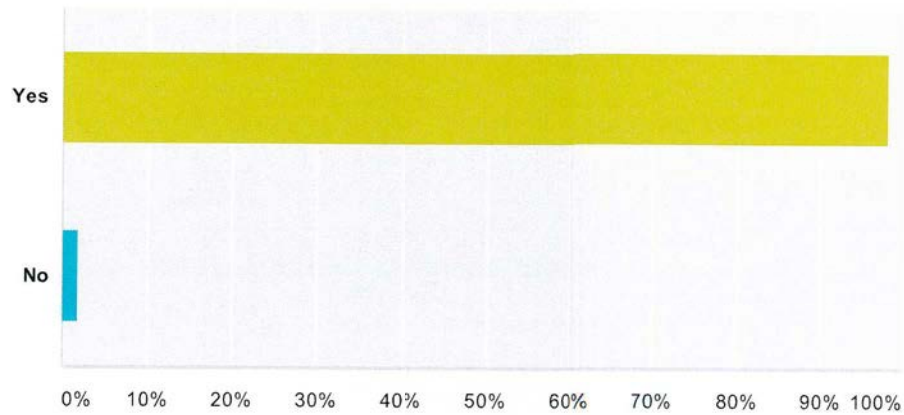


Blue Mountains Bushfires - Residents Survey

Q35 Did you attend a Disaster Recovery Centre?

Answered: 107 Skipped: 19



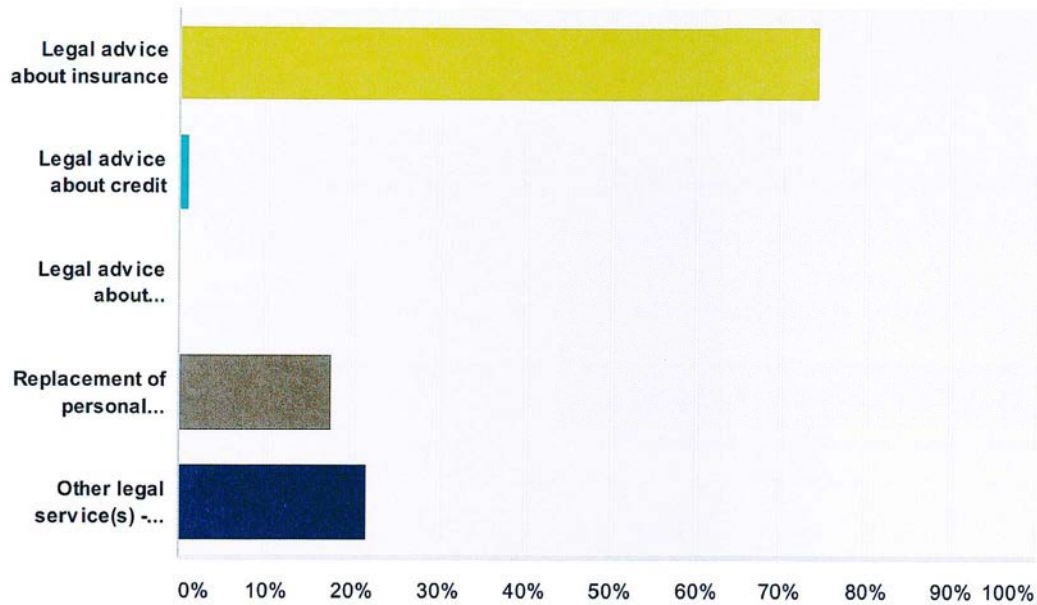
Answer Choices	Responses
Yes	98.13% 105
No	1.87% 2
Total Respondents: 107	

#	Other comments	Date
1	The disaster recovery centre was most helpful, I rent and the owner won't fix anything. I did not have insurance neither did the owner of the rental property I live in.	5/26/2014 3:05 PM
2	I had to spend \$150,000 to have the place cleared with no help	5/15/2014 12:34 PM
3	Marvellous	4/15/2014 5:01 PM

Blue Mountains Bushfires - Residents Survey

Q36 If so, did you talk to Legal Aid there?

Answered: 97 Skipped: 29

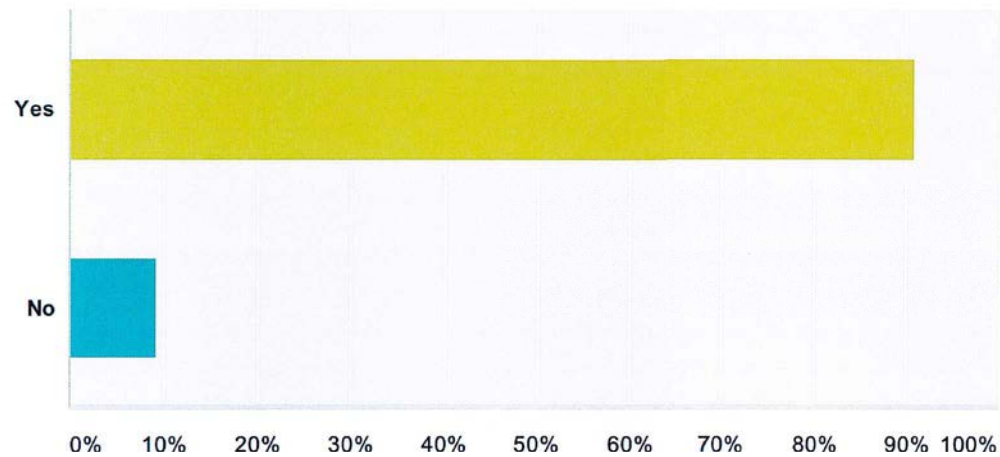


Answer Choices	Responses	
Legal advice about insurance	74.23%	72
Legal advice about credit	1.03%	1
Legal advice about employment	0.00%	0
Replacement of personal documents	17.53%	17
Other legal service(s) - please specify	21.65%	21
Total Respondents: 97		

Blue Mountains Bushfires - Residents Survey

Q37 If you received services from Legal Aid NSW, did you find their services helpful?

Answered: 98 Skipped: 28

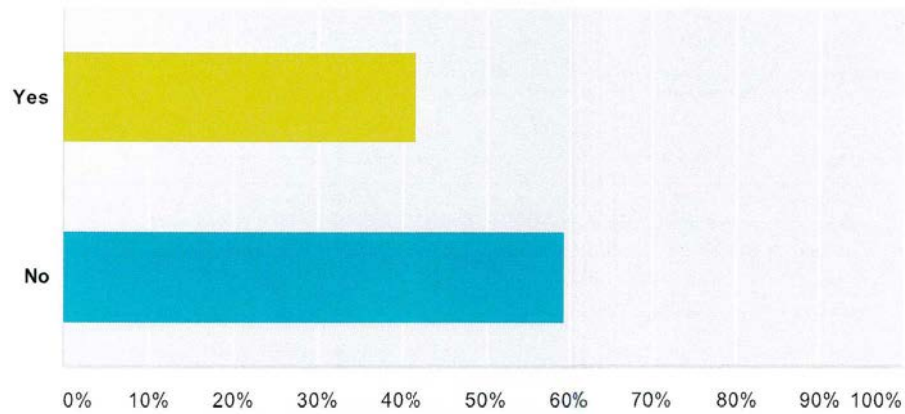


Answer Choices	Responses	
Yes	90.82%	89
No	9.18%	9
Total		98

Blue Mountains Bushfires - Residents Survey

Q38 Before attending the disaster recovery centre, did you know that it included legal advice services (e.g. Legal Aid)?

Answered: 103 Skipped: 23



Answer Choices	Responses
Yes	41.75%43
No	59.22%61
Total Respondents: 103	

Blue Mountains Bushfires - Residents Survey

Q39 Do you have any other comments?

It took a long time for the insurance company to start the builders were having difficulties with council. The insurance company got their own builders and I couldn't understand what took them so long to start.
The advice was good. No empathy or respect from insurance company. Client stated that she felt that the insurance company deliberately withheld information from them. Client was able to obtain information from the insurance company by calling after hours as the telephone diverted to the insurer who were able to provide the information. Insurance company withheld information in regards to quotes and estimates. Insurance company staff were rude and unhelpful, clients stated that they did not feel like they were treated with empathy or respect. Clients were aware that if they had lost all their home and contents they would have been grossly under insured. Clients stated that they did not have adequate information in regards to the new building code. Client stated that the insurer sent in a restoration company to assess contents and the client felt that there were items restored that should have been replaced. Client had really positive things to say about Legal Aid services, client stated that Legal Aid was very helpful and liaised with the insurance company on their behalf.
Client states "There is no insurance that covers the loss of clientelle that my business suffered. The bushfire resulted in the loss of my personal training studio clientelle. Other businesses in the area suffered business interruptions that were not covered. None of the disaster relief money went to the businesses in the area. Client estimated her business loss of approximately \$50,000."
This process hasn't catered for my situation being seperated. I have all the kids with me but the insurance company has been liaising with him. I was forced out of my house in an abusive situation, I didn't receive any mayor relief fund money and my kids haven't had any of that \$13,000 that he received. There should be a question on the documents stating "Are you seperated is anyone else entitled to recieve these funds or grants?"
I had photos of my house and I was lucky I could prove the quality of the internal rooms in my house.
Initially there wasn't a list of places you could go to for help/neccessities e.g. reasonable accommodation clothing - it was more word of mouth amongst residents. Later on there was a list but it would've been helpful if it was more organised when bushfires hit. Example: Nepean Shores cabins, Panthers - alot of places were very expensive and not good quality. They didn't offer a deal for victims affected by Bushfires.
The Disaster Recovery centre was brilliant. She commends Legal Aid NSW for doing this survey and trying to help clients re: insurance. Client feels insurance company needs to be more responsible for helping insured with sum insured, valuations etc... especially the vulnerable clients such as older people. Insurers have access to market values etc...
Client says that in hindsight it would have been beneficial to have an assessor come to the property to value the property as it is difficult to estimate the appropriate level of insurance as a home owner with no expertise. Also believes that insurers could be more proactive by inspecting properties to assess levels of insurance.
The recovery centre was well run and it was a valuable tool of assistance. The rural fire service needs to tell people the additional costs to rebuild and people cannot make educated decisions about the cost to rebuild.
Legal Aid was really helpful, they helped get the insurance company to pay my rent of \$600 per week, initially the insurance company were only offering \$450 per week and told me I should be grateful I wasn't on the street.
The assessors are under instructions to keep people in the dark to save money.
what is going to happen to all these people that are having their rent paid by the insurance company? I don't know if we can up and move in October or afford the rent that we are currently paying. Our landlord is happy for us to stay here, our plans are only just going into council now
The under insurance issues need to be addressed, most people were underinsured and nothing isbeing done to resolve that. My insurance company went in a demolished my home even though I had asked them to wait so I can salvage a few things that survived the fires undamaged. My fences survived the fires and so did some of my contents they demolished the home and removed everything then left me with nothing.
The staff need more training to deal with people in disaster. I was told my car was a right off and I was waiting for the money to house my children we were homeless with our pets because no one could accommodate us. In the end the insurer came through but when we contacted the call centre sent us around looking for receipts that were not required. It was a traumatic experience I am experiencing memory loss from the trauma.
The insurance company has caused me ill health, they wouldn't pay \$66 for curtains that were discoloured in the fires but they are replacing the roof.

