



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 would like this submission to remain anonymous

Share your experience or tell your story

Your story

On the morning of Tuesday, 31 December 2019, my property in [REDACTED] at Coolagolite was impacted by the Badja Forest Road Bushfire. The bushfire rolled over the hills from Quaama and Cobargo onto our semi-rural community. Coolagolite Road is the next road east of Cobargo on the way to Bermagui and is predominantly a cattle farming district.

The bushfire generated a destructive firestorm in our small semi-rural valley. The erratic and violent firestorm destroyed nine of the 26 houses and three sheds along our 3.5 kilometres cul-de-sac road, damaging another house and shed, killing one resident in his home some 200 metres from my place.

I would like to provide a description of what I observed and

experienced that morning during the bushfire and my evacuation to Bermagui and beyond, before adding some points I would like the State Inquiry to consider in its investigations.

My personal background is that I am a woman aged in my 50s residing on my 15 acres property, located [REDACTED] [REDACTED]. I have lived here for six years, having had my house and shed built here in 2013-2014. I am a former NSW police officer with 25 years policing experience.

BACKGROUND

My timber frame single storey house sits on a raft design concrete slab. The exterior cladding is comprised of sections of Colourbond corrugated metal walls and Scion fibre cement weatherboards. The roof is comprised of Colourbond corrugated metal. My two water tanks are constructed of corrugated metal lined with rubber bladders to hold the water.

My house faces north and is located partway up slightly sloping land. The sloping land continues southward to the native bushland forested hills of Biamanga National Park about one 1.5 kilometres behind. Mumbulla Mountain lies further south within the National Park.

The forested hills sweep around from the south to my west and continue northwards, effectively nestling Coolagolite Road, particularly on its western side, in its own little open grazing land valley. The land along Coolagolite Road is mostly cleared rolling hill grasslands farmed for cattle with small residential holdings consisting of homes and grazing paddocks.

Behind the bushland hills to my northwest lies the township of Cobargo about five kilometres away. To the east is the Bermagui Forest about 2.5 kilometres away. When turning off the Bermagui-Cobargo Road, Coolagolite Road initially runs steeply downhill on bitumen roadway for about 450 metres before crossing a concrete causeway over Coolagolite Creek, and continuing south uphill along bitumen for about 150 metres before becoming dirt surface for the remainder of the road. From my north facing house, I can see Bermagui-Cobargo Road due north two kilometres away, which is elevated slightly above my position. I overlook the Coolagolite Road valley.

SATURDAY, 7 SEPTEMBER 2019

On Saturday, 7 September 2019, a bushfire along Princes Highway just south of Cobargo was ignited when high winds crossed power lines, causing a spark to ignite paddocks below. The fire destroyed one house. No lives were lost. Media reports stated 13 appliances, two helicopters and a fixed-wing plane were used to extinguish the fire, which had rapidly spread into the bushland hills immediately south of Cobargo and threatened the township.

At that point, my premises were uninsured. On that afternoon I attempted to obtain a Home and Contents policy for my property through my car's insurance company AAMI. After completing most of the application process over the phone, I was informed that some checks were required to be done. When the customer service officer returned, she informed me that AAMI was unable to insure my property as "there is a fire near you". She had checked the RFS Fires Near Me app and correctly ascertained there was a fire near me.

My application was rejected singularly on this basis, and I was

unable to obtain insurance for my Home and Contents. This was disappointing and potentially of dire consequence for my property. While this fire was extinguished, various fires had since occurred along the South Coast, seemingly making my property uninsurable. At the time of the Badja Forest Road bushfire impacting my property, I had still been unable to obtain insurance for my property.

WEDNESDAY, 18 DECEMBER 2019

About two weeks before the Near Year's Eve bushfire, on Wednesday 18 December 2019, a spark in a neighbour's paddock at 88 Coolagolite Road ignited a grassfire that quickly spread west with the easterly breeze blowing at the time. Neighbours quickly responded and the RFS soon arrived to help douse the flames, which were heading west towards our western line of bushland hills, and potentially onto Cobargo. This fire was located on private property about one kilometre south along our road, on the western side.

The grassfire had been accidentally started by a box trailer heavy with collected rocks being inadvertently dragged over an exposed rock, generating a spark that quickly ignited the grass. The fire rapidly took off on what was a Total Fire Ban day. I was home and saw billowing smoke to my north-west in the valley and called 000 to report the fire. After discussions with neighbours about this fire, I believe everyone in our street was on edge about the extreme risk of grassfire or bushfire in our neighbourhood. I had decided not to do any mowing in case a rock strike caused a spark in the tinder dry paddocks.

I had been watching the Fires Near Me app intently for some time before this event as our community's paddocks had been tinder dry yellow since August from the relentless drought. This was only the third time I had seen our paddocks turn yellow from lack of rainfall since 2012. The other two times were both, not unexpectedly, in Januarys at the height of summer.

This was the first time the paddocks had turned dry and yellow at any other time of year. My generational-cattle farming neighbour told me this was the worst drought he had seen in the district – worse than 2008. Consequently, I had a high level of concern for any bushfire in our area.

FRIDAY, 27 DECEMBER 2019

On the evening of Friday, 27 December 2019, the Countegany-Badja Forest Road Bushfire was ignited by lightning strike in the western ranges north-west of Cobargo. According to the Fires Near Me App, this bushfire was located 51 kilometres north-west from my property in the remote bushland terrain of Wadbilliga National Park. The bushfire was of potential threat to Coolagolite Road if strong north-westerly winds pushed it south-east towards our position, but I do not recall being overly concerned about this fire due to fluctuating wind conditions and its distance from here.

SUNDAY, 29 DECEMBER 2019

I believe it was on the Sunday afternoon, or perhaps Monday afternoon, when I heard one or two very distant thunderclaps seemingly coming from the west. I also faintly heard helicopters flying in the distant west over a half hour period. The sound of their flying pattern indicated they were water refuelling for bombing operations, coming and going. I could not see them due to prevalent smoke in the district, nor could I see any storm-like clouds. The conditions were concerning but not alarming.

