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Senate Finance and Public Administration References Committee
Parliament House
Canberra
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Enquiry into: "Lessons to be learned in relation to the Australian bushfire season 2019-20"

We were taken out completely by the Badja Creek fire in Wandella early in NY Eve 2020 as she (Ganyi) exited the forest on both sides of Peak Alone. Ganyi then ran into Quaama and Cobargo. There was neither aerial support nor ground firefighting support in any form, and we were not told that.

We are below Peak Alone and surrounded by the un-managed Black Wattle forest that used to cover its flanks pre Ganyi.

(NB: This forest, whilst a native species in the area, was extensively planted on rough hilly country in support of the early tanning industry in the area.)

Unlike the reports of other enquiries (which are incorrect), there was no wind that night (absolutely still conditions) and you could see the stars above before Ganyi hit the black wattle forests around Peak Alone. Nobody has adequately explained how the fire was allowed to get into the black wattle forest and become a pyro cumulus on a still night with perfect aerial firefighting conditions following a day with good visibility..

Our immediate area was inside the perimeter of her rotating Pyro cumulus with small circulating fire tornadoes on her edges for about two hours. Building material and vehicles in our area were picked up and moved many hundreds of meters by her tornadoes/pyro cumulus winds. In some cases, she moved building frames many hundreds of metres yet they were unburnt

Two of our neighbours fought and died about 600 metres from our property. Others fought and survived but are still too traumatised to relate their experience. We ran from Ganyi and survived, and are perhaps less traumatised, and consequently capable of relating to this enquiry as a result.

The intensity of the fire in our immediate area underpins our story and our recovery, in that the level of infrastructure damage was extreme, significantly greater than that in nearby areas where she was not driven by pyro cumulous and mini tornadoes.

We are a **Small Rural Property Holders** (tree changers if you like) and lost both our home and business premises and shed, along with virtually all in ground and above ground infrastructure (more on that below).

We currently live in a caravan on site and have no other accommodation on site other than a second more basic caravan for attracting back-packers (paid help) and are owner building (in a series of small steps).

Definitions: We note that in the area we categorise people/sites lost in a way that may help the committee understand the various issues better. Each of these categories is a different story.

- **Dairies** (typically with multiple attached homes and ancillary workers residences) – Well prepared for fires and most were/are able to recover with significant Government assistance and in most cases only lost a proportion of their homes. Professionals and usually reasonably well insured.
- **Graziers & other rural businesses** - Typically 20-250 acres with large herds of beef cattle or sheep and a largish home and a fattening operation plus some other small part time business – Herds and infrastructure uninsurable and not insured and difficult to recover anything – struggling – and virtually no external assistance. Most will be forced to sell out
- **Small Rural Property Holders** (tree changers) – us – Typically less than 20 acres with a few cattle or farm animals and a largish home and some business attached. – Only partially insured – particularly infrastructure (Dam & rain Water, Sewage, irrigation, electricity past first pole, fixed line phone) was never costed into insurance company on-line models as nobody ever thought so much could be lost. Probably 30-40 percent will sell out and leave
- **Village Dwellers** – Rural Village – smaller house an acre or so – many only partially damaged – recovery much easier as services (Town water & sewage, storm water, power, rubbish etc.) provided by third party service providers. Many highly traumatized (even though their homes were not lost or were only slightly damaged) as they never expected to run from a fire in their pyjamas, or be isolated for days with their backs to the Great Eastern firebreak in Bermagui.
- **Village Businesses** – where burnt – will take a long time to recover due lack of support for fast track planning including heritage issues – where not burnt have recovered quickly as soon as services were re-established.
- **Towns** – Basically unaffected but highly traumatized by unexpected threat – and smoke from fires – much of the recovery money has been rumoured to be going into the towns.

Our lot as "**Small Property Holders**" has been impacted by the following issues - in short form.

