

May 2020

# VCOSS submission to the Royal Commission into National Natural Disaster Arrangements

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## Introduction

VCOSS welcomes the opportunity to provide input to the Royal Commission into National Natural Disaster Arrangements. VCOSS is the peak body for social and community services in Victoria. VCOSS supports the community services industry, represents the interests of Victorians facing disadvantage and vulnerability in policy debates, and advocates to develop a sustainable, fair and equitable society.

Community service organisations see first-hand the impacts of natural disasters on our most vulnerable people. They provide support to people and communities before, during and after emergencies and disasters. Community organisations are vital partners in responding to and recovering from natural disasters and emergencies. Collaborative approaches, including formal and informal partnerships, will improve emergency management processes and practices for people who are vulnerable or face disadvantage, delivering better emergency responses for affected communities.

VCOSS regrets that our consultation with members and our response has been limited by the demands of our response to the COVID-19 pandemic. We are also concerned that the short timeframes associated with this Royal Commission, including its consultation phase, may prevent other community organisations and people who were impacted by the 2019-20 bushfires from making submissions and having their voices heard in the process.

Given the ongoing challenges facing bushfire impacted communities, and the compounding health, economic and social impacts of the COVID-19 pandemic, VCOSS strongly recommends the Royal Commission work with the Commonwealth Government to extend the deadlines for its report.

## Address the disproportionate impact of natural disasters on vulnerable people

### RECOMMENDATIONS

- Invest in public and community housing in disaster impacted communities
- Review insurance affordability for low-income households
- Require essential service providers to provide relief to customers during a disaster, and place temporary moratoriums on debt collection and disconnections
- Increase the Disaster Recovery Payment
- Streamline provision of and access to recovery assistance
- Boost financial counseling
- Provide community service organisations with personal protective equipment as required for staff and vulnerable people accessing their services

Whether it is their capacity to prepare for or mitigate against a disaster, evacuate in time, or to recover in the long term from trauma and financial devastation, socially vulnerable people are hit hardest and longest by disasters and emergencies. These people often have fewer resources and less social support, mobility and housing options at their disposal. They may live in physically isolated areas at higher risk of disasters, because they can be more affordable. They may be less able to prepare for, respond to and recover from a disaster or emergency. Inadequate preparation for their needs in emergencies or disasters can lead to tragic consequences.

Income is a significant factor in people's vulnerability to disasters, and the stressors that they experience as a result.<sup>1</sup> 774,000 or 13 per cent of Victorians live in poverty.<sup>2</sup> People who rely solely on income support are particularly at risk, however 28 per cent of Victorians living in poverty have a job. Poverty touches every suburb and every town in Victoria.

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<sup>1</sup> Farah Beaini, Mehmet Ulubasoglu, *Demographic Profiling: Victorian Bushfires 2009 Case Study*, December 2018, p 8, [https://www.bnhcrc.com.au/file/9308/download?token=IYeXPx\\_c](https://www.bnhcrc.com.au/file/9308/download?token=IYeXPx_c).

<sup>2</sup> Robert Tanton, Dominic Peel and Yogi Vidyattama, *Every suburb Every town: Poverty in Victoria*, November 2018, p 6, <https://vcoss.org.au/policy/every-suburb-every-town/>.

Having insecure housing or no home at all makes you more physically vulnerable to extreme weather and disasters. In addition, people without a secure home can be invisible in emergency planning, preparation and responses.<sup>3</sup> Waiting lists for public and community housing are already far too long. When public and community housing dwellings are destroyed or damaged in natural disasters, they need to be repaired or replaced urgently. New public and community housing dwellings must be built or purchased as a priority in bushfire impacted areas.

People with little room in the household budget may struggle to afford to insure their homes and belongings and protect themselves financially. For example, insurers paid out \$1.2 billion in the wake of the Black Saturday bushfires. However, it was estimated that up to 13 per cent of residential properties were not insured. On top of this, many homes were 'underinsured'; that is, insured for less than it would cost to rebuild them.<sup>4</sup> Similar concerns have been expressed about the levels of insurance relating to the 2019-20 bushfires.