Something needs to be done about these BAL ratings, the council should something out other than that diagram they sent with the rates notice.
The assessor was wonderful, I was dissapointed that my insurance company did not advise me about changes to the building codes. They should bc asking people if they are happy with the sum insured.
I didn't think I was underinsured for the building at the time but now that I am going through the rebuild I will put my insurance up alot more.
The co-ordinated disaster recovery was beneficial to all of us, it was good to have a one stop shop.
I was surprised when I contacted the Mayoral Relief fund - the person there who looked at my claim wasn't aware of the "BAL" and she said that this wasn't relevant to my claim. I heard that relief funds were available from the Salvation Army. I rung the electoral office for the state govt and they said there was no assistance available and they directed me to the Blue Mountains website and by chance I found the Mayoral Relief Fund. This wasn't publicised to the residents so it was only by chance that I found this out. There needs to be better media publications/communication of the funds, resources and post-relief assistance.
I wasn't happy with the Disaster Recovery Centre. I was told I wasn't eligible for Disaster assistance and I was asked to sign a form which I didn't. I think the police should've let people in after the fire front came through to our area so that we could save our houses. We had no fire brigades in Emma Parade Winmalee at all - there were no resources. One fire brigade might have come later but I think houses could have been saved had people been allowed to come back to save their houses. A lot of residents had fire hoses which they could've used. And now in 2014, nothing seems to be happening to get us residents lives back to normal. We need help with things like fencing around the roads to make them safer - Council/Local Govt/State Govt are still in slow discussions and we have to be careful when we drive that we don't go over the edge. Also we still need hazardreduction in our area - still waiting on Council.
Built the house myself with my late husband, the insurance companies and the government should have made people aware so that people could properly insure their homes. I can't get a mortgage because I am too old and I'm struggling to rebuild my house.
Under insurance seems to be a major thing for this fire, people weren't made aware of the extra costs. I still haven't seen any marketing to make people aware of these issues.
I feel that as the person affected you've got so many agencies coming to assist however the agencies don't seem to communicate with each other to a central database. You have to register individually with each agency and as the person affected it's your responsibility to always chase up/follow up. I am so emotionally exhausted and it was so hard because I couldn't nominate someone else to help do things for you including trying to obtain funds from charity. Limitations on obtaining resources.
The Salvation Army collected money to hand out to victims - what has happened to the 6 million which they had received from Australians to give out victims. I was overinsured for the house and I wish I had a proper valuation done.
Difficult to access funds especially for residents who needed things like clothing etc.... Mentioned the Blue Mountains Mayoral fund. Suggest funds should be used to educate people about compliance issues and/or help families with compliancy. Problem is this fund is MEANS tested and some people cannot meet the means test even though they really need it esp families who cannot afford to rebuild.
The process of accessing relief funds was diabolical - client had probs with Salvos and ongoing issues with the Blue Mountains Mayoral Relief fund - victims are trying to access funds so they can buy winter clothes. Also probs with cleanup and debris removal - lack of assistance from federal and state govt.
Annoyed about having to fill in so much paperwork and constantly explain things over and over again to different people. She thought it would be helpful to have to register only once at the Disaster Recovery Centre and that the agenices/services should communicate better with each other.
The recovery and cleanup was slow. It took a long time for rubble to be removed.