

# **LEGISLATIVE COUNCIL ENVIRONMENT AND PLANNING COMMITTEE**

## **Inquiry into the 2026 Summer Fires across Victoria**

Harcourt – Thursday 30 April 2026

### **MEMBERS**

Ryan Batchelor – Chair

David Ettershank – Deputy Chair

Melina Bath

Gaelle Broad

Jacinta Ermacora

Wendy Lovell

Sarah Mansfield

Rikkie-Lee Tyrrell

Sheena Watt

**Necessary corrections to be notified to  
executive officer of committee**

**WITNESSES**

Trevor Peeler, Harcourt Co-operative Cool Stores;

Ivan Gilbert, Chair, Harcourt Progress Association;

Mike Reeves;

Rachel Vanstone; and

Ken Pollock, Founder, Blackjack Wines.

**The CHAIR:** Welcome back to the proceedings of the Legislative Council Environment and Planning Committee's inquiry into the 2026 summer fires, coming to you today from Harcourt. I welcome local residents and businesses who are going to be participating in a panel discussion with the committee.

I will remind all witnesses that all the evidence that we take is protected by parliamentary privilege under the provisions of the *Constitution Act 1975* and the Legislative Council standing orders. Therefore the evidence you give today is protected by law. No action can be taken against you for what you say to the committee today, but if you go elsewhere and repeat those same comments, those comments may not be protected by this privilege. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament.

All the evidence is being recorded, and you will be provided with a proof version of the transcript following the hearings. Those transcripts will ultimately be made public and posted on the committee's website.

Welcome. Thanks for coming along today. Thanks for having us in your community. My name is Ryan Batchelor. I am the Chair of the Environment and Planning Committee and Member for the Southern Metropolitan Region in the Legislative Council. I will ask members of the committee to introduce themselves.

**Rikkie-Lee TYRRELL:** Hello. I am Rikkie-Lee Tyrrell, Member for the Northern Victoria Region.

**Gaelle BROAD:** Hi. I am Gaelle Broad, Member for Northern Victoria Region.

**Wendy LOVELL:** Wendy Lovell, Member for Northern Victoria Region.

**Sarah MANSFIELD:** Sarah Mansfield, Member for Western Victoria Region.

**John BERGER:** John Berger, Member for Southern Metro.

**The CHAIR:** And online?

**Jacinta ERMACORA:** Jacinta Ermacora here in Warrnambool, from the Western Victoria Region.

**The CHAIR:** Just before we get started, for the Hansard record, if you could each state your name and any organisation you are appearing on behalf of so we can make sure that your comments are transcribed accurately. We will start with Ken and work our way down the table.

**Ken POLLOCK:** My name is Ken Pollock. I am an owner in Blackjack Wines, a small business here in Harcourt.

**Mike REEVES:** My name is Michael Reeves. I am a private individual from Elphinstone.

**Trevor PEELER:** My name is Trevor Peeler, and I manage the Harcourt Coolstore just over the road.

**Ivan GILBERT:** My name is Ivan Gilbert, and I am the chairperson of the Harcourt Progress Association.

**Rachel VANSTONE:** My name is Rachel Vanstone, and I am a resident appearing independently.

**The CHAIR:** Thank you all. The format of the proceedings will be pretty straightforward. We will invite each of you to make an opening statement if you wish to do so, and the committee will take an opportunity to

ask questions. Obviously there is a lot to get through, so we would appreciate if you could keep your opening statements as succinct as you possibly can, particularly so that we can then engage in a question-and-answer session. I do not really know where we should start with the opening statements, but I might go down the line if that is fine. We can start with you, Rachel.

**Rachel VANSTONE:** Yes. Thank you. I would like to acknowledge that we are meeting on Dja Dja Wurrung country today. I pay my respects to the Djaara people and elders past, present and emerging. I would also like to extend my condolences to community members who have experienced profound loss since the 9 January fire event. We have the smallest burn scar here in Harcourt, yet the fire impact has been profound. The total number of properties burnt is 288. We have lost 74 houses. It is quite – I do not have words. It is an unimaginable loss.

### **Visual presentation.**

**Rachel VANSTONE:** Thank you; that is my presentation. I am up to the second slide, if you would not mind – the third slide rather. Thank you very much. If we could move to the next slide, please. Harcourt Progress Association and Ivan sitting next to me, who is the Chair of the association, have stepped up to provide essential relief and recovery services to the community. What I would like to mention is that that support has enabled the auspicing of the Harcourt bushfire donation centre and also the Harcourt relief centre, and it also has enabled 50 residents and property owners to access free fencing materials, which have been distributed by BlazeAid. If we can move to the next slide, please. This is the Harcourt bushfire donation centre. You can see the profound impact this donation centre has had on our community. It has provided innumerable material aid and emotional support to bushfire survivors. The total number of volunteers at the centre is 462. This is a very small community – that is a staggering amount of volunteers. The volunteer hours are 89,604, and the number of people that have been cared for by this community service is astonishing. If we could move forward to the next slide, please, I will talk about the Harcourt relief centre. Thank you. The Harcourt relief centre has provided meals and connection and a food pantry to bushfire survivors. What is notable here is that there have been 1953 community lunches served, and the volunteer hours here are also extraordinary – 64,081 hours. This is local people looking after local people. This is extraordinary.

That is the auspice arrangement of the progress association, the bushfire donation centre and the relief centre. But despite delivering these essential services, the association has received no government funding. Support has come from donations, philanthropy, local businesses and community banks. Every service has been volunteered. Mount Alexander Shire Council's recovery team is not expected to be on the ground until mid-May. That means Harcourt and district, supported by our friends in Castlemaine, has carried recovery ourselves – by the community, for the community. Government assistance for individuals is necessary and welcome, and it has been fantastic, but there has been no investment in community-based recovery. This reveals a serious gap in disaster policy. Communities are expected to provide essential recovery services through unpaid labour, leading to burnout and inconsistent support. Often the volunteers are survivors themselves. In the current environment, recovery depends on communities leading it, but we are doing so without sufficient support and resources. This must be addressed. Systems and funding must better support community-led recovery.

We also need better state preparedness – a recovery playbook for communities, resources for children, volunteer support frameworks and regional disaster plans that can activate people and assets quickly. As always, Harcourt Valley has responded with action. We have created a picture book for our children. It is called *Harcourt Valley Mouse*, and it is being developed with the community. I had hoped to read this story for Harcourt's youngest fire survivors to quietly speak about the small voices who are not here today and will not be heard by this committee. They are bushfire survivors too. The timing of Parliament would not allow me to read this story, and I have been restricted. I think it is very important that our children have a voice too. Because of that decision, I have been forced to choose between highlighting the needs of our children and fighting for the urgent reforms that Harcourt needs in the recovery moving forward. Today I must do both by choosing to focus on much-needed structural reform.