As the risk of natural disasters or significant weather events increases, insurance premiums will almost certainly increase without intervention. Areas more likely to be impacted by natural disasters are also more likely to have higher claim rates, which also tends to increase insurance premiums. We are concerned about the potential for insurance premium rises after the 2019-20 Bushfire Season, leading to affordability problems and people dropping out of insurance coverage. A review of insurance affordability is needed, that includes an examination of the impacts of climate change.

Following a natural disaster, people struggle to keep up with bill payments due to lost income or extra costs caused by the disaster. This includes cost for energy and water bills, telecommunications and repayments on debts and mortgages. Keeping up with these payments should not be a significant source of stress for people in the immediate aftermath of natural disasters. Essential service providers such as energy, water, rental housing and telecommunications, should be required to give customers in impacted communities a reasonable grace period to catch up on bills. This should be a positive obligation that does not require contact by the customer where there is evidence to suggest a customer is in a disaster impacted area. Similar obligations should be imposed upon banks, lenders and any other companies to which debts are owed.

While essential service providers and lenders have hardship policies, they often fall short in substantive assistance offered or require proactive contact from the consumer. Where the area someone resides in is impacted by a natural disaster, the default response should see debts paused or deferred for a period sufficient for those impacted to deal with the immediate aftermath.

The Australian Government Recovery Payment is also far too low, particularly for people with low incomes and little to no financial services. An urgent increase to this payment, which has been unchanged since 2006, is required.

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<sup>3</sup> Ibid.

<sup>4</sup> 2009 Victorian Bushfires Royal Commission, *Final Report*, July 2010, <http://royalcommission.vic.gov.au/Commission-Reports/Final-Report.html>.

Where crisis assistance is available, VCOSS member organisations report that people find the complexity, different eligibility requirements and length of forms overwhelming. Some households choose not to access assistance despite being entitled to it, at least initially. This suggests that windows for accessing crisis assistance should be flexible and that the use of receipt of emergency grants as the basis for other assistance should be used with caution as this may exclude some people affected who chose not to access initial crisis assistance but may benefit from other supports available to them.

Governments and community leaders should work together to streamline provision of financial assistance as part of the recovery. This should include collaboration to remove the need for people to lodge separate applications with the same information to different levels of government, with adequate privacy protections. Local coordination will be essential to increase accuracy of the range of supports, financial and other assistance available, as will coordination at all levels of government to create a 'no wrong door' approach. Early access to financial counselling is also critical to help people navigate the complex financial environments they find themselves in, as well as to protect them against predation.

The health impacts of natural disasters are also felt inequitably across the community. In the 2019-20 Bushfire Season, bushfire smoke travelled thousands of kilometers, affecting air quality and exposing large numbers of people to air pollution. Analysis of the 2019-20 bushfires estimates that the smoke attributed to these fires was responsible for more than 400 deaths and thousands of hospitalisations related to respiratory and cardiovascular illness and asthma.<sup>5</sup>

The greatest risk from this air pollution was to people already experiencing vulnerability, including people with chronic illness, disability, older people and people sleeping rough without safe indoor spaces to shelter. Community organisations reported widespread difficulties accessing protective equipment, including masks, for vulnerable community members and received limited information about available protection measures.

## Recognise the community sector as a vital partner in responding to emergencies

### RECOMMENDATION

- Recognise community service organisations as partners in emergency management and planning

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<sup>5</sup> Arriagada, N et al. 2020. Unprecedented smoke-related health burden associated with the 2019–20 bushfires in eastern Australia, Medical Journal of Australia. Available at <https://www.mja.com.au/journal/2020/213/6/unprecedented-smokerelated-health-burden-associated-2019-20-bushfires-eastern>

- Actively strengthen networks and relationships between the emergency management sector and the community sector

Community sector organisations are central to the delivery of effective local emergency relief and support for individuals, families and communities in recovery. Emergency management planning should be undertaken in consultation with local community sector.

Community sector organisations have the ability to swiftly mobilise resources, expertise, and essential services in response to disasters. They are also capable of fostering social capital, a crucial component to disaster resilience.<sup>6</sup> In addition the sector is recognised as being pivotal to disaster resilience. Their capacity lies in their inclusivity, innovation and ability to empower. Due to their close ties with members of the community, they can absorb and integrate prevention and preparedness techniques to a wider audience.<sup>7</sup> They can also define and represent needs to external agencies and specialists to secure resources and help in times of emergency.

