



# Bush Fire Recovery Guide

Version 3 – 5 February 2020

## Service NSW

Issue	Information	Where to get help
<b>Bushfire Customer Care Service</b>	<p>NSW Government is delivering bushfire recovery assistance to help people and businesses impacted by bushfires. The Service NSW bushfire customer care service has specialists to help guide you every step of the way.</p> <p>They can connect you with:</p> <ul style="list-style-type: none"><li>• clean up services</li><li>• mental health and wellbeing services</li><li>• accommodation</li><li>• support for businesses</li><li>• financial assistance</li><li>• replacing lost ID and other documents</li><li>• insurance and legal support</li><li>• applying for the Volunteer Firefighter Payment</li><li>• services provided by the Australian Government.</li></ul> <p><b>7am – 7pm every day</b></p>	<p>Call Service NSW on 13 77 88 or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.</p>

## Health and wellbeing

Issue	Information	Where to get help
<p><b>Mental Health and Wellbeing</b></p> <p>Major events, such as the current NSW bush fires, that cause widespread loss and distress impact the whole community. If you have been impacted by the recent fires, you might feel things like frustration, sadness and anxiety, or have trouble sleeping or remembering things. This is a normal reaction to an abnormal event. Having someone to listen and support you at times like this is important. Sometimes it's difficult to talk about what's going on but it's important to reach out if you need help. This could be as simple as sending a text, a message on social media, inviting someone over for a cuppa or making a phone call. Below is a list of free services available to help.</p>		
<p><b>Health advice</b></p>	<p>Bush fires can present a range of health concerns and issues, including poor air quality due to smoke. It's important to be aware of those issues and how you can protect yourself and your family.</p>	<p>For general bush fire health advice, please visit: <a href="http://health.nsw.gov.au/environment/air/Pages/bushfire-smoke.aspx">health.nsw.gov.au/environment/air/Pages/bushfire-smoke.aspx</a>.</p> <p>If you have specific health concerns/complaints. Please call <b>Health Direct</b> on <b>1800 022 222</b> or your GP for clinical advice.</p>
<p><b>Wellbeing support</b></p>	<p>It's completely normal to experience a range of emotions after a fire, including anxiety, depression, anger, forgetfulness, concern for the future and sleep disturbance.</p> <p>Having someone to listen to and support you through this is very important.</p> <p>Check in on your friends and neighbours and if you or someone you know needs help, reach out.</p> <p>If you have a question or a problem and don't know where to start contact the Local Rural Adversity Mental Health Program Coordinator.</p>	<p>Free services available 24 hours per day, 7 days per week:</p> <ul style="list-style-type: none"> <li>• Mental Health Line – 1800 011 511</li> <li>• Lifeline – 13 11 14</li> <li>• Men's line – 1300 789 978</li> <li>• Kids Helpline – 1800 551 800</li> <li>• Beyond Blue – 1300 224 636</li> <li>• New Access – 02 6333 2838 (Face to face in Lithgow)</li> </ul> <p>Free services available during business hours, for people impacted by fires and drought:</p> <ul style="list-style-type: none"> <li>• Rural Adversity Mental Health Program – Local Coordinator Sonia Cox - 0448 125 676 <a href="mailto:Sonia.Cox@health.nsw.gov.au">Sonia.Cox@health.nsw.gov.au</a> <a href="http://ramhp.com.au">ramhp.com.au</a></li> </ul> <p><b>If you or someone you know is in immediate danger call 000.</b></p>

<b>Commonwealth Government mental health response to bushfire</b>	Mental health support for individuals, families and communities affected by bushfire Free counselling and additional mental health support for individuals, families and emergency services workers affected by the bushfires	Phone: 180 22 66 (Human Services) <a href="https://www.humanservices.gov.au/individuals/subjects/how-get-mental-health-support">https://www.humanservices.gov.au/individuals/subjects/how-get-mental-health-support</a>
<b>Primary Health Network</b>	Mental health support and community grants	Western NSW: <a href="https://www.wnswphn.org.au/">https://www.wnswphn.org.au/</a> 1300 699 167 Nepean Blue Mountains: <a href="https://www.nbmphn.com.au/">https://www.nbmphn.com.au/</a> 02 4708 8100
<b>Life in Mind Australia</b>	Mental health support for bushfire affected communities	<a href="https://www.lifeinmindaustralia.com.au/mental-health-support-for-bushfire-affected-communities">https://www.lifeinmindaustralia.com.au/mental-health-support-for-bushfire-affected-communities</a>