On Sunday, 29 December 2019, I immediately became concerned about a fire that had appeared on the Fires Near Me App called the Werri Berri Bushfire, north of Bemboka. This fire from memory was 34 kilometres south-west of Coolagolite Road and could become of direct threat if south-westerly winds escalated significantly. I recall being more concerned about the Werri Berri fire than the Badja Forest Road fire, as it was closer and more of a direct shot across grazing land if southern-westerly winds increased, compared to the more distant Badja Forest Road fire that had to travel through the distant rugged terrain of Wadbilliga National Park

MONDAY, 30 DECEMBER 2019,

I believe it was on the late morning of Monday, 30 December 2019 (or Sunday afternoon) when I drove out to Wandella Road about three kilometres west of Cobargo to have a look south in the direction of the Werri Berri fire. I could see a broad plume of smoke in the distant rugged hills behind the direction of Verona and Brogo, generally blowing northwards, but spreading outwards as the winds were probably less than 30 kph. The plume base seemed closer to Bemboka than Brogo. The wind was light from the south or south-west, so there was smoke drifting across the district from the bushfire, but no flames or orange glow were visible.

The fire seemed distant and I expected in these conditions for it to not be of immediate concern for another few days. I could not see any sign of the Badja Forest Road bushfire to the distant north-west. The Werri Berri fire remained of concern and I returned home.

As I had been doing over the past few days, I undertook more combustible fuel removal from my property and general clean-up around my house and shed in case of ember attack over the coming days. The day was hot with winds generally westerly but not strong.

Mid-afternoon, ash and blackened burnt leaves began falling at my place. I am unsure if this was from the Werri Berri Bushfire south-west or the Badja Road Forest Bushfire to the north-west. Smoke was prevalent but not thick or ominous. This was the first time ash and burnt debris had fallen at my place.

The Rural Fire Service 'Fires Near Me' App displayed a yellow 'Watch and Act' symbol for the Badja Forest Road Bushfire and stated the fire was 51km from my place. While I and others in our street had been preparing sometime for the threat of bushfire, preparations were done in earnest that day knowing a fire was approaching and had the potential to impact our Coolagolite Road community.

Our grassland paddocks were tinder dry and yellow from the relentless drought affecting our area; and had been so since August. I was aware that any spark could ignite a grassfire and quickly become catastrophic for our properties.

That afternoon with ash and burnt leaves falling, I put out my hoses and sprinklers and cleared more items from around my house. I plugged and filled my north facing gutter with water and intended to do the rest of the gutters the next morning, along with more preparations.

Given the Fires Near Me app was still saying the bushfire was 51km away (this distance never changed), and the fireground remained small on the map and was not much bigger than the

overlayed RFS blue/yellow/red icon, and conditions were not extreme, I believed, as did my neighbours, that we had another day, possibly two, before the fire might arrive in our area.

That night I continued to regularly monitor the Fires Near Me app on my mobile phone. About 9pm I noticed the RFS click-on Ember Spread Map which I had never seen for any previous fire. The map predicted Potential Ember Spread just reaching Coolagolite Road at the eastern edge of the Badja Forest Road Fire. I text messaged this map to several neighbours for their information.

I have since researched online that the RFSdata.org webpage records that at 9.52pm on the Monday night, the Watch and Act alert was downgraded to a blue 'Advice' only symbol. I stayed up late that night doing unrelated research online, monitoring the app from time to time. I later learnt the RFS data website recorded that at 11.09pm the advice had changed to a yellow Watch and Act symbol.

At some point I noticed the yellow symbol and read the various advice contained on the Fires Near Me site. There was no warning in place for Quaama, Cobargo or Coolagolite, other than general be-alert, or any other area around here that would cause alarm.

About 2am on Tuesday, 31 December 2019, I refreshed the app and observed the Badja Forest Road Fire now had two huge firegrounds in the shape of two fingers stemming south and east from the main fireground. One long finger stemmed southeast and reached into the area south around Mumbulla Mountain and the vicinity of Quaama. The other finger stemmed from the same fireground but was more north-easterly, and not quite as far east, ending in the direction of Yowrie and Wandella.

I was immediately surprised and alarmed to observe this development as there had been no 'growth' of the fire on the app beforehand, as normally happens when following the fires on the app. The two huge fingers of fire had just suddenly appeared and they covered a large swathe of land in two distinct directions, where before there had been no fireground at all. I had never before observed on the app an incident where 'fingers' of fireground appeared; it had always been gradual outward growth from the main fire ground as the fireground progressed depending on wind direction.

There was another anomaly on the same screen. A red 'Emergency Warning' symbol appeared in an area where there was no fireground shown at all, in the Biamanga National Park, south of my location, and east of Quaama. This red warning symbol was sitting separately east of the new south-eastern finger of fireground and placed on 'green' land well away from the marked fireground. The usual symbol on the main Badja Forest Road fireground was no longer in place – instead this red symbol was well to the east on 'green' land. The moving and odd placement of the red symbol and the sudden emergence of these two new finger-like extensions of fireground was of immediate concern but also confusing.

I waited for the half hour update at 2.30am and refreshed the app. This time the red Emergency Warning symbol had returned to the main fireground, as noted that evening when it had been yellow Watch and Act. Oddly, the northern finger of fireground that extended towards Wandella had disappeared completely from the screen and was not replaced with anything, while the southern finger of fireground remained in place. That is, only one of the two fingers of fireground remained on the map.

The appearance and disappearance of large areas of fireground,

the moving of the red warning symbol onto a 'green' area away from the main fireground, and then back to the main fireground half an hour later, was confusing and hard to make sense of. I thought there may have been a glitch in the app due to these inconsistencies.

