

Ref: Ross McKinney

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19 June 2003

Mr Gary Nairn
Chair
House of Representatives Select Committee
On The Recent Australian Bushfires
Parliament House
CANBERRA ACT 2600

Dear Chairman Nairn

Snowy River Shire Council Submission to Select Committee

Thank you for expressly inviting Council to provide a submission to this important Select Committee and granting the extension of time necessary for our submission.

Council has not submitted a lengthy submission, choosing instead to succinctly express what we feel are the pertinent aspects from our observations and comments from our community.

As you are very aware our community suffered badly from the fires experienced in the Snowy Mountains Region of the State of New South Wales and are just now coming to grips with the long road to recovery.

Our recommendations are placed before your committee for their serious consideration with the intent that they will receive a favourable response and assistance for their implementation.

Council would be pleased to address your Select Committee to provide explanation should you feel warranted.

We wish you every success with your Select Committee's consideration and deliberation of submissions and trust that your findings will provide progressive improvements to the planning and mitigation of Bushfires in Australia.

Yours sincerely

Ross McKinney
GENERAL MANAGER

HOUSE OF REPRESENTATIVES SELECT
COMMITTEE ON THE
RECENT AUSTRALIAN BUSHFIRES

SUBMISSION BY
SNOWY RIVER SHIRE COUNCIL

IN RESPONSE TO
HOUSE OF REPRESENTATIVES STANDING
COMMITTEE REQUEST

JUNE 2003

SUMMARY OF RECOMMENDATIONS

Recommendation A.1: That research programs to monitor plant and animal species recovery or demise be immediately commenced to provide valuable data on specie response to wildfire events, and post fire population recovery period.

Recommendation A.2: All rural properties suffering losses of fences, crops, stock and feed as a result of a Section 44 declaration wildfire and suppression activities should be eligible for immediate and complete replacement at no cost to the landowner.

Recommendation A.3: That the Federal and State Governments provide the start-up capital for the establishment of a School of Hospitality and Tourism within the Snowy Mountains for the purpose of providing qualified, accredited persons for tourism businesses across Australia as a post fire recovery and long-term economic recovery initiative.

Recommendation A.4: That a sustained International tourism promotion be funded and implemented by the Federal Government that targets specific countries based on existing market research to attract visitors to the Snowy Mountains Region as a recovery destination.

Recommendation B.1: That a separate Fire Management Council be established comprising representatives of adjacent KNP landholders, commercial “outback” user groups, Fire Fighting Authorities and Local Government Authorities adjoining KNP with the power to co-opt external scientific and other expertise and with specific terms of reference to provide yearly recommendations on fire management within KNP and adjoining lands directly to the Minister for the Environment.

Recommendation B.2: That the established Fire Management Council be given the task of undertaking an immediate review of the existing extensive access network to nominate the required access to be maintained in suitable preparedness for immediate fire mitigation purposes.

Recommendation B.3: That the NSWNPWS work with the community to establish multi-use of selected roads and trails to assist in the monitoring of the maintenance requirements and advance the geographic, natural and cultural heritage knowledge of users with the added requirement to provide ongoing feedback to Park managers on fire and other management issues relative to the management needs of KNP

Recommendation C.D.E.1 That the use of commercial and non-commercial activity groups such as horseriders and mountain bike enthusiasts be factored into fire management plans for the observation and monitoring benefits that they will provide to managers.

Recommendation C.D.E.2 That the whole of the existing road, track and trail network within and adjoining the protected areas of the Kosciuszko National Park, Namadgie National Park, Bimberie Nature Reserve be researched and investigated to identify and establish:

Recommendation C.D.E.3 That all fire plans and fire management documents include the policy of not conducting hazard reduction by the use of fire immediately prior to, and during peak visitation periods particularly Easter.

Recommendation C.D.E.4 that a fire research centre be established with the necessary ongoing funding and expertise to research past fire use with the express purpose of providing meaningful advice for application by those entrusted with the responsibility of fire management.

Recommendation C.D.E.5 that an investigation into the procurement and placement of suitable fixed wing aircraft be undertaken and that the findings be implemented.

Recommendation F.1 That "Region Specific" guidelines for Councils, Planners, Fire Authorities, Developers, and Home Owners be developed by suitably qualified and experienced person(s) that take into consideration the specific attributes of the region.

