nsw for helping me to navigate my way through this.  
Also, to Salvo's, Vinnies and Anglicare for their small cash donations. its been a savior.  
I have been able to rent Airbnb in Eden for a week and cover costs driving to and from Sydney.  
This was to inspect my house and land once area was deemed safe enough. Pictures included. Everything is gone.  
Will there be any assistance for homeowners like myself? Or does everything go to the tenants.

Thankyou for taking the time to read my story.

Tamsine

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**1.1 Causes and contributing factors**

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**1.2 Preparation and planning**

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**1.3 Response to bushfires**

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**1.4 Any other matters**

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<b>Upload files</b>	fire-doc-1.jpg - <a href="#">Download File</a> fire-doc-2.jpg - <a href="#">Download File</a> fire-doc-3.jpg - <a href="#">Download File</a>
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## Recovery Centre Intake Form

(none)



<b>Registration Date</b>	01/02/2020 11:31:01	NSW Office of Emergency Management <a href="https://www.emergency.nsw.gov.au/">https://www.emergency.nsw.gov.au/</a>	
<b>New Client Details</b>			
<b>First Name</b>	<b>Last Name</b>	<b>Date of Birth</b>	
Tamsine	Ripper	[REDACTED]	
<b>Home Address / Contact Details</b>			
<b>Home Address</b>	[REDACTED] Kiah NSW 2551 AUS		
<b>Main Phone Contact</b>		<b>Main Email Address</b>	
[REDACTED]		[REDACTED]	
<b>Affected Property Details</b>			
<b>Affected Property Address</b>	[REDACTED] Kiah NSW 2551 AUS		
<b>How has this Property Been Damaged?</b>	Bedroom building - House, log cabin, shelter, converted 2 storey building, Kitchen building plus shed. Bathroom building. Most buildings are fibreglass. ALL DESTROYED Possible asbestos. Clean up required. Access to property via snake track		
<b>What is your property type?</b>	Owner	<b>Do you have any insurance?</b>	No
<b>Do you own a business?</b>	No	<b>Business Type?</b>	
<b>Can you still live in your home?</b>	No	<b>Temporary Address</b>	[REDACTED] AUS
<b>Further Information on Recovery</b>			
<b>Would you like to receive information about recovery services?</b>	Yes	Date :	
<b>Do you consent to us sharing your information with other agencies providing services through the Recovery Centre?</b>	Yes	Signature:	

### Suggested agencies to visit in the Recovery Centre

<b>Disaster Welfare Services</b>	Disaster relief grants for uninsured people on low incomes, who's homes have been damaged.	
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