I am not reading the story, but I will just highlight a couple of pictures that I have illustrated myself. This picture celebrates Mount Alexander and our apple orchards. This picture celebrates the wonderful efforts our CFA have gone to. I have a deep appreciation of the captain and volunteer members of the Harcourt fire authority and of CFA members across Victoria, who have supported the Harcourt district with such courage and dedication. This picture celebrates the Victorian Miniature Railway and the pivotal role it played in making

the fire go around the heart of Harcourt. This picture celebrates all our volunteers at our relief and distribution centres. I give thanks to the hundreds of volunteers who have shown us just how powerful kindness can be. This picture acknowledges the loss and grief our children will be feeling too. This picture celebrates our 150-year apple industry heritage. The apple variety at the top on the left is Stone Pippin. He is so angry he blew his little leaf off. This picture celebrates our apple crate slide that the Harcourt Progress Association advocated many years for. Our children love it and it is still there. This picture celebrates Harcourt's deep connection to place. We are an apple community to our core, shaped by our orchards, proud of our history and renowned for our apples. By showing the mice living within an apple, it reflects identity, belonging and pride in the place we call home. This picture celebrates our kindergarten, and it is there because our kindergarten teachers asked for it. It is the kindergarten's story after all. Our kindergarten was at risk during the fireground, and the fire there was put out by a local community member. We have our community kindergarten because of the courage of our community.

Australian writer and local Carmel Bird, who received a Patrick White Literary Award, has written a lovely blurb for the *Harcourt Valley Mouse* story. Given I could not read you the story, I will read you Carmel's blurb. Carmel said: 'Catastrophic bushfires swept through the Harcourt Valley, Victoria, in January 2026. Fifty homes were destroyed in Harcourt itself, one in Sutton Grange and two in Walmer. Inspired by the heroic response of the community, Rachel Vanstone has written a warm and charming tale of how a small brave mouse played its part. This story will appeal to young and old, encouraging all to persevere in hope, even in the face of great disaster. It sings with the beat of the human heart and is a reminder of the strength of the human spirit.'

I found out yesterday that the total number of houses lost in our community has risen from 53 to 74. I will update Carmel. It is a devastating update for our community. One in six Harcourt homes was lost in the fires. No community, regardless of size or wealth, could absorb that scale of housing loss. Harcourt urgently needs a community housing strategy. You did not get to hear the story for our children. Parliament does not have time. But now it is time for Parliament to get on board and keep our recovery on track. I am putting forward 21 practical recommendations to keep families housed, rebuild businesses, strengthen wellbeing, support volunteers and futureproof Harcourt district. Now I am asking Parliament to act.

- (1) Develop a community housing strategy for Harcourt district to replace lost homes, fast-track rebuilding and keep local families, workers and older residents in the community.
- (2) Keep Harcourt families in Harcourt: establish a discretionary emergency housing fund so no resident is permanently displaced because of insurance, rentals or social housing having failed.
- (3) Track displacement and bring people home: implement regular public reporting on temporary relocations, housing need and return-to-community outcomes.
- (4) Increase local housing access: review whether existing Victorian housing register stock and allocations can meet Harcourt district needs and fill any shortfalls urgently. Fast-track planning approvals and consider new builds for social housing in Harcourt district.
- (5) Fix rural insurance failures: review high premiums, underinsurance, claim delays, inconsistent policies and whether current insurance models are failing rural Victoria.
- (6) Address cost recovery pressures: recognise rising living costs as a barrier to recovery and provide targeted relief where needed.
- (7) Support volunteers properly: develop volunteer recruitment, retention, recognition, training and reimbursement frameworks. Volunteers cannot be the unpaid backbone forever. Working age volunteers are trying to balance so many commitments.
- (8) Fund community recovery, not just individuals: create a place-based recovery fund communities can access quickly for local priorities, services and urgent gaps.
- (9) Invest in local recovery leadership: fund a full-time community-based recovery coordinator or social worker for two years to deliver a community-led recovery plan.

- (10) Create a rapid response gap fund: enable a flexible local fund to solve urgent service, infrastructure or preparedness issues as they arise.
- (11) Strengthen local governance: provide governance, financial management and leadership training for community organisations who have stepped up to lead the recovery.
- (12) Boost our economic recovery: fund tourism and marketing campaigns for Harcourt businesses, cideries, wineries and the Victorian Miniature Railway.
- (13) Rebuild faster: fund project management support and permit liaison officers to accelerate business, coolstore and commercial rebuilds.
- (14) Strengthen mental health recovery: monitor access and waitlists to free and subsidised counselling and fund healing programs including art, gardening, cooking, music and connection activities.
- (15) Support vulnerable groups: fund programs designed locally for older women, retired men, families, children and those at risk of isolation or violence.
- (16) Support children's recovery: provide discretionary recovery grants to Harcourt Valley Primary School and Harcourt kindergarten for camps, excursions, uniforms, supplies and therapeutic supports.
- (17) Recognise loss: support a community memorial chosen and designed by the community.
- (18) Futureproof critical infrastructure: deliver backup power, communications, redundancy and emergency resilience upgrades for Harcourt and district.
- (19) Upgrade community facilities: invest in the Harcourt Leisure Centre, as in, this place right here, this room, this building. This is our community place. This is where we have been – invest in this place as a fit-for-purpose emergency and community hub. This building has served us well throughout the fires and deserves to be upgraded and fit for purpose.
- (20) Build digital resilience: fund a trusted Harcourt community website for emergency information, volunteering, donations, services and preparedness.
- (21) Improve land and wildlife recovery: review future fuel load management on Mount Alexander and formalise wildlife rescue access and coordination during emergencies. It makes no sense to me that a whole mountain can burn down. There are so many creatures.

That is all. Thank you.

**The CHAIR:** Thank you. We really appreciate it.

**Ivan GILBERT:** First of all, thank you to the folk here to hear our presentations today. I am speaking on behalf of the Harcourt Progress Association. I emphasise that that is not just on behalf of Harcourt, but the residents of the greater Harcourt area, so Barkers Creek, Harcourt, Harcourt North, Ravenswood South, Sedgwick, Sutton Grange and Walmer, where the fire occurred.

I want to draw attention to the following critical issues, which we believe require government attention both immediately and in the longer term. I will touch on a couple of things that have been drawn to our attention when we have been operating our desk at this leisure centre over the period. People coming in to get their gift cards and funding resources have outlined their concerns quite passionately to us, and a number of them are really quite angry and upset that previous royal commissions and inquiries have looked in detail at a number of issues, and in a lot of people's minds, not a lot has happened – maybe nothing has happened; I do not know in some cases. But one of the things we would really appeal to in today's hearing is: please follow the points through and really work hard to try and make sure that what you are hearing from the impacted community is actioned in a realistic manner, and is not something that is put aside. With all due respect, state bureaucrats saying, 'Oh, we don't need to do that, we don't need to do that' – some of the things that people have experienced, a lot of people in Melbourne would never have experienced and have no idea of what the real impact is.