Recommendation: G.H.I.J.1. That fire management and mitigation plans have clear definition and recognition of all assets within the operational area of the plan with agreed individual and organisational responsibility and performance expectations.

Recommendation: G.H.I.J.2. That a national program be created and implemented to provide the necessary incentives to attract people from urban and rural areas to join organisations for the purpose of providing trained and experienced personnel for emergency response.

Recommendation: G.H.I.J.3. That all members of organisations expected to be utilised in emergency response are trained in, and to, an acceptable level and standard of communications.

Recommendation:G.H.I.J.4. That geographical areas of radio communication failure within the areas of fire operations be identified and funded for rectification where assessed to be required for future emergency response purposes.

Recommendation:G.H.I.J.5. That individuals with known geographical location expertise and their availability be listed and appended to fire mitigation and suppression plans for use during emergency response.

Recommendation:G.H.I.J.6. That a compulsory system of insurance for residences be investigated with the objective of minimisation of the need for fully insured persons to increase their premiums to cover those who choose not to insure.

House of Representatives Select Committee on the Recent Australian Bushfires

Submission by
Snowy River Shire Council
in response to
House of Representatives Standing Committee Request

Introduction

Submission content within the Terms of Reference (TOR) relates to New South Wales and more specifically to the bushfires in and surrounding Kosciuszko National Park (KNP) during the period Mid-December 2002 to Early-February 2003.

Terms of Reference (TOR)

A Extent/Impact of Bushfires in the Environment, Private & Public Assets & the Local Communities.

- A.1. The extent and impact of the bushfires is having a severe short-term impact on the environment through extensive loss of habitat, death and displacement of wildlife populations (and individuals) from home range into hitherto unburned country. This situation will remain until (and if) the habitat recovers.

Increased pressure for forage competition between domestic stock and wildlife (in particular macropods) has resulted on unburned private property grazing lands.

Conflict has arisen between wildlife species for food and spatial relationship following displacement from home range due to the bushfires.

It is understood that leaf litter fauna and vertebrate species monitoring programs are not in progress and the lack of past research regarding the health and wellbeing of habitat means no meaningful comparative analysis is likely. If any definitive research has been done it is virtually unknown due to a lack of promotion to the NSW community by wildlife authorities.

Anecdotal evidence from discussions with NSW National Parks and Wildlife Service (NSWNPWS) personnel suggests good survival rates for foxes and feral cats that immediately utilised underground shelter during the fires and have resurfaced and commenced post fire predation on native and non-native species. This extent of the

negative impact that this additional pressure is having on native species is not known at this stage.

The long-term impact of sudden and immense release of smoke, heat and nutrients into the atmosphere from prescribed burning and catastrophic bushfire events has been the subject of some research by Commonwealth Scientific Industrial Research Organisation (CSIRO) and this research should form part of the Standing Committee's considerations regarding these bushfires.

Recommendation A.1: That research programs to monitor plant and animal species recovery or demise be immediately commenced to provide valuable data on specie response to wildfire events, and post fire population recovery period.

A.2. Physical private assets that have been immediately impacted for the most part are in the rural sector.

The NSW Government are in the process of erecting fencing on common boundaries between the KNP and adjacent land holders in fire affected areas as part of the "Post Fire Recovery Program" announced by the NSW Premier Carr. This program, administered by a NSW Department of Agriculture representative, is a most welcome initiative. Important also is that the NSW Government has recognised that contribution to common boundary fencing affected by fire from KNP is not only warranted but has mutual benefits.

However, of immediate concern is boundary fencing between neighbours and internal stock fencing which is currently not eligible for replacement under the "Post fire Recovery Program". There are many kilometers of fencing that were destroyed by either wildfire or by back-burning operations under direction from the Incident Controller of the Section 44 Fire declaration. Property owners had no input or influence over the location or timing of these back-burning operations and the losses of these fences have placed a major negative impact on farm production. Many of these fences separated herds of cattle or flocks of sheep as part of ongoing breeding programs essential to quality meat and wool production. The result of the inability to keep herds and flocks separated has, in some instances, severely degraded breeding and production programs that will take many years to bring back to pre-bushfire event status.

Recommendation A.2: All rural properties suffering losses of fences, crops, stock and feed as a result of a Section 44 declaration wildfire and suppression activities should be eligible for immediate and complete replacement at no cost to the landowner.

A.3. Local communities were immediately and negatively impacted to the extent that some businesses may not recover. The loss of visitation during a traditional peak tourism period as a result of the fire activity and sensational media reporting resulted in a 50-60% decrease in business during December 2002 and a 90-95% decrease in January 2003. The "domino effect" resulted in over 120 employees being retrenched. As no alternatives existed, most left the area taking with them, in some cases, years of knowledge and expertise and it is unlikely that the majority will return.

The Federal Government's access to "one off" grants of between \$3,000 and \$10,000 to businesses negatively impacted by the fires has assisted in attempting to bridge the business loss gap.

The NSW Government provided financial assistance for short-term promotion strategies with the purpose of attracting visitation back to the Snowy Mountains. This welcome assistance must be followed up if the previous levels of visitation are to be again realised.

Recommendation A.3: That the Federal and State Governments provide the start-up capital for the establishment of a School of Hospitality and Tourism within the Snowy Mountains for the purpose of providing qualified, accredited persons for tourism businesses across Australia as a post fire recovery and long-term economic recovery initiative.

A.4 International and domestic tourism to the Australian Capital Region has substantially fallen in recent years and the need to promote Australia and particularly beyond the metropolitan precincts has increased dramatically as a result of the devastating bushfire events.

Tourism is the single most labour intensive industry and as such has the greatest capacity for year round ongoing employment within the Snowy Mountains Region.

Recommendation A.4: That a sustained International tourism promotion be funded and implemented by the Federal Government that targets specific countries based on existing market research to attract visitors to the Snowy Mountains Region as a recovery destination.

B The causes of and risk factors contributing to the impact and severity of the bushfires, including land management practices and policies in national parks, state forests, other Crown land and private property.

The two factors contributing most to the severity and impact of bushfires is available combustible fuels and weather conditions.

In Council's opinion, there appears little doubt that fuel loads within KNP were prevalent to the extent that fire was easily carried over great distances due, but not limited to, the following reasons:

- Number of Fires Burning Simultaneously - The initial ignition of fires by lightning were stated by the Fire Authorities to be reasonably well controlled. However a follow up lightning storm ignited a series of fires to the extent that over 40 fires were burning at one time. This situation appeared clearly to be beyond the capacity of by local fire authority personnel and local volunteers to be controlled.
- Available Combustible Fuel – Land managers, be they stock production managers, crop production managers, State Forest tree (native and non-native) production managers or protected area (National Park, Nature Reserve etc) native plant and animal managers apply the best known management techniques to best suit their desired objectives. Therefore the application of fire as a management tool is applied in various forms for purposes such as the protection of life and property, habitat manipulation, land clearing, or other asset protection reasons. The allowable accumulation of combustible fuel on any of these lands is generally dependent of achieving the objectives of the particular land being managed.

The issue of the frequency of the use of fire as a management tool particularly for the purpose of reducing fuel loads is a subject that usually conjures up equal amounts of emotional and factual argument. However, what is clear is that if combustible fuels are allowed to accumulate by deliberate policy direction of the managing agency (in this case the NSWNPWS) to the extent of carrying wildfire of destructible proportions, then the managing agency must do so with the overwhelming support of the local community who must live adjacent to the increased risk of wildfire or be prepared to listen to well reasoned argument why existing fuel management policies are dangerous to the extent of the recent holocaust and be willing to change policy and management practices.

Recommendation B.1: That a separate Fire Management Council be established comprising representatives of adjacent KNP landholders, commercial "outback" user groups, Fire Fighting Authorities and Local Government Authorities adjoining KNP with the power to co-opt external scientific and other expertise and with specific terms of reference to provide yearly recommendations on fire management within KNP and adjoining lands directly to the Minister for the Environment.

- Access – Crucial to the management of large tracts of natural areas surrounded by life and property is the need for not only adequate access but an adequate standard of access to meet reasonable community expectations for enjoyment and education purposes as well as for management purposes including fire management.

One of the major issues repeatedly commented on by firefighters and volunteers was the lack of reasonable access for transport or fire suppression

activities and particularly for timely backburning operations. Access tracks were in some cases difficult to locate, overgrown to the extent of requiring days of preparation by heavy machinery to enable safe travelling for fire observation, monitoring or backburning operations. Whilst it is recognised that certain access tracks do not need to be at backburning operational standards on a year round basis, in other words it is accepted that some access tracks can be utilised on a "need to clear basis" dependent on situational circumstances. There is, however, an obvious need for the current closed network of access that, for the most part have existed as fire access, commercial bus & car tours purposes, early settlement access/use and industry purposes for in excess of 100 years to be more readily available for multipurpose use. This past extensive and in many instances intensive use underpins the fact that ongoing alterations and changing use patterns have been in existence far longer than any established protected area management. In addition to these accesses is the substantial number of roads established for the purposes of carrying heavy, equipment and persons during the construction of the Snowy Mountains Hydro-electric Scheme.