- **Infrastructure:** - On Small Rural Property Holdings we have very few supporting services that **we** do not provide ourselves – We deliver our own:
 - Drinking/Rainwater,
 - Dam Water,
 - bore-water,
 - Sewage,
 - Electricity beyond the first pole (i.e. hundreds of metres)
 - Tipping of debris (post official clean-up).
- In the villages these services were re-established quickly no at no cost to the residents with assistance/funding of Government. In our case, however we have had zero support for reestablishment of infrastructure. Most of the underground infrastructure was so severely damaged that there was no point trying to repair or to even dig to find where it went. Most underground PVC, Polly and electrical cable was burnt back underground from the original building entry or above ground termination and everything above ground was gone. In some cases PVC conduit burnt for days underground before the fire re-emerging to create more havoc. We have 150 metres of trenches we have had to dig to re-establish electricity, water and sewage (at our cost of about \$120,000), for which we **were not insured**. And we are paying \$250 every three weeks for drinking water (because we have no roofs) and \$150 every month to pump out a temporary toilet \$1,000 a day for wet hire of excavators, \$250 a tonne for tipping of bushfire debris.

- If we were a third world island that had been hit by a tsunami I am sure the military engineers sent to provide first responder assistance from Australia would have fixed most of this critical infrastructure long before now!!
- **Clean-up** – The delay of the clean-up pretty much stopped all work until end of June – and resulted in much work cleaning up the clean-up – much of the clean-up was seriously delayed waiting on access to dumps and there was a huge mismatch between the size of equipment used and that which was really needed. In our case the excavator used was selected for the high "wet hire rate" rather than the real job that needed to be done. Every time the thing turned on our roads we needed to re-align the planet. This resulted in damage which still has to be repaired. The actual clean-up was seriously delayed by the dumping capacity shortfall and jobs that should have taken a day were taking 3 days with contractors doing the hard yards leaning on their shovels the extra two days.
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- **Building Costs and labour shortages** – as one of the few "strictly legal" owner builders I am close to the issues of building costs post Ganyi's rampage. Building costs are on average 30 higher than before the fires and increasing. Anyone who based his or her insurance on traditional builder based pre-fire costs will be at least 30 percent short. The following is why.
 - Shortage of accommodation and high costs for low quality accommodation limits the ability to obtain trades from out of area. We have purchased a second caravan so we can import trades from elsewhere, but there is a limit on how many caravans are possible on one site!! This slows the building process.
 - Desperate local shortage of both trades and unskilled labour. Long delays on getting basic labour. Builders are not contracting any new starts before August/September, many punters are shifting to pre-manufactured homes, or simply selling up and moving elsewhere.
 - Delays in generating planning documentation for council – We lost 4 months in the process despite asking (pleading with) council for help, only to get a visit to read us the riot act – we could have moved on much faster if we had expert help in planning.
 - Delays ex the Clean-up – also meant that all local labour was sucked into the clean-up and it was virtually impossible to do any other work – we lost at least 4 months in the initial clean-up process – and more later when they returned – would have been much faster (and cheaper for Government) to do it ourselves.
 - The area is 150 Km from the nearest Bunnings (i.e. real competition for supply) and supply of building materials is limited by a cartel of hardware suppliers who have successfully fended off larger suppliers like Bunnings via their access to a council that supports the Cartel via planning regulations. The local suppliers stock only the most basic items, and everything else takes weeks or a drive to Canberra or Batemans Bay (300/150Km respectively). Local basic hardware costs are 30% higher than they should be.
 - Most rebuilds (like us) have gone from BAL zero to BAL 19 or BAL 29 or more post Ganyi.
 - We have a document 5 years old ex council from time of purchase stating we were not bushfire affected!! Now we are BAL 29!!
 - These planning regulations are being strictly enforced and newly imposed BAL and BASIX (Bushfire design and environmental design) regulations are both immature in their implementation, often in logical conflict to each other (designed by disparate committees who do not understand the practicalities), and force expensive solutions which were not required pre Ganyi.

- For example, the windows required for BAL are quoted around \$4-5,000 each, but do not necessarily meet BASIX because of the high insulation factor required which boosts up the cost further. Suppliers are limited to a few who have managed to get certified.
- Nobody foresaw this type of rebuild cost when they valued and insured for the cost of replacement based on the on-line calculators

Bureaucracy Induced Trauma - We are sick and tired of **re-identifying** ourselves as "Bushfire impacted" Every program across all of Government loses us a half day of our time and induces further trauma (re-telling our story) in the re-identification processes. This also applies to commercial discounts and charities (who all break punters mentally in trying to help) – in some cases (I will not name the charity) charities have used this as a tactic to **not support** the people who need the support the most. We have had a charity stand on our property – in our face - with total devastation and shattered buildings surrounding us to be told that our identification documentation was not acceptable and we needed to get police to create a report (presumably of the crime scene for fraud!!!!)

- Please see attached the proposal (suggested strategy) I sent to our Commonwealth bushfire recovery case manager 28/05/2020 which would resolve this problem for all parties (public, charities and private) including the privacy issues (BTW - this is my professional area of expertise). Services NSW have the resources to implement a scheme – same in other states -, but nothing has happened in this regard as you can see – the problem remains and will be with us for both this recovery and the next recovery and the next.....!!

Wellness Programs - Few are aware just how depressing it has been seeing the mountain of money being wasted on bureaucrats, charities and paid program loonies offering various environmentally friendly free arse-wiping services – mostly these have been well meaning but the un-coordinated and un-informed thinking behind most of these has been astonishing. .

To people who have lost everything – "wellness" in its infinite variety of forms - **is not a big issue** – a roof, water, power, sewage and NOT being burnt out a second time around with only a caravan for shelter **are big issues. Mental health IS getting out of a caravan!!!**

I strongly suggest that the pyjama wearing program managers hiding behind their screens put their boots on and walk the fire grounds with the residents to understand the issues of just existing, let alone recovery. Few if any of the people who have lost their homes are using these pseudo recovery services – we just do not have the time or energy – the priority is to exist and get through the next day. (PS – this applies to the various enquiries as well).

Delay costs and Burn Rate - Project management 101 tells us that any project – to be financially successful – must beat its own "burn rate". That is the costs of keeping the project alive must be far less than the total project cost. Currently those working on "recovering" burnt out rural properties have dealt with delays from virtually every source, and the "burn" is sapping their savings/insurance payout and even worse - their means of making any money. Delays are building up and people have to live and they cannot work while they are struggling to clear a site and to rebuild. In our case, the following have caused major delays:

- Moving between accommodation types and storage (1 month)
- Searching for caravans and organising accommodation for self and labour 1 month (Parallel process)
- Critical in-ground infrastructure rebuild – 2 months
- Clean-up – 5 Months (could have done it ourselves in 2)

- Generating a DA with no assistance from council – 4 months – could have done in 2 months with Planning NSW help.
- Council approval processes – 1 month
- Cleaning up the clean-up – 2 Months but much more ongoing (Parallel process)

Research

I was Product Manager for roofing and walling for Lysaght for many years and involved in the (huge amount of) building research following the Queensland cyclones. I have watched roofing and structures fail on CSIRO test rigs, and seen the debris of Tracy on the ground. I have chaired and contributed to AS committees.

The building research following Tracy/early Qld cyclones has resulted in massive code and subsequent standards changes that make our modern buildings in cyclonic areas much safer.

Our buildings in WANDELLA (not a cyclonic area) showed signs of destruction from wind, not just fire. Many of our near neighbours' buildings were the same. Debris fields were extensive, up to a KM from the actual buildings, and with unburnt debris littering the landscape.

During the emergency, I observed multiple Pyro-cumulus clouds, particularly looking east from the Monaro Highway back over the Great Dividing Range. On one occasion, I saw three at once over the range. THE BOM has described the number of Pyro cumulus storm as unprecedented.

Currently our BAL rating is based on a fire running from the opposite direction to the one, which took us out. BAL especially says nothing about how we design for wind/Pyro-Cumulus and the related tornadoes on the Pyro Cumulus edge. Something is wrong.

I believe there is a real need for basic research into the wind loads and design of buildings for this type of event. In addition, the urgent publication of recommendations for building in areas of high fuel load that can generate Pyro Cumulus. NB: We are building based on my experience and have done a few simple things to ensure the buildings under my construction will not be susceptible to Pyro Cumulus tornadoes. The committee is welcome to visit to see.

I note the radar tracks from BOM radar should still be available, and the Navy scanned the area (as a crime scene due to our neighbours deaths) immediately post the fires with Lidar scanners – this type of scan may be invaluable to determine how buildings were taken down based on the debris fields.

I hope there can be a recommendation to fund some basic research in this area

Insurance – This is our second total loss of a house in 6 years (previous one by water). Because of the previous total loss, and because it was very badly handled by the insurance company and wasted a lot of our money, we were on the front foot from day one in dealing with insurance issues.

We went into this bushfire loss with eyes wide open (and with a different insurance company). We thought (ha ha) we were adequately insured (more about that below)

Our insurance company was incredibly helpful this time, but the process still started with me sacking their third party assessor on the first day (to his utter surprise!!) – The assessor was

in the game to benefit their pet intermediary "builder" who then "on sells" the claim repair to a real builder with reverse commissions.

After that sacking I had a long chat with one of their most senior people and they helped push through policy at ABA and Insurance council that ended up benefiting the broader punters in obtain the clean-up allowance (I will explain how that works verbally). I have been helping quite a few people locally where their insurance companies did not follow the agreements made by the Insurance Council. Naming and shaming them on Facebook. Eventually (7 months) they all pretty much ended up doing the right thing and paying out the clean-up-allowance to punters.

HOWEVER

That does not mean that anyone is adequately insured – particularly for small landholders (like us) the following items are almost certainly **not covered** because the insurance industry on-line calculators and/or the specific policy DOES NOT cover them.

- All rural Internal fences, 2/3 of road fences and ½ of neighbouring fences. Probably around \$40,000 for a ten acre property. (and we do NOT get any assistance from Blaze Aid because small acreages are not commercial).
- Rural dam and tank rain and water lines (mostly in rural poly) and pumps and pump electrical lines which generally burned out wherever they were not deep buried. Say an average of \$25,000 for a 10 acre property.
- Underground electricity to house and ancillary buildings and sheds. Amazingly these cables often burnt back from each exposed location underground and needed to be dug out with excavators. An average of 15,000 to replace. (We have 150 metres of trenches we had to dig to recover power to caravan and shed let alone the cost to be met yet for a future house or the granny flat currently being built)
- Underground rain water 90 mm PVC lines going to tanks – again we had about 100 metres. Say \$10,000
- Underground 100 mm PVC sewage lines to septic tanks – say \$10,000
- Septic tanks and air blowers and power lines for septic tanks – 5,000-20,000 depending on damage
- Rain water tanks – particularly poly tanks which turned to dust!! – but even concrete tanks were split open in some cases (amazingly)- we think they may have boiled – at least \$15,000 per tank inc pumps and cabling/piping assuming 60K litres and steel tanks
- Perimeter security systems and gate gates, collapsed culverts (plastic pipes underground) etc etc etc/
- Any amount of other farm related infrastructure that nobody thought could ever burn,

So in short – we can pretty much say that outside of the villages (where most of this infrastructure is delivered as a service – there is probably nobody who has any chance of being adequately insured

On top of this is the general 30% increase cost of building in the area due to shortage of labour and cost of transport. Plus the additional costs for BASIX (10%) and for BAL (15%).

Yet the charities always ask the question first "are you insured" and then eliminate the people who have insurance as early as they can

Physical injuries and need for health checks and support –

Bushfire sites are a dangerous place Many are badly injured and worn out – we need doctors to check on people who refuse to leave their property due to Covit or the lack of security (we call it the "wild west" factor).

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Issues not covered: - this is just a smattering of the issues – There are a lot of questions/issues that I do not have the time to document. The following are just the ones I can think of now.

- **What happens when the burn rate chews up the insurance payouts?**
- **Where do we find accommodation for labour to speed things up?**
- **When will all the trees burnt in the fires be cleared off the road council verge?**
- **What will happen to the people who lost their rights to build in the 2012/13 planning changes and have no right to rebuild.?**
- **Where has all the charity money gone?? What did charity contributors expect – has anyone done a survey of people who contributed?**
- **Is there a way of obtaining unskilled labour programmatically (needs construction white cards) in order to get individual properties underway?**