Our submission outlines a number of issues. I will refer to details on page 5 of our HPA submission. I go into some detail about the problems of insurance; numbers of people were not insured or had underinsurance. I refer to one of my former neighbours, when I was a resident of Harcourt, who had no insurance and lost everything. He and his family are going through a dreadful time now, trying to cope with all of the issues relating to that. But previous commissions will have heard about the way insurance companies endeavour to require all these little things to be done, i's to be dotted, t's to be crossed, and sometimes quite ridiculous issues to be dealt with when their insurance policy would seemingly clearly cover those issues.

Without going on too long, we would really appeal to this hearing to take up with both state and federal governments a review of the manner in which insurance companies undertake the issuing of policies, particularly as Australia is experiencing more fire and floods, right across the nation in fact. We hear of many, many cases where people are going through hell trying to work through their insurance policies and what is covered, what is not covered, how it is covered et cetera. People who have been through that experience just do not need that sort of interrogation. One slight example: when we were at the desk here one day a lady came in, and she just shared with me that she was not impacted by the fire but she called her insurance company with a view to increasing her contents insurance. She explained how the insurance company dealt with her – completely disgusting, it was. So we would appeal in that regard there.

The next point I will touch on is the impact on wildlife and essential services, and our detailed submission – I think on pages 6 to 9 – went through that in a lot of detail. The fury of the fire virtually wiped out any wildlife and delicate plant life, particularly in the environments of Mount Alexander. Coincidentally, on that day I was returning from hospital – I now live in Castlemaine – and I went out onto our back patio, where I could see the whole eastern end of Mount Alexander just a vicious glow of burning fire. That fire really has caused huge inconvenience to government, business and the wider regional community as a particular result of the loss of the major facilities on that mountain – the television towers, the water management facilities and communication towers as well. They were all down. Because I lived in Harcourt for 28 years – I lived at the foot of Mount Alexander – I frequently drove over the mountain to view what was going on. Our neighbours and we would always be in despair. Nothing is ever done to clear that mountain of dry, dead timber. We kept saying to each other, 'Something is going to happen one day,' and to our horror, 9 January was that day. But if there had been appropriate cool burns and activities like that, and even if we followed the advice of our First Nations people in carrying out cool burns and whatever, a lot of those facilities on the top of the mountain might have been saved. The government, businesses and other companies would probably have saved hundreds of thousands – probably millions – of dollars of expense in not having to replace those facilities.

A couple of other things I will mention in particular, and I have noted these in our submission – the 2009 bushfires royal commission noted that:

Bushfires obtain their energy from fuel and their speed and direction from the weather, topography and the fire itself. These factors affect fire behaviour, including the rate of spread, flame height and angle, persistence –

and whatever. On that day we had 100-kilometre-an-hour winds and huge heat of 45 degrees. The 2009 commission went on to say:

The only element that can be controlled by humans is the management of fuel.

And that is my point. We have talked about cool burns, fuel reduction things, for years – decades – after fires. What happens? Not a lot. With all due respect, we have little groups who say, 'Oh, we've got to protect some spider; we can't do this,' or whatever. Well, the Mount Alexander fire was so intense, everything is gone. Nothing would have survived that fire. I have driven over a couple of times since it was opened up, to view it myself, to see the damage. And it needs more clearing up as well to avoid future things. So we would strongly recommend future dry fuel loads around the country be addressed.

I might reference, as a long-term resident of this greater Castlemaine area, that if you drive through nearby areas around Castlemaine – Wesley Hill, Chewton and the approach to Castlemaine around the edges right up to the edge of the urbanised area – there are heavy fuel loads of gorse weed and other really inflammable material. If a fire went through that area from Chewton and Wesley Hill and approached Castlemaine, I would hate to be the CFA people and the residents who live in that area. There should be fuel reduction burns in those areas periodically. I have heard people say, 'Oh, you can't touch that. It's heritage.' Well, I just find that absolutely incredible when you see fires like this.

I do recall, as a kid, I lived on a farm at a place called Alexandra, and I recall every year we had someone from I think it was called the Lands Department who would tour around, and if you had material like weeds or blackberries or whatever on your property, you got issued a notice, and you were required as a property owner to clear that up. I do not believe that is done now. Why I do not know, because that is a property owner's responsibility on behalf of the wider community.

Another point that I would particularly like to cover would be the impact that the fire had on a most critical business to the Harcourt area, the Harcourt Co-operative Cool Stores – the engine room of the apple industry of this district, where more than 90 small businesses stored wine, beer and other produce from our fertile valley. Well-known businesses – Henry of Harcourt, Bress Wines, Harcourt Valley, Blackjack winery et cetera – stored product there. Much of that was destroyed in the fire.

I am particularly mentioning that because I am relating it to another issue. About six months ago I presented the Parliament with a petition with over 900 signatures, seeking to have the passenger rail reintroduced to the Harcourt station. It ended in 1981. Harcourt is growing and it really needs a station. But one of the points that I am referring to particularly now is that around that station was a huge amount of environmental rubbish weed that neither VicRail nor VicTrack or whoever managed it did not clear up for years. It probably had not been cut since the station was closed in 1981.

**The CHAIR:** Ivan, we are going to need to move on.

**Ivan GILBERT:** I have got a few more things. I will be very quick. One point I really want to make is we had, in our submission about the station, particularly drawn attention to the need to clear that weed. The point I am making is that the fire coming across came from the north-west, jumped over the freeway into the area of Station Street and leapt across the station. The fire was flowing with the huge wind and the fact that it was uphill there to the coolstore building. All of the weeds on the VicTrack land really engaged the fire, and it just became a furious fire. It leapt into the gum trees at the side of the VicTrack land, and then it was up right opposite the coolstore. If that had been cleared, as it probably should have been – had all of that noxious weed been cleared – the coolstore might not have been as badly burnt, or it might even be here. So my point is: that is such a critical element to the Harcourt district environment. We really do need some government assistance, real government assistance, to get that facility back on track.

I will close off. The general statistics I think have been covered by Rachel, but we would really like to see some action taken from this hearing and picking up on the points of previous royal commissions. Thank you for listening.

**The CHAIR:** Trevor.

**Trevor PEELER:** It is hard to know where to start and fit it in 5 minutes, but I probably will take a step back. I live on Harmony Way, coming into Harcourt from the north side, where I stayed and defended my house. I was one of the lucky ones. But to see all the fire trucks going past me during the night and knowing how when it went past through our property, I thought, 'No-one's going to stop this fire.' The job that the CFA guys did was just above and beyond, and they just kept coming up because I had to be up all night addressing spot fires. It was just all night, and the names on the tankers – it was quite overwhelming. I know that that impact for the community – and even my grandchildren that live in the centre of Harcourt saw these fires. It actually helped in more than one way to see them, and then the next day they were driving around putting out spot fires. It was more than just the work they did that night. Firstly, leaving their own homes on a pretty ordinary day and coming down to help us – it was quite overwhelming to see what they did in that giving way. There were all sorts of fire trucks. I could tell they were good, bad and ugly, and they were totally undermanned. They actually said to me, 'Look, we've got to stop it from getting into town. You're pretty much on your own. We'll come back and check on you.' So they were not in a good way, and for me, I would be putting up my hand to help them in any shape or form, not just for fighting the fire and eventually controlling it but secondly to help my family feel better in themselves, even the next day. In fact, it was not the next day. They were here for weeks putting out stumps and trees, so it certainly needs mentioning.

