

## **Submission to the parliamentary inquiry into the 2026 summer bushfires across Victoria**

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Length of Residency: 25 years  
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### **Introduction**

I make this submission as a long-term resident of the Murrindindi Shire and as an active community member who experienced the January 2026 bushfires firsthand.

For the past 25 years I have lived and worked in this region and have been actively involved in many local community organisations.

My observations come from both personal experience during the fires and from my involvement in community-led recovery efforts that followed.

Having also experienced the aftermath of the 2009 bushfires, I learned a great deal during my volunteer years supporting community-led recovery in Marysville.

The 2026 fires caused significant loss across our district. Homes, sheds, fencing, livestock and long-standing landmarks were destroyed.

Beyond the immediate physical damage, the fires also highlighted several systemic challenges around evacuation, firefighting resources, and post-disaster recovery processes.

This submission outlines observations across several areas:

- Evacuation and communication during the fire event
- Local firefighting response and equipment limitations
- Community-led recovery efforts
- Emotional and social impacts on rural communities
- Challenges associated with underinsurance and rebuilding
- Administrative and utility barriers during recovery

### **Personal Account – The Day of the Fire**

On the day of the fire, conditions escalated quickly and, like many rural residents, we were closely monitoring weather conditions, smoke movement and wind direction.

Fire behaviour in our landscape moves rapidly through mixed farmland and bush. Decisions about whether to stay and defend or evacuate often need to be made quickly and sometimes with limited formal information.

In 2009 there were very few warning systems available. In contrast, during this fire the emergency fire apps, local Facebook pages and community radio station UGFM helped keep residents informed about the progress of the fire fronts.

Local volunteers from the Koriella Fire Brigade were among the first responders in our area. The crew operated from a truck that is approximately 34 years old and does not have air conditioning or the level of cabin protection found in more modern appliances.

Despite these limitations, four local volunteers worked under extremely difficult conditions to protect properties and slow the spread of the fire.

Their professionalism, commitment and local knowledge of roads, paddocks and water points were invaluable on the day.

Our security cameras captured the crew using our solar-powered water bore as a quick fill point. With the power already out across the valley, this proved extremely useful for the firefighters.

Many residents in rural communities understand that during major fire events the first line of defence is often local volunteers and neighbours working together.

The efforts of our local brigade undoubtedly prevented further losses in our area.

However, the experience also highlighted the reality that many rural brigades are operating with ageing equipment while facing increasingly severe fire conditions. During the fire, other brigades could hear over their appliance radios that Koriella's truck was the only one staged on our road. Several attempted to reach Koriella and Fawcett but were prevented from doing so due to fallen trees blocking access.

### **Evacuation and Communication**

During the fire event, evacuation decisions were difficult for many residents.

Rural communities often face the reality that evacuation routes are limited, and warnings can arrive late or be difficult to interpret in real time.

However, I was impressed that all but 11 residents evacuated early from Spring Creek Road. I believe this was influenced partly by our previous experience in 2009, but also by the consistent messaging through media and social media warning systems. The 11 who stayed behind were determined to save their properties.

My partner included, [REDACTED] stayed behind and saved our cattle, house, shedding and fodder. Whilst I and our two teenagers, cat and boxer dogs evacuated to Healesville. We watched everything from our security cameras with updates from [REDACTED] when possible.

Many residents rely heavily on local knowledge, neighbour-to-neighbour communication and observation of the landscape rather than official alerts alone. Neighbours door-knocked and messaged each other to share information, something that was far less possible in 2009.

In our area, evacuation decisions were often influenced by visual cues such as wind direction, smoke and fire behaviour rather than formal evacuation instructions.

Some long-term local residents believed that a natural fire break behind the road, in the Stoney Creek road area, might slow the fire and prevent it from impacting Alexandra. Many residents have expressed frustration that local knowledge was not actively sought or considered in the lead-up to the fire impacting our road.

This highlights the need for improved systems that provide clearer, faster and more locally informed communication during fast-moving fire events.

### **Local Firefighting Efforts**

The extraordinary effort of local CFA volunteers deserves recognition.

The Koriella Fire Brigade responded under extremely challenging conditions with an appliance that is more than three decades old.

While volunteers maintain these vehicles extremely well, they lack modern safety features and protections that reflect the intensity of contemporary fire conditions.

Volunteers should not be expected to face increasingly severe bushfire events in equipment approaching the end of its operational life.

Investment in modern appliances for rural brigades would significantly improve firefighter safety and operational capability.

### **Community-Led Recovery**

In the days and weeks following the fires, the strength of rural communities became very clear.

Community-led recovery began almost immediately. Local halls, volunteers and informal networks mobilised quickly to support impacted landholders and families.

At Fawcett Hall, both local residents and people from the wider region coordinated donations, distributed materials and organised community meals so residents could gather, share information and support one another.

These responses were not initially directed by government agencies but emerged organically through existing community relationships and local leadership.

Community-led recovery is particularly effective in rural areas where neighbours know each other well and can respond quickly to local needs.

However, these experiences also demonstrate the importance of government recognising and supporting local leadership structures during recovery.

### **Emotional and Social Impacts on Rural Communities**

Bushfires do not only destroy buildings. They also impact the identity and social fabric of rural communities.

In districts such as ours, homes are often held within families for generations. When a house is lost, it represents the loss of family history, memory and connection to place.

On Spring Creek Road alone, three generational homes out of nine properties were lost. One of those homes had historical links to the former Koriella Railway Station.

The destruction of familiar landmarks can also significantly affect how communities experience recovery.

In rural areas, sheds, tree lines, paddocks and homesteads can serve as reference points that have existed for decades.

When these disappear overnight, the landscape itself feels unfamiliar. Many long-term residents estimate that up to 50 percent of the trees in our valley were lost in the fire.

For many residents this creates a sense of grief and disorientation that is not always recognised within formal recovery systems.

Recovery therefore involves rebuilding both physical infrastructure and community identity.

### **Underinsurance and the reality of rebuilding**

A significant challenge emerging during recovery is the issue of underinsurance.

Within our community, the cost of cleaning up fire-affected houses and outbuildings is often in the order of \$70,000 to \$80,000 per property before rebuilding can even begin.

Many insurance payouts do not reflect the true cost of rebuilding in rural areas, particularly given rising construction costs and implications, requirements and processes of the Bushfire Attack level (BAL).

As a result, some residents are now facing difficult decisions about whether they can afford to rebuild at all or do their just do improvements on any standing buildings.

Others are choosing to rebuild smaller homes or not replace infrastructure such as large sheds due to cost pressures.

While these decisions may be financially necessary, they can have long-term implications for land management, productivity and the sustainability of rural communities.

Fawcett Hall Bridge, a Murrindindi Shire Council asset, is one example of infrastructure caught up in underinsurance challenges. A like-for-like replacement would not meet the needs of our growing community. The community requires a bridge that is fit for purpose, capable of supporting emergency vehicles and B-double trucks carrying fodder and grain for local producers. Currently at the time of this submission no date of replacement has been noted.

If this is not done prior to winter our road will be divided in to two and access will be placing further impediment on residents and landowners.

### **Administrative challenges during recovery**

Recovery has also been complicated by administrative systems that are not designed for disaster circumstances.

Utility companies and service providers often rely on rigid account processes that can create barriers during recovery.

For example, residents have experienced difficulties reconnecting services because their name was not listed as the primary account holder, even when the property had been destroyed and they were listed as a secondary account holder.

In disaster situations these administrative barriers create unnecessary stress at a time when residents are already managing trauma, loss and financial uncertainty.

Utility providers and service organisations should implement disaster response protocols that allow greater flexibility when communities are recovering from major events.

It should be possible for companies to identify postcodes within fire-affected areas and flag those accounts within their systems so that staff responding to calls can operate under disaster protocols and trauma-informed approaches.

Similarly, government assistance systems were slow to recognise some impacted communities. It took over a week for areas such as Fawcett, Koriella and Acheron to be formally listed as fire-affected locations.

### **What worked well in our community**

Despite the devastation of the fires, several aspects of the response and recovery worked well.

Local CFA volunteers demonstrated remarkable dedication and local knowledge during firefighting operations.

Community halls such as Fawcett Hall quickly became informal relief and recovery hubs where residents could gather, share information and access support.

Neighbour networks also played a critical role, with residents checking on one another, assisting with livestock and property access, and sharing resources.

Support from both within the region and from outside communities was generous and immediate.

These examples demonstrate the strength of rural communities and highlight the importance of supporting locally led recovery efforts.

### **Recommendations**

Based on my experience during the fires and recovery period, I respectfully suggest the following areas for improvement.

#### **1. Investment in modern appliances for ALL rural CFA brigades**

Rural brigades require equipment that reflects the intensity of modern fire behaviour.

#### **2. Improved localised emergency communication systems**

Communication must be clear, timely and informed by local knowledge and live on-the-ground intelligence.

#### **3. Greater recognition and support for community-led recovery**

Local organisations and community halls should be recognised as key recovery partners and included in community response planning with local government.

Preparedness could include access to shared emergency resources such as generators, fuel, food supplies, pet food, fodder for livestock, drinking water and communication equipment such as mobile Starlink units.

#### **4. Disaster response protocols for utility providers and service companies**

Administrative processes must allow flexibility following disasters so that family members can access accounts and restore services quickly. Many processes for example connection of power were met with new regulations and massive delays due to no online forms or process to fast-track connections.

### **5. Streamlined post-disaster recovery systems**

Residents should not need to navigate multiple agencies while recovering from disaster. A single lodgement system could allow one application to trigger assistance across multiple government departments and agencies.

### **Closing Reflection**

Having lived in this community for 25 years, I have seen firsthand the strength, generosity and resilience that rural communities bring to times of crisis.

The 2026 bushfires caused significant loss across our district. Homes that had stood for generations were destroyed, landmarks disappeared overnight and many families now face a long and complex recovery.

At the same time, I have witnessed extraordinary acts of kindness, leadership and practical support from volunteers, neighbours, local government and community organisations.

These experiences highlight both the resilience of rural communities and the importance of ensuring that emergency response and recovery systems evolve to meet the realities of increasingly severe bushfire events.

My hope is that the lessons from the 2026 fires will help strengthen preparedness, response and recovery systems so that rural communities are better supported in the future.

