

## OPEN LETTER OF SUPPORT FROM STEELS CREEK, VICTORIA

Steels Creek is a small and beautiful spot in the Yarra Valley in Victoria. In the Black Saturday 2009 fires, our landscape and our community was devastated by their impact – 10 fatalities, 92 houses destroyed or significantly damaged. Nearly four years on, we're still recovering, rebuilding, reconnecting and learning.

When we saw the tragedy unfolding across the Strait, we wondered about how we might be able to help, particularly given the help we received from Tasmanians in our hours of need. Rather than donating material goods without knowing your needs, we decided we'd like to share our experience with you, in the hope that it may help you to personally cope and to navigate the myriad considerations that will be facing you in the aftermath.

So, we put out a call to our community for people to send in their thoughts, advice and experience about what helped them the most/least and what to focus on, which we have put together in this collective open letter.

**Our hearts and thoughts are with you.**

Kind regards from the Steels Creek Association Inc.

### ON FINANCE/INSURANCE:

- If you lose everything in a bushfire, there are so many problems to tackle that it is easy to be overwhelmed. A good plan is to **tackle issues in order of priority** and try to forget about the small stuff that can wait for later. You will probably not come out of the situation in as good a financial situation as before, so it is important to put working on your position fairly high on the priority list.
- It can take months to get through an insurance payment. You might think that, after paying insurance for years, the company will be there to help you in your hour of need. Instead you can be faced with an assessor who makes every effort to write down your claim and force you to take less money than you insured for. **Agree to nothing until you are sure it is right, and look closely at all the clauses.** You may be insured for more than you think. Most companies pay your rent for one year if your home is totally destroyed, but it can take almost this long in some cases to get a payment from them. Because your payment goes into the bank as a lump sum, it will earn taxable interest; spreading it between two people helps lower the amounts you pay, and you will need any interest to offset rises in building costs over the time period. If the money for your house is the biggest asset you have, prioritise dealing with that.
- Take your time with insurance claims. **Getting help from an insurance expert can make thousands of dollars' difference**, especially for hidden inclusions in policies.
- If your ability to earn a living has been impaired, **talk to your bank** about whether they can put a hold on loan repayments until you're back on your feet; see what help they are willing to provide.

## ON OFFERS OF MATERIAL HELP:

- **You can say no** when people give you things you don't want or need.
- People in Australia are very generous. Church groups helped us by bringing round water and boxes of essentials. However, a lot of stuff was wasted because it was not exactly what was needed. The best solution was when local communities gathered all donations in what we called '**the free shop**' and allowed people who lost their homes to choose for themselves. This saved on waste, embarrassment and misunderstandings.
- It takes time to get an insurance payout and have a new house built. You can re-plant a garden, but gifts of plants are usually not helpful on a building site. It might be worth putting furniture and household stuff you are offered into storage because **many things are offered far too soon**.
- We saved our property, but it was filthy inside and out. We couldn't walk through the house without getting ash and grime on us. I was exhausted and felt no inclination to clean – I had run out of motivation and the ability to pull the effort together. A friend rang (after two weeks) and said simply, "We are coming over for the day with a car full of cleaning gear and food for all of us. **We want to clean your house from top to bottom**". Many people will ask what they can do to help you. In our opinion, this was the BEST help we could be offered.
- '**Take the money, honey!**' – everything costs and you need clothes, bedding, beds, furniture, kitchen stuff, toiletries, wine, beer, spirits...

## ON COPING AND WELLBEING:

- The loss of a family home affects children deeply – even adult children who have grown up in that house. **Be prepared for unusual behaviour from all concerned** and try to talk about positive things in the future. **Go easy on yourself** and have time out with family and friends.
- If you **plan carefully**, you can get through and even feel that the changes you have been forced to make are beneficial.
- By all means, focus on getting yourself a place to live, food to eat and clothes to wear. Attend to your finances and accept whatever support you can get. And then, when you feel a measure of safety and security, find the time and space to register your losses and let yourself feel your grief. Pretending it's not there, hiding it with 'busyness', will not make it go away. **Invest in your long-term recovery and wellbeing by dealing with your emotions as soon as possible**. If possible, share with someone who will understand.
- **Each family needs to be guided by its own needs**. Everyone will go through their own recovery; there is no one correct way. We have not rushed to get our house and garden back to what they were and so have avoided some of the stresses of recovery.
- **Accept help from people**, even if this the first time in your life you have needed it and it feels a bit odd.

- Expect the unexpected, both sympathy and total apathy; the latter being very difficult to accept but, sadly, very real. Spend as much time as you can discussing your situation, more so with those who have been through an identical experience. In the process, do not be afraid to release your emotions. **Talk, cry, embrace, reflect on the good memories** and start the restoration process as soon as possible. Finally, consider yourself not as a 'victim' but a 'survivor'.
- For me it was very comforting to know that other people were also suffering from 'bushfire brain' – couldn't take even the simplest decision, just walked past all sorts of things that should have been addressed etc. etc. If a trauma psychologist comes to speak to your community, go to hear him/her; it's wonderfully reassuring. Don't isolate yourself, don't think others are worse off than you, have greater needs etc. Get together whenever possible and talk, talk, talk through the whole ghastly experience. Writing a diary is good too. It really helped me to do both of those things. Google Firefoxes (from Kinglake); they were really switched on. Our thoughts are very much with you all – **it's going to be tough; accept that and hang in there.**
- If you need it, **get accommodation that can be permanent** – don't rely on people to cope with you living with them for more than about two weeks.
- **Go somewhere green.**
- **Talk to each other**, as you will all go through various emotional states and you are all on the same page, so to speak.
- **Get professional help**, if you feel you're not coping.
- None of this is your fault, so **don't blame yourself** for the situations of others.
- You need resilience not to be forced into making hasty decisions that are not in your long-term interests. Most things can be negotiated.
- Realise that your decisions now are clouded with the impact of the personal losses, so **take your time with decisions.**
- Rebuilding takes a lot more resources than you think. **Do things at your own pace.**
- Make sure you keep an eye on your own mental state. Also, realise that your partner is processing at their pace and that you are both more than likely stressed.
- You will find solace with others experiencing the same things.
- **Do things that make you happy as often as you can.**