About 2.40am I went outside and looked to the south-west in the direction of the southernmost finger of fireground, towards Quaama. There are hills between here and Quaama that dip in outline. The sky was very dark but there was no orange glow visible at all. There was moderate breeze of around 20-25kph blowing from the south-west. Smoke was still present, but the conditions seemed no different to around dusk. There was no glow from any bushfire in any direction. The air temperature was around 20 degrees and not unusual. There were no houselights visible in my neighbour's homes.

I waited for the scheduled 3am update but the app did not change. I waited until 3.15am and still no refreshed update. I had not received any Emergency Warning text message. The Badja Forest Road icon still referred to the fire as being 51km away and the Werri Berri fire was its same unchanged distance away. I read again the information screen and I recall it saying the fire had jumped the Tuross River, which was still a significant distance from here. There were no warnings listed for Quaama, Cobargo, Coolagolite, or any other area of potential concern. As I was very tired, I went to bed about 3.15am, anticipating an early rise to do more preparations.

BUSHFIRE ARRIVAL – NEW YEAR'S EVE

About 4.15am I received a telephone call from my neighbour 150 metres south-west of my place. She told me there was an orange glow in the sky in the dip in the hills to our south-west and they were preparing to take their horse and items to Bermagui. Her husband later returned and stayed to defend their property with his adult daughter and another family member.

They had received a telephone call around 3.15am from our cattle farming neighbour who warned them of the approaching orange glow to the south-west. They in turn had received a telephone call about 3am from friends at Wandella to say their property was under ember attack. As a result of this call from Wandella, my cattle farmer neighbour began moving his cattle to safer ground on the eastern side of Coolagolite Road. This call from Wandella began a daisy-chain of warning calls between neighbours along our road.

I immediately got up and began to pack and prepare my pets for emergency evacuation from my place. I turned on all my outside lights. I could see the tractor lights of my cattle farmer neighbour, Steve SHIPTON, in his paddocks immediately to my north. I could hear the cattle bellowing as he moved them east to the other side of Coolagolite Road where there was dirt rather than grass in one of his paddocks. I could see the lights of my neighbours' houses were on.

At 5.12am (telecom utility bill) I noticed my northerly neighbour's house was in darkness. I called him, waking him, and warned him of the approaching fire. At this point neither he nor I had received any Emergency Warning text message from the RFS. I later discovered two consecutive warning text messages had been sent at 5.10am but I did not see them on my phone until days later. The messages stated to evacuate to Bermagui if the path was clear and take shelter on the beach.

After waking my neighbour, I telephoned my neighbours who live

across the road to my south, aged in their 70s. They were awake and stated they had just received robocalls on all three of their phones – one landline and two mobile phones – just minutes earlier, warning to evacuate to Bermagui. They did not receive text messages.

At no time did I receive any robocalls – only two consecutive text messages. My service provider is Optus. My neighbour's service provider is Telstra. If my earlier neighbour had not rung me, I probably would have slept through the warning text messages.

By 5.30am, the mobile phone reception had failed, leaving me with no telephone service as I do not have a landline.

I finished packing essential items and collating them at the front door. I placed my cat into the pet-pack and leashed my dog and put them at the front door.

About 5.35am, I went outside to begin loading my car. I recall seeing this time on my kitchen wall clock and it just was after the phone service had failed. On exiting the house, I was immediately hit by hot air blowing hard from the south-west at around 70kph. The front door flew backwards out of my hand from the force of the wind. I estimate the air temperature had risen to 35-40 degrees Celsius. Ash and leaves were falling in the darkness at a higher rate than earlier and the smoke density had markedly increased, affecting my breathing a little. Small debris was hitting my face. It was clear the fire was not far away and moving in our direction.

The change in conditions from when I had gone outside around 2.40am to see if I could see anything to now was startling. The heat was now inferno-like, the wind strength had escalated dramatically to gale force, the smoke was much denser, and debris was flying through the air. There was no light in the sky from what should have been early dawn. Instead, the darkness was absolute. I focused on packing my car and securing my pets inside the house at the front door, unable to put them in the car due to the increased heat and smoke outside.

Around 5.50am I finished packing the car and went around to the timber deck on the north-western side of my house. There I observed for the first time the orange glow of the Badja Forest Road bushfire to my south-west through the dip in the hills looking towards Quaama. The dip in the hills is 2.2 kilometres from my place and in direct view. The glow in the darkness was huge and completely filled that dip in the hills. I expected the fire would breach our south-western ridge line within the hour.

At the same time, I observed the nearest bushland hill to my west was on fire, in the direction of Cobargo. This hill fire was only 1.6 kilometres from my place and in direct view. The fire had not yet breached the ridge from the western side but given the height of the flames I could see coming up behind the ridge tree line, it was clearly about to. I could see huge flames licking up the trees at the top of the ridge. Downhill from this fire towards my place were the tinder dry grassland paddocks of our little valley.

At the same time, I saw to the north of my place 2.0 kilometres away, a third fire burning at the top of Coolagolite Road near the Bermagui-Cobargo Road. This fire appeared to be to the right (east) of Coolagolite Road and very close to our road's only exit point. This fire was running roughly east-west in a horizontal line across what I knew to be grass paddocks below two houses. The fire was on the southern side of Bermagui-Cobargo Road, facing my place. The gale force south-westerly wind was pushing this fire uphill towards Bermagui-Cobargo Road.

This grassfire was low in height, indicating burning grassland rather than trees, and running in a continuous line on the southern slope of land below the two houses. I feared our only exit point at Bermagui-Cobargo Road would be compromised by this fire; and if not already, then very soon.

The sky was still pitch black and I recall wondering why there was no daylight by then. This was around 6am. Only the two fires and the huge glow and house lights could be seen in the darkness.

While looking at the three fire fronts – south, west and north of my place – it registered with me that it seemed odd to have a fire at the top of our road. There were no other fires other than the huge south-west glow and the fire in the hills to my west. My place and our valley were not under ember attack at that time and I could not see any fire activity in our valley. The fire at the top of our road seemed isolated and out of place to what else was happening.