For example, the Southern Grampians and Glenelg Primary Care Partnership's Balmoral Fire Connect project tracked the flow of targeted fire-ready information via the local bush nursing centre in south-western Victoria to the most vulnerable people in the community. The project examined the networks of four key staff and how they took on fire-safety information without becoming 'experts', then integrated that information into informal conversations. It also involved a 'pass the parcel' of formal information throughout the community, based out of the nursing centre. The project showed the value of the relationships of nursing staff in sharing fire safety information.<sup>8</sup>

Community service organisations are frequently among the first responders to an emergency, and are often on the frontline, providing resources, support and triage services. They also support long-term community development, cohesion, rebuilding and resilience.

The community sector brings a range of skills and experience including:

- high-trust partnering relationships with agencies spanning the three tiers of government
- experience in building resilience
- existing networks and connections
- significant levels of community trust and legitimacy
- community engagement and strengths-based approaches
- unique assets, resources and skills
- a deep understanding of local communities

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<sup>6</sup> N Kapucu et al, *Nonprofit organizations in disaster response and management: A network analysis*, European Journal of Economic and Political Studies, 2011, 4(1), 83–112.

<sup>7</sup> FH Norris et al. Community resilience as a metaphor, theory, set of capacities and strategy for disaster readiness, *American Journal of Community Psychology*, 2008, 41(1–2), 127–150

<sup>8</sup> <https://sggpcp.com/projects/balmoral-fire-connect-project/>

- a knowledge of and focus on people who may be vulnerable or disadvantaged
- the willingness to contribute to disaster resilience.

The National Strategy for Disaster Resilience acknowledges that non-government and community service organisations are at the forefront of strengthening disaster resilience. It states that Australians often turn to these organisations for support or advice, and that their dedicated work is critical to helping communities to cope with, and recover from, a disaster.

Building networks and relationships between the emergency management sector and the community sector can deliver mutually beneficial outcomes. Trust is critical during an emergency and developing and maintaining trust takes time. Community organisations have a range of existing networks and relationships, although these have not traditionally been linked with the emergency management sector.

Despite their connection with local communities and their ability to provide critical information and services during and after extreme events, the lack of formal recognition and resourcing of community service organisations to participate in emergency planning and response has also meant that understanding and supporting the preparedness of this critical sector has been overlooked.

During VCOSS consultation for the Victorian Inspector-General's Review of 10 Years of Emergency Management Reform, many community service organisations noted the lack of connection between local emergency managers and their organisations. Several health and disability services reported they had not been approached by their local government for emergency management planning purposes, despite having clear connections with people who may be vulnerable in an emergency. Other organisations stated there is variation among councils in how proactive and connected to their communities they are.

'Developing social networks and connections is something we need to do and it's particularly important for long term recovery. The EM sector could play a facilitatory role in building community resilience. But instructing communities on how to be resilient won't work.'<sup>9</sup>

It is also important to include community sector organisations at all levels of emergency planning, including regional, state/territory and national.

For example VCOSS is a longstanding member of the Victorian Relief and Recovery Subcommittee, which is the peak advisory body to the Victorian State Crisis and Resilience Council on emergency management matters relating to recovery, including policy development. More recently, VCOSS was invited to be a member of the State Relief and Recovery Team that focuses on operational coordination of state relief and recovery to emergency events. VCOSS works to link the community sector with emergency management plans and provides advice and intelligence on the needs of

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<sup>9</sup> VCOSS, *10 years of emergency management reform*, 2019.

vulnerable people and the capacity and capability of the community sector to provide support to people and communities.

Addressing disadvantage is not always recognised as a vital emergency management strategy, yet it would significantly reduce our disaster toll and the disproportionate impacts on socially vulnerable people. To best protect and support socially vulnerable people, we have to first know who they are in local communities and have plans in place to help them when disaster strikes.