Any environmental impact of these roads have long since passed and it would be of immense benefit to the managing agency if their multiuse was designed to assist the agency better manage fire and other valid uses such as recreational activities and the organised and safe reduction of noxious agencies, education and cultural heritage purposes including living cultural heritage activities. The increased and regained knowledge of the geographic area by users would benefit the managing agency and serve to increase monitoring of the natural and cultural attributes and would also curb illegal activities that currently go undetected by agency staff due work pressures or unfamiliarity with the terrain.

It is generally accepted that the "traditional" fire paths in this area are Northwest to Southeast.

Strategically, it appears logical to have a selection of existing access routes that would aid immediate response. These routes would remain in a state of backburning preparedness status in locations that would assist fire suppression (or prescribed burning) to lessen the risk of severe fires travelling in the "traditional" fire path.

Comments provided from the community as a result of their experience with these fires indicate that a number of key access were not in state of preparedness to allow defensive strategies such as backburning operations or in some cases the safe transport of personnel and equipment to be undertaken.

Recommendation B.2: That the established Fire Management Council be given the task of undertaking an immediate review of the existing extensive access network to nominate the required access to be maintained in suitable preparedness for immediate fire mitigation purposes.

- **Expertise and Resources** – Kosciuszko National Park is the largest contiguous land management area in the State of NSW within the care, control and management of the NSWNPWS being 693,000 hectares or 1.6 million acres in area. The area is officially recognised as having national and international importance and yet its management for existing and future generations is entrusted to a State agency that has neither sufficient expertise nor resources to formulate and implement reasonable fire management objectives in cooperation with the surrounding community.

Recommendation B.3: That the NSWNPWS work with the community to establish multi-use of selected roads and trails to assist in the monitoring of the maintenance requirements and advance the geographic, natural and cultural heritage knowledge of users with the added requirement to provide ongoing feedback to Park managers on fire and other management issues relative to the management needs of KNP.

C The adequacy and economic and environmental impact of hazard reduction and other strategies for bushfire prevention, suppression and control

D Appropriate land management policies and practices to mitigate the damage caused by bushfires to the environment, property, community facilities and infrastructure and the potential environmental impact of such policies and practices

E Any alternate or developmental bushfire mitigation and prevention approaches, and the appropriate direction of research into bushfire mitigation

- **Adequacy of Hazard Reduction** – There is a general community perception that the amount of hazard reduction and in particular with the use of fire as a hazard fuel reduction tool by the NSWNPWS is deficient. Of particular concern is the situation that as combustible fuel loadings within natural areas increase, there is a corresponding increasing risk of the ignition and possible subsequent negative impact on adjoining land uses such as sheep and cattle raising including property residences or tourism accommodation. This raises the issue of the priority of life and property in fire management. As previously stated, the “traditional” fire paths are Northwest to Southeast and therefore one of the highest priorities must be the interface between the natural area (e.g. National Parks etc) and adjoining lands on the eastern and southeastern interface.

The strategic use of hazard reduction of combustible fuels to protect “natural assets” such as endangered specie habitat is a very legitimate and worthwhile objective. It is evident by the obvious severity and area of fire impact from the recent fires in this region that considerable endangered specie habitat has been lost.

In addition several cultural heritage icons in the form of mountain huts were also removed from the landscape by these fires. These cultural icons must be subject to yearly actions to protect the asset as part of the "accountabilities and responsibilities" of managers of private and public lands.

The strategic placement of multiple use access or the utilisation of existing strategic access by commercial and non-commercial user groups such as horseriders and mountain bike enthusiasts would provide increased detection, monitoring and observation of fire or illegal activities by users during the year.

Recommendation C.D.E.1 That the use of commercial and non-commercial activity groups such as horseriders and mountain bike enthusiasts be factored into fire management plans for the observation and monitoring benefits that they will provide to managers.

Recommendation C.D.E.2 That the whole of the existing road, track and trail network within and adjoining the protected areas of the Kosciuszko National Park, Namadgie National Park, Bimberie Nature Reserve be researched and investigated to identify and establish:

- 1) The strategic "primary" Northeast/Southwest orientated fire access that will be established and maintained in a "backfire operational" status for use by heavy fire tankers and crews without the need for extensive preparation, and
- 2) Access strategies incorporating multi-use commercial and non-commercial recreational use within the interface of these protected areas and compatible tourism incentives on adjacent lands to provide wide fire breaks, fire access and fire safety zones.

The negative economic, environmental and social impacts of prescribed burning operations outside of peak visitation periods is much less than wildfire as has been proved once again in the Snowy Mountains Region. However, past prescribed burning prior to, and during peak visitation periods has had a marked negative impact on visitation and therefore the economy of many communities.

Recommendation C.D.E.3 That all fire plans and fire management documents include the policy of not conducting hazard reduction by the use of fire immediately prior to, and during peak visitation periods particularly Easter.

Whilst there appears general acceptance that here is a role for fire in the Australian biota, there is considerable debate about the frequency and intensity of the application of fire. It is only in relatively recent times that any meaningful attempt has been initiated into gathering information on the use of fire pre-white settlement.

It is generally accepted that there was considerable use of fire during these times and that the result was a mosaic or patchwork quilt pattern of burnt areas on the landscape. Given this to be the case, a wildfire event would have less likelihood of reaching catastrophic proportions within this landscape than in 2003/04 high combustible fuel loaded conditions known to exist within the Kosciuszko Region.

It is also likely that the occasional lightning storm was also experienced and any resultant wildfires were more easily evaded. This also assumes there was little attempt or need to muster human resources (without any machinery) to rush out and mount a sustained and prolonged effort to suppress the wildfire events.

A serious coordinated attempt to uncover past use of fire for the purposes of obtaining a better understanding of our landscape and its response to fire is long overdue.

Recommendation C.D.E.4 that a fire research centre be established with the necessary ongoing funding and expertise to research past fire use with the express purpose of providing meaningful advice for application by those entrusted with the responsibility of fire management.

- Other Strategies - A greater acceptance and utilisation of fixed wing aircraft capable of water bombing in addition to observation duties would be advantageous. Many suitable aircraft lie idle during the winter months in the Northern Hemisphere. A selection of these aircraft could be stationed in suitable locations such as the large lakes of the Snowy Mountains and elsewhere for the purposes of assisting prescribed burning operations, observation and detection, and wildfire suppression during the prescribed fire season.

Recommendation C.D.E.5 that an investigation into the procurement and placement of suitable fixed wing aircraft be undertaken and that the findings be implemented.

F The appropriateness of existing planning and building codes, particularly with respect to urban design and land use planning, in protecting life and property from bushfires.

The Snowy River Shire Council applies bushfire prevention and in particular, aspects regarding life and property through it conditions of consent to development applications.

These conditions are applied on advice from the locally based Officers of the Rural Fire Service of NSW based on "State-wide" guidelines that in some instances are not as applicable as they could be (or perhaps should be). The capabilities of Rural Fire Service Officers to assess generic guidelines is adequate, however, the expertise is not present locally to formulate

Development Control Policies (DCP's) that are specific to the natural environment of the "Alpine Region".

Recommendation F.1 That "Region Specific" guidelines for Councils, Planners, Fire Authorities, Developers, and Home Owners be developed by suitably qualified and experienced person(s) that take into consideration the specific attributes of the region.

- G** The adequacy of current response arrangements for firefighting.
- H** The adequacy of deployment of firefighting resources, including an examination of the efficiency and effectiveness of resource sharing between agencies and jurisdictions.
- I** Liability, insurance coverage and related matters.
- J** The roles and contributions of volunteers, including current management practices and future trends, taking into account changing social and economic factors.

Response to the occurrence of wildfire is based on assessment by representatives of the Fire Authorities. This includes an assessment of the likely impact on any "assets".

An "asset" is any item that is considered worth protecting inclusive of buildings, stock feed, habitat or cultural items dependent of the individual(s) making the assessment.

Deployment of trained personnel with equipment is usually the responsibility of the Rural Fire Service, or State Agency managing the land – e.g. NSW NPWS, State Forests etc.