I have since become aware that Bega Detectives are investigating whether this fire was deliberately lit as a back-burn to protect one of the houses. This was on a Total Fire Ban day in what were obvious dangerous conditions.

Looking in the darkness, I was utterly shocked to see the three fire fronts, where just two hours ago there had been no fire visible from outside.

The enormity of the danger from the fire fronts (top of road excluded) was huge. There was obvious imminent danger to lives and property along Coolagolite Road from the approaching fire behind the dip in the hill in the direction of Quaama, and from the western hill fire in the direction of Cobargo. In that moment, I knew our road was going to be smashed by the approaching massive fires.

There were no aerial water bombing aircraft operating at that time and no fire appliances were assisting our street. We were on our own.

Outside my home, I worked quickly to position and start the sprinklers that I had placed around my house the earlier afternoon. These were positioned along the western and northern sides of my house, which I knew would be the approach sides of the fire. This north-west side of my house had a large hardwood timber deck that I felt was the most vulnerable to fire. I turned off the big gas cylinders and moved the small bar-b-que gas bottle away from the house. I removed remaining combustibles from my timber deck and plugged the corner of the deck where ash and debris would likely collect with a bunched drenched t-shirt, to prevent collection in the corner against the house. I saturated the timber posts on the deck and the timber lintel beneath the roof structure, before sticking a spike sprinkler into the ground that reticulated water onto my deck and into that corner.

I had to force myself to focus on these tasks to try to save my house with the hill fire in full view to my west, and the other two fire fronts approaching. The instinct to leave immediately was almost overwhelming and I had to take a moment to overcome my fear before I could complete these tasks.

Having completed preparations on that side of the house, I went to the southern front door side of the house where my car was parked. I was in the process of setting up another sprinkler when the lights suddenly went out. The power had been cut which meant my water pump had stopped, so I had no more water flow. I believe I had been outside for about 15 minutes when the power

was lost.

I later learned from the Essential Energy website that this power outage occurred at 6.07am. As part of my bushfire survival plan, power/water loss was always my signal to leave, if not sooner, as there would be nothing more I could do to save my house or property.

With the lights out, I was left outside in the pitch black. I dropped the spike sprinkler I was about to set into the ground and began groping my way back towards the house. Small debris that I couldn't see was flying into my face. The sound of the trees thrashing about in the gale force winds along with the heat from the approaching inferno made it clear this was too dangerous a place to be in. I had no doubt the safest thing to do was to leave.

I found and groped past my car in the darkness and found the house front door. I entered and grabbed my pets waiting inside and got them into the car. I shut my front door but forgot to lock it, having already put the keys in the car ignition ready to go.

I drove up my driveway and turned right to go to my neighbour's place who had called me. Someone there approached me on foot wearing a head torch, and even though they were only 3-4 metres from me I could not make out who it was. I spoke to their daughter and advised I was leaving. She wanted to stay with her father to help defend, his wife having left half an hour earlier with a lame horse on a float for Bermagui.

I turned around and drove back past my place to leave Coolagolite Road for Bermagui. I noted my car clock displayed the time of 6.13am, but I know the clock is one minute fast, so it was actually 6.12am.

As I drove the two kilometres towards the causeway, I looked left and saw the fire on the western hill had grown in intensity. The fire had breached the peak of the ridge and was about to travel downslope into our little valley. This fire was crowning massively in the tree canopies on the peak, with flames stretching high above the tops of the trees, spreading across the ridgeline. I have since learnt this fire front was part of the front that was impacting Cobargo around that time.

I crossed the causeway and drove up the bitumen rise hoping I could get past the fire at the top to turn right to Bermagui. Driving up the road I could clearly see the grassfire running in the paddock to my right in the darkness, still running roughly east-west and located below the two houses at the top of Coolagolite Road. The flames were being pushed by the south-westerly wind uphill towards these two houses and the Bermagui-Cobargo Road.

I saw two lots of lights in the paddocks around the fire line which I knew to be tractor lights. The tractors were operating in the darkness and seemed to be trying to stop the fire from reaching the houses. The fire was centred below the second house along where the tractors were working.

The western end of the grassfire was below house at the top corner of our road but had not yet reached the foliage along the eastern edge of Coolagolite Road. It looked like a losing battle for the tractors and I expected both houses to be lost with the fire moving further north uphill towards them. I passed by the fire on my right and arrived at the intersection of Bermagui-Cobargo Road, turning right for Bermagui. The trip from my place to the top of the road takes three minutes.

I have since been told by various people there had been a

procession of cars travelling along Bermagui-Cobargo Road east towards Bermagui since the early hours. But at this time, there was no traffic at all along the road.

I could see in the 100 metres gap between the corner house and the second house that the Bermagui-Cobargo roadside grass was on fire to my right. The grass fire had reached the southern bitumen edge and its flames were about 1.5 metres high. The flames were being pushed north across the roadway by the strong south-westerly wind. This flame front was about 30-40 metres long between the two houses. The flames were stretching across the road to my right and were about to jump the road to the north side, which from my headlights I could see was not burnt.

The flame frontage created a thick band of smoke that stretched about 30-40 metres across the width of the Bermagui-Cobargo roadway and northward. I could see further ahead the road was clear of traffic, so I drove past the flame frontage, with flames 1-2 metres from the right side of my car. I entered the smoke zone slowly and carefully, unable to see anything around my car, not even the bonnet. The windscreen and windows had turned densely white in my headlights from all the smoke.

I made small turns to my left as I knew there was a left bend in the road there. But I was mindful not to turn too much to the left and risk going over the edge and into the ditch with the fire about to cross over the road there. I came out the other side into clearer air, on the wrong side of the road, and continued on to Bermagui for safety.

In Bermagui I disposed of the property in my car and my pets at a friend's place and tried to return to my place to collect more property and to assist neighbours. I turned west onto Bermagui-Cobargo Road and followed a RFS fire truck through the smoky Bermagui Forest.

As I came out the other side of the forest into the open grasslands, I could see from afar that Coolagolite Road was fully enshrouded in thick smoke with a slight orange glow apparent within the smoke. It was obvious that homes, property and the land in Coolagolite Road were on fire. There was also a section of thick smoke at the top of Coolagolite Road, consistent with the grassfire I had seen having reached the trees and foliage at the edge of Coolagolite Road. I determined that it was not safe to try to re-enter the road as visibility would be impossible, let alone the risk of fire.

I have since learnt from neighbours that as the western hill fire encroached, the top of the road fire suddenly reversed direction and was sucked back towards the houses of Coolagolite Road. This seems to have occurred at the same time the huge orange glow in the dip in the south-west hills became a fire front along that ridgeline. Once in the grasslands of our valley, the fire raced rapidly, its speed and ferocity in the grasslands catching everyone by surprise. Going by neighbours' videos, it would have reached my place around 6.55am.

That front seems to have pulled both the hill fire and the top of the road fire back towards it, generating a huge, violent and erratic firestorm in our little valley. I later saw the top of every tree along Coolagolite Road was scorched or burnt, with scorched leaves remaining on the trees. These trees range up to about 30 metres in height.

I pulled over to the side of Bermagui-Cobargo Road about 1.5km east of Coolagolite Road to observe the scene. A minute or so later the same fire truck came back past me towards Bermagui. I

later learnt burning trees from the top of the road fire had fallen across Coolagolite Road, between the causeway and top of the road, blocking the only exit/entrance point of our road. The trees had come down and blocked our road around 15 minutes after I got out.

About 7.40am, while watching my neighbourhood burn, I called 000 reporting Coolagolite Road was on fire, that fire was all around the houses, and that people needed help. Unable to do anything more, I got out of my car and used my mobile phone to take several photographs of the area while grassfires were running in various directions on both sides of the road. I have since learnt that various neighbours called 000 requesting urgent assistance with the fire upon them.

By this time, I could see the danger had passed with the active fire ground more to the north. The wind had died down significantly. In fact, once the firestorm consumed Coolagolite Road it stopped just a few hundred metres eastward, a southerly having blown in cooling conditions and changing the fire direction, thereby saving Bermagui from destruction.

Between 7.41am and 7.54am (photograph time stamps) I took photographs from Bermagui-Cobargo Road looking south-west towards Coolagolite Road about 1.5 to two kilometres away. These photographs show the pall of smoke enshrouding Coolagolite Road and the grassfires running in paddocks on both sides of Bermagui-Cobargo road.

I have spoken to my neighbours about their experiences that New Year's Eve morning. One neighbour observed 5-6 mini tornadoes of fire about '15 foot high' racing across open grassland from the top of the road fire to our north, after the main front crested the ridge to the south-west, which were sucked back towards the main front and onto properties.

This top of the road fire also coalesced with the western hill fire near my cattle farmer neighbour's house, causing an explosion of fire that then raced from the west towards their house, fully engulfing their brick house. He fought it with two hoses as it mauled his house on the north and western sides. His wife and teenage children moments earlier had raced inside to the laundry where they sheltered under wet blankets and called 000 for assistance, having seen all the frontage windows turn red from reflection of the colour of the fire that was immediately upon them.

Another neighbour saw the saw fire racing south towards his and my places across open upslope grassland, throwing fireballs in front of itself, with the main front rolling onto them and creating about a five metre wall of heat and flame barrelling towards him. He evacuated in his car to a clearer area just past my place, driving through a tunnel of flames from the trees along the road alight, passing my place, unable to see more than a few metres ahead from the thick smoke.

After the front passed he returned to his home, passing my shed that was on fire, only for the wind change to pull it back towards his place and along the other side of the road, where it rapidly ran upslope along the road, destroying the original local homestead made of timber weatherboards, before racing onto the next premises, where that neighbour was killed. Other neighbours further up the road stayed to defend and fought the fire with generators and fire pumps, saving their lives, homes, and livestock. The last house in the street, furthest upslope, was a brick house and it was destroyed by the fire.

Two different neighbours have told me that a fire truck gained

access to Coolagolite Road soon after the fire had been through. This truck was apparently from Narooma. Evidence of the path they took to get into our road showed they went off-road around the back of the top of the road house, down across a paddock to bypass the fallen trees, and back onto Coolagolite Road before reaching the causeway.

These neighbours have separately told me they waved this fire truck down to get assistance to put out spot fires around their properties, with one neighbour telling the crew her shed was on fire. Both received the same response from the crew, which was to decline helping to put out the fires.

Apparently, the female passenger crew member told both neighbours, "We're not here to put out fires, we're here to find people!" They did not enter any property or get out of their truck. Having driven the length of the road and been waved down by several neighbours needing assistance, they did not provide any help, and drove back out along Coolagolite Road and left.

I have been told by these neighbours that this response was emotionally devastating to them as these were the first people they had seen since the fire. They were first responders who were dismissive of the help needed by residents. The actions of this fire truck crew still angers my neighbours.

The first 'outsiders' to arrive to give help occurred later that afternoon. They were from Essential Energy to assess the power damage and they cleared the road. They were the ones who stopped to talk to shocked and distraught neighbours and offer comfort.

I have also been told by these neighbours that they would not stay to defend again, the event was that terrifying and traumatising.

WEDNESDAY, 1 JANUARY 2020

About 6.30am the next day, Wednesday, 1 January 2020, I drove out to Coolagolite Road to try to access my place and check on neighbours. However, the roadway was blocked by a huge fallen burnt tree that had landed between the top of the road and the causeway. The tree had fallen from the eastern side of Coolagolite Road overnight. There were several other trees across the roadway that had been partially cleared with chainsaws by neighbours.

I could see the fire had run below the two houses and reached the foliage along the eastern side of the roadway, before running south towards the creek and causeway, and continuing further south. Using my mobile phone, I took several photographs looking along Coolagolite Road between Bermagui-Cobargo Road and the causeway.

I have since become aware that some neighbours tried to escape Coolagolite Road soon after I left but were unable due to the road being blocked by the burning fallen trees. I also later became aware that power poles had eventually burnt at their bases, felling the poles. Every pole along our street was toppled with power lines across the road in some places. Power was not restored to the street until 28 days later, such was the extent of our power infrastructure damage.

That afternoon I was able to return to my place as the huge tree that had fallen earlier that day had been partially cleared from the road. The landscape was entirely blackened with every tree and shrub along our road scorched or burnt. The ground was

completely black everywhere. Fencing posts, burnt trees and mulched garden beds were still smouldering with flames. The whole street looked like a bomb had gone off. It looked like a war zone. It was clearly a catastrophic event.

Without power or water at my place (water pump destroyed), and my house impacted by smoke and ash, I remained evacuated for a total of seven weeks, moving 11 times during and after the emergency period, until my place was habitable.

EVACUATION

Later that New Year's Eve morning, unable to return to Coolagolite due to thick smoke there, and road blocked by fallen trees, I returned to Bermagui. Bermagui was in thick smoke and without power. The town was in darkness until 10am and jam-packed with thousands of cars, horse floats, pets, trucks, and people everywhere. I have photographs of Bermagui during this time.

I had patchy text messaging service on my mobile phone that morning but could not make phone calls. I soon lost all service that morning and no internet service. I am aware that people with Telstra had better text messaging and better phone service, but they too eventually lost service.

Later that day the sewerage and water treatment system failed, leaving Bermagui without drinkable water. Water had to be boiled for consumption. The town had no power, no shops, no food outlets (Woolworths shelves were cleared out that first day), no fuel (no power for pumps), no ATMs, no mobile phone or landline services, no internet service, no safe exit points, and no road access for delivery and replenishment. Bermagui was in a dire way and had to be evacuated on health grounds, let alone the still present fire risk. The situation remained like this in Bermagui for some six days. I did not see any police in Bermagui during this time, despite the huge influx of people in the town under emergency conditions.

After two nights in Bermagui, I evacuated to Tathra and stayed in a caravan park with my pets, before having to evacuate again when that town was evacuated. I went to Merimbula and was fortunate to find a motel that would take pets. Many places refused me accommodation due to my pets, despite the emergency situation, which was distressing in itself.

I was in Merimbula holed-up in smoky a motel room with my cat and dog when the Border Fire approached the town from the south, reaching Eden and potentially onto Pambula and Merimbula only 20 kilometres north. Eden was evacuated to Bega which I understand was overflowing with evacuees.

The Border Fire was frightening given its size and ferocity and likely impact on Merimbula. My motel room was slowly filling with smoke, but there was nowhere to go for respite as everywhere else was smoky. There was no escape by road except to Bega, which was overcrowded with evacuees and encompassed by fire in all directions. I chose to stay in Merimbula as it was on the coastline.

Merimbula turned pitch black about 4pm on Sunday, 5 January 2020, with dense smoke-filled air turning to choking ash-filled air. I recall the air felt distinctly thick, like it had substance, as I breathed it in. That night the possibility of asphyxiating in the motel room was credible, despite having placed wet towels against the front door and windows. I feared that my pets would asphyxiate during the night. My cat was particularly stressed by

the smoke.

By the next morning conditions had eased. Outside the motel room I saw fine black ash was coating everything, covering cars, roadways, plants, buildings. The ash, which was soot, was piled up against all the motel doorways and exterior walls. This soot is what I had been breathing in.

By that Monday morning, a moderate north-easterly wind had arrived and was holding back the Border Fire around Eden. With conditions clearing, I escaped and headed back to my place where I cleared thick ash, soot and blackened leaves from my gutters, and emptied my stinking fridge. I later found ash had penetrated the ridge capping and entered the roof space on the house western side, landing on the pink batts insulation and timber trusses, but fortunately not catching fire.

WHY DID MY HOUSE SURVIVE?

Although my house was undefended when the firestorm arrived, and was fully engulfed by the firestorm, as evidenced by all the shrubs around the house scorched and burnt and the television aerial atop of the roof scorched, I believe there were several factors that protected my house.

Construction:

- Slab floor beneath the house
- Good seal from all doors and windows being closed, preventing fire ingress as the firestorm would have tested the integrity of the whole house
- Corrugated metal cladding
- Fibre cement weatherboard cladding
- Hardwood timber deck (not treated pine)

Perimeter:

- Perimeter of pebbles 1.5-2 metres wide around the whole house

Actions:

- Filling the northern gutter the previous day
- Removing combustibles from around the house
- Turning off the main gas bottles and moving the small gas bottle away from the house
- Saturating the timber decks and exposed veranda timber posts and lintel
- Setting up sprinkler reticulation onto the fire approach side of the house, which would not have been operating when the fire arrived as the power was out, but had done sufficient drenching to resist the heat impact.

However, my six-year-old shed, fully clad in corrugated metal, was consumed by the fire and completely destroyed. This may have been because timbers stored inside the shed might have caught alight from the approaching firestorm, which probably then ignited the spare fuel for the tractor, and then the tractor containing fuel. Everything inside the shed was destroyed, along with the rooftop solar panels.

I sustained around \$120-130,000 worth of damage to my property. This included my shed being fully consumed, and tractor therein destroyed, the solar panels, fences, water pump, shed water tank lining, outdoor furniture, timber retaining walls, and every plant and tree on my property. My impression of what hit our street is that it was a violent, extremely hot, and fastmoving firestorm.

My property remained uninsured, as I was unable to obtain

insurance in the lead up to the bushfire, or even immediately following the event before the hot Saturday, 4 January 2020.