A report from the Bushfire and Natural Hazards Cooperative Research Centre found only a small percentage of people were able to assist vulnerable people during the Sampson Flat fires, despite a general awareness of people in the community who may be vulnerable in an emergency. People who assisted were more likely to be people who:

- include helping others as part of their personal or professional value system
- had previously helped another person
- had particular skills and interests and were able to use them
- were placed in a position to help because of the circumstances of the fire.<sup>10</sup>

The Sampson Flat experience echoes experiences recorded during both the 2009 Victorian bushfires and the 2014 Hazelwood Mine Fire, where staff from community organisations combined their professional knowledge, local connections and personal concern to protect the safety and wellbeing of vulnerable people.

The emergency management sector must plan effectively in partnership with the community sector to successfully help vulnerable community members in the event of a natural disaster. This process should include efforts to:

- formally identify, consult with and incorporate local community organisations in emergency management planning, particularly at the local level
- support and formalise links and partnerships between community sector organisations and the emergency management sector to improve emergency preparedness, response and recovery
- ensure all organisations engaging in relief and recovery efforts clearly understand their roles and responsibilities and are appropriately resourced to fulfil them.

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<sup>10</sup> D Reynolds et al, *Capturing Community Experiences in the 2015 Sampson Flat Fire: Report for the South Australian Country Fire Service*, Bushfire and Natural Hazards CRC, 2015.

## Build community sector resilience to climate change and natural disasters

### RECOMMENDATIONS:

- Build the resilience of community sector organisations to climate change and disasters
- Resource community sector organisations through a grants scheme to better prepare for climate change and disasters, and undertake adaptation measures

Bushfires and other extreme weather events will become more frequent, harsher and more impactful as a result of climate change. It is essential that governments and communities are prepared and resourced to respond appropriately before, during and after these events. Emergencies place considerable strain on community organisations and staff. Resilient community organisations can adapt to and cope with challenges like extreme weather and natural disasters as well as the slower impacts of climate change. If well prepared, community sector organisations have the willingness, specialist skills, assets and capacity to make a major contribution to the adaptive and resilience capacity of their clients and the community more broadly.

However, community service organisations are highly vulnerable and not well prepared to respond to climate change or extreme weather events themselves. Many small and medium-sized organisations would risk permanent closure as a result of major damage to physical infrastructure and disruptions to critical services. For example, one week after an extreme weather event 50 per cent of organisations that sustain serious damage to their premises would expect to be out of operation; 25 per cent might never provide services again.<sup>11</sup> High levels of under-insurance, including for business continuity, are also common among community organisations. Barriers preventing organisations taking these actions including a lack of sector-specific information, as well as inadequate capacity and financial resources.<sup>12</sup>

VCOSS surveyed community organisations in 2019 about their experiences of climate change. 44 per cent of respondents said their organisation had been affected by extreme weather or a disaster in the past 12 months. The most common impacts reported by these organisations included:

- Staff transport was interrupted (50 per cent),
- Clients access to services was affected (46 per cent),

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<sup>11</sup> National Climate Change Adaptation Research Facility, Climate Risk, ACOSS, *Adapting the community sector to climate extremes: Final report*, 2013,

<sup>12</sup> Mallon K et al, *Adapting the community sector for climate extremes*, National Climate Change Adaptation Research Facility, Gold Coast, 2013



- Demand for services increased (42 per cent),
- Staff were absent from work (37 per cent), and
- Staff's health was affected (25 per cent).<sup>13</sup>

Governments have a vital role in resourcing community organisations to be resilient to climate change and natural disasters, so that they can continue to support their communities. Community organisations need to be part of the response, to ensure their knowledge and needs are part of the plan. Resilience building needs to be targeted to the specific strengths, needs and capacity of community organisations. This includes acknowledgement of their aims and values, their role in supporting vulnerable and disadvantaged people, as well as their role in communities and their role in emergencies.

## Support community organisations to provide prompt assistance

### RECOMMENDATIONS:

- Adequately fund community service organisations to meet the real costs of service delivery
- Provide community service organisations with flexible contingency funds to enable them to participate in disaster response and recovery
- Provide contractual flexibility for community service organisations to respond to community needs and participate in disaster response and recovery
- Develop an adequately resourced platform for recruiting and managing volunteers during emergencies

The need for social support during and following large scale emergencies is widