



RELIEF AND RECOVERY

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The destruction caused by the bushfires in January and February 2009 has resulted in one of the largest recovery efforts seen in Australia. All tiers of government, in combination with many other agencies, community organisations, individuals and the affected communities, have been engaged in the relief and recovery efforts in Victoria. In the early stages action was needed to provide relief and initial recovery from disaster. Longer term, as needs change, different responses have been required to effect recovery.

The Victorian Bushfire Reconstruction and Recovery Authority was established on 10 February 2009, in the week before the Commission came into being. The role of VBRRA is to oversee and coordinate recovery and reconstruction after the bushfires. It reports on progress to government and communities.¹ The Commission is able to make observations about early relief and recovery efforts on the basis of people's individual experiences and the information that came before it. Overall, these efforts were effectively coordinated by government and community agencies with recovery roles. Agency activities were supported by the spontaneous contributions of businesses, community groups and private individuals. In some situations their support extended for weeks and months, meaning other commitments were put aside.

At first, people from local communities, and then the wider community, responded extremely generously to the obvious needs of people rendered homeless and dislocated by the fires. Food, clothing and bedding flooded into relief centres, and a great debt of gratitude is owed for this generosity.

Government and other agencies engage in considerable pre-planning for emergency management and recovery. This planning is mostly invisible to the community but is essential during and after an emergency. The Commission saw evidence about the links and planning considerations that occur between the different tiers of government. That evidence confirmed that there was a rapid response by state and Commonwealth governments, and relief initiatives were generally prompt and well coordinated: the Australian Government Disaster Response Plan, or COMDISPLAN, was activated by early 8 February and VBRRA was established on 10 February.² The Victorian Minister for Police and Emergency Services, the Hon. Bob Cameron MP had an operational role for recovery and he coordinated this quickly at Cabinet level, as the community would expect.³

The establishment of relief centres specified in local government emergency management plans generally worked well. The centres were activated quickly in most cases. They provided assembly points and places of refuge for people displaced by the fires and assisted greatly in laying a foundation for the progressive build-up of relief and recovery services. The Commission heard from many people affected by the bushfires expressions of gratitude for the care and attention they received at relief centres.

The chaos caused by the disaster inevitably meant that unexpected situations occurred and some plans failed. Relief and recovery form a complex process that is made more difficult when the emergency is rapidly escalating and occurring at multiple locations. Continuing fires, inaccessible roads and loss of power and telecommunications hindered the relief efforts and interfered with communication and mobility. As discussed later in this chapter, the following are areas where improvements are needed:

- *The registration process in relief centres.* This was frustrating for many because recovery agencies began separately collecting personal information from bushfire-affected people, adding to their trauma and retarding the agencies' ability to respond. It took some time for central collection of information to become fully effective.
- *Medical services.* These were not always available, and there appeared to be poor coordination of some first aid services.
- *Post-fire welfare checks.* Problems occurred with coordination of the checking process for small communities and for individuals who remained on their properties.
- *Roadblocks.* These were a source of frustration and difficulty for local residents, Victoria Police, the Department of Primary Industries, the Country Fire Authority volunteers and others coordinating relief efforts.
- *Inadequate insurance.* Lack of insurance and under-insurance impeded the rebuilding process.
- *Fencing bordering public land.* The requirement that private landowners bear the full cost of restoring damaged fencing between their property and public land was a source of concern for many.
- *Animal welfare.* Coordination of animal relief after bushfire is fragmented.

Since Black Saturday government agencies have initiated changes to improve many of these processes. The Commission notes those areas where further action by government agencies would effect improvements in relief and recovery.

Medium- and long-term recovery and reconstruction is still under way, facilitated by VBRRA. Recovery for people, communities, local economies and the environment is difficult, and a long-term approach is needed. The Commission considers it too soon for it to comment in detail on medium- to long-term recovery and reconstruction, although it recognises the importance of formal review to support learning from experience.

Box 8.1 Definitions

‘Relief’ means providing assistance to individuals or groups in danger or easing their distress. In times of emergency relief is needed first; the focus shifts later to recovery. The transition from relief to recovery is not always easily defined.

‘Recovery’ is the broadly coordinated process that supports disaster-affected communities reconstructing physical infrastructure, restoring people’s emotional, social, economic and physical wellbeing, and restoring the environment. Recovery for people entails returning to normalcy and daily life, even though things are not necessarily the way they were. In some situations it is desirable and possible to replace what was there before; in others there might be an opportunity to improve community infrastructure and safety. Recovery is an individual experience, but it can be protracted both for people and for communities.

Image 8.1



Source: Courtesy of the *Herald & Weekly Times*.

8.1 PLANNING

Emergency management planning is the responsibility of all levels of government (Commonwealth, state and local) and entails involvement with many community agencies. Table 8.1 summarises the roles of each level of government in the relief and recovery process.

Table 8.1 Government roles in relief and recovery

Agency	Recovery response and roles	Details
Commonwealth Government	Australian Emergency Management Arrangements	Overview of federal, state, territory and local governments' collective response for emergency management, which includes recovery.
	Disaster Response Plan (COMDISPLAN)	Describes the coordination arrangements for Commonwealth physical assistance to states and territories in the event of disaster.
Victorian Government	<i>Emergency Management Act 1986</i>	The purpose of the Act is to provide for the organisation of emergency management in Victoria. This includes planning, preparedness, operational coordination and community participation in recovery. According to the Act the Coordinator in Chief must arrange for preparation and review of the state emergency recovery plan, after consultation with the Victoria Emergency Management Council.
	<i>Emergency Management Manual Victoria</i>	Developed in accordance with the Emergency Management Act. The manual recognises that recovery is a whole-of-government and whole-of-community process. It specifies and includes roles for government and non-government agencies. The Department of Human Services is the nominated agency for recovery in the manual. Recovery begins at the municipal level and escalates to the regional or state level, depending on the scale of the emergency. There are four functional areas of recovery in the manual: social, health and community environment <ul style="list-style-type: none"> ■ economic environment ■ natural environment ■ built environment. Examples of recovery activities are information services, financial assistance, temporary accommodation, material aid, food, rebuilding, utility restoration, personal support services and community development.
Department of Human Services (head office)	State Recovery Coordinator	The DHS Executive Director, Operations, is appointed State Recovery Coordinator and chairs the State Emergency Recovery Planning Committee.
	State Emergency Recovery Planning Committee	The State Emergency Recovery Planning Committee develops and maintains the State Emergency Recovery Arrangements. These arrangements: <ul style="list-style-type: none"> ■ describe ways recovery services are delivered to affected people and communities ■ present the roles and responsibilities of agencies contributing to recovery ■ identify the agencies responsible for coordination of specific recovery activities.
	DHS Emergency Coordination Centre	The ECC operates during an emergency in combination with DHS regional operations centres where required. The ECC has a role in overseeing and identifying priority issues and locations. It establishes networks and contacts with other organisations and services to coordinate activities and resources for recovery.

Agency	Recovery response and roles	Details
DHS Regional	Regional Emergency Recovery Planning Committee Regional Emergency Recovery Plan	The <i>Emergency Management Manual Victoria</i> states that this committee plans for establishing community recovery committees and reviews and comments on the Municipal Emergency Management Plan as part of a statutory audit program.
Municipal council	Municipal Emergency Management Planning Committee	The committee must develop the Municipal Emergency Management Plan according to the guidelines in the <i>Emergency Management Manual Victoria</i> .
	Municipal Emergency Management Plan	The MEMP covers activities and agencies that are allocated a role in recovery. It identifies government and non-government service agencies and activities. It describes the purpose and primary and secondary locations of the Municipal Emergency Coordination Centre. The MEMP includes information about potential relief centre locations and coordination of emergency relief.
	Councils appoint: ■ Municipal Emergency Resource Officer ■ Municipal Recovery Manager	According to the Act the MERO is responsible for ensuring the coordination of council resources used in emergency recovery. The <i>Emergency Management Manual Victoria</i> directs that a separate role, the MRM, is also appointed. The MRM coordinates municipal and community resources for recovery.
	The Municipal Emergency Response Coordinator	Victoria Police has responsibility under the Emergency Management Act for emergency response coordination at municipal, regional and state levels for most emergencies. The MECC is activated at the request of the MERC, who is a member of Victoria Police. In terms of relief and recovery the MERC ensures the MERO is advised of the emergency and other relevant information, attends the MECC if it is activated, and advises the Regional Emergency Response Coordinator if the emergency potentially needs extra resources from outside the municipality.
	Municipal Emergency Coordination Centre	The MECC is the location of municipal support and not a control centre for emergency response. The MECC can become the operations centre for recovery, with handover from the MERC to the MRM.
	Emergency relief centre	The council establishes and manages relief centres away from the emergency. The relief centre provides shelter, first aid treatment, catering, and information for the community. Victoria State Emergency Service assumes relief centre coordination if the emergency outstrips council resources.

Source: Exhibit 831 – *Emergency Management Manual Victoria*; *Emergency Management Act 1986*.⁴

8.2 PREPARATION FOR RELIEF AND RECOVERY

Some relief and recovery operations were already in place before 7 February 2009. The Delburn fires had been active since 30 January, and people were attending the emergency relief centres at Mirboo North and Churchill. Registration with the Red Cross and personal support teams were available.⁵

The Victoria Emergency Management Council advises the Coordinator in Chief (Minister Cameron) about coordination of emergency response and recovery. It met on 5 February in response to the heatwave and the forecast weather conditions. The Minister sought and received assurance that all agencies were prepared for 7 February.⁶

The Department of Human Services helped prepare for the predicted extreme weather. Mr Craig Lapsley, the State Recovery Manager, stated that the emergency coordination centre was operating and working with the integrated Emergency Coordination Centre (now the State Control Centre) on 7 February to coordinate recovery activities.⁷

In addition, before 7 February other relevant authorities, agencies and individuals prepared for emergency relief operations on the basis of the weather conditions of the preceding days and the forecast warnings. The municipal emergency response coordinators and municipal emergency resource officers were asked to prepare for bushfire emergency by the Chief Commissioner of Police and the Municipal Association of Victoria.⁸ A number of MERCs and MEROs provided the Commission with evidence on preparation before the bushfires. Their preparation was predominantly disposed towards response, as would be expected for their roles, and to a lesser extent relief.⁹ Outside government, the Red Cross activated the State Emergency Operations Centre, where state operational relief activities are managed.¹⁰

8.3 DURING AND AFTER THE FIRES

Personnel at the incident control centres liaised with personnel in the municipal emergency coordination centres to provide information relevant to emergency relief. Personnel at an ICC are in the best position to advise about the locations of fires, traffic management and safety concerns of importance to the community. Where the ICCs were operating well the communications were effective—for example, the Bunyip and Horsham fires. There were, however, situations where poor communication between personnel in the ICC and the MECC created difficulties for the MECC and police in terms of resource management and community information—for example, the Kilmore East and Beechworth–Mudgegonga fires.

During the passage of the fires and in their immediate aftermath emergency response agencies provided relief where possible as individuals sought shelter, first aid and information. People who had evacuated or fled the fires collected in public places such as the oval at Gallipoli Park in Marysville, the main street of Kinglake, Country Fire Authority sheds, a range of pubs and hotels, in large open spaces such as the car park and the racecourse in Yarra Glen, and council-operated relief centres.¹¹

During an emergency many factors can present difficulties for relief activities, and some of these were experienced on 7 February. Provision of relief was hampered by the failure of essential services such as power, water and communications, and there were continuing risks from the fires; for example, road safety was a problem because of falling trees, burning vegetation and vehicle crashes, all of which had to be navigated.¹² Mr David Brown from Strathewen reported that CFA rescue was hindered when the CFA was unable to gain access to roads because of burning trees falling across them.¹³ A lay witness reported seeing ambulances queued in Kinglake at the bottom of the mountain, waiting for a tree to be removed by a front-end loader.¹⁴

Emergencies are dynamic: as situations unfold and change and new information becomes available decisions might need review. When Healesville came under ember attack the MERC decided, with the municipal recovery manager, to establish a relief centre at Coldstream to provide a safe place for people self-evacuating. Shortly after this the MERC was advised that about 200 local residents were at the Don Road Reserve in Healesville. It would have been difficult for them to get to the relief centre because there were roadblocks. There were no people at the Coldstream relief centre so the MERC transferred the relief centre to a more accessible shire building in Healesville.¹⁵

8.3.1 FIRST AID

While responding to the fires emergency services agencies tried to provide medical relief and assistance where possible. Police vehicles transported people to hospitals.¹⁶ Community first aid teams tried to respond despite the fires. The CFA provided initial relief, as did individuals with first aid skills. The Commission commends the efforts of the teams and individuals who provided first aid to those hurt as a consequence of the fires. The following brief examples are indicative of people's efforts and some of the challenges they faced. Anecdotally, a number of witnesses indicated the community could not rely on ambulance support.

In areas where the fires caused death and destruction 'local CFA personnel were faced with the huge task of providing initial recovery services as they were the only personnel capable of entering burnt areas'.¹⁷ Mr Geoffrey Mortimer of St Andrews said five people sheltered in his house during the passage of the fires. Eventually the house was destroyed. Friends contacted the police on the Saturday, alerting them to the group's survival and saying some elderly members needed rescue and medication. Late on the Sunday afternoon the CFA went to the property, as part of checking houses and looking for people, and took the group out on the back of utilities.¹⁸

The CFA also provided first aid or requested ambulance support for people. Ms Karen Barrow, a CFA lieutenant in the Kinglake West brigade, reported using a CFA ladder as a makeshift stretcher and transporting an injured person to meet the ambulance.¹⁹ Mrs Helen Kenney, the St Andrews CFA captain, was managing a stream of people and volunteers coming to the CFA station. One of the CFA members had a key to the local community centre, which they opened. The CFA then arranged refreshments and the local community and businesses also provided food. First aid was available until Mrs Kenney stood the CFA members down late that evening.²⁰ Dr Lachlan Fraser, a general practitioner from Marysville, received first aid treatment from CFA crew members at Gallipoli Park oval and also provided first aid assistance in Marysville.²¹

Ambulance Victoria manages, equips, and trains the Kinglake Community Emergency Response Team, one of the volunteer teams that provided first aid while waiting for an ambulance to arrive. The team was called out to assist during the fires but was caught by the fires and forced to retreat. Mr Bart Wunderlich, a member of the team, said he arrived at the Kinglake West CFA shed with other members of the team early on the Sunday morning. They established a first aid area, where they treated firefighters and locals for burns, eye irritations and respiratory complaints and one person with chest pain. The team decided to stand down six days later because medical support was available and they had themselves and their families to care for as well.²²

Box 8.2 Case study of first aid initiative by volunteers

Ms Katherine Harland, a registered nurse and resident of Montmorency, decided to attend the Whittlesea Community Centre on Monday 9 February after hearing of the death of Mr Brian Naylor. She joined other volunteer nurses who had set up a first aid station, sought assistance on local radio for medical support and medical supplies, and liaised with the CFA and Victoria State Emergency Service to identify first aid response needs and locations.

These nurses and other medical profession volunteers worked with career ambulance officers, Red Cross first aid workers, district nurses and doctors deployed by the Department of Human Services, and Army medical officers. For 10 days after the bushfires they provided first aid for local residents, emergency workers and visitors to the Whittlesea Community Centre and in Kinglake West, Kinglake Central and to a lesser extent Flowerdale. The volunteer nurses reported planning the roster for the three medical response centres and thought there was no one else to do so at the time.

Initially they treated burns, cuts, eye irritation, respiratory irritation for firefighters, and even dog bites. As time passed, however, patients showed signs of shock and grief, and some received injuries as a result of sorting through debris on burnt-out properties. Ms Harland reported that on 17 February the Department of Human Services took control of the first aid centres the volunteer nurses had established.²³

The Alfred Hospital Victorian Adult Burns Service presented a submission to the Commission, having treated 19 patients with severe burns. The submission stated that only two patients had received appropriate first aid. Some patients had described the immersion of burns in horse and cattle troughs and dams, exposing them to infection. The submission stated that this is consistent with previous research showing that there is poor public awareness of appropriate first aid treatment for burns. Most of the injuries resulted from exposure to radiant heat, suggesting that the fire message about fully clothing the body when responding to bushfire is not universally understood.²⁴

8.3.2 WELFARE CHECKS

There was no systematic approach to checking the welfare of small communities and people remaining on properties. Some CFA brigades initiated this in their local area. Similarly, local individuals ventured out or rang around to check on people. The Department of Primary Industries also went to rural areas and conducted a welfare check.

Mr Glen Woods, captain of the Flowerdale CFA brigade, reported that after the fires no-one came to check on the town of Flowerdale, where there were about 100 survivors:

Flowerdale was a ghost town. We did not hear or see anyone from the outside world for three days. There were no police and the bodies were just left in situ for three days. We were still extremely busy putting out fires in the town. We had no phone communications and I could not get through on the radio channel.²⁵

The brigade was involved in the recovery and identification of people in the aftermath of the fires.²⁶ A number of other CFA brigades took the initiative in instituting welfare checks of people after the fires.²⁷

People who had remained on their properties during the fires and who were able to leave their property after the passage of the fires began to check on each other. In many instances properties had lost power, telecommunications and water and had limited fuel for generators and vehicles. Fire outbreaks continued for several days after the main fires had passed. Ms Peta Whitford of Steels Creek received visits from the local council, the police and a vet.²⁸ She stated:

I spent most of the days following Black Saturday walking around to various neighbours' properties to see who was there. Ian and I called a lot of people in the neighbouring properties with our mobile phones (as the power remained cut off for 14 days). We spoke to neighbours about how we were going to get clean water, how we were going to get food, and how we were going to get in contact with people.²⁹

Mr Peter Olorenshaw of Callignee also went house to house, checking on people. He realised they would need to mobilise to get essential supplies to residents, as did Mr John Bennett of Kinglake West.³⁰

Ms Judy Frazer-Jans, a resident of Marysville, commented on the difficulty of staying in Marysville in the week after the fires. She was surrounded by devastation, there were few people around, no visitors, and no fresh food until it was brought in by the hearse on the following Tuesday. There were also dead bodies still in their homes, their relatives not allowed to return.³¹ Mr Doug Walter of Taggerty observed that local residents of Taggerty were unable to get to Alexandra, where recovery resources were available. It took over two weeks for services to come to Taggerty, and the loss of electricity and telecommunication services, plus the roadblocks, compounded the sense of isolation.³²

Mr Lapsley noted that the Department of Primary Industries is the primary contact for rural landholders and enters fire-affected areas as soon as it is safe to do so.³³ DPI provides a valuable service in checking on people and properties. An internal DPI review after the bushfires found that in some areas it was difficult to gain access to the fireground. This was because it was unsafe, the Coroner's Office restricted access to some areas, and there was a lack of access through roadblocks as a consequence of a poor understanding of the role of DPI in some shires.³⁴ There was also some confusion about the definition of 'rural', which determined what properties could be visited. The review report stated that:

DPI plays a role in collecting information on urgent personal needs of rural landholders because it is often the first agency to contact them. However, this is often an understated 'relief' role, and sometimes overlooked in terms of importance and potential impact (on both staff and landholders) if not managed effectively.³⁵

Acting Inspector Gary Barton of Cobram Police Station reported allocating significant resources in response to requests from relatives and friends anxious to locate people in fire-affected areas.³⁶ Dr John Ferguson, a resident of Murrindindi Shire, reported that the police had visited him to check on his welfare at the request of family members.³⁷

The Commission considers that agencies involved in seeing to the welfare of people after bushfires—for example, the Department of Human Services, the Department of Primary Industries, Victoria Police, the CFA and local government—should determine how to systematically implement post-fire welfare checks in the future. It cannot be assumed that survivors are able to attend relief centres using their own resources.

8.4 COUNCIL RELIEF AND RECOVERY CENTRES

Council relief and recovery centres provided refuge, facilities and services to meet material needs, first aid, contact with other people and information. Many government and non-government agencies and volunteers attended these centres. In the main, people's comments reflect a feeling that they were well supported. Nevertheless, after the bushfires government agencies reviewed operations and did find areas for improvement.

Relief centres were established in many locations.³⁸ Mr Lapsley reported that in the days immediately after the fires the Department of Human Services deployed additional staff to assist at ICCs, MECCs and relief and recovery centres. Because of the complexity and size of the emergency, DHS appointed 'captains' to lead and manage the relief centres.³⁹ VICSES (the Victoria State Emergency Service) reported that it played an important role overseeing the coordination of emergency relief centres.⁴⁰ More than a thousand Red Cross volunteers worked in relief centres, providing personal support and 5,200 first aid treatments.⁴¹

Some residents were impressed by the relief centres and the interagency cooperation. Mr John Edmonds commented, 'The experience was positive and the generosity which was shown to us was quite overwhelming'.⁴² Mr Rainier Verlaan, a resident of Callignee, said he received 'amazing support' from the Traralgon relief centre.⁴³ Mr Roger Cook attended the relief centre at Whittlesea and was grateful for cups of tea, food and telephone diversion, which enabled family members from overseas to contact him.⁴⁴ Mrs Jaan Enden commented that the Labertouche recovery centre was 'fantastic'; it and Warragul Community Church provided drinking water to them for three months because their tank water had been contaminated.⁴⁵ In contrast, Ms Mary Kenealy, a resident of Marysville at the time, said the volunteers were kind and did their best in the circumstances, but that the Alexandra relief centre seemed underprepared and disorganised on the night of 7 February. Initially there was no designated first aid area, no bedding and inadequate medical resources.⁴⁶

The Municipal Association of Victoria in partnership with DHS and VICSES, coordinated a relief centre debrief in May 2009 so that bushfire-affected councils could share what they had learnt. They also participated in a subsequent Municipal Emergency Management Enhancement Group, which dealt with relief centre management.⁴⁷ As a result, individual councils have improved their recovery processes since the January and February 2009 bushfires.⁴⁸

The Department of Health, DHS and VICSES developed a State Coordination Agreement for 2009–10 relief centre operations. It is envisaged that this will improve efficiency in relief centre operations by centralising coordination of relief arrangements and improving support for regional areas.⁴⁹

A recommendation in the Commission's interim report directed councils to review their municipal emergency management plans to ensure the adequacy of relief centres.⁵⁰ Mr Neil Comrie, Bushfires Royal Commission Interim Report Implementation Monitor, reported on implementation of this recommendation. He noted that VICSES, DHS, the Department of Justice, Victoria Police and the Municipal Association of Victoria have developed guidelines for the operation of emergency relief centres. The central elements of the State Implementation Plan have been taken account of in the guidelines, among them standardising processes for the choice of relief centre location, facilities staffing, and the activities that should be catered for.⁵¹ Mr Comrie also reported that the Municipal Association of Victoria had sent out to its 77 participating councils a survey about reviewing their municipal emergency management plans. Of these, 53 responded and 28 of them had conducted the recommended review; most had done so using the new guidelines.⁵² The remaining councils have said the reviews are part of the overall MEMP review and are still in progress.