There has been a growing tendency on the reliance of Rural Fire Service professional and volunteer personnel to attend and control incidences including Motor Vehicle Accidents, fires on vacant crown lands and within protected areas such as National Parks, Nature Reserves and State Forests.

Recommendation: G.H.I.J 1. That fire management and mitigation plans have clear definition and recognition of all assets within the operational area of the plan with agreed individual and organisational responsibility and performance expectations.

Coincidental to this growing reliance on the use of volunteers is the corresponding ageing of existing volunteer members within volunteer based organisations and in particular the Rural Fire Service. Traditionally, rural fire groups were set up with the common objective of protection of life and property during emergency events such as bushfire. The youth on the land replenished ageing members within these groups. Over the years, for a myriad of reasons, the tendency has been for youth to leave the land and move into regional or metropolitan centres. This has had a gradual but never

the less ongoing detrimental effect on rural volunteer organisations. There is less incentive for youth (or others) to join these organisations. There is a marked increase in time commitment of volunteers to achieve required training levels mostly as a result of legislative requirements.

The general workforce is approaching equal proportions of male and female with less time to commit to voluntary community groups.

Changes to land management agency structures, functions and the increased use of technology has resulted in the "downsizing" of organisations with the resultant effect of having less personnel and even fewer well trained field personnel available for emergency response.

In summary, the increased "urbanisation" of our population has resulted in a major drain of human resources (and most notably younger resources) from rural areas that any rural emergency organisation would expect to obtain new members. In addition, the remaining available human resources do not automatically feel or see the need to volunteer extensive hours (or days) to obtain the necessary level or standard to volunteer their services on demand on top of an increasingly busy work and family schedule.

As was experienced during the Snowy Mountains fires, the longer the emergency effort must be sustained by volunteers, the larger the personal loss accumulation. This included time away from business, loss of productivity, depreciation on vehicles, fuel and maintenance expenses. These highly trained (unpaid) volunteers worked along side highly paid personnel from government agencies.

As volunteers in some instances lost employment or in many instances accumulated greater losses in conjunction with the high levels of stress experienced during such a prolonged emergency effort, the feelings of unfairness grew.

What has emerged within the community is a growing animosity between paid and unpaid personnel with the result of less individuals within a decreasing rural human resource base prepared to volunteer their services to the same extent.

Other countries and States have recognised these circumstances and have created incentive-based programs to attract people and increase the available pool of trained resources for emergency purposes.

Recommendation: G.H.I.J.2. That a national program be created and implemented to provide the necessary incentives to attract people from urban and rural areas to join organisations for the purpose of providing trained and experienced personnel for emergency response.

Communications is a major component of any emergency organisation response. It was evident in the Kosciuszko region fire events that mountainous terrain negatively impacted on effective communication. It was

also evident that some local resident firefighting groups utilised local radio networks to communicate and often were out of communications contact where reception failed.

In addition, the lack of use of international accepted standard radio communication language and protocol resulted in misinterpretation of intended messages leading crews to wrong locations or incorrect information being relayed – including evacuation orders!

Recommendation: G.H.I.J.3. That all members of organisations expected to be utilised in emergency response are trained in, and to, an acceptable level and standard of communications.

Recommendation:G.H.I.J.4. That geographical areas of radio communication failure within the areas of fire operations be identified and funded for rectification where assessed to be required for future emergency response purposes.

Fire crews from outside the area were either not given adequate maps for use when requested to move to identified locations or did not have the level of expertise to read the maps. In addition, local area expertise was bypassed in favour of individuals from outside crews to provide remote area fire surveillance for suppression planning purposes.

Recommendation:G.H.I.J.5. That individuals with known geographical location expertise and their availability be listed and appended to fire mitigation and suppression plans for use during emergency response.

It has been highlighted again that inadequate levels of insurance if any at all was held by a large proportion of residential householders that lost homes or structures during these fires. The community is having to, once again, give generously to assist people who suffered losses. However, the need to convince all householders of the need for adequate insurance for replacement of residences is more evident now than in the past. It is not fair to ask adequately insured persons and the general community to subsidise or generously support those who choose not to insure their structures or possessions.

Recommendation:G.H.I.J.6. That a compulsory system of insurance for residences be investigated with the objective of minimisation of the need for fully insured persons to increase their premiums to cover those who choose not to insure.

**ROSS MCKINNEY
GENERAL MANAGER
SNOWY RIVER SHIRE COUNCIL**