Three days after the fire went through our road, looters appeared in the street. The cattle farmer found someone in his hayshed checking out remaining farm equipment, while other neighbours stopped suspicious looking males in unfamiliar vehicles from proceeding further along the road.

I spoke to uniform police in an unmarked car patrolling our street on the Monday after the fire. It was good to see them there – they were from Bankstown Police. The presence of police in the days and weeks after the NYE fire was necessary to prevent crime but more importantly was of much reassurance as the emergency had not yet fully passed.

During the course of my 25 years of operational policing experience, I never shied away from any situation involving physical risk. When I saw those three fire fronts, particularly the two huge fire fronts approaching from the south-west and the western hill on fire, all of those risks in policing paled into insignificance compared to the massive danger I and others in my street were facing from this bushfire. I have never seen or experienced anything like it. The bushfire's physical enormity; its frightening heat, wind and noise; its unstoppable path of destruction; and its life-threatening presence in our street, were terrifying. It was a truly life-threatening situation that required urgent action to avoid serious injury or death. How more lives weren't lost in the district that New Year's Eve morning is astounding.

CONCLUSION

Ultimately nine houses were destroyed along Coolagolite Road, another one damaged, three sheds including mine destroyed, and one neighbour – Richard (Rick) STEELE, age 56 – killed. He was missing for 36 hours but eventually found by a fire crew at the behest of neighbours who had been searching for him. He had chosen to stay in his home. His body was found inside the destroyed structure.

For some reason Rick's death continues to go unreported in the media. His name was not even mentioned in the list of those killed by the fires during the Bushfire State Memorial Service held in Sydney in February, which was attended by the Prime Minister and NSW Premier. This continues to be an injustice to Rick and to what happened in our street during the firestorm.

Since the bushfire there has been significant rain and some relief from the drought. The paddocks are green again with long grass. Many of the trees are regenerating. The hills south and west along Coolagolite Road remain blackened with the skeletal burnt trees visible along the ridgelines like spines on a backbone. There remains a significant reduction in birdlife – perhaps now only 10 per cent – and no signs of native animal life. I have seen only one bee since the fire, and that was a couple of weeks ago, on its own.

In my mind, there is no doubt that if a bushfire was to come through the same fully regenerated bushland hills but onto green grazing land as it is now, instead of the tinder dry parched yellow grass before the fire, the fire event would have been completely different to what has happened. There is no way such a fire would behave in the same way, that is in such a violent, fast, erratic way, if the grasslands were green and the soil moist. The fuel would burn, but nowhere near as fast or ferociously.

It would be a fire that would probably be defensible, rather than an all-consuming fatal firestorm of enormously devastating proportion.

On this point, I firmly believe the effects of the relentless DROUGHT played the major role in the speed and behaviour of the bushfire that morning. Whatever caused the Drought has caused the unprecedented extent of the devastation from this bushfire.

The reason for the Drought is what needs to be addressed to help mitigate future bushfire destruction.

While fuel reduction is a component of mitigation, I don't believe it is the sole answer. I also don't believe fuel reduction burns should be placed wholly into local hands, as there needs to be a balanced view that takes into account the environmental damage to native fauna and flora.

On this point, there was a controlled fuel reduction burn that took place some four years ago along the hill range at the southern end of Coolagolite Road. I recall seeing the horizontal line of fire moving downhill in a controlled fashion across most of the width of the range. All of that southern hill range where the controlled burn took place has burnt just as much as the other hills to my west where no fuel reduction burns have taken place. In other words, the fuel reduction burn from four years ago made no difference whatsoever during the NYE bushfire, with both hill ranges burning just as much as the other. Everywhere burnt. Only the wind changed anything.

If too much fuel reduction takes place in the forests, it will dry the forested landscapes out, destroy the eco-systems that keep the forests cooler and moister than in the open grazing lands, and gradually kill sections of the forests.

I witnessed in the months prior to the NYE bushfire trees dying in the hills west along our Coolagolite Road valley. Dead trees were appearing at the crests of hills and along ridgelines, where moisture occurs least in the forests. This drought was so severe it was even killing the hills of native forests. More clearing of the forests will kill more of the trees during future droughts, in turn making for more fuel load during bushfires.

Already the speed of the winds that impact Coolagolite Road have increased markedly, I would say by around 20 kph. With the forests around our hills so devastated by the bushfire, the wind now races over and through the hills unimpeded by trees, travelling across the open grazing land at greater speeds, drying out the land even more. Further reducing land sustainability.

Terms of Reference (optional)

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

1.1 Causes and contributing factors

The DROUGHT was the most significant factor affecting the bushfire behaviour on NYE morning. If the hills around Coolagolite Road were as fuel loaded now as they were for the bushfire, but the green grass we now have was present instead of the tinder dry yellow grass, the fire would have behaved differently. That is, less speed, less erratic, less violent. The dryness of the fuel load is the most significant factor in these

fires, I believe, and therefore the DROUGHT is the main reason behind these devastating firestorms.

1.2 Preparation and planning

The reason for the Drought is what needs to be addressed to help mitigate future bushfire destruction.

While fuel reduction is a component of mitigation, I don't believe it is the sole answer. I also don't believe fuel reduction burns should be placed wholly into local hands, as there needs to be a balanced view that takes into account the environmental damage to native fauna and flora.

On this point, there was a controlled fuel reduction burn that took place some four years ago along the hill range at the southern end of Coolagolite Road. I recall seeing the horizontal line of fire moving downhill in a controlled fashion across most of the width of the range. All of that southern hill range where the controlled burn took place has burnt just as much as the other hills to my west where no fuel reduction burns have taken place. In other words, the fuel reduction burn from four years ago made no difference whatsoever during the NYE bushfire, with both hill ranges burning just as much as the other. Everywhere burnt. Only the wind changed anything.