<b>Emergency temporary accommodation</b>	<p>Emergency temporary accommodation is available to people affected by the recent bush fires.</p> <p>Short-term housing support for up to three months is available to all people in urgent need of housing because of a natural disaster. This covers people who would not normally be eligible for social</p>	<p>Contact:</p> <ul style="list-style-type: none"> <li>• <b>Housing Contact Centre</b> on <b>1800 422 322</b> (24/7)</li> <li>• Call the <b>Bushfire Customer Care Service</b> (Service NSW) <b>13 77 88</b></li> </ul>
<b>Lithgow Information &amp; Neighbourhood Centre</b>	<p>LINC provides a range of community services:</p> <ul style="list-style-type: none"> <li>• Communities and kids</li> <li>• Adolescent and family Counsellor</li> <li>• Home Support</li> <li>• Community Hub</li> <li>• Disability Services</li> </ul>	<p>Contact the <b>LINC</b> :</p> <ul style="list-style-type: none"> <li>• Phone: <b>6352 2077</b></li> <li>• Website: <a href="http://linc.org.au/">http://linc.org.au/</a></li> <li>• Address: 1 Padley Street, Lithgow</li> </ul>
<b>Lithgow Lions Club</b>	<p>Assistance with whitegoods and household items.</p>	<p>Contact Bill Neubeck</p> <ul style="list-style-type: none"> <li>• Phone: <b>0438 234 336</b></li> <li>• Email: <a href="mailto:williamvneubeck@bigpond.com">williamvneubeck@bigpond.com</a></li> </ul>
<b>Caring for pets and wildlife</b>	<p>Taking care of pets and wildlife is a priority during and after a bush fire. There are a number of places you can go to get advice and assistance caring for your pets and animals.</p>	<p>Animal care and welfare contacts:</p> <ul style="list-style-type: none"> <li>• RSPCA fact sheets and advice, visit: <a href="http://kb.rspca.org.au">kb.rspca.org.au</a></li> <li>• Native wildlife care, contact <b>NSW National Parks and Wildlife Service</b> on <b>1300 072 757</b>.</li> <li>• Injured wildlife, contact <b>WIRES</b> on <b>4754 2946</b>.</li> <li>• Emergency livestock fodder, water, vet help and stock euthanasia and burial, contact <b>Local Land Services, Animal and Agriculture Hotline</b> on <b>1800 814 647</b>.</li> </ul>
<b>Missing pets</b>	<p>If you are missing a pet or need to update registration details, please contact Council and we will try to assist you.</p>	<p>Contact <b>Council</b> on <b>6354 9999</b> or at <a href="mailto:council@lithgow.nsw.gov.au">council@lithgow.nsw.gov.au</a></p>

## Safety and site access

Issue	Information	Where to get help
<p><b>Accessing your property</b></p>	<p><b>Please do not enter your property until a property impact assessment has been completed, and you have received a clearance certificate.</b></p> <p>Entering your property before you have approval can be very dangerous as a range of safety risks may be present, including:</p> <ul style="list-style-type: none"> <li>• Live power lines or active solar panels.</li> <li>• Buildings and other structures may be unstable to enter or walk over.</li> <li>• Sewerage and septic systems may be disrupted causing health risks.</li> <li>• Hot, smoldering coals and other potentially hazardous materials may be hidden under the rubble.</li> <li>• Asbestos dust and fibres have the potential to present a health risk during and after a fire if not properly managed.</li> </ul>	<p><b>Getting a clearance certificate:</b> The first step is to contact your Insurance Company. In some cases, risk assessments and make safe strategies are part of your claim.</p> <p>If you are uninsured or your claim does not cover 'make safe works' contact the <b>Public Works Advisory</b> on <b>1800 885 539</b>.</p>
<p><b>Insured properties</b></p>	<p>Clean-up can only start once you have clearance from your insurer. Once the site is made safe, we advise you to take photos or video of the damage to your property and possessions as evidence to support your claim, before you begin the clean-up.</p>	<p>Contact your insurer in the first instance.</p> <p>Questions, complaints or concerns about insurance, contact <b>The Insurance Council of Australia</b> on <b>1800 734 621</b>.</p> <p>Free legal advice and minor assistance to people affected by disasters, including insurance help, contact <b>Legal Aid NSW</b> on <b>1800 801 529</b>.</p>
<p><b>Uninsured or underinsured properties</b></p>	<p>The Public Works Advisory will arrange the clean-up, undertake demolition and removal of building waste for uninsured and underinsured properties.</p> <p>The NSW Government is offering a Disaster Relief Grant for if you are <b>not insured and have limited</b></p>	<p>Contact the <b>Public Works Advisory</b> on <b>1800 885 539</b>.</p> <p>For more information about the Disaster Relief Grant, contact the <b>Service NSW</b> on <b>13 77 88</b>.</p>

	<p><b>income.</b> Grants are available for eligible individuals and families whose homes and essential household contents have been damaged or destroyed by a natural disaster.</p> <p>To be eligible for this assistance you must:</p> <ul style="list-style-type: none"> <li>• Be a low-income earner and meet an income assets test</li> <li>• Demonstrate that the affected home is your principal place of residence</li> <li>• Not be covered by insurance</li> <li>• Demonstrate that the damage was caused by the disaster</li> <li>• Lodge the application within four months of the disaster occurring.</li> </ul>	
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<p><b>Government clean-up funding for all</b></p>	<p>The NSW Government is providing funding to help cover the cost of clean-up for <b>both insured and uninsured properties</b>. This will ensure hazardous materials, including asbestos, are removed and handled in the correct and safe way, and your insurance money is maximised towards rebuilding your home.</p>	<p>Call <b>Service NSW</b> on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.</p>
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## The clean-up

Issue	Information	Where to get help
<p><b>Demolition and clearing land</b></p>	<p>Removing rubble does not require Council's consent but demolishing partial structures or heritage items might. Please contact Council to find out what approvals you may need.</p>	<p>If you have a partial structure or heritage item, please contact <b>Council</b> on <b>6354 9999</b></p>

<p><b>Bushfire clean-up assistance and waste management</b></p>	<p>The NSW Government will coordinate the clean-up of fire damaged residential and commercial properties. <b>This includes both insured and uninsured properties</b>, and it includes the clean-up of potentially hazardous materials like asbestos.</p> <p>Residents who were impacted by the bushfires, will have the following services available to them:</p> <ul style="list-style-type: none"> <li>• Containment and removal of asbestos and other contaminated materials releases as a result of bushfire.</li> <li>• The removal of all dangerous debris including destroyed material and hazardous trees</li> <li>• Removal of concrete slab foundations.</li> </ul>	<p>Call <b>Service NSW</b> on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance to register your details and provide consent so contractors can access your land.</p>
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**Clean up Health & Safety:**

- Do not enter your property until you are advised that it is safe to do so by emergency services, utilities companies or Council.
- Electrical hazards could exist such as live power lines that may be down or active solar panels.
- Buildings and other structure may be unstable to enter or walk over.
- Sewerage and septic systems may be disrupted causing health risks.
- Waste generated as a result of the fires needs to go to lawful facilities to ensure soil, water and human health is protected.
- Moisten ash with water to minimise dust and keep it damp, but do not use high pressure water sprays.
- Don't spread ash around your property, particularly if asbestos materials were used in your home or other structures, or CCA-treated timber was burnt.
- Don't bury building rubble as it may contain hazardous materials.
- Asbestos dust and fibres have the potential to present a health risk.
- Asbestos clean-up and removal must be done by a licensed asbestos removalists.



<b>Asbestos</b>	<p>Any structure built before 1987 is likely to have Asbestos Containing Material (ACM). If in doubt, it's safest to assume asbestos is present unless you have confirmation in an Asbestos Assessment Report.</p> <p>You must have an appropriately licensed contractor remove asbestos materials. A list of licensed asbestos removalists can be found on the SafeWork NSW website.</p> <p>If asbestos is present, after the clean-up works you will need an Asbestos Assessment Report or an <b>Asbestos Clearance Report</b>. This document is required before you can rebuild. Talk to your insurance company and/or Public Works Advisory for further information.</p>	<p>Find a licensed contractor on the SafeWork NSW website: <a href="http://www.safework.nsw.gov.au/asbestos-and-demolition-licence-holders">www.safework.nsw.gov.au/asbestos-and-demolition-licence-holders</a></p>
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<p><b>Fire retardant</b></p>	<p>The NSW Rural Fire Service (RFS) drops coloured fire suppressant retardants and gels from aircraft during firefighting operations to help slow the spread of a fire. These retardants are not hazardous. But there are some precautions that you need to take.</p>	<p>For more information about what to do if these suppressants have been used on your property, please read the fact sheet: <a href="https://emergency.nsw.gov.au/Documents/factsheets/using-fire-retardants.pdf">emergency.nsw.gov.au/Documents/factsheets/using-fire-retardants.pdf</a></p>
<p><b>Trees and vegetation</b></p>	<p>Trees and vegetation are protected under legislation and planning policies.</p> <p>In an emergency you can remove trees if it is necessary to protect human life and property from imminent danger from a bush fire burning in the vicinity. Where possible, you should keep evidence that demonstrates why the tree removal was necessary, such as photographs or video footage, or a written opinion from an arborist before removing the tree.</p> <p>If you feel that trees on your neighbour's property pose a bush fire risk to your property, you can contact the RFS and request they make an assessment of the neighbour's property and if necessary, issue a bushfire hazard reduction notice to that property owner.</p>	
<p><b>10/50 vegetation clearing</b></p>	<p>The 10/50 Vegetation Clearing Scheme gives people living near the bush an additional way of being better prepared for bush fires. The scheme allows people in a designated area to:</p> <ul style="list-style-type: none"> <li>• Clear trees on their property within 10 metres of a home, without seeking approval; and</li> <li>• Clear underlying vegetation such as shrubs (but not trees) on their property within 50 metres of a home, without seeking approval.</li> </ul>	<p>Check if your property is in a 10/50 Vegetation Area: <a href="https://rfs.nsw.gov.au/plan-and-prepare/1050-vegetation-clearing/tool">rfs.nsw.gov.au/plan-and-prepare/1050-vegetation-clearing/tool</a></p> <p>The 10/50 scheme is supported by the 10/50 Vegetation Clearing Code of Practice: <a href="https://rfs.nsw.gov.au/data/assets/pdf_file/0003/18453/1050-Vegetation-Clearing-Code-of-Practice.pdf">rfs.nsw.gov.au/data/assets/pdf_file/0003/18453/1050-Vegetation-Clearing-Code-of-Practice.pdf</a></p>

<b>Assistance with removal of trees on private property</b>	<b>If your land is insured</b> Your insurance company will confirm if you are covered and discuss the next steps to deal with your situation.	Contact your insurance company directly.  If you have any questions, complaints or concerns about insurance, contact the <b>Insurance Council of Australia</b> on <b>1800 734 621</b> .
	If your land is <b>under insured or not insured</b> , the NSW Public Works Advisory can help you.	Contact the <b>NSW Public Works Advisory</b> on <b>1800 885 539</b> .
<b>Marked trees not removed</b>	Trees are marked for removal by the RFS. Who you need to speak to will depend on where the marked tree is located.	Contacts: <ul style="list-style-type: none"> <li>• <b>RFS</b> on <b>4560 6400</b>.</li> <li>• <b>Transport for NSW</b> on <b>8202 2200</b>.</li> <li>• <b>NSW National Parks and Wildlife Service</b> on <b>1300 072 757</b>.</li> </ul>

## Disposing of waste and debris

Issue	Information	Where to get help
<p><b>Types of waste after a bush fire</b></p>	<p>Waste resulting from a fire is called fire damaged debris. There are 4 types of fire damaged debris:</p> <ul style="list-style-type: none"> <li> <p><b>Minor site clean-up waste (uncontaminated property)</b>            Fire damaged debris where significant structural damage <b>has not occurred</b> to the residence on a property, but there is damage to other things on the property like trees, plants, landscaping, fences, sheds, vehicles, etc. Minor site clean-up can be typically undertaken without the need for specialist equipment or personnel and the resulting quantities of waste can usually be transported by ute, trailer, small truck or skip bin. Minor site clean-up waste is from sites confirmed <b>not</b> to contain ACM.</p> </li> <li> <p><b>Bulk uncontaminated waste</b> Fire damaged debris (that is not contaminated with ACM) where significant structural damage <b>has occurred</b> to the residence on a property that requires partial or total demolition of the structure. Bulk uncontaminated waste also includes any additional uncontaminated items damaged by fire on the property (e.g. trees, plants, landscaping, fences, sheds, vehicles, etc.).</p> </li> </ul>	

	<ul style="list-style-type: none"> <li>• <b>Asbestos Containing Material (ACM) contaminated waste</b> Fire damaged debris that has been identified by visual assessment only as potentially contaminated with ACM. Fire damaged debris identified as being potentially contaminated with ACM is deemed to be contaminated with ACM, unless confirmed otherwise by an occupational hygienist or, in the case of friable asbestos, a licensed asbestos assessor. This means that there is no need for forensic testing to confirm the presence of asbestos in situations where there is a high likelihood that the fire damaged debris is indeed contaminated with ACM.</li> <li>• <b>Non-ACM hazardous waste</b> Any other hazardous items that may be present in fire damaged debris such as unvented gas bottles, pesticides, petrol, oils, lead acid batteries, pool chemicals, paint, unidentifiable chemicals etc. Non-ACM contaminated waste will almost always be discrete items as opposed to bulk quantities of waste.</li> </ul>	
<b>Transporting and delivering waste</b>	<p>All wastes from fire damage debris must be transported lawfully. That means you must:</p> <ul style="list-style-type: none"> <li>• secure the load so it is not able to fall off the vehicle transporting it</li> <li>• cover the load to prevent waste blowing out of the vehicle transporting it (e.g. with a tarpaulin or retractable cover or similar)</li> </ul>	<p><b>Lithgow Solid Waste Facility:</b></p> <ul style="list-style-type: none"> <li>• Phone: <b>6351 2486</b></li> <li>• Geordie Street, Lithgow NSW</li> <li>• Open 7 days a week, 8am – 5pm</li> <li>• You must book an appointment to take bush fire waste to the Lithgow Solid Waste Facility</li> </ul>

	<ul style="list-style-type: none"> <li>• take it to a facility that can lawfully receive it</li> </ul> <p><b>Handling, transport and disposal must be in accordance with SafeWork NSW and EPA requirements.</b></p> <p>If you have ACM contaminated waste, you must contact the Lithgow Waste Management Facility at least 24 hours before you arrive, to let them know you'll be bringing ACM contaminated waste from a bush fire. If you don't do this, they may not accept the waste when you arrive.</p>	<ul style="list-style-type: none"> <li>• Council's website:</li> </ul> <p><a href="http://council.lithgow.com/waste-management/asbestos/">http://council.lithgow.com/waste-management/asbestos/</a></p>
<p><b>Where to dispose of waste</b></p>	<p>All bushfire waste, <b>with the exception of non-ACM hazardous waste</b>, must be taken to Lithgow Solid Waste Facility.</p> <p>Non-ACM hazardous waste must be disposed of by a specialist waste/disposal service.</p> <p>ACM contaminated waste can be taken to Lithgow Solid Waste Facility <b>by appointment only</b>.</p>	<p><b>Lithgow Solid Waste Facility:</b></p> <ul style="list-style-type: none"> <li>• Phone: <b>6351 2486</b></li> <li>• Geordie Street, Lithgow NSW</li> <li>• Open 7 days a week, 8am – 5pm</li> <li>• You must book an appointment to take ACM waste to the Lithgow Solid Waste Facility</li> </ul>