I am a fifth-generation person of Harcourt. I have generally been in apple growing. I started work at the Harcourt Coolstore when I left school, pretty much. I know it pretty personally and know the people pretty personally. I think someone mentioned we have got about 85-odd customers now, and they are probably more

than customers because of the way it is operated. It is a community hub; it is like-minded people that meet up when they drop off their wine or their apples or whatever.

I was home all night with the burn, and then I went down to work knowing it would not be completely devastated – there would be pockets or maybe it would have only half of one building, and some of the coolstore in some areas would be okay – but it was completely devastated. The whole building was – well, you could tell it was going to have to be pulled down and there would be nothing in it worth saving. Then to look around – this is where it gets hard. I am still a bit like Rachel, still a bit emotional. Our customers were walking in, walking around the premises, and they were broken. Then the conversation was hard. You knew that their livelihood was gone. Their super was probably gone. Their recovery? Now, that is going to be a long process, whatever that is, because they all run individual businesses.

From the co-op's point of view, we believed that most of our customers were insured, similar to how we thought our neighbours were insured. On finding that out, you realise there is not a lot you can do; some of our apple growers were not insured. One apple grower had 500 bins of pink lady apples in there with no insurance. At that time, pink ladies were bringing \$1,000 a bin without any trouble. He just sold his land, and that was part of his super to be able to walk away. He still sold his land, but that was not coming with him. There were young couples that had set up wineries and brought their wine to our premises. Happily we stacked it away; they were nearly to the point of giving up their day jobs and starting something they had worked all their lives for. It was gone, so then they turned on themselves and said, 'I wish we'd spent more time with our children instead of pruning and spraying, because we've got nothing out of it.' The stories that have come out of it have just been quite hard to deal with. I thought I had moved through it, but to bring it up is quite difficult.

So then on to our insurance: we are insured, which is also problematic when you have got coolstores because you have got those polyurethane foam sandwich panels, so it is quite expensive. It costs us about \$100,000 a year to insure those premises. What are we turning over? In 2024 we turned over only \$750,000. In 2020 we were only taking in \$612,000. So we are building the business up, which we have had to to cover ongoing costs obviously.

There is so much more to this. I mentioned our community hub. Even I did not realise what we had built up. We were just apple growers, but there was not enough income in that to really run a prosperous business, so we started storing wine, which needs similar coolrooms and forklifts. It worked really well. The wine guys are easy to work with. We had a good system in place. We believed we were well insured. Maybe we were. Maybe we did not believe that a bushfire would burn us out and take everything – we probably did not believe that. We thought we might have an electrical fire or a mechanical one or someone might cause it with a manual fault, but we did not believe the whole coolstore would go. We had fire hydrants in between the two buildings, with hose reels at every corner, and we believed there was enough in place. We had a fire service come every six months and go right through the building, checking everything. We thought we had it covered and that if we did have a fire we would be well enough insured to at least rebuild and repay what we needed.

As it turns out, again, we are still insured, but we will not be able to build it same for same. We are going to be leaving off stuff that we really cannot afford. In stage 1 will be a build to replace enough coolrooms for the apple growers and the wine growers. The wine growers we had before may have had 10 years of vintages they were storing with us at the coolstore. They have lost the lot, so now we will be starting with vintage one or whatever they term it as. So we are only going to get a proportion in our coolrooms. We will not be generating the dollars that we were. They will not be generating the dollars they had been either, and they still have not got this backlog of wine which they were using. I am not a winemaker, but they have taught me enough. You do not sell the wine you are making now; you leave that sitting for a little while and wait for it to taste right. So they have got all sorts of issues.

Our next issue is we are only going to have enough money, we hope – the insurance company still has not told us after over four months what they are going to pay us. We are getting the demolition done. They have probably only worked for five weeks of the four months, and they have cleared the site. Now they have engineered the concrete slabs, so that is going to take another month. So before we know it, we are going to lose another couple of months, and we have not started anything in the rebuild. We have got contractors lined up, but as you know, you need foundations so we cannot even get to that point. Bureaucracy, red tape – that has been the main issue – and obviously insurance companies. We got a bill this morning with add-ons which will probably take out the money that we have got saved. We had about \$300,000 sitting in the bank. We were

trying to be quiet about it, hoping that we could fill gaps with that. We got an email this morning to say there will be extra costs in the clean-up. So that is potentially going to be gone.

Our other problem is the timeline. We start picking apples every February. The fire turned up in January. So all the apples are being carted, mainly, to Shepparton, which from the apple growers' point of view is a logistical nightmare. A lot of the apples are going to have to come back. We treat our apples down there quite personally, as if we know them; we know the growers and we know how apples should be kept. Apples are kept in a controlled atmosphere coolroom. Apples are still breathing. If you have them out in normal air, in 20 per cent oxygen, they will burn out. They will not last long on your table. So we put them in a coolroom, take the oxygen out of the air and they go into a dormant state. We only have about 1.5 per cent oxygen in – this is not important, but it is important for what we need back there, because this stuff costs money. There are not a lot of them in Australia; a few other fruits they do it with also. So we have got to have this built for next February. If I am honest with you, our timeline is really running out quickly, and it is not good to live with, because I know the growers are battling. It is adding to their battling businesses that they lost product, they lost machinery, lost parts of their orchard. So the ongoing issue with that is we are left not in a good position and we are really working on hope – hope really that this can speed up a bit even though we know it cannot. But we feel our hands are a little bit tied.

We have had response from government, which sounded good in the early piece. Mr Albanese and a group walked up Coolstore Road, and we did get a bit of feedback, but it has not really gone anywhere. And I am not trying to knock – the last people I would knock here are emergency services, CFA, government. I know we are all trying to navigate through something that was no fault of any of our own, which makes it even worse because we are just completely out of control with it. But we need to speed this up. When the fire went through I thought this would be achievable, because, gosh, we are putting people on the moon. But we cannot rebuild a community hub that we had not that long ago. The efforts are not really going in that direction because of – well, we sort of know how insurance companies work. It does not work for everyone, and it is not working for us. Then we have got demolition companies that sort of work on their own timescale. They understand how it works. They put in quotes and they get picked by the insurance company and then someone oversees it. But it is such a long process.

**The CHAIR:** Trevor, I might have to move on. We will get back to you in questions, I am sure.

**Trevor PEELER:** All right. Thank you.

**The CHAIR:** Thank you so much. Mike?

**Mike REEVES:** My name is Michael Reeves and I live in Elphinstone. I noticed I am the only one here who is not from Harcourt, so thank you for letting me come in. I just want to mention insurance costs. I know some people were not insured and some people are finding it pretty difficult. In my case – I do not even live in Harcourt – my insurance policy went up \$500. It was renewable after the fires. And I thought, 'Well, that's pretty outrageous'. So I rang around; I got four quotes. One of them was \$2800 – it was more than I was already paying. One was \$3900; one was \$5000. It gives you an idea of why people might sometimes skip their insurance. And I had a fourth one, and they said, 'We won't insure you where you live'. Anyway, that is just that. So I went back to my original insurance company, which was the cheapest, and I said, 'Yes, okay.' That is just an aside.

I have just got to say on the day of 9 January the weather conditions were terrible. And I just make the point that there was plenty of time to prepare, if you had anything to prepare with. It was not a surprise. In Elphinstone we were not impacted. From where I live, which is a little bit elevated, we could see the smoke from the fires, and we had no idea what was going on in Harcourt. A heavy column of smoke – it was blowing away from Elphinstone. Okay, we just – 'watch and act', I think it is called. That was our day. I spent the whole day looking at the smoke and wondering what was going on.

I would just like to say – in general; I have lived in Elphinstone for 35 years – every hot and dry summer, people in regional areas live in a climate of fear, and they also live in a climate of uncertainty. I think this climate is partly created by scare campaigns from the CFA. Also we are hearing constantly about the loss of structures, the damage, the businesses, all these things that are going, and there seem to be more every year. When I went on the CFA website, I thought, 'Oh, I'll look up how many things were lost'. They said there were

1590 structures lost in this fire season. I could not believe that. That seemed incredible. When I heard about Harcourt, it was 300 or so, and I thought that was pretty bad, but it is only the tip of the iceberg. It is just terrible. It is a big worry for everybody.

Just on the CFA, they have a policy, which I confirmed by reading this article: they actually intentionally provide resources to people to protect their homes. The gentlemen from the CFA alluded to that before, so they are saying what the CFA says. The CFA does not provide any information about protecting community assets, and there is this ridiculous policy about the 'places of last resort'. Again, they referred to it – they are not even safe. Why do you even have them? It is just a joke. Why do you even call it that? That needs to change. And the CFA's key messages seem to be, 'You abandon and retreat. Let us do the work. Get out of the road. Your house doesn't matter and you know nothing.' I strongly object to that policy. It is not the fault of the volunteers. This is policy that comes from the top. The volunteers do a fantastic job, but there are some policy settings that really need to be looked at really hard.

We understand that the CFA have responded to the royal commission following the 2009 fires. It does not mitigate all the structures that are being lost every year, particularly on a bad year. The feeling is that there is a lack of firefighting capacity and there is a sense of crisis, when on these days multiple fires break out everywhere and you think, 'What is going on here?' We know that the CFA's resources are already stretched. The gentleman before us alluded to the difficulty of getting volunteers, and I get that. I was in the CFA for 20 years. I know what it is like to be in there, and I get why they are struggling with volunteers. Times have changed.

Personally, I was not worried about my own property. I have spent literally thousands of dollars and hundreds of hours to make my property defensible. I am lucky that I had 20 years of training in the CFA to guide my decisions, but people in the community do not have the knowledge. They are not encouraged to do it. All they are encouraged to do is leave the area and hope their house does not burn down; potluck. I do not think that is good enough, to be honest.

Just in general, the firefighting model used across Australia does not seem to be adequate for the kinds of conditions that we are expecting to see. We get high winds and really hot temperatures. It is difficult and dangerous to use your traditional methods. All you can do is seek cover and wait for the fire front to blow through. So their methods are not enough, and there are not enough CFA guys.

Anyway, I heard one comment – I think it was on Facebook or something, one person who I do not know who it was – they said even if we had had 100 tankers, it would not have been enough on that day when that wind was blowing the fire front. On these bad days, that is when most of the damage is done. It seemed like, at Harcourt, it was only about 4 hours when those conditions were present. It was enough to burn all those structures. I just do not believe we are adapting to the conditions that we are expecting to have into the foreseeable future. There is not really a debate about whether that is happening. Nobody is saying, 'Climate change, whatever'. But the CFA understands quite clearly that conditions are getting a lot worse.

My point in coming here is I believe that the CFA volunteers need support. They need support from the community to defend all the houses, the businesses and the infrastructure that my fellow speakers have been talking about. They need help, and it needs to come from the community. The CFA do not seem to be able to get their numbers up, so something else needs to be done. It needs a change of policy as well. When the CFA members came back, it would have been great if their houses had not burnt down. I really say to the CFA, 'Hey, you can't even look after your own members. Their houses are gone. They don't get any special treatment. Why do you expect people to volunteer for the CFA?' I mean, come on.

To summarise, in Victoria, and really southern Australia, there are literally hundreds of towns and localities like the one I come from, Elphinstone. We have no local firefighting infrastructure in our town to protect community assets. If you ask me about Elphinstone, I would say, 'What would you like to save in Elphinstone?' I would say, 'The hotel and the post office.' Those are the things that people need all the time. They are not protected. It is just potluck – if a truck happened to be there, they might be saved. I do not think that is good enough, and it is not, as I say, the volunteers' fault, but it is a matter of policies.

In regard to community assets, I think they need to have resources to protect them. I am talking about water resources; I am talking about pumps. I am talking about people trained to use this equipment; cleared areas, like

around the Victorian Miniature Railway; fire resistant vegetation – we never talk about that. You know, it is not rocket science, but the policies now just ignore community infrastructure. It is all about, you know, ‘We’ve had a disaster. Now we’re going to fix it.’ These people in Harcourt are dealing with that right now. I am saying that an ounce of prevention is worth a pound of cure, so why not think about prevention and protecting these little towns? They are all over Victoria. The fire was in Harcourt. It could have hit Elphinstone. We could have been wiped out too. It would have been exactly the same, and maybe worse.

Lastly, just to finish up, I just want to make note of the teamwork that occurred between the Victorian Miniature Railway staff and the CFA, where they made a stand at cleared ground at the Victorian Miniature Railway. What I am saying here is the CFA needed support, and this is a good example of where there was infrastructure – it was dependable infrastructure – and defensible, cleared ground in a strategic place. There is a story that should be told about this, and it is maybe a model for other places, where there is somewhere you can defend from, instead of just abandoning the town. The CFA did a great job; they did save quite significant parts of Harcourt. So you know, congratulations. There is a story to be told of that. We have not heard that whole story. I have only heard snippets. I have read a little bit on Facebook here and there. I would love to hear more about that story.

I will keep this short. I am nearly finished. In my submission I have outlined a model for a community-based approach to protecting assets. It involves people being trained to CFA standard, and it would support the CFA resources. It would not draw upon the CFA resources. There are a lot of people that are able-bodied people in towns. They do not want to get on a truck. They do not want to be in the CFA, for whatever reason, but they might be prepared to go somewhere local and defend a community structure. I think you need to look at this.

I believe that we need a bit of hope to go into the future. We do not have hope at the moment. It is just every time there is a bad year, it is a disaster, okay. And then we do the mop-up phase. People have to donate money. I donated money to the progress association. I have taken a \$500 hit on my insurance. Who cares? I have got a home. I do not care about that. But just making the point, I believe that it is up to the community to step up to the conditions that we will have into the future, and we are expecting this to happen again. We need to step up and think about how we go about defending our communities, and particularly community assets. There is more to be said about the firefighting system. I do not have time. Thank you very much.

**The CHAIR:** Thanks, Mike. Ken.

**Ken POLLOCK:** Thank you for the invitation to speak today. My name is Ken Pollock, and with my friend and business partner Ian McKenzie, we bought land in Harcourt in 1987. We planned the vineyard. Blackjack, named in a nod to a nearby road, as such is now a long-established and well-recognised vineyard in the Harcourt Valley. As well as vines on the land we have an onsite home, where the McKenzies live, and a cellar door, winery and coolstore for storing wine in barrels. We also have offsite storage – or had offsite storage – of two coolstores in Harcourt.

On 9 January Ian and I stayed on the property, initially to check all of the equipment was in place to defend any possible fire. But I might say, for the people who are old enough, it was like Dad’s Army. We understood the seriousness of the conditions, but difficulties with communications meant that we had no concrete information as to the events around us. That afternoon a Forest Fire Management Victoria crew came by, checking for the Milford Road destination, surprisingly not shown on their map, and also to check access to routes in the area nearby. Two police came by and quizzed us about our property and gave us a nod to stay. Two helicopters used our dam for water multiple times. This was reassuring. We figured if the fire came to our property, they knew where we were and would surely help us out with some of our own water. As it turned out, we were saved by a wind change. As the fire destroyed the northern flanks of Blackjack Road, we were very lucky. At midnight that day, a friend from Bendigo rang to say that the local service station, the school and the coolstore had all burnt down. At that stage I did not believe it; this could not happen. Unfortunately one of those was indeed burnt to the ground.

The Harcourt cooperative coolstore is a well-managed and valuable resource in the community. We have stored wine there for many years, and it has been well documented. It stores a wide variety of produce and goods and is used by more than 90 businesses. As such, it is not only of practical importance, but it is a hub for small producers. This is where you would usually see other growers and producers and chat to Trevor, the manager. Connections were made and news shared, and many of us being farmers would connect with each other.

Primarily, the asset is a practical resource for growers and other businesses, but it is also of significant economic benefit to the area and has a role in social connectivity.

Blackjack had 95 per cent of their bottled stock in the main coolstore – that is the co-op. About 4500 cases were lost there. We have always insured our property and stock, but exorbitant rises in premiums and the complexity around finding insurers have become increasingly problematic for a small business such as ours. The situation has become increasingly problematic over the last five years. So we were insured – but not fully. The financial loss to us was significant, as was the emotional loss. A lot of work goes into getting a bottle of wine onto the table. The loss of our museum stock of 33 years in a second coolstore was incredibly distressing for us. After the fire, because I live in Castlemaine, returning to the vineyard was a problem for me as I was not allowed back. Ian and others in Harcourt did battle with no power or water, and of course communications were not restored for quite some time. Our cellar door was closed to the public for several weeks. At Blackjack, we are concerned that the general tourism in the area will suffer, impacting many businesses within Harcourt. This was certainly evident post the Grampian fires, where other vineyards and wineries have since closed. We are not the Yarra Valley or the Mornington Peninsula; we need to work hard to keep visitors to our region. This is not a unique event today. There are extended fire seasons with increased intensity of fire, so it seems we need other approaches to mitigate these.

In concluding, I acknowledge the work of the CFA, who saved much, and the many organisations and individuals who are working hard to support the recovery efforts of our district. We are grateful our vineyard is safe, although we are probably suffering guilt that so many have lost so much. I feel deeply for the loss of Mount Alexander vineyard and other damaged farms, orchards and vineyards. To our fellow coolstore tenants: we all feel a collective pain for the products that disappeared up in smoke.

Finally, I hope that from this we can ensure that communication assets will be given a higher level of protection from fire damage, as communication at all levels is so essential, both on the day and the weeks following the events. The recognition of the importance of the coolstore must be absolutely understood. The commitment of funds from government to rebuild is welcomed, and a new facility must be a priority, built and completed as soon as possible. Many tenants have found new storage facilities, but we want them back in our community. Smaller communities like Harcourt need greater consideration from tourism bodies, including the Mount Alexander and Bendigo bodies, but also from the larger organisations such as Wine Victoria and Tourism Victoria. Thank you for the opportunity to speak.

**The CHAIR:** Thank you, Ken, and I thank all of you for the very moving, thoughtful and heartfelt evidence that you have all given. Let us go to some questions. Trevor, you have got a big job ahead of you, and you said that there is some red tape. What is it and what recommendations can we make to try and cut that back?

**Trevor PEELER:** Well, I am sure the government could be stepping up and facilitating some areas of it, because one of the other problems that arose – the government did actually say anyone that was not insured, they would remove or aid in removing. But that process took quite a long time. By the time it all got signed off and where it was going – we paid for the transport, but we needed somewhere to dump it really, and that process took quite a while. Once the demolition company signs up for it, it is virtually their stock then in reality – we do not really have a lot to do with it. And they did not actually work for a lot of the time. The rest of the time was a waiting game. ‘Yeah, we will be starting Friday.’

**The CHAIR:** Was that because of permits? Was it hold-ups in permits and approvals, or was it the task of the job itself?

**Trevor PEELER:** More approvals. It also has to go to the insurance company to accept the quote. But they did not seem to line anything up. Hopefully they were doing everything at the same time, but they certainly weren’t –

**The CHAIR:** What about on the rebuild side – the sort of plans and permissions from councils or other authorities? Have you got that?

**Trevor PEELER:** We are meeting with local council on the 6th, because we cannot actually offer them too much until we know if they are going to let us build it in the same footprint. Or is that concrete up there, that damage, where it all has to be pulled out –

**The CHAIR:** So you have to get a surveyor in to check that.

**Trevor PEELER:** He did that last Thursday. So now we go through the paper trail again. He will do his report, recommendations will go to the demolition company, they will requote it and it will go back to the insurance company. I assume they will be talking to the government again to see where we are going to dump this. That process just blows out too many weeks for something that we should be able to sit down like this and go –

**The CHAIR:** Everything is just taking a bit longer and a bit longer and a bit longer.

**Trevor PEELER:** Everything is taking a lot longer, yes. It is over four months now and we have only got the rubbish removed. There was an engineer last Thursday looking at the cement slabs. I will assume that that is going to be another four weeks, and then they will decide whether they are going to take it to ASQ in Bendigo or they are going to crush it on site. It just seems a fairly laid-back set of standards we are used to.

**The CHAIR:** Thank you. Ms Broad.

**Gaelle BROAD:** Thank you. Trevor, is there any practical recommendation – what help do you need now to make that all happen? Because it seems like you are sort of trying to navigate all this by yourself.

**Trevor PEELER:** Pretty much. This is way out of our experience in any way. We are really sending off an email hoping that that is done straight away, but they tend to get put to the side. Well, we believe they do. I cannot believe how long it takes to get this – surely things can be sped up. But obviously everyone has got more jobs to do. I would like to see the co-op prioritised in some shape or form. But it is pointless me telling the engineer doing the slab – he will go, ‘Well, I will be doing it in the next few days, and then I send it off.’ We lose control of that completely.

**Gaelle BROAD:** So supports coming in to help fast-track some of these issues – because obviously what you are experiencing, others would be, similarly. But because you are such an essential community facility with so many businesses –

**Trevor PEELER:** Yes. Potentially we are going to miss next year as well, which is just going to frustrate things far and beyond. It is not just the income we are getting; it is really that we are trying to get this built for the growers, to get them back in and get their businesses back in order, to be more competitive. It is the same with the wine guys. We are not even sure what wine – they will not want their wine sitting out in the shed in the middle of summer next year; they are going to need somewhere to put it. In fact not even summer – in spring it starts to warm up. We try and keep the wine at about 14 degrees constantly. That wine needs not too much up and down. So we just want a facility that we can offer our customers – if they need us, at least it is there – and we hope to begin the process of rebuilding.

**Gaelle BROAD:** I am interested, too, just from a volunteer’s perspective, because the response here was absolutely incredible. Volunteers, some of them, were doing 10 days straight – phones non-stop, ring, ring, ring all the time – and massive donations were coming from other areas. Who handles that? Who responds? ‘Do you need a tank load of sunscreen?’ With all these decisions, how can volunteers be better supported? Fatigue is obviously a massive issue. What support did you need at the time, and what can we recommend to improve?

**Ivan GILBERT:** I think, as Trevor has outlined, there is a lot of frustration with authorities. I will just reference one. The Harcourt Progress Association – all volunteers – took on the fundraising program and a very, very detailed program to distribute that funding to people who had suffered. We needed to get certain information, because we had to be careful and distribute that money in an honourable way to accord with the people who donated it. But trying to get hold of details like property owners’ names and things like that – ‘You can’t have that. That’s private information – the privacy Act.’ Well, I happen to be a justice of the peace, and I understand privacy more than a lot of other people would. In cases like these situations I think the bureaucracy can be a little bit over the top and not really address that there is an urgency matter here. It should be addressed quickly. People are suffering. Indeed, as Trevor has outlined there, this assistance is really important, because it affects so many people, the economy of the whole area, that sort of thing. I do not know whether I have answered your question, but that is one of the things we would like to see changed – better integration between the volunteers and the bureaucracy and all of the legal requirements.

**The CHAIR:** Thank you. Dr Mansfield.

**Sarah MANSFIELD:** Thank you. Thank you all for appearing today and sharing your stories. I am so sorry for the losses that you are carrying and the trauma that you and your fellow community members have experienced. Ivan, in the association's submission you have recommended that the government establish a community resilience fund to enable community to identify gaps in services, infrastructure and preparedness – and this speaks to some of the points that you made as well, Rachel. Mount Alexander shire had a recent motion calling for this to happen as well. The Municipal Association of Victoria has called for it. From a community perspective, as an organisation that is experienced in responding to a bushfire, what do you think the consequences will be if we do not establish a fund like this?

**Ivan GILBERT:** I think the difficulty there will be that the bureaucracy will take things over and they will handle things in the same old way as they have been done for whatever period of time, and the community will not have a chance to provide realistic input into what the community really not so much wants, but needs, to survive and recover. So for that community, the vision would be that it would be made up of representatives so that it had a good representation of the community itself in terms of equal male and female, business and private and long-term and short-term people who had experienced difficulty and could properly convey that across to people who were actually managing whatever services were being delivered, because often those service deliverers are not necessarily residents of the area, so they do not fully understand what the community is perhaps necessarily going through at the time. I think that is probably one of the things.

The other point, I suppose, is that so many houses were lost. People have lost their homes. They are not going to be rebuilt tomorrow, because of the insurance issues, as Trevor has given a good outline of. Where are all the builders coming from? House prices are spiralling with the world situation with America and the Middle East at the moment, and with the fuel prices. So that is going to add more dimensions. I personally know a number of people who have lost their home, the trauma that they are going through – they are not even living in the same home. He and she are living apart because they are so traumatised. We really need to get things going in the most efficient and speedy manner possible to try and get people back to some normality, whatever their particular circumstances. So that would be one of the things, and with this committee that we believe should be set up, we would plead in capital letters that we not be confronted with bureaucracy to the extent of being ridiculous, as I think Trevor has given an example of. They have been a disaster. We need to address it promptly and quickly; equally, that needs to be correct and fair, absolutely. Do not break any rules, but do not bog down in ridiculous rules.

**The CHAIR:** Thank you. Mr Berger.

**John BERGER:** Thank you, Chair. Thank you all for your appearance today. Trevor, I might direct this question to you. The government-funded business recovery advisory service – what are you hearing on the ground as to how effective it has been?

**Trevor PEELER:** In relation to the wine?

**John BERGER:** In relation to any of the specialised services that are being made available to people, like financial counselling and things of that nature.

**Trevor PEELER:** Overall, I would probably suggest that it has not been ideal. It has not really fitted. It has been putting a circle in a square hole a little bit. There are so many wine growers that do not fit into the umbrella – you would have heard we got \$500,000. I assume the co-op did. We cannot even use that money because of the parameters that are set with it. We have been talking to them, but we have not got feedback. Everyone in the community thinks, 'Gosh, how lucky were you; you got \$500,000.' Well, we are being told how to spend that \$500,000. We need that to fill gaps that we have got, not employ another site manager and not employ people that we have already got on the ground that understand what we are dealing with. Hopefully they can change that. Regional Development Victoria is trying to get that redrawn up in a format so that the money can be utilised in the best way. We are only a small company. We have got four directors, which are only local volunteers. They disappear within our organisation anywhere.

Every cent, even profits we make at the coolstore, although we have got shareholders, we do not pay anyone anything because it all goes straight back into the business. I think in 2020 we were taking \$612,000 a year, and we have built that up now to \$750,000 or something, so we have got ourselves in a good place – or we did have

ourselves in a good place. To think that we have got to go right back and probably borrow money I know is a sinking feeling for the directors of the company. All the rural finance people have been so good to talk to. But there are a lot of areas where because of the way the wine business is structured, and the craft beer – we store a lot of craft beer for some Castlemaine guys – they just do not fit under an umbrella that works for them. They probably do not even need all the money that they lost, but they need some money for recovery, or they certainly need something just to move on to the next stage.

**John BERGER:** Thanks, Trevor. Thanks, Chair.

**The CHAIR:** Ms Lovell.

**Wendy LOVELL:** Thank you. I am interested in the future impact on crops in the area. Ken, in the alpine fires the smoke taint has really affected the future crops of the wine. I do not know whether that also affects the apple crop. Are you able to expand on what that might be?

**Ken POLLOCK:** Interestingly, I thought the smoke was a lighter style than that of, say, the 2009 or 2019 fires, which were mainly, I think, more eucalypt fires. Consequently, with the eucalypt fires you get a lot more of heavier components in the smoke, which hang around a lot longer and are more damaging. There were vineyards in the area that were impacted by smoke and have smoke taint. Ours personally did not. We were lucky. I did not think it would. I had two lots of grapes tested and they were fine, with no trace at all. But some vineyards were just wiped out because of the smoke. The CFA do burn-offs from time to time throughout the year and there is always a concern about those, but they are not an issue, I do not think, unless the fire gets away. They are usually not so large, or the intensity is not as great, and usually they are done at the coolest time. That is not to say that we are not worried about them, the burn-offs, but generally they do not cause that type of problem – not that I have experienced.

**Wendy LOVELL:** Do you know if it affects the apple crop at all, the smoke taint?

**Ken POLLOCK:** I do not.

**Trevor PEELER:** No. It has been a fairly good year this year. Everyone is quite happy with what they have picked, and there is certainly no taint. The odd tree has been damaged, but generally the fruit is looking quite good, which is also a bit of a –

**Wendy LOVELL:** It was better than a frost.

**Trevor PEELER:** Yes.

**Wendy LOVELL:** Rachel, the impact on mental health here has obviously been enormous. What assistance has the community had with mental health support, and what more do they need?

**Rachel VANSTONE:** Yes, mental health is a very serious concern, as is the psychological distress that the community are experiencing in relation to the loss. From what I understand, I believe Anglicare has been funded to provide supports to community. I am getting feedback from different community members in relation to the supports that Anglicare is providing. I am not discouraging Anglicare at all; I believe they are providing a fine service. But I have been told by some community members that there have been waitlists for some particular services or been out-of-pocket expenses. Some are going through mental health supports through their GP with mental health plans and what have you, and again, that has out-of-pocket expenses. Our workforce out here, in terms of having access to skilled and qualified mental health practitioners, is not necessarily big enough to support the number of people that actually require the support. Then some people do not want to access mental health services, which is perfectly fine, and they will deal with things in their own way. But there are not really any incidental opportunities for healing that are funded either. Some people will heal. Communities heal in community, so an opportunity for a community to get together and do stuff is also a way of healing and moving forward together. But when we are all displaced because there are not really temporary accommodation options for people in community, then they are not actually able really to get back into community to work together.

**The CHAIR:** Thank you. Ms Tyrrell.

**Rikkie-Lee TYRRELL:** Thank you, Chair. Trevor, did you say that you stayed back to defend your home?

**Trevor PEELER:** Yes.

**Rikkie-Lee TYRRELL:** And you managed to save it?

**Trevor PEELER:** Yes.

**Rikkie-Lee TYRRELL:** All right. Good. I am targeting this one at both you and Mike, because, Mike, you said that you have spent thousands of dollars to make your property defendable. What measures have you taken and what worked? What did you do? We have not really discussed this with anybody yet, so I am excited.

**Trevor PEELER:** I am very lucky. I have got a big dam at the back of the house, which we use for the orchard, which most homes have not got. Then I have got an electric water pump with sprinklers all around our garden. I did have to unbolt that and put in a fire fighter petrol pump very quickly when we saw the smoke rising. We were told that it would not pass. The wind was actually blowing it to Castlemaine. My nephew lives on the other side of the freeway, so we had been talking to each other. It was going to hit him first. We could actually see the wind. We have got photos of the wind blowing towards Castlemaine, and Josh said, 'No, we've dodged a bullet. We've missed it,' but it travelled about, we'll say, 2 k's towards Castlemaine. I felt the wind change, and I rang Josh back and I said, 'Is everything all right over there?' He said, 'No. I've got to go. There's flames coming over the hill' Within, I would say, 15, 20 minutes it had crossed the Calder Freeway, which is double lanes both sides, crossed the railway line and crossed Harmony Way and was on both sides of our house. I thought 'Yeah, we've got problems.' It was just that quick. You could not have ever prepared for it. Luckily, I was prepared for it because I had the fire fighter going. I live in a weatherboard house with wooden decks. We have got garden right around our house. I had 30 sprinklers going around the perimeter of our house. We have already got green lawn. My brother-in-law has just done 50 years in the CFA, and I would say to him, 'What do you think? What changes will I make?' He made us change a couple of things, but in saying that, I know I was very lucky.

My grandson and son-in-law called in just as it crossed the road and said, 'Come on, Pop, we've got to go.' I was never going to go. I lied to them and said, 'You get going, because it's not looking good here.' Because I had the dam, I believed if everything went pear-shaped, I could get in the dam. They kept ringing all the way to Bendigo and then my daughter started ringing, which was another problem. In the end I said, 'I'm not going to answer another call.' I put 20-litre buckets right around the perimeter. I have got a fairly wide lawn right outside of our house area. It had come up the hill really quickly in the wild oats about this high, but as soon as it hit the mowed lawn, it virtually dropped and I could get out with these buckets. So I just kept going around and around the house and hoping it did not get up. We have got shedding next to the house. I thought, 'If it gets in that,' but I had buckets around that as well. So I was very, very lucky. Fireies did come in. A firey drove in and he saw how I was set up. He said, 'Look, we're out of control trying to stop it getting into Harcourt. There ain't going to be anyone coming to help you, but I'll call in every now and then,' and he did. Once it went through, though, everything was burnt, so you sort of went, 'I think I'm right now,' but you still had trees burning and stumps burning.

**Rikkie-Lee TYRRELL:** Chair, if I may, can I put that as a question on notice for Mike?

**The CHAIR:** Yes, of course.

**Rikkie-Lee TYRRELL:** Thank you. It is just to save time.

**Mike REEVES:** Yes. No worries.

**The CHAIR:** If you want to respond after this, we are happy to take that response. Ken, Mike, Trevor, Ivan and Rachel, thanks so much for coming today, for sharing your stories and for being brave enough to tell it how it is. We really appreciate that. You will be provided with a draft version of the transcript from today to review in the coming week, and with that, the committee will take a short break to reset for the next witness. Thank you.

**Witnesses withdrew.**