If too much fuel reduction takes place in the forests, it will dry the forested landscapes out, destroy the eco-systems that keep the forests cooler and moister than in the open grazing lands, and gradually kill sections of the forests.

I witnessed in the months prior to the NYE bushfire trees dying in the hills west along our Coolagolite Road valley. Dead trees were appearing at the crests of hills and along ridgelines, where moisture occurs least in the forests. This drought was so severe it was even killing the hills of native forests. More clearing of the forests will kill more of the trees during future droughts, in turn making for more fuel load during bushfires.

Already the speed of the winds that impact Coolagolite Road have increased markedly, I would say by around 20 kph. With the forests around our hills so devastated by the bushfire, the wind now races over and through the hills unimpeded by trees, travelling across the open grazing land at greater speeds, drying out the land even more. Further reducing land sustainability.

1.4 Any other matters

GOOD POINTS

- Service NSW when fully up and running gave relevant and coordinated valuable information.
- Government funded 10 x 1 hour Counselling sessions for free have been much welcomed.
- Bega Recovery Centre offered coordinated assistance and access to the relevant authorities. The only problem was that it was a slow process that took many hours while waiting to see each desk.
- ABC RADIO provided vital information 24/7 and was a lifeline to bushfire and evacuation information, particularly while in Bermagui where there were no internet, mobile phone, landline or television services. Well done ABC Radio South-East!
- RFS Fires Near Me was an invaluable source of information about the bushfires and checked regularly each day. However it became apparent over time the displayed firegrounds were not always accurate, which was misleading at times.
- Police presence markedly increased about a week after the fire to help stop looting and to reassure residents.

BAD POINTS

- Home and Contents Insurance rejected by AAMI in September 2019 due to 'Fires Near Me'.
- Odd fire behaviour and Warning symbol placement on the 2am and 2.30am Fires Near Me app.
- That morning received no robocall – text warning only – from Optus.
- Late official text warning at 5.10am – why so late when other areas before Coolagolite were being impacted and the direction of the bushfire was known?
- Mobile phone service and internet failed 1.5 hours before fire arrival.
- Power failed 50 minutes before fire impact.
- The fire truck that went to Coolagolite Road did not attempt to gain entry with trees across the road. Aren't they equipped with chainsaws for such a problem? Why did they not better attempt entry with people needing help while the street was still on fire?
- The later fire truck that morning from Narooma left without helping to put out any fires.
- In Bermagui during the two days before Bermagui was evacuated, there should have been public announcements made by bullhorn along the roadways where everyone was gathered, to say there was food and Council/RFS announcements at the Surf Life Saving Club. It was not until the end of the second day (Weds) that I and others near me near the bridge learnt of such facilities and communications. A police vehicle has such equipment and should have been going along making such announcements to keep everyone informed from time to time. I never saw the police in Bermagui at any time for those two days in the emergency conditions.
- I attended the 4pm Weds briefing at the SLSC along with at least 500 other people. The announcements being made could not be heard beyond the first few rows of people, particularly with the sound of the surf behind. The microphone failed during this meeting and hardly anyone could hear what was being said, which led to frustration with the lack of communication and added to everyone's anxiety about the situation as fires were active north, west and south of the town, and no-one was sure of what to do. Better communication equipment needed. Hold such briefings for the public below the surf club on the roadside for less noise from the surf.
- During evacuation, there were a scarcity of accommodation places that would take pets. I have a cat and small dog and I was refused accommodation on this basis in Bermagui and Merimbula when it was desperately needed and while fires were threatening those towns. During Emergencies there should be mandatory acceptance of pets in accommodation.
- In Merimbula one caravan place near the beach and headland wanted to charge me \$380 for one night to use one of their cabins. It was an outrageous price and I refused to pay it. I later got help from the Ocean View Motel who accepted my pets and charged a very reasonable rate.
- The Service NSW Emergency Housing assistance was frustrating to access as it demanded the bushfire impacted victim had to attend a Recovery Centre in person to register and only on that day would housing assistance be provided, for a maximum of four nights. The Centres closed at 4pm. At the end of that period the person was again required to re-attend the Recovery Centre and register again for housing for another four nights, etc. This was not possible for me to do as I had evacuated to Sydney and then Armidale to stay with family as I waited for the power and water to be reinstated at my property. A two-day drive back to the area ensued without being able to secure accommodation ahead of my departure, and this generated much uncertainty and anxiety as I had no accommodation booked ahead, particularly with fires still active and changing road closures. A more flexible approach is needed to ASSIST bushfire victims who have been forced to evacuate their homes and remained traumatised by the bushfire and

evacuation experience.

SUGGESTED IMPROVEMENTS

- Earlier and improved emergency warning communications to residents.
- Improvements to the Fires Near Me app to better reflect fire location and direction.
- Greater police presence for traffic control and dissemination of information to evacuees.
- Improvements in disseminating vital information to evacuees gathered in townships.
- Improved mobile phone service for Optus customers in emergencies.
- Insurance companies should issue new Home and Contents policies regardless of the Fires Near Me app displaying fires.
- Better system for providing emergency housing to evacuees and pets.
- NSW Police should take more of a lead role in managing the emergency evacuation of towns and areas. In Bermagui there seemed to be no police presence and no clear sign of who was in charge. In fact, no one was in charge. The police presence should be permanent and obvious in the town (any town) when an emergency is unfolding.

SUPPORTING IMAGE

The supporting image taken at 7.43am NYE is the view from Bermagui-Cobargo Road looking SW to Coolagolite Road. The residences of Coolagolite Road cannot be seen as they are fully enshrouded by smoke from the firestorm that enveloped the street shortly before.

Supporting documents or images

Attach files

- 7.43am NYE -View SW to Coolagolite Rd from Bermagui-Cobargo Road.JPG
 - 9.30am NYE - Bermagui (Bunga Street) in darkness.JPG
 - 6.35am 1 Jan 2020 - Entrance to Coolagolite Road after partial clearing.JPG
-