## Financial assistance

Issue	Information	Where to get help
<p><b>Disaster Recovery Payment</b></p>	<p>The Federal Government is providing a Disaster Recovery Payment to those significantly affected by the declared disaster.</p> <p>It is a <b>one-off payment</b> and if eligible, you will get:</p> <ul style="list-style-type: none"> <li>• \$1,000 per adult</li> <li>• \$400 for each child under 16 years of age.</li> </ul> <p>Eligibility requirements:</p> <ul style="list-style-type: none"> <li>• You have been seriously injured</li> <li>• You're the immediate family member of an Australian citizen or resident who died</li> <li>• Your principle place of residence has been destroyed or must be demolished</li> <li>• The interior of your principal place of residence has sustained major damage</li> <li>• Damage from the fire has exposed the interior of your principal place of residence to the elements</li> <li>• Your principle place of residence has been declared structurally unsound</li> <li>• The interior of your residence has been affected by sewerage contamination</li> <li>• You're the principal carer of a dependent child who has experienced any of the above.</li> </ul>	<p><b>Claim a Disaster Recovery Payment</b></p> <p>Contact the <b>Bushfire Customer Care Services</b> (Service NSW) on <b>13 77 88</b> or</p> <ul style="list-style-type: none"> <li>• Go to a Centrelink location</li> <li>• Call <b>Centrelink</b> on <b>180 22 66</b> (8am – 8pm local time, Monday to Friday and 8am – 5pm Saturday and Sunday)</li> </ul> <p><a href="http://www.humanservices.gov.au/disaster">http://www.humanservices.gov.au/disaster</a></p>
<p><b>Disaster Recovery Allowance</b></p>	<p>The Federal Government is providing a Disaster Recovery Allowance to support people who lost income as a direct result of the bush fires in NSW.</p> <p>You must have evidence to support your claim.</p>	<p><b>Claim a Disaster Recovery Allowance</b></p> <p>Contact the <b>Bushfire Customer Care Services</b> (Service NSW) on <b>13 77 88</b> or</p> <ul style="list-style-type: none"> <li>• Go to a Centrelink location</li> <li>• Call <b>Centrelink</b> on <b>180 22 66</b> (8am – 8pm local time, Monday to Friday and 8am – 5pm Saturday and Sunday)</li> <li>• Fill in the form online: <a href="http://humanservices.gov.au/individuals/forms/em195">humanservices.gov.au/individuals/forms/em195</a></li> </ul>

	<p>You cannot receive the following payments for the same period you're claiming the Disaster Recovery Allowance:</p> <ul style="list-style-type: none"> <li>• an income support payment or pension</li> <li>• Parental Leave Pay</li> <li>• Dad and Partner Pay</li> <li>• ABSTUDY living allowance</li> <li>• Farm Household Allowance</li> <li>• a Service Pension from the Department of Veterans' Affairs.</li> </ul>	
<p><b>Disaster Relief Grant (individuals and families)</b></p>	<p>The NSW Government is offering a Disaster Relief Grant for if you are <b>not insured and have limited income</b>. Grants are available for eligible individuals and families whose homes and essential household contents have been damaged or destroyed by a natural disaster.</p> <p>To be eligible for this assistance you must:</p> <ul style="list-style-type: none"> <li>• Be a low income earner and meet an income assets test</li> <li>• Demonstrate that the affected home is your principal place of residence</li> <li>• Not be covered by insurance</li> <li>• Demonstrate that the damage was caused by the disaster</li> <li>• Lodge the application within four months of the disaster occurring.</li> </ul>	<p>Call the <b>Bushfire Customer Care Service</b> (Service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.</p> <p>Or</p> <p><b>Disaster Welfare Assistance Line on 1800 018 444</b></p>
<p><b>Disaster Recovery Grant (businesses)</b></p>	<p>The NSW Government is offering a Disaster Recovery Grant of up to \$15,000 to primary producers, small business and not-for-profit organisations affected by the NSW bush fires.</p>	<p><b>Apply for the Disaster Recovery Grant</b> online: <a href="http://raa.nsw.gov.au/grants/disaster-recovery-grants/bushfires">raa.nsw.gov.au/grants/disaster-recovery-grants/bushfires</a></p>



<b>Emergency Bushfire Response in Primary Industries Grants Program</b>	\$75,000 recovery grants, concessional loans and transport subsidies for eligible primary producers.	Call <b>Bushfire Customer Care Service</b> (service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance. Or <b>NSW Rural Assistance Authority</b>
<b>Commonwealth Government funded bushfire Recovery Low interest loans</b>	Eligible primary producers, small businesses and not-for-profits in LGAs affected by bushfires that have occurred since 31 August 2019 can now access special disaster loans of up to \$500,000. There are two types of low interest loans available: <ul style="list-style-type: none"> <li>• The Bushfire Working Capital Loan of up to \$50,000 over five years with a two year interest free and repayment free period.</li> <li>• The Bushfire Recovery Loan of up to \$500,000 over ten years, with a two year interest and payment free period.</li> </ul>	To find out if you are eligible view the LGAs affected and the Guidelines below. <b>NSW Rural Assistance Authority</b> Phone: <b>1800 678 593</b> <a href="https://www.raa.nsw.gov.au/disaster-assistance/special-disaster-loan-bushfires">https://www.raa.nsw.gov.au/disaster-assistance/special-disaster-loan-bushfires</a> or Call <b>Bushfire Customer Care Service</b> (service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.
<b>Commonwealth Government Volunteer Firefighters support</b>	For eligible volunteer firefighters who are self-employed or employed by a small or medium sized business and have lost income.	Call <b>Bushfire Customer Care Service</b> (service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.
<b>Small Business Grants</b>	Grants of up to \$50,000 are available if your business has been directly affected by bush fire.	Call <b>Bushfire Customer Care Service</b> (service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.
<b>Bushfire Working Capital Loan</b>	Offers of up to \$50,000 to help businesses cover salaries or wages, rebuild infrastructure and purchase goods and services.	Call <b>Bushfire Customer Care Service</b> (service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.
<b>Motor vehicle stamp duty relief</b>	Financial assistance is available for eligible motorists whose cars have been written off as a result of a bush fire.	Call <b>Bushfire Customer Care Service</b> (service NSW) on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.

<p><b>Legal assistance</b></p>	<p>The Disaster Response Legal Service NSW can provide free legal advice to people affected by bush fires on a range of issues, including insurance, tenancy, credit and debt.</p>	<p>Contact the <b>Disaster Response Legal Service NSW</b> on <b>1800 801 529</b>.</p>
<p><b>Relief funds and services</b></p>	<p>There is a wide range of relief funds and services available to help you on the road to recovery.</p>	<ul style="list-style-type: none"> <li>• <b>Thrive Services</b> on <b>4782 1555</b> subsidised food parcels, donated fresh food, and assistance with utility bills.</li> <li>• <b>Salvation Army</b> emergency relief team on <b>1300 371 288</b> <a href="http://salvationarmy.org.au">salvationarmy.org.au</a></li> <li>• <b>Australian Red Cross</b> on <b>1800 733 276</b> or at: <a href="http://redcross.org.au">redcross.org.au</a> If you've lost your home in a bush fire since July 2019, you can apply for an emergency grant of \$5,000, until 20 April 2020.</li> <li>• <b>St Vincent de Paul Society</b> Bushfire Appeal on <b>13 18 12</b></li> <li>• BlazeAid at <a href="http://blazeaid.com.au">blazeaid.com.au</a> registering with an organisation such as BlazeAid will provide you with an opportunity to donate materials or your time to fence reconstruction projects.</li> </ul>
<p><b>Mortgage stress and support from bank</b></p>	<p>Financial institutions and banks can freeze mortgages in times of hardship. Many institutions are also providing a range of additional financial assistance to help customers who have been impacted by bush fire.</p> <p>Contact your financial institution to find out what is available and how to access it.</p>	<p>Contact your financial institution directly.</p> <p>Alternatively, a list of institutions' financial hardship contact details is available online: <a href="http://ausbanking.org.au/policy/customers/financial-hardship">ausbanking.org.au/policy/customers/financial-hardship</a></p>

<p><b>Financial Counselling</b></p>	<p>Financial Counselling services for individuals, primary producers, fishers, forest growers, small businesses who are suffering financial hardship.</p> <p><b>BIZHQ</b> A free mobile advisory service is available to small businesses through the Business Connect Program run out of our Central West Business Enterprise Centre - Biz HQ. An advisor/business coach can meet you at a convenient place and discuss your business needs.</p> <p>Advice is offered about managing cash flow, planning the next steps, accessing financial support schemes and connecting to additional support.</p>	<ul style="list-style-type: none"> <li>• <b>National Debt Helpline</b> – 1800 007 007 <a href="http://www.ndh.org.au">www.ndh.org.au</a></li> <li>• <b>Rural Financial Counselling Service</b> – 1800 686 175 <a href="http://www.agriculture.gov.au/rfcs">www.agriculture.gov.au/rfcs</a></li> <li>• <b>Farm Gate Counsellors</b> – 1800 011 511</li> <li>• <b>BIZHQ – Central West Business Enterprise Centre</b> <a href="#">Register here</a> or call 1300 134 359 to book a session with a local advisor</li> </ul>
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<p><b>Rates assistance and other charges</b></p>	<p>NSW Government will provide 6 months of council rates relief to ease the burden for anyone who has lost their home or small business in the recent bushfires.</p> <p>Affected residents that have lost their come and small businesses will be able to take their council rates notice to Service NSW Centre and the Government will cover the sots. Anyone who has already paid their rates will receive a refund.</p>	<p>Call <b>Service NSW</b> on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.</p>
<p><b>Development application fees for rebuilding</b></p>	<p>The waiver of fees for Development Applications and associated charges for replacement dwellings if such costs are not covered by insurance or properties were not insured.</p>	<p>For more information, contact <b>Lithgow City Council</b>:</p> <ul style="list-style-type: none"> <li>• Phone: <b>6354 9999</b></li> <li>• Email: <a href="mailto:council@lithgow.nsw.gov.au">council@lithgow.nsw.gov.au</a></li> </ul>

## Replacing and repairing property

Issue	Information	Where to get help
<b>Lost fencing</b>	<p><b>If your land is insured</b> Contact your insurance company will confirm if you are covered and discuss the next steps to deal with your situation.</p>	<p>Contact your insurance company directly.</p> <p>If you have any questions, complaints or concerns about insurance, contact <b>the Insurance Council of Australia</b> on <b>1800 734 621</b>.</p> <p><b>Legal Aid NSW</b> lawyers can provide free legal advice and assistance to people affected by disasters on a range of issues including:</p> <ul style="list-style-type: none"> <li>• Insurance policies</li> <li>• Tenancy or employment</li> <li>• Credit and debit issues</li> </ul> <p>Visit <a href="http://legalaid.nsw.gov.au">legalaid.nsw.gov.au</a> or call <b>1800 801 529</b>.</p>
	<p>If your land is <b>under insured or not insured</b>, the NSW Public Works Advisory can help you. If you're uninsured, you can also register with BlazeAid. BlazeAid provide up to \$4,900 in fencing materials to replace lost fences, plus volunteer labour to assist with the fencing work.</p>	<p>Contact the NSW <b>Public Works Advisory</b> on <b>1800 885 539</b>. Find out more about BlazeAid at: <a href="http://blazeaid.com.au">blazeaid.com.au</a> or contact Eileen on 0421 848 753</p>
<b>Boundary fencing shared with Crown Land / National Parks</b>	<p>NSW National Parks and Wildlife Service (NPWS) offers assistance under certain conditions to repair or replace fences bordering national parks in accordance with NPWS boundary fencing policy.</p>	<p>Contacts:</p> <ul style="list-style-type: none"> <li>• <b>Crown Land</b> on <b>1300 886 235</b>. NSW Department of Planning, Industry and Environment – Crown Land</li> <li>• <b>Legal Aid NSW</b> on <b>1800 801 529</b> (for fencing disputes)</li> <li>• <b>Community Justice</b> on <b>1800 990 777</b> (for queries or problems with neighbouring properties)</li> </ul>
<b>Loss of property machinery / equipment</b>	<p>If your property is insured, contact your insurance company.</p>	<p>Contact your insurance company directly.</p> <p>If you have any questions, complaints or concerns about insurance, contact <b>the Insurance Council of Australia</b> on <b>1800 734 621</b>.</p>

<b>Driveway damage from RFS trucks</b>	If your driveway has sustained damage from RFS vehicles, you will need to contact the RFS and provide evidence of the damage.	Email the <b>RFS</b> at <a href="mailto:webmaster@rfs.nsw.gov.au">webmaster@rfs.nsw.gov.au</a>
<b>Electricity</b>		Contact <b>Endeavour Energy</b> on <b>133 718</b> (8am – 5pm, Monday to Friday)
<b>Replacement bins</b>	If your bins have been damaged or destroyed due to the bush fire, they can be replaced by contacting Council.	For more information, contact <b>Lithgow City Council</b> : <ul style="list-style-type: none"> <li>• Phone: <b>6354 9999</b></li> <li>• Email: <a href="mailto:council@lithgow.nsw.gov.au">council@lithgow.nsw.gov.au</a></li> </ul>
<b>Water</b>	Emergency potable water supplies can be made available.	For more information, contact <b>Lithgow City Council</b> : <ul style="list-style-type: none"> <li>• Phone: <b>6354 9999</b></li> <li>• Email: <a href="mailto:council@lithgow.nsw.gov.au">council@lithgow.nsw.gov.au</a></li> </ul> <p>Call the <b>Bushfire Customer Care Service</b> (Service NSW) on <b>13 77 88</b></p>
<b>Refilling water tanks</b>	If the RFS has taken water out of residential potable water tanks for firefighting purposes, the water used will be replaced. You must be able to provide evidence that the RFS took water and it cannot have been used by residents fighting fires alongside RFS.  Once your application is verified, water will be delivered through the NSW Public Works. Please note: dams are not included in this.	Contact the RFS via the <b>Disaster Welfare Assistance Line</b> on <b>1800 018 444</b> .

<p><b>Replacing personal identification documents</b></p>	<p><b>Service NSW</b> can replace many of your personal documents free of charge if they were damaged or destroyed.  This includes birth certificates, marriage certificates, licences and number plates.  <b>NSW Land Registry Services</b> is offering landholders affected by the recent bushfires with access to the title searches and plan images of their property free of charge. Property searches and plans can assist landholders with insurance claims and development applications to council, as well as provide peace of mind regarding land ownership following natural disasters</p>	<p>Call <b>Service NSW</b> on <b>13 77 88</b> or go to <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.</p> <p>Call <b>NSW Land Registry Services</b> on <b>1300 396 076</b> or <b>(02) 8776 3575</b></p> <p>Details of the support available are on the NSW Land Registry Services website <a href="#">NSW LRS support for landholders affected by NSW bushfires</a></p>
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Issue	Information	Where to get help
<b>Road damage and trees on roads</b>	Please contact Lithgow City Council in the first instance, so we can confirm who owns the road. Local roads are owned and managed by Council, while other roads are managed by Transport for NSW.	For more information, <b>contact Lithgow City Council</b> : <ul style="list-style-type: none"> <li>• Phone: <b>6354 9999</b></li> <li>• Email: <a href="mailto:council@lithgow.nsw.gov.au">council@lithgow.nsw.gov.au</a></li> </ul> If it is a <b>Transport for NSW</b> road, you can log a request online: <a href="https://rms.nsw.gov.au/contact-us/feedback-form.html">rms.nsw.gov.au/contact-us/feedback-form.html</a>
<b>Trees down on fire trails</b>	If you find a tree that is down on a fire trail, it will be the responsibility of the RFS or NSW National Parks and Wildlife Service.	Contacts: <ul style="list-style-type: none"> <li>• <b>RFS on 4560 6400</b></li> <li>• <b>NSW National Parks and Wildlife Service on 1300 072 757</b></li> </ul>
<b>Reporting a bush fire hazard</b>	If you are concerned about bush fire hazards on your property, or the property adjacent to you, the RFS NSW can provide advice regarding preparing your property against bush fires and what you have to do in the event of a bush fire.	Make a report to the <b>RFS</b> using their online form: <a href="https://rfs.nsw.gov.au/plan-and-prepare/know-your-risk/Bush-fire-hazards-and-your-property/reporting-a-bush-fire-hazard">rfs.nsw.gov.au/plan-and-prepare/know-your-risk/Bush-fire-hazards-and-your-property/reporting-a-bush-fire-hazard</a>
<b>Community clubs and organisations</b>		
<b>Sporting clubs</b>	The NSW Government is providing concessional loans for eligible sporting clubs.	Contact the <b>NSW Rural Assistance Authority</b> on <b>1800 678 593</b> .
<b>Non-profit organisations and churches</b>	The NSW Government is providing \$15,000 recovery grants and concessional loans for eligible non-profit organisations and churches.	Contact the <b>NSW Rural Assistance Authority</b> on <b>1800 678 593</b> .



Issue	Information	Where to get help
<p><b>Where to find accurate information and stay up to date</b></p>	<p>There's a lot of information about the bush fire crisis, and recovery processes. We've compiled a list of official sources, to help guide you to accurate and up to date information.</p>	<p><b>Fire activity and information:</b></p> <ul style="list-style-type: none"> <li>Major fire updates danger ratings: <a href="https://rfs.nsw.gov.au">rfs.nsw.gov.au</a></li> <li>Fires near me: <a href="https://firesnearme.com">firesnearme.com</a></li> </ul> <p><b>Road closures and status:</b></p> <ul style="list-style-type: none"> <li>Live Traffic NSW: <a href="https://livetraffic.com">livetraffic.com</a></li> </ul> <p><b>NSW Government emergency information:</b></p> <ul style="list-style-type: none"> <li>Emergency website: <a href="https://emergency.nsw.gov.au">emergency.nsw.gov.au</a></li> </ul> <p><b>Disaster Welfare Assistance Line :</b></p> <ul style="list-style-type: none"> <li>Phone: <b>1800 018 44</b></li> </ul> <p><b>Local information including community meetings:</b></p> <ul style="list-style-type: none"> <li>Council website: <a href="https://lithgow.council.com">lithgow.council.com</a></li> <li>Council Facebook: <a href="https://www.facebook.com/LithgowCityCouncil/">https://www.facebook.com/LithgowCityCouncil/</a></li> </ul> <p>Call <b>Service NSW</b> on <b>13 77 88</b> or go to <a href="https://www.service.nsw.gov.au">www.service.nsw.gov.au</a> for assistance.</p> <p><b>Local Rural Fire Service Brigades Facebook pages</b></p> <ul style="list-style-type: none"> <li><b>Rural Fire Service Chifley/Lithgow Team</b> <a href="https://www.facebook.com/ChifleyLithgowRFS/">https://www.facebook.com/ChifleyLithgowRFS/</a></li> <li><b>NSW RFS Cudgegong District</b> <a href="https://www.facebook.com/NSWRFSJudgegong/">https://www.facebook.com/NSWRFSJudgegong/</a></li> </ul>

## References

- **Blue Mountains City Council Bushfire Recovery Guide, 21 January 2020** <https://www.bmcc.nsw.gov.au/documents/bush-fire-recovery-guide>
- **Bushfire Information Recovery Sheet**, Andrew Gee MP, 15 January 2020  
[https://www.andrewgeemp.com.au/bushfire\\_recovery\\_information\\_sheets\\_now\\_available](https://www.andrewgeemp.com.au/bushfire_recovery_information_sheets_now_available)
- **Lithgow City Council Extra Ordinary Meeting** held on 13 January 2020 <http://council.lithgow.com/business-papers-for-extraordinary-meeting-of-council-13-january-2020/>
- **NSW Bush Fires Community Recover Information #4** – Newsletter, NSW Office of Emergency Management, 4 February 2020