The Commission notes the work under way to review and improve the consistency and services of emergency relief centres. This work must be completed: it is vital to improving the State's capacity to deal effectively with large-scale disasters affecting people in various localities.

8.5 INFORMAL RELIEF CENTRES AND COMMUNITY INITIATIVES

In different communities there were examples of locals gathering together for refuge and having limited options for moving elsewhere at the time. The local pub or hotel became a focal point in a number of cases. The Flowerdale, Kinglake, Buxton and Narbethong Hotels, and the Marysville Golf Club and the Buxton Hotel were all gathering points before evacuation or were used for shelter, although not all these places were safe during the fires.⁵³ People also gathered at CFA sheds.⁵⁴

The Commission was impressed by the many examples of community initiative providing local support, and it commends the spontaneous generosity of countless Victorians who sprang to the relief of people needing immediate help. Informal relief centres experienced various challenges, reflecting the complexity of relief and recovery activities and the level of distress in the community.⁵⁵

Box 8.3 An informal relief centre and community initiative

Mr Jim Kennedy and his wife, Di, own and manage the Black Spur Inn, also known as the Narbethong Pub. They voluntarily operated a relief centre for their local community after the fires. They initiated contact with the council and about a week after the fires they became an 'official' relief centre, which meant more support from the council and the Red Cross. The Red Cross and the CFA provided bottled drinking water because the water supply from the river had been contaminated by bushfire debris.

Other individuals, community organisations and businesses supported the Kennedys in their efforts. Donations of food and clothing were delivered to the hotel by the wider community. An employee, Ms Joanne Kasch, coordinated the donations and continued working for several weeks without pay because the hotel was not generating income. Ms Kasch sought help from her brother, who arranged for a team of chefs, catering equipment and food supplies. The Kennedys provided free accommodation and food to emergency service workers and community members. They also supplied donated clothing and other goods to the community for almost five months after the fires. Mr Kennedy's final comments were, 'and what you say about the local community—the generosity, I think every day for five weeks I cried with the way that people just helped'.⁵⁶

Mr Graeme Coltery, a resident of Narbethong, commented on the support from the community and, in particular, the Black Spur Hotel, which provided food and facilities without charge to bushfire-affected people for five weeks.⁵⁷

The actions of the Bayles CFA are an example of how individual and CFA activities went beyond their traditional role to meet urgent community need.

Box 8.4 Case study of community initiative

On 8 February Mrs Karleen Elledge, captain of the Bayles CFA brigade, and her husband, collected hay and fencing gear for the Labertouche area and surrounds. Acting as community members they wrote a flyer seeking donations, took it down to the general store and emailed it to a business associate. Within two days the Bayles CFA shed had become a relief centre.

The Baw Baw Shire Council, the Cardinia Shire Council, the Victorian Farmers Federation, the Livestock Exchange, and the Salvation Army started sending people who needed help. Cardinia Shire supplied disaster plan phones and there were seven full-time volunteers at the CFA shed coordinating activities. The relief centre organised fencing, feed and other donations. Victoria Police and the CFA also provided support.

After three weeks, the Elledges transferred the relief activities to Labertouche where a centre had opened up.⁵⁸ However, they continued to provide labour to local residents. Mrs Elledge noted that 'There are a lot of people who are still going through a lot of pain'.⁵⁹

The Bayles CFA arranged for site clean-up and salvage of items. Ms Michelle Buntine found this practical assistance invaluable.⁶⁰

Image 8.2



Source: Jason South, courtesy of *The Age*.

8.6 NATIONAL REGISTRATION AND INQUIRY SYSTEM

After an emergency the registration of individuals is required for different purposes:

- people register so that friends and family can confirm they are alive
- those affected by the emergency may need to register with different government agencies and departments to access services and funding to meet immediate needs
- the police need to identify people who are unaccounted for.

The National Registration and Inquiry System was established following Cyclone Tracy primarily to provide family and friends with basic details about the whereabouts of people affected by emergencies.⁶¹ The NRIS is owned by the Commonwealth Attorney-General's Department and operated by the Red Cross nationally and on behalf of Victoria Police in Victoria. As the commissioning authority the police activated the NRIS for Victoria during the bushfires. The Red Cross has been operating the NRIS for 30 years reconnecting people with family, friends and community. In previous disasters inquiries have numbered in the hundreds. In response to the 2009 bushfires the Red Cross logged over 22,000 registrations and more than 21,000 inquiries, nationally and internationally. The reconnection rate for family and friends was 31 per cent, better than any previous reconnection rate. The data is used only for the duration of the disaster.⁶²

The scale of the disaster exposed some of the weaknesses of the NRIS system. Personal information was collected on paper registration forms and these were sent to a centralised location where the data was entered into the NRIS. Data quality was compromised as the information was provided by people who were in shock and it was not collected in a consistent way. In addition, there were issues with the transfer of data from paper to electronic records.⁶³ Details in the NRIS system were matched to inquiries from people looking for family and friends, providing the affected person had given consent for information sharing. Before Black Saturday, to be registered into the NRIS a person had to physically attend a location to provide their information. During the fires, the Red Cross adjusted this practice and registered people by telephone or email due to the large numbers of people involved, their level of physical dislocation and the continuing nature of the fire threat.⁶⁴

The registration of people occurred mainly at relief centres and proved frustrating at times for individuals. Some people were advised to register at different relief centres, sometimes resulting in more than one registration per person. Some people found that despite their repeated registrations, they were still contacted a number of times to confirm they were alive.⁶⁵ Mr Peter Brown of St Andrews commented:

In addition to the two occasions when I reported my family as survivors to the police and the one occasion when we reported ourselves to the Red Cross, I was contacted personally three times by people enquiring about whether we had survived and my colleagues at the Moreland City Council were contacted five times with similar enquires. Some of these enquiries occurred several weeks after 7 February 2009.⁶⁶

People attending relief centres were able to seek support services and funding from government agencies, including the Department of Human Services and Centrelink. Due to privacy concerns, and different registration forms for different government agencies, individuals had to repeat their personal details and experiences of the fires to each agency. In 2008 Victoria Police and the Red Cross forwarded a paper (endorsed by the Chief Commissioner of Police) to Emergency Management Australia for consideration. It recommended making NRIS the key tool for family reunification and an entry point for national, state and territory recovery systems. An upgrade of the system to allow electronic data capture was also proposed.⁶⁷ Unfortunately, neither of these capabilities were available at the time of the bushfires.

The Victorian Bushfire Reconstruction and Recovery Authority also identified issues with privacy and information sharing. VBRRA reported that where individuals authorised sharing of information between agencies, those agencies better understood their problems and supported them more effectively. VBRRA established data sharing groups to try and protect privacy and also allow information to be shared with agencies to provide better client support. Nevertheless, privacy remained a significant issue.⁶⁸

The police were responsible for identifying people who were unaccounted for as a consequence of the fires. They used the NRIS and other government agency information as part of that process, but it proved difficult. The NRIS does not capture information about individuals who do not self-report or who are not reported by others. The police also found that information held by Commonwealth and Victorian government agencies is not standardised and there is no unique identifier for a specific individual. Privacy legislation restricted quick access to information and the ability to share information (particularly bulk information), because the information was not being used for the purposes for which it was originally collected. For the same reasons, the police were unable to share information with recovery agencies, which slowed the ability of those agencies to act.⁶⁹

There is scope to reduce the difficulties experienced with privacy and improve future relief response. The *Privacy Act 1988* (Cth) allows relevant personal information to be collected and disclosed in an emergency for specific purposes relating to that emergency. For this to occur an emergency must be formally declared. The Commonwealth Cabinet Secretary made such a declaration on 11 February 2009.⁷⁰ The State submitted to the Commission that a similar provision could be included in the *Information Privacy Act 2000* and the *Health Records Act 2001* to permit disclosure of personal information in emergency situations. This would allow a targeted response during emergencies that would not interfere with the privacy of individuals who were not directly affected.⁷¹ The Commission supports this approach and encourages the State to make such changes.

Two national NRIS meetings have been held since 7 February to address the shortcomings of the NRIS that were identified before and during the bushfires. The main lessons were:

- The NRIS is ideally placed to be the primary registration system for everyone affected by an emergency, 'enabling people registering for assistance to tell their story once', and thus reduce their stress, and improve effective information sharing.
- There is a need to upgrade NRIS technology to enable real-time information access for the community and base data for agencies involved in recovery.⁷²

Mr Peter Channells, Assistant Secretary within the Emergency Management Capability Development Branch of the National Security Capability Development Division of the Attorney-General's Department, reported that the NRIS enhancement project started in November 2009. The project aims to enhance online and telephone registrations and inquiries, source secure system servers, improve reporting and data interrogation capacity, and develop a framework for future system enhancements.⁷³

The Commission supports the improvement and further development of the NRIS to better serve the community by making it the primary source of information for community members and recovery agencies during emergencies. The Commission considers ongoing technological development is necessary to enable the NRIS to be robust and web-enabled with a single point of entry into the database. The paper registration system would be retained only as a back-up.

8.7 COMMONWEALTH SUPPORT FOR RECOVERY

The Australian Government Disaster Response Plan, or COMDISPLAN, was activated early on 8 February.⁷⁴ The Prime Minister established the Commonwealth Victorian Bushfires Ministerial Taskforce to coordinate the Commonwealth's contribution to the response and recovery.⁷⁵ Support for recovery was provided by Emergency Management Australia, the Department of Defence, and the Australian Federal Police.

The Victorian State Emergency Response Coordination Centre prepared 20 requests to EMA for Commonwealth assistance between 8 and 23 February; one was withdrawn before action was required.⁷⁶ These were made as civil community category 2, or DACC2, requests to the Department of Defence. DACC2 assistance is emergency assistance in an extensive and continuing disaster, where action is needed to save human life, alleviate suffering, prevent significant loss of animal life or property, and when the resources of the state are exhausted or inadequate.

The Commonwealth reported:

A broad array of requests were received and actioned, ranging from the supply of mattresses, tents, stretchers, sleeping bags and food rations, to forensic assistance, aerial imagery capability and the deployment of an information, surveillance and reconnaissance officer.⁷⁷

The Department of Defence provided an Interim Head of VBRRA, Major General John Cantwell AO, and supporting staff. The department also provided temporary accommodation and general support, such as catering, laundry and shower facilities for bushfire-affected people, primary health and psychological support teams, and Navy dentists who assisted the Victorian Coroner. Accommodation and catering support was also supplied to emergency services and Australian Defence Force personnel in the Marysville area. In addition, support was provided to establish community service hubs and manage donations.⁷⁸

At the same time EMA worked with the Australian Federal Police and the Department of Defence to provide emergency relief, additional capacity on the ground, and funding through the Commonwealth Natural Disaster Relief and Recovery Arrangements. The AFP supported Victoria Police as requested. In relation to recovery, the AFP provided a chaplaincy service for deployed personnel that also engaged with the community. The AFP and ADF conducted property searches looking for human remains. The AFP also provided relief staff for police at roadblocks in the worst affected areas, such as Marysville and Kinglake, and contributed to community policing.⁷⁹ Over 1,200 Defence personnel provided extensive support, searching fire-affected areas with police and emergency service personnel.⁸⁰

In addition, the Commonwealth Department of Human Services and portfolio agencies deployed employees and infrastructure to support people affected by the bushfires. Customer service advisers, case managers, social workers, and Centrelink services were made available.⁸¹ The Australian Taxation Office also provided assistance to people affected by the fires as they began putting their lives in order.⁸²

In Kinglake, once the roads re-opened allowing residents to return to the area, the Australian Army played a vital role in recovery efforts. The Army was involved in moving and distributing material aid and food, cleaning facilities, getting rid of wasps, and expanding cooking facilities.⁸³

After the bushfires the Minister for Environment Protection, Heritage and the Arts granted the State of Victoria an exemption to the provisions of the *Environment Protection and Biodiversity Conservation Act 1999* (Cth). This allowed bushfire mitigation activities such as vegetation clearance, building of fuel breaks and back-burning.⁸⁴

8.8 VICTORIAN BUSHFIRE RECONSTRUCTION AND RECOVERY AUTHORITY

The scale of the disaster in Victoria meant it was essential to consider and ensure the complex recovery requirements for people, the environment (flora and fauna), the local economy, and buildings. Experience from previous disasters showed that the establishment of a body responsible for coordinating and monitoring expenditure is the best way to facilitate recovery.⁸⁵ The Commonwealth and Victorian Governments set up the Victorian Bushfire Reconstruction and Recovery Authority to work with government departments and agencies, councils, communities, businesses, and charities.⁸⁶ VBRRA adopted a modified version of a New Zealand recovery framework that has the concept of community at its centre.⁸⁷ The framework includes the same functional areas as the *Emergency Management Manual Victoria*. The elements of the VBRRA recovery model are set out in Figure 8.1.

Figure 8.1 The VBRRA model



Source: Exhibit 139 – VBRRA 100 Day Report.⁸⁸

VBRRA has provided a series of reports that detail short-, medium- and long-term actions, time lines, and the money allocated to support recovery.⁸⁹

Ms Christine Nixon, the inaugural Chair of VBRRA, told the Commission she considered community recovery committees an effective model to involve communities in their recovery. The committees were included in municipal emergency management plans coordinated by local councils and bring together community members to work out what is needed to effect recovery. A core task of the committee is to devise a community recovery plan that addresses support, physical recovery, environmental recovery and economic recovery.⁹⁰

In response to the bushfires, community service hubs and the case management service were established by the Department of Human Services. They enable people to access a range of government services and advice from one location. Ms Nixon considered the 12 community service hubs as ‘one of the outstanding successes’ of the recovery effort.⁹¹ These were designed to support the existing relief and recovery centres due to the scale of the disaster.⁹²

The case management service was the biggest program of its type in Australia and was ‘put in place probably within a period of two and a half months’.⁹³ The Commission considers this was very slow considering the acute and immediate needs of people who were affected by the bushfires. Ms Nixon commented that, ‘I think there was some scrambling, for want of a better description, to get it into place and to get it to the size that it eventually became, and all of the materials about who was a case worker, how do we obviously pay for that process’. She noted that there were some criticisms of the case managers and the support offered, but that VBRRA had dealt with these. At one point there were about 15,000 people being supported by this system.⁹⁴

Many people made favourable comments about the way case managers helped with services and grant applications.⁹⁵ Mr Cook said of his case manager, ‘He was fantastic and made sure we knew about every grant that was available. It has been a shock to pay rent after 25 years, but our unit is very nice’.⁹⁶ In contrast, Ms Buntine dealt with a range of temporary case managers over a period of days who asked the same questions. A permanent case manager was allocated but was then moved, and the family had to develop a relationship with yet another case manager.⁹⁷

A Victorian government brochure described the case management service as being designed for bushfire-affected people with the highest need but available to all Victorians affected by the bushfires. The brochure recommended that people who had lost homes, and their direct family members, use the service.⁹⁸ Evidence before the Commission from individual witnesses indicated there may have been a lack of clarity in agency and community understanding

about the meaning of 'bushfire affected'. One witness who lost family members, but who had not personally experienced the fires, faced limited access to assistance initially, which added to the distress.⁹⁹ This contrasts with another witness who was given access to the case management system and found the support very helpful.¹⁰⁰

Mr Andrew Kleinig, co-owner of a property in Callignee that burnt down despite active defence by the two owners, reported having little access to government support because his primary residence was in Melbourne. This contrasted with the experience of the other owner for whom it was the primary residence.¹⁰¹ Mr Russell Glenn, who owned a property in Marysville, hosted a meeting for 'weekenders', many of whom had lost properties in Marysville. He stated that they had received little support or information and, because they were not permanent residents, had been precluded from existing networks. In response they established the Marysville One Community Association for information sharing and support.¹⁰²

After the 2009 bushfires Loddon Mallee Housing Services, within DHS, released a review of their initial crisis response, and ongoing work, as part of the case management service. The purpose of the review was to build capacity for future emergency response. Overall, LMHS staff believed their response was outstanding with great leadership from the acting Chief Executive Officer and management. However, staff identified challenges such as inequities in treatment of clients, community members who were reluctant and unfamiliar service users, and the significant demands placed on staff to contact bushfire-affected people within 24 hours. The review included feedback from a very small sample of community members who used the case management service. The key elements valued were outreach, emotional support, practical support and brokerage to other services. The experiences of individuals were generally positive, but it was evident that there needs to be 'a sophisticated case management framework that supports staff' to enable them to support clients more effectively. The report also highlighted the importance of maintaining the case management system in the longer term, recognising people's ongoing trauma.¹⁰³

Since the bushfires the Municipal Association of Victoria has been working with the Department of Human Services and participating in the Victorian Psychosocial Recovery Plan Advisory Group and the Victorian Bushfire Case Management Coordination Committee regarding state recovery planning, psychosocial planning, case management, community service hubs and the community development officer program.¹⁰⁴ The Department of Health and DHS are updating emergency centre coordination arrangements to improve inter-agency integration and the triggers that activate services. New procedures have been developed such as an operations manual for community service hubs. DH and DHS have also reviewed and re-issued the State Recovery Operational Plan. The Plan states that DHS leads the case management service, but it provides no further information about how the service is delivered.¹⁰⁵

8.9 TRAUMA

Many people who experienced the fires were traumatised by their experiences. The death of and injuries to family, friends and community members has caused deep distress. People suffered loss and damage to homes, assets, livelihoods and belongings. The death of and injuries to stock, companion animals, pets, wildlife and environmental damage has also distressed people.

The impact of disaster is felt by people in the short, medium and long term. In the short term (days to weeks) people have to focus on immediate physical and material needs, but they may have difficulties with thinking, planning and decision making. In the medium term (weeks to months) people may experience a wide range of emotions and strong feelings. They are often emotional and traumatised, or in constant distress, which can affect health and relationships. They also tend to be involved in more accidents. In the longer term (months to years) the effects of disaster can become apparent as financial consequences, health, emotional wellbeing, and other aspects of life that may have been postponed due to earlier demands, come to the fore.¹⁰⁶

In the short term for many people the support of family, friends, the community, and community support agencies will help them to recover. However, some people may experience more severe responses, such as post-traumatic stress disorder, anxiety or depression, which may impact within a few months, or a year or more. According to

research there are bushfire-affected people who may need help from a specialist mental health service at some stage and this need increases where they have been associated with death or injury.¹⁰⁷

VBRRA and the Department of Health conservatively estimate that at least 1,000 people have been directly affected by the 173 deaths that resulted from the fires.¹⁰⁸ The consequences for families and communities who experienced fire-related deaths is significant. Family and friends are involved in making funeral arrangements, interacting with the Coroner's Office and bureaucracy, and cleaning up properties. These compound grief and suffering.

Dr Margaret Grigg, Assistant Director Bushfire Psychosocial Recovery Team, Department of Health, reported that mental health services in bushfire-affected areas had experienced increases in demand, particularly child and adolescent services: there was a 40 per cent increase in the number of people seen and a 34 per cent increase in time spent on clinical work between February and September 2009. The services for adults are more diverse, but there was an increase of 10 to 15 per cent in the number of people seen in bushfire-affected areas.¹⁰⁹

The CFA, DSE, Ambulance Victoria, and Parks Victoria also reported increased use by employees and volunteers of peer support programs, relevant training programs, counselling and chaplain services.¹¹⁰

8.9.1 LONG-TERM EFFECTS OF TRAUMA

Two expert witnesses gave evidence about trauma: Professor Alexander McFarlane, Head of Centre for Military and Veterans Health, University of Adelaide and Clinical Professor of the University of Queensland; and Dr Paul Valent, Psychiatrist and co-founder of the Australasian Society for Traumatic Stress Studies. Both experts worked with communities affected by the Ash Wednesday fires and provided insights into trauma arising from disaster. Dr Valent noted that 'Trauma therapy is a new concept' and 'there is a lot to be learned about trauma'.¹¹¹ Professor McFarlane stated people suffer trauma disaster in everyday life and 'we completely underestimate or plan for their needs'.¹¹² They observed that trauma may not become evident for a long time and it is often not well-recognised by the affected individual or treating medical professionals.¹¹³

Professor McFarlane's research identified that after a disaster people can need assistance for many years. He stated that about 20 per cent of the community will have a psychological disorder at the time of the disaster, which may be exacerbated by the event. Adversity after the disaster, for example, re-establishing homes, employment, and dealing with grief, can have significant ongoing effects on people's health and wellbeing. He cited research that indicates a quarter of people will have delayed onset of disorders, and may or may not seek treatment.¹¹⁴

Professor McFarlane conducted longitudinal studies of children affected by the Ash Wednesday bushfires. He considered this group of children and compared them with children from a similar socio-demographic region who were not directly exposed to the fires. He found that the trauma and hardship caused by the fires was a significant, but not overwhelming, cause of psychological disorders in children. Parental distress and over protection after the fires had a significant ongoing impact on children. Adversity after the bushfires exacerbated parental distress, potentially impacting further on children.¹¹⁵

Many people present to general practitioners rather than mental health services with relatively minor or unrelated medical complaints. Individuals may not understand the link between their physical symptoms and their mental state. Professor McFarlane commented that most treatment is provided by private practice, rather than the government sector, and that individuals who have moved out of the disaster-affected region may not receive treatment. In the past general practitioners often failed to link observed physical symptoms to trauma that may have occurred years before.¹¹⁶ Dr Valent affirmed that physical symptoms can reflect trauma and appear after the disaster, and that GPs need to be aware of this.¹¹⁷

The expert witnesses also pointed out that individuals experience personal disaster in everyday life, causing mental health issues, and that these are currently inadequately treated. They were of the view that establishing an appropriate response within mainstream healthcare services would be a resource after a disaster, and also help to develop a better understanding of trauma in the community.¹¹⁸

Dr Grigg stated that the Victorian Bushfire Psychosocial Recovery Framework Advisory Committee has recognised the important role that local GPs play as the main providers of health care services.¹¹⁹ In Victoria there are mental health teams that provide secondary consultation and supervision of some treatment in support of general practice. In addition, the Commonwealth has invested for some years in education and training for GPs to increase their capacity to identify mental health problems.¹²⁰

The Commission notes the importance of an integrated medical response in recognising, and appropriately treating, trauma arising from the 2009 bushfires. The special needs of children also need to be considered in the longer term.

8.10 COMMUNITY

The Red Cross Victorian Bushfire Appeal 2009, launched by the Victorian and Commonwealth Governments, has been the largest single charitable appeal in Australia's history, raising funds totalling \$389 million. Funds are allocated at the direction of an independent advisory panel. The panel was originally chaired by former Victorian Governor, Mr John Landy, and is now chaired by the Hon. Pat McNamara. The panel is supported by a secretariat and implementation unit that is operated and funded by the Department of Human Services, which distributes the funds. The secretariat develops the policy for fund payments, and the implementation unit assesses applications, makes payments and works with case managers.¹²¹

Private organisations provided staff free of charge to assist VBRRA's operations, in some instances, for several months.¹²² Workplaces also donated services and equipment, and granted leave to staff who were volunteering.¹²³ The Commission heard about many actions initiated by individuals, volunteer organisations, community groups, and people in their work capacity, who provided help beyond normal expectations and hope. This did not lessen the trauma experienced but extended the opportunities for recovery.

Mrs Sue Exell of Haven, for example, worked for weeks following the fires organising recovery and community events. She arranged the logistics for community meetings, met with politicians, participated in radio reports and local council meetings for clean up work, and shared information with the community. She was involved in organising a fundraising 'Thank You' concert and family day for the CFA, Red Cross, VICSES and local community.¹²⁴ Similarly, Ms Anne Leadbeater provided outstanding leadership at the local level (see Box 8.5).¹²⁵

Box 8.5 Case study of Kinglake

At the time of the fires Ms Leadbeater was Manager of Community Development for the Murrindindi Shire Council. After Black Saturday she had a key role in coordinating recovery efforts at Kinglake, Kinglake West and Toolangi. Initially there were twice daily agency briefings and community meetings three times a day. The daily community meetings continued for two weeks in Toolangi and five weeks in Kinglake and Kinglake West. This was considered the most effective way to share information and determine the issues requiring resolution. The communication model used was accurate, locally relevant, and addressed 'what we know', 'what we don't know', 'what we are doing', and 'what we need you to do'.

At the daily meetings agencies that typically attended were the police, the CFA, Centrelink, DHS, Red Cross, the Department of Primary Industries, RSPCA, the Army, the Department of Sustainability and Environment, VICSES, VicRoads, Telstra, SP AusNet, Community Health, Ambulance Victoria, Victorian Council of Churches, and local volunteers. The agencies briefed the community and also responded to the issues raised by the community. This two-way communication enabled recovery to keep pace with changing needs. For example, on the first day water and fuel were required and by the ninth workplace safety and tax issues for small business were dominant.

Many people were traumatised and Ms Leadbeater observed that, 'Just before I would start each community meeting, I would look out at the hundreds of faces and it felt like I was looking out on a sea of grief'.¹²⁶

Help came from within and outside the local community. A Post Office employee provided torches and prepaid mobile phones. A Telstra employee also provided mobile phones, connected the council telephone, and slept in his car for the first night and then on the pub floor while he worked to establish communications. The SES did shuttle runs bringing back jerry cans of fuel. There were many examples of generosity, support and kindness: metropolitan chefs cooked for hundreds of people; coffee carts dispensed free coffees, the ice-cream man handed out free ice-creams, and volunteers sorted and distributed donated goods.

Ms Leadbeater commented that one of the essential elements of recovery is to find and engage with the strengths and networks that existed in the community before the disaster as this facilitates recovery.

Shortly after the fires, the Marysville and Triangle Development Group, or MATDG, was established at the request of Ms Fran Bailey, the local Federal MP. She asked local community members to ensure the group represented the communities of Marysville, Buxton, Taggerty, Narbethong and Granton. The group organised community meetings at the Marysville Golf Club to work out who needed help and what they needed. This led to the development of a temporary residential village in Marysville. The group assisted with funerals and memorial services and organised counselling rooms in Taggerty. MATDG established a charter with key principles and a range of sub-groups. Members of the group voiced concerns about the slow pace of recovery and government action.¹²⁷ Separately, local GP Dr Lachlan Fraser worked with the Red Cross, and developed a list of survivors in Marysville and put it on the internet for public access.¹²⁸

8.11 INSURANCE AND RECOVERY

Community recovery after a disaster is impacted by the adequacy of insurance cover taken by individuals and businesses. When insurance cover is insufficient to allow for rebuilding, the recovery process will be stifled. In Chapter 10, the Commission found that there was a lack of definitive evidence about the extent of both non-insurance and under-insurance. There was, however, sufficient evidence to conclude that although a proportion of homes are not covered by building insurance, a much greater proportion of households do not have contents insurance, and many households are under-insured.

Research by the Brotherhood of St Laurence shows that the main reason people on low incomes do not obtain insurance is perceived affordability. As one participant in the Brotherhood's study put it, 'Insurance is a luxury when your income is that way'.¹²⁹

The reasons for under-insurance appear to be complex. Following the ACT bushfires in 2003 the Australian Securities and Investments Commission investigated why houses are under-insured. A 'sum insured' policy caps the insurer's liability for rebuilding in the event of a total loss at an amount specified by the property owner—called the 'sum insured'. Under this type of policy, property owners are responsible for determining the sum insured and are likely to under-insure if they lack information about current building costs. In 2005 ASIC found only a small number of insurers provided property owners with access to reliable or comprehensive tools to estimate the cost of rebuilding their home. ASIC also noted the failure of property owners to increase the sum insured over time to keep up with changes in building costs, and that property owners do not necessarily increase their level of cover after renovations.¹³⁰

Replacing the main building is not the only cost of rebuilding following a fire. There are often supplementary costs such as landscaping, site clearing, architect fees and temporary accommodation. Many of the 16 building insurance policies reviewed by ASIC following the ACT fires did not cover some types of supplementary costs. In addition, respondents to ASIC's survey of ACT bushfire victims reported significant under-insurance of many supplementary costs.¹³¹

In a follow up report in 2007 ASIC found that the insurance industry had developed initiatives to address under-insurance. Since the 2005 report a small number of additional insurers had begun to offer total replacement policies.¹³² ASIC recommended the following measures: insurers investigating whether total replacement policies and extended replacement policies (under which the insurer agrees to pay the sum insured plus an additional amount up to a certain percentage above the specified sum insured) can be made more widely available. Educating consumers about under-insurance and making web-based calculators available were also recommended.

In submissions to the Commission, the Commonwealth said that despite government and industry initiatives, under-insurance is often the biggest problem policy holders face in the rebuilding process.¹³³ Mr Denis Nelthorpe, a community lawyer who provided assistance on insurance issues to people affected by the bushfires, told the Commission that some consumers had difficulty understanding the nature of their policy. Mr Nelthorpe said that many who suffered losses in Victoria's fires had 'sum insured' policies and would have experienced difficulty rebuilding had funds not been made available from the bushfire compensation fund.¹³⁴ Given the persistence of under-insurance, the Commission considers that ASIC's 2007 recommendations remain relevant. The Insurance Council of Australia and members of the insurance industry should continue to improve communication with consumers about under-insurance, including in relation to total replacement cover and extended replacement cover, and the assessment of rebuilding costs.

A recommendation of the Commission in Chapter 10—to replace the fire services levy with a property based levy—would result in a substantial reduction in the amount that consumers pay for a given level of insurance cover. For example (and assuming that stamp duty on insurance and GST are retained), the cost of insurance would fall by 45 per cent for a country business, by 34 per cent for a metropolitan business, by 24 per cent for a country house, and by 17 per cent for a metropolitan house.

The Commission's support for the introduction of a property-based levy rests on the inequity and lack of transparency of the current arrangements. It is possible, however, that the consequential fall in the cost of insurance could result in greater uptake of building and contents insurance. The extent of any uptake is difficult to predict. While insured property owners would pay less for insurance (as outlined above) they would have less disposable income as a result of paying the property-based levy.

Mr Nelthorpe believed that these changes would have no impact on the insurance take-up of low to middle income earners.¹³⁵ Dr Richard Tooth, a consultant with insurance experience, gave evidence about international studies on the demand for insurance and his own research. Dr Tooth concluded that the demand for insurance increases slightly with a fall in its price. Households are more price sensitive when deciding to purchase contents insurance than house insurance.¹³⁶ Dr Tooth also gave evidence that the removal of the fire services levy in Western Australia was followed by a small uptake in building and contents insurance.¹³⁷ However, Dr Tooth acknowledged that to understand the full effect, long-term data would be required and that the economic boom in Western Australia at the time may explain any increase in the take-up of insurance.¹³⁸

Affordability for those on low incomes has been consistently recognised as an impediment to greater uptake of insurance. The Commission heard that changes to payment methods, such as the ability to make fortnightly payments and to make those payments where appropriate through Centrepay, would assist low income earners to insure.¹³⁹ Similarly, insurance products, particularly contents policies, have not been tailored to the needs of low income earners. The minimum level of cover may exceed the customer's requirements and the excess payable may act as a disincentive, particularly if the items to be insured are of low value.¹⁴⁰

According to Mr Nelthorpe, the recent introduction of tenants insurance targeted the upper end of the market. He welcomed the lowering of contents limits to facilitate the take-up of insurance, though.¹⁴¹ The Commission expects that tenants would be the initial beneficiaries of a change to a property-based levy as they would see a noticeable fall in the cost of contents insurance and they would not be subject to the property-based levy. Members of the insurance industry should create or continue to offer 'no frills' insurance products that allow appropriate levels of cover for people with limited household assets, allow fortnightly payments and, where appropriate, receipt of payments through Centrepay.

The Commission also notes that building and contents insurance would become more affordable if the State Government adopted the final report of the Australia's Future Tax System Review (the Henry report) and discontinued the practice of subjecting insurance products to stamp duty.¹⁴²

8.12 OTHER RECOVERY ISSUES

Immediately after a bushfire people need shelter, water, food, material goods and access to services as part of re-establishing their lives. Other consequences of bushfires may not be immediately apparent to the wider community. Issues relating to the environment, control lines, fencing, fodder, and animals, illustrate the complexity of recovery.

8.12.1 ENVIRONMENT

Large severe fires leave few refuges for plants and animals, and reduce the viability of threatened species.¹⁴³

The Victorian Association of Forest Industries stated that the impact of high intensity fires includes: complete burning of large areas; death of flora and fauna; damage to soil, plants, seeds and fungi; damage to waterways and aquatic species; and habitat loss.¹⁴⁴ Professor Mark Adams, Dean, Faculty of Agriculture, Food and Natural Resources, University of Sydney, noted that high intensity fires have caused enormous damage to soils, killing plants and animals and changing the hydrology of water catchments.¹⁴⁵ Mr Phil Cheney, Honorary Research Fellow, CSIRO, observed that bushfires burning under drought conditions burn most surface fuels. This was evident in the 1983 bushfires, where swamps and usually damp areas were burnt down to mineral soil and organic soil was removed. Some plant species were killed and did not regenerate either by regrowth or seed.¹⁴⁶

The Department of Sustainability and Environment is responsible for the initial rehabilitation and stabilisation works on public land after fire and for the longer term recovery of the natural environment. This includes: regeneration of vegetation; protection of threatened species; and protection of water quality and supply, cultural heritage, and built assets on public land. DSE addresses erosion, animal welfare, pests and weeds, and coordinates and delivers this recovery function with other relevant agencies. Urgent environmental works coordinated by DSE after the fires included erosion control, water catchment protection, fence repairs, rehabilitation of control lines and construction of silt traps.¹⁴⁷

Image 8.3



Source: Craig Abraham, courtesy of the *Sunday Age*.

Immediately after the fires, Melbourne Water, DSE and Parks Victoria rehabilitated fire tracks and roads. Melbourne Water improved road drainage and erosion control to protect water quality and to prevent debris, soot and ash being washed into the water storages by rain.¹⁴⁸

The Department of Primary Industries' main responsibility during environmental disasters is to help primary industries recover. DPI staff assist with immediate and longer term recovery by visiting landholders to assess their needs, the welfare of their animals, their livestock losses and fencing damage. After 7 February DPI responded to hundreds of referrals about stock containment, erosion control, and farm water supplies. DPI also issued the publication, *Recovery after Fire*. It includes guidance to landholders about livestock and water management, soil erosion and pasture recovery, fencing and property planning, and pest and weed control.¹⁴⁹

Control lines

During bushfires Victorian fire agencies can go onto any land and create fire control lines by pushing soil aside with heavy machinery.¹⁵⁰ In general, control lines must be rehabilitated after fires or they can become a source of environmental damage. There are also secondary consequences: fences may have been demolished to create the control line, which can have implications for stock management for private landholders.

The State rehabilitates fire control lines on public and private lands by pushing back the top soil and undertaking erosion control measures. This protects water quality and the land from soil erosion. The government may also provide the landholder with seed to assist with erosion control. Planting of trees and re-establishing pasture and agricultural crops is not included.¹⁵¹ After the fires, Ms Judith Clements, in her capacity as President of the Whittlesea branch of the Victorian Farmers Federation, was contacted by the CFA and informed that firebreaks would be cut by bulldozers and graders through the properties on the edge of the fire control line, and the affected farmers would have to contain their livestock because the equipment would not stop for fences. Ms Clements reflected the concerns of some farmers that the fire agencies adopted a 'blanket' approach to creating fire control

lines without consulting landholders, potentially causing unnecessary environmental damage and loss of fencing. In addition, despite the rehabilitation works the loss of productivity is ultimately borne by the farmer.¹⁵²

After the fires DSE and the CFA completed an operational review and debrief. They identified that even with past experience excessively wide control lines had been created and major rehabilitation tasks were required as a result. The agencies attributed this to incident management tactics and the poor supervision of some bulldozer operators. There were also difficulties determining whether fences were burnt in back-burn operations or from bushfire.¹⁵³

Fencing

Over 10,000 kilometres of internal and boundary fencing was destroyed by the bushfires.¹⁵⁴ This affected landholders' ability to maintain livestock, and is also costly to replace. Fifteen months after the bushfires fencing was still being replaced, which gives some idea of the scale of the activity.¹⁵⁵

The Victorian Government pays 100 per cent of the cost of restoring fences damaged by machinery used by fire agencies during bushfire emergencies. It will reimburse up to \$400 insurance excess on all insured Crown land boundary fences that are damaged by bushfires.¹⁵⁶ Under the *Fences Act 1968* the private landholder bears the responsibility and full cost of replacing fences bordering public and private land. The government expects landholders to have appropriate insurance to cover boundary and internal fences. It remains the responsibility of the private landholder to fence and secure stock on their property.¹⁵⁷ Ms Clements stated that many farmers do not insure fencing due to the cost and for those who are insured the \$400 reimbursement is inadequate.¹⁵⁸ The Victorian Farmers Federation State Office and government agencies including the Department of Primary Industries undertook a fencing coordination program with volunteers providing labour.¹⁵⁹ There was also a program in the Mudgegonga area where prisoners from Beechworth worked on roadside fencing.¹⁶⁰

Many public submissions were made to the Commission urging a change to the present law on the basis it is unfair. There was insufficient time to consider in any depth the question of whether change is required. That the landowner is invariably solely responsible for the cost of replacing fencing that borders public land does seem unreasonable, particularly as the landowner has very limited ability to ensure that fire prevention activities on adjoining public land adequately reduce the risk of fencing damage from bushfires. The Commission encourages the State to re-examine its position on this matter.

8.12.2 FODDER

After bushfires food and water supplies for animals is essential because pasture and fodder may have been destroyed. The Department of Primary Industries supported the Victorian Farmers Federation to coordinate and transport emergency fodder and agistment for livestock. The Commission recognises the important contribution a number of individuals and groups made to this process (see Box 8.6).¹⁶¹

Box 8.6 Feeding stock after fire

Mr Peter Hay, a CFA volunteer, cattle farmer, and VFF representative from Weerite, set up a meeting with the municipal fire prevention officer, local fire brigade captains, and representatives of DPI and the United Dairy Farmers of Victoria.

Following the meeting Mr Hay agreed to coordinate an appeal for fodder and cattle feed and a clean-up working bee. For the next three months he and his wife did a range of community work. DPI assessed farms affected by the fires and prioritised needs. Mr Hay was in constant communication with fire-affected people, arranged a public appeal for hay and firewood donations, organised and directed cartage, and organised cattle agistment and donations of farm supplies. About 180 volunteers attended the working bee. The equipment used in the working bee was supplied for free, the Lions Club did the barbecue, and the Country Women's Association made cups of tea. 'The day was a huge success and the work that was done made a big difference to the fire affected people'.¹⁶²

8.12.3 ANIMALS

Ms Juliet Moore, a resident of Kinglake, gave evidence about fleeing the fires in a car while a passenger held onto a horse through the car window. She recounted her observations during their flight:

I remember all these animals just appeared from nowhere. We had two deer running next to the car, so there was a horse and deer and the deer looked at the horse and horse looked at the deer and then we had kangaroos and lizards and koalas and they were all just running with us.¹⁶³

In general the protection and care of animals falls under a range of Acts and agencies: mainly the Department of Sustainability and Environment, the Department of Primary Industries, councils, the RSPCA and other volunteer organisations.¹⁶⁴ Animals are grouped into categories such as wildlife, livestock, companion animals and domestic pets, rural and urban. During and after the fires the relief and recovery of animals raised issues, some of which are unable to be readily resolved, for example, habitat loss for wildlife.

The Emergency Management Act does not address animal welfare. The *Emergency Management Manual Victoria* also does not specifically address animal welfare after bushfire under the State Emergency Recovery Arrangements. Under Part 7, which sets out the 'Emergency Management Agency Roles', DPI is nominated as the primary agency for support services for animal welfare and the RSPCA and DSE are secondary agencies. The participating emergency management agencies also supply their own role statements for inclusion in the manual. DPI identified responsibilities for stock, DSE for recovery of wildlife, the RSPCA for rescue and care of pets, and councils for the disposal of dead animals (domestic, native and feral).¹⁶⁵

The RSPCA estimated that over 1 million animals were killed in the fires. The most common injuries to animals were from wounds sustained while escaping the fires, burns and smoke inhalation.¹⁶⁶ The Victorian Association of Forest Industries estimated that millions of native animals and birds were killed, either during the fires or from starvation or predation after the fires.¹⁶⁷

The Department of Primary Industries manages large-scale immediate rural recovery including animal welfare services. DPI identified animal welfare as a high priority after the fires and sought additional resources from interstate to assist with the inspection of properties. They assessed 4,700 properties for losses and estimated that more than 8,000 farm animals were killed, either directly by the fires or euthanased.¹⁶⁸

Image 8.4



Source: Wayne Taylor, courtesy of *The Age*.

Ms Pat Easterbrook from Mudgegonga gave evidence about neighbours getting together to shoot cattle. She noted, 'The sound of the shots was just awful, especially as the rest of the valley was so quiet and looked like the end of the world had come'.¹⁶⁹ Mrs Robin McDonald, a cattle farmer from Rosewhite, stated that, 'One of the most difficult decisions after the fires was working out what to do with our herd. We had little for the cattle to eat and, with no fences, we had no way to keep them in'. Ultimately, the McDonalds agisted the herd in Queensland, bearing the costs because the cattle provided their income source and they had spent many years developing the quality of the herd, and were reluctant to sell.¹⁷⁰

The importance of companion animals and pets to the welfare of people is well known. Animal needs have been identified in CFA guidance for people planning for bushfire and also guidance for councils about catering for animals at relief centres.¹⁷¹ Mr Tim Streblow from the California Department of Forestry and Fire Protection commented that people may be reluctant to evacuate unless they can do so with their animals.¹⁷² Further, the RSPCA considers that surviving animals can be important to the recovery of bushfire-affected people.¹⁷³ The impact of animals on individual's decisions is discussed in more detail in Chapter 1.

The Sorraghan family are dog breeders and escaped with all of their 21 dogs having attempted to defend their house in St Andrews. They reported that 'watching the house burn was not easy, but it would have been a completely different experience if we had lost any of the dogs'.¹⁷⁴ In contrast, Ms Samantha Siddle, who evacuated from Redesdale with her children after her property started burning, described her children's distress at the suffering and death of companion animals and pets.¹⁷⁵

The Department of Primary Industries' review of its response after the fires noted the complexity of recovery due to the high number of fires on private land, the loss of life, the impact on the peri-urban areas made up of small landholdings, and the number of shires involved. The loss of fencing meant it was impossible to link stock to properties and owners, or to contain animals, and it also hampered the treatment of animals. There was a lack of clarity about which agencies had responsibility for which animal grouping, and if animals were found together whether all were treated by that agency.¹⁷⁶

The fire agencies also recently updated *Protocols for Volunteers involved in Wildfire Rescue Operations*. It details arrangements for fire agencies, independent wildlife shelters, foster carers and rescue organisations, and differentiates between native wildlife, companion animals and agricultural stock.¹⁷⁷ However, this does not address the issues identified by DPI.

There does not appear to be a coordinated approach to animal welfare during relief operations. Improving agency coordination would help to provide more effective relief to all animals regardless of whether they are wildlife, stock, companion animals or pets. There is a good argument to address the welfare of all animals holistically in the *Emergency Management Manual Victoria*.

8.13 THE FUTURE

The Commission acknowledges that recovery from disaster is a long-term process. The Victorian Bushfire Reconstruction and Recovery Authority has supported the short- and medium-term recovery of people and communities. Long-term assistance will be provided through normal services and thus reduce the need for a coordinating agency beyond 2010.¹⁷⁸ It is not part of VBRRA's terms of reference to identify lessons from the reconstruction and recovery process. The 2003 ACT bushfires taskforce identified lessons learnt and future improvements. It recognised the 'seriousness of the task—remembering in particular that people's lives and their futures will be affected by how well the job is done'.¹⁷⁹ Similarly, Victoria should review reconstruction and recovery from the Black Saturday bushfires to maximise learnings for future improvement, and determine whether long-term recovery is adequately supported.

- 1 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Authority Report (VBRA.300.001.0001) [8], [9-10]
- 2 Exhibit 139 – Victorian Bushfire Reconstruction and Recovery Authority – 100 Day Report (TEN.046.001.0001) at 0004; Exhibit 21 – Police Forward Command Post Log, 7 February 2009 (TEN.003.001.0001) at 0009
- 3 Cameron T19718:24–T19719:8
- 4 Exhibit 831 – Emergency Management Manual Victoria (RESP.3001.003.0001_R); Exhibit 938 – Statement of Lapsley (WIT.3001.002.0001) [12], [68], [76]; *Emergency Management Act 1986*
- 5 Exhibit 45 – National Bushfire Situation Update #3 – 30 January 2009 (AGD.910.0013)
- 6 Cameron T19715:10–T19715:27, T19716:31–T19717:8; Esplin T18889:30–T18890:19
- 7 Exhibit 938 – Statement of Lapsley (WIT.3001.002.0001) [13]–[16]
- 8 Exhibit 285 – Statement of Tune, Attachment 7 (WIT.4005.001.0361) at 0362; Exhibit 590 – Statement of Allen (WIT.3010.006.0131) at 0132
- 9 Exhibit 593 – Statement of Dickson (WIT.4018.001.0001) [56]–[63]; Exhibit 282 – Statement of Eltringham (WIT.4003.001.0001) [39]–[66]; Exhibit 285 – Statement of Tune (WIT.4005.001.0001) [39]–[54]; Exhibit 428 – Statement of Adams (WIT.4009.001.0001) [42]–[52]; Exhibit 377 – Statement of Ellett (WIT.4006.001.0001) [54]; Exhibit 378 – Statement of Jack (WIT.4007.001.0001) [57]–[63]; Exhibit 427 – Statement of English (WIT.4008.001.0001) [54]–[63]; Exhibit 465 – Statement of Malone (WIT.4010.001.0001) [51]–[55]; Exhibit 594 – Statement of Venville (WIT.4022.001.0001) [58]–[64]; Exhibit 650 – Statement of Creedon (WIT.4011.001.0001) [52]–[53]; Exhibit 651 – Statement of Hocking (WIT.4012.001.0001) [43]–[44]; Exhibit 677 – Statement of Kittel (WIT.4004.001.0001) [44]–[45], [47]–[50], [55]–[57]
- 10 Exhibit 851 – Submissions of Australian Red Cross – National Registration and Inquiry System (NRIS) (ARC.001.001.0002) at 0005
- 11 Exhibit 73 – Statement of McCulloch (WIT.043.001.0001_R) [40]; Exhibit 114 – Statement of O'Halloran (WIT.058.001.0001_R) [43]–[45]; Exhibit 173 – Statement of Wiltshire (WIT.075.001.0001_R) [25]; Exhibit 181 – Statement of Wasley (WIT.073.001.0001_R) [46]; Exhibit 373 – Statement of Thompson (WIT.3010.009.0291) [29]–[32]; Exhibit 545 – Statement of Ruhr (WIT.122.001.0001_R) [79]; Exhibit 718 – Statement of Grimmant (WIT.139.001.0001_R) [17]–[18]; Barton T8879:2–T8879:8
- 12 Strickland T15802:18–T15802:20
- 13 Exhibit 48 – Statement of Brown (WIT.029.001.0001_R) [22]
- 14 Cowdery T6871:27–T6872:8
- 15 Exhibit 640 – Statement of Butera (WIT.3010.001.0098) [41]–[43]
- 16 Exhibit 173 – Statement of Wiltshire (WIT.075.001.0001_R) [25]; Exhibit 208 – Statement of Hughes (WIT.080.001.0001_R) [47]
- 17 Exhibit 210 – Statement of Brown, Attachment 4 (SOV.001.001.0029) at 0058
- 18 Exhibit 522 – Statement of Mortimer (WIT.118.001.0001_R) at 0009_R–0016_R; Mortimer T11234:7–T11234:18
- 19 Exhibit 533 – Statement of Barrow (WIT.121.001.0001_R) [93]
- 20 Exhibit 906 – Statement of Kenney (WIT.161.001.0001_R) [21]–[24]
- 21 Exhibit 95 – Statement of Fraser (WIT.048.001.0001_R) [32]–[35]
- 22 Exhibit 889 – Statement of Wunderlich (WIT.157.001.0001_R) [63], [93]
- 23 Exhibit 929 – Statement of Harland (WIT.163.001.0001_R)
- 24 Exhibit 989 – Submissions of the Victorian Adult Burns Service (SUBM.002.052.0117) at 0119
- 25 Exhibit 530 – Statement of Woods (SUMM.044.002.1112_R) at 1117_R
- 26 Exhibit 530 – Statement of Woods (SUMM.044.002.1112_R) at 1117_R
- 27 Exhibit 587 – Statement of Smith (WIT.3004.030.0001) [160], [234]; McGahy T2256:18–T2257:13, T2258:7–T2258:16
- 28 Exhibit 537 – Statement of Whitford (WIT.120.001.0001_R) [50]
- 29 Exhibit 537 – Statement of Whitford (WIT.120.001.0001_R) [47]
- 30 Exhibit 61 – Statement of Olorenshaw (WIT.034.001.0001_R) [104]–[105]; Exhibit 200 – Statement of Bennett (WIT.078.001.0001_R) [23]
- 31 Exhibit 170 – Statement of Frazer-Jans (WIT.074.001.0001_R) [78]–[79]
- 32 Exhibit 77 – Statement of Walter (WIT.041.001.0001_R) at 0010_R
- 33 Exhibit 938 – Statement of Lapsley (WIT.3001.002.0001) at 0088
- 34 Exhibit 838 – Internal Review of DPI's Response to the February 2009 Fires (DPI.001.001.0258) at 0288
- 35 Exhibit 838 – Internal Review of DPI's Response to the February 2009 Fires (DPI.001.001.0258) at 0287
- 36 Exhibit 364 – Statement of Barton (WIT.3010.005.0001) [35]; Barton T8868:18–T8868:20
- 37 Ferguson T948:15–T948:20
- 38 Exhibit 938 – Statement of Lapsley (WIT.3001.002.0001) [20]
- 39 Exhibit 938 – Statement of Lapsley (WIT.3001.002.0001) [21]
- 40 Exhibit 989 – Victoria State Emergency Service Annual Report 2008–2009 (TEN.308.001.0080) at 0099
- 41 Exhibit 139 – Victorian Bushfire Reconstruction and Recovery Authority – 100 Day Report (TEN.046.001.0001) at 0007; Exhibit 989 – Australian Red Cross Annual Report 2008–2009 (TEN.308.001.0001) at 0014
- 42 Exhibit 212 – Statement of Edmonds (WIT.063.001.0001_R) [47]

- 43 Exhibit 416 – Statement of Verlaan (WIT.095.001.0001_R) [51]
- 44 Exhibit 680 – Statement of Cook (WIT.131.001.0001_R) [29]
- 45 Exhibit 785 – Statement of Enden (WIT.147.001.0001_R) [47]
- 46 Exhibit 323 – Statement of Kenealy (WIT.101.001.0001_R) [46]–[59]
- 47 Exhibit 987 – Schedule 1 – MAV Initiatives (DOC.MAV.003.0001)
- 48 Exhibit 988 – Schedule 2 – Council Initiatives (DOC.MAV.003.0005)
- 49 Exhibit 843 – Statement of Robertson (WIT.3003.001.0001) [83]
- 50 B Teague, R McLeod, S Pascoe, *2009 Victorian Bushfires Royal Commission: Interim Report*, Parliament of Victoria, Melbourne, August 2009, Recommendation 6.4
- 51 Exhibit 840 – Statement of Comrie, Annexure 1 (WIT.3031.001.0004)
- 52 Exhibit 840 – Statement of Comrie, Annexure 1 (WIT.3031.001.0004); Comrie T17462:1–T17462:17
- 53 Exhibit 114 – Statement of O'Halloran (WIT.058.001.0001_R) [43]–[45]; Exhibit 73 – Statement of McCulloch (WIT.043.001.0001_R) [24]; Exhibit 367 – Statement of Hunter (WIT.3009.001.0001) [27]; Barton T8879:2–T8879:7
- 54 Exhibit 103 – Statement of Barber (WIT.046.001.0001_R) [34]
- 55 Exhibit 848 – Statement of Elledge (WIT.154.001.0001_R) [15]–[41]; Exhibit 349 – Statement of Kennedy (WIT.102.001.0001_R)
- 56 Kennedy T8561:1–T8561:3
- 57 Exhibit 342 – Statement of Coltery (SUMM.044.003.0706_R) at 0711
- 58 Exhibit 848 – Statement of Elledge (WIT.154.001.0001_R)
- 59 Exhibit 848 – Statement of Elledge (WIT.154.001.0001_R) [41]
- 60 Exhibit 586 – Statement of Buntine (WIT.127.001.0001_R) at 0019_R–0020_R
- 61 Exhibit 850 – Statement of Channells (WIT.6008.001.0001) [5]–[6]; Exhibit 851 – Submissions of Australian Red Cross – National Registration and Inquiry System (NRIS) (ARC.001.001.0002)
- 62 Exhibit 851 – Submissions of Australian Red Cross – National Registration and Inquiry System (NRIS) (ARC.001.001.0002); Exhibit 850 – Statement of Channells (WIT.6008.001.0001)
- 63 Grant T17579:3–T17579:7, T17580:13–T17581:4
- 64 Exhibit 851 – Submissions of Australian Red Cross – National Registration and Inquiry System (NRIS) (ARC.001.001.0002) at 0003
- 65 Exhibit 176 – Statement of Haggar (WIT.072.001.0001_R) [32]; Exhibit 208 – Statement of Hughes (WIT.080.001.0001_R) [49]–[53]; Exhibit 116 – Statement of Matthews (WIT.057.001.0001_R) [49]–[50]
- 66 Exhibit 108 – Statement of Brown (WIT.053.001.0001_R) [45]
- 67 Exhibit 849 – Statement of Grant (WIT.3010.010.0001) [12]–[15]; Grant T17593:12–T17593:31
- 68 Nixon T17383:2–T17384:24
- 69 Exhibit 849 – Statement of Grant (WIT.3010.010.0001) [28]–[42]
- 70 Exhibit 849 – Statement of Grant, Annexure 5 (WIT.3010.010.0044)
- 71 Submissions of the State of Victoria – Leadership – Emergency Management Coordination – Command and Control (RESP.3000.006.0217) [137]
- 72 Exhibit 851 – Submissions of Australian Red Cross – National Registration and Inquiry System (NRIS) (ARC.001.001.0002) at 0013
- 73 Exhibit 850 – Statement of Channells (WIT.6008.001.0001) [1], [23]–[24]
- 74 Exhibit 21 – Police Forward Command Post Log, 7 February 2009 (TEN.003.001.0001) at 0009; Exhibit 45 – Statement of Pearce (WIT.032.001.0001) [45]; Pearce T1482:20–T1482:29
- 75 Exhibit 838 – Ministerial, Commonwealth and Victorian Bodies Governance Arrangements (DOC.AGS.001.0054)
- 76 Exhibit 845 – Commonwealth Response and Recovery Assistance Following the 2009 Victorian Bushfires (RESP.6007.001.0001) [3.2]
- 77 Exhibit 845 – Commonwealth Response and Recovery Assistance Following the 2009 Victorian Bushfires (RESP.6007.001.0001) [3.2]
- 78 Exhibit 845 – Commonwealth Response and Recovery Assistance Following the 2009 Victorian Bushfires (RESP.6007.001.0001) [3.6]
- 79 Exhibit 989 – Australian Federal Police – Background Briefing on Involvement in Recovery From 7 February 2009 Bushfires (DOC.AGS.001.0002); Exhibit 845 – Commonwealth Response and Recovery Assistance Following the 2009 Victorian Bushfires (RESP.6007.001.0001) [3.27]–[3.29]
- 80 Exhibit 502 – Statement of Power (WIT.6002.001.0001) [18]
- 81 Exhibit 845 – Commonwealth Response and Recovery Assistance Following the 2009 Victorian Bushfires (RESP.6007.001.0001) [3.90]–[3.101]
- 82 Exhibit 845 – Commonwealth Response and Recovery Assistance Following the 2009 Victorian Bushfires (RESP.6007.001.0001) [4.50]–[4.54]
- 83 Exhibit 839 – Statement of Leadbeater (WIT.153.002.0001_R) [84]–[90], [101]–[102]
- 84 Exhibit 774 – Exemption under Section 158 of the Environmental Protection and Biodiversity Conservation Act 1999 (DEWH.001.001.0411)
- 85 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Authority Report (VBRA.300.001.0001) [5]–[8]
- 86 Exhibit 139 – Victorian Bushfire Reconstruction and Recovery Authority – 100 Day Report (TEN.046.001.0001) at 0004
- 87 Nixon T17375:22–T17375:23, T17377:18–T17377:20
- 88 Exhibit 139 – Victorian Bushfire Reconstruction and Recovery Authority – 100 Day Report (TEN.046.001.0001) at 0006

- 89 Exhibit 139 – Victorian Bushfire Reconstruction and Recovery Authority – 100 Day Report (TEN.046.001.0001); Exhibit 838 – Victorian Bushfire Reconstruction and Recovery Authority – 12 Month Report (TEN.250.003.0001)
- 90 Nixon T17378:5–T17379:15
- 91 Nixon T17379:16–T17379:31
- 92 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Authority Report (VBRA.300.001.0001) [67]
- 93 Nixon T17381:17–T17381:19
- 94 Nixon T17380:31–T17381:4, T17381:8–T17381:19
- 95 Exhibit 385 – Statement of Cherry (WIT.107.001.0001_R) [38]; Exhibit 224 – Statement of Cowdery (WIT.081.001.0001_R) [31]; Exhibit 244 – Statement of Easterbrook (WIT.085.001.0001_R) [76]; Exhibit 380 – Statement of Lynch (WIT.094.001.0001_R) [25]
- 96 Exhibit 680 – Statement of Cook (WIT.131.001.0001_R) [31]
- 97 Exhibit 586 – Statement of Buntine (WIT.127.001.0001_R) [69]–[71]
- 98 Exhibit 989 – Victorian Bushfire Case Management Service (TEN.303.001.0003)
- 99 Exhibit 873 – Statement of Abotomey (WIT.155.001.0001_R) [17]–[24]
- 100 Exhibit 380 – Statement of Lynch (WIT.094.001.0001_R) [25]–[28]
- 101 Exhibit 391 – Statement of Kleinig (WIT.099.001.0001_R) [19]–[21]; Exhibit 390 – Statement of Wigginton (WIT.100.001.0001_R) [21]–[22]
- 102 Exhibit 362 – Statement of Glenn (WIT.066.001.0001_R) [35]–[37]
- 103 Exhibit 989 – Loddon Mallee Housing Services – Response to Black Saturday (TEN.305.001.0247) at 0248, 0252–0255, 0261, 0264
- 104 Exhibit 987 – Schedule 1 – MAV Initiatives (DOC.MAV.003.0001) at 0002
- 105 Exhibit 843 – Statement of Robertson (WIT.3003.001.0001) [30]–[31], Annexure 9 (WIT.3003.001.0326)
- 106 Exhibit 538 – Statement of Grigg, Annexure 4 (WIT.3001.001.0123) at 0130–0131
- 107 Exhibit 538 – Statement of Grigg, Annexure 4 (WIT.3001.001.0123) at 0130–0131, 0137
- 108 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Authority Report (VBRA.300.001.0001) [140]
- 109 Grigg T11712:6–T11712:24
- 110 Exhibit 855 – CFA Annual Report 2009 (TEN.205.001.0001) at 0048; Exhibit 857 – Department of Sustainability and Environment Annual Report 2009 (TEN.201.001.0001) at 0024; Exhibit 989 – Parks Victoria Annual Report 2009 (RSCH.040.001.0632) at 0687; Exhibit 989 – Ambulance Victoria Annual Report 2008–2009 (TEN.303.001.0290) at 0339
- 111 Exhibit 536 – Valent Report (EXP.009.001.0001) at 0007; Valent T11673:13–T11673:15
- 112 McFarlane T11638:4–T11638:8
- 113 Exhibit 535 – McFarlane Report (EXP.007.002.0005) [172], [174], Attachment 2 (EXP.007.002.0071); Exhibit 536 – Valent Report (EXP.009.001.0001) at 0007, Attachment 1 (EXP.009.001.0010)
- 114 Exhibit 535 – McFarlane Report (EXP.007.002.0005) [5], [12], [25], [97]
- 115 Exhibit 535 – McFarlane Report (EXP.007.002.0005) [2]–[13]
- 116 Exhibit 535 – McFarlane Report (EXP.007.002.0005) [18], [93]–[96], [172]
- 117 Valent T11659:4–T11660:19
- 118 McFarlane T11638:2–T11638:23; Valent T11673:21–T11673:28
- 119 Exhibit 538 – Statement of Grigg (WIT.3001.001.0001) [83]–[84]
- 120 Grigg T11711:1–T11711:26
- 121 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Report (VBRA.300.001.0001) [54]–[57]
- 122 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Report (VBRA.300.001.0001) [125]
- 123 Exhibit 533 – Statement of Barrow (WIT.121.001.0001_R) [112]–[114]; Exhibit 889 – Statement of Wunderlich (WIT.157.001.0001_R) [84]; Exhibit 929 – Statement of Harland (WIT.163.001.0001_R) [14]
- 124 Exhibit 265 – Statement of Exell (WIT.083.001.0001_R) [33]
- 125 Exhibit 839 – Statement of Leadbeater (WIT.153.002.0001_R) [80]–[88]
- 126 Exhibit 839 – Statement of Leadbeater (WIT.153.002.0001_R) [85]
- 127 Exhibit 170 – Statement of Frazer-Jans (WIT.074.001.0001_R) [80]–[88]; Exhibit 77 – Statement of Walter (WIT.041.001.0001_R) [2]; Exhibit 369 – Statement of Brown (WIT.108.001.0001_R) [34]–[40]
- 128 Exhibit 95 – Statement of Fraser (WIT.048.001.0001_R) [41]
- 129 Exhibit 781 – Statement of Nelthorpe, Annexure 2 (WIT.148.001.0026) at 0030
- 130 Exhibit 781 – Statement of Nelthorpe, Annexure 6 (WIT.148.001.0081) at 0085, 0127, 0172
- 131 Exhibit 781 – Statement of Nelthorpe, Annexure 6 (WIT.148.001.0081) at 0132–0133
- 132 Exhibit 781 – Statement of Nelthorpe, Annexure 7 (WIT.148.001.0169) at 0172–0173
- 133 Submissions of the Commonwealth – Fire Services Levy and Insurance Discussion Paper (DRSP.001.001.0210_R) at 0213_R
- 134 Nelthorpe T16356:16–T16357:4
- 135 Nelthorpe T16361:8–T16363:15
- 136 Exhibit 778 – An Analysis of the Demand for House and Contents Insurance in Australia (WIT.7538.001.0084) at 0089–0090
- 137 Exhibit 778 – The Non-Insured – Who, Why and Trends (WIT.7538.001.0040) at 0071–0072

- 138 Tooth T16304:23–T16307:12
- 139 Exhibit 781 – Statement of Nelthorpe (WIT.148.001.0001_R) [47]–[49]
- 140 Exhibit 781 – Statement of Nelthorpe (WIT.148.001.0001_R) [50]
- 141 Nelthorpe T16364:21–T16364:25, T16358:28–T16359:3
- 142 Exhibit 947 – Australia's Future Tax System – Report to the Treasurer, December 2009 (TEN.296.001.0001) at 0002
- 143 Exhibit 6 – Statement of Waller, Annexure 4 (WIT.002.001.0137) at 0145
- 144 Exhibit 989 – Submission of the Victorian Association of Forest industries (SUBM.002.028.0179_R) at 0203_R–0204_R
- 145 Exhibit 732 – Adams Report (EXP.018.001.0002) at 0007
- 146 Exhibit 734 – Cheney Report (EXP.017.001.0001) at 0013
- 147 Exhibit 857 – Department of Sustainability and Environment Annual Report 2009 (TEN.201.001.0001) at 0005, 0051
- 148 Exhibit 989 – Melbourne Water Sustainability Report (RSCH.040.001.1019) at 1022–1024; Exhibit 857 – Department of Sustainability and Environment Annual Report 2009 (TEN.201.001.0001) at 0037
- 149 Exhibit 989 – Department of Primary Industries Annual Report 2008–09 (TEN.303.001.0414) at 0423, 0440
- 150 *Country Fire Authority Act 1958*, s. 30
- 151 Exhibit 903 – Statement of Clements, Attachment 5 (WIT.162.001.0040) at 0042
- 152 Exhibit 903 – Statement of Clements (WIT.162.001.0001_R) [32]–[35]
- 153 Exhibit 210 – Statement of Brown, Attachment 4 (SOV.001.001.0029) at 0058
- 154 Exhibit 139 – Victorian Bushfire Reconstruction and Recovery Authority – 100 Day Report (TEN.046.001.0001) at 0007
- 155 Exhibit 989 – Victorian Bushfire Reconstruction and Recovery Authority – 15 Month Report (TEN.306.001.0001) at 0004
- 156 Exhibit 903 – Statement of Clements, Attachment 5 (WIT.162.001.0040) at 0042
- 157 Exhibit 903 – Statement of Clements, Attachment 5 (WIT.162.001.0040) at 0041
- 158 Exhibit 903 – Statement of Clements (WIT.162.001.0001_R) [36]–[39]
- 159 Exhibit 903 – Statement of Clements (WIT.162.001.0001_R) [38]
- 160 Exhibit 244 – Statement of Easterbrook (WIT.085.001.0001_R) [74]
- 161 Exhibit 903 – Statement of Clements (WIT.162.001.0001_R) [25]–[29]
- 162 Exhibit 308 – Statement of Hay (WIT.092.001.0001_R) [1], [24]–[28]
- 163 Exhibit 182 – Statement of Moore (WIT.076.001.0001_R) [36]–[40]
- 164 *Conservation, Forests and Lands Act 1987; National Parks Act 1975; Catchment and Land Protection Act 1994; Wildlife Act 1975; Prevention of Cruelty to Animals Act 1986; Domestic Animals Act 1984*
- 165 Exhibit 831 – Emergency Management Manual Victoria (RESP.3001.003.0001_R) at 0165, 0219, 0249
- 166 Exhibit 989 – RSPCA Victoria Annual Report 2009 (RSCH.040.001.0547) at 0571
- 167 Exhibit 989 – Submissions of the Victorian Association of Forest Industries (SUBM.002.028.0179_R) at 0197_R–0198_R
- 168 Exhibit 989 – Department of Primary Industries Annual Report 2008–09 (TEN.303.001.0414) at 0423; Exhibit 838 – Internal Review of DPI's Response to the February 2009 Fires (DPI.001.001.0258) at 0277
- 169 Exhibit 244 – Statement of Easterbrook (WIT.085.001.0001_R) [66]–[67]
- 170 Exhibit 246 – Statement of McDonald (WIT.084.001.0001) [56]–[62]
- 171 Exhibit 831 – Emergency Management Manual Victoria (RESP.3001.003.0001_R) at 0196_R; Exhibit 831 – Defending Your Property – Prepare and Act Early to Survive (RESP.3001.001.0083) at 0107
- 172 Streblow T18719:4–T18719:12
- 173 Exhibit 989 – RSPCA Victoria Annual Report 2009 (RSCH.040.001.0547) at 0571
- 174 Exhibit 864 – Statement of Sorraghan (WIT.156.001.0001_R) [31]
- 175 Exhibit 459 – Statement of Siddle (WIT.115.001.0001_R) [30]
- 176 Exhibit 838 – Internal Review of DPI's Response to the February 2009 Fires (DPI.001.001.0258) at 0277, 0290
- 177 Exhibit 838 – Working with Fire Agencies at Bushfires – Protocols for Volunteers Involved in Wildlife Rescue Operations – February 2010 (TEN.250.005.0001)
- 178 Exhibit 837 – Victorian Bushfire Reconstruction and Recovery Authority Report (VBRA.300.001.0001) [208]
- 179 Exhibit 989 – The Report of the Bushfire Recovery Taskforce – ACT October 2003 (RSCH.040.001.0202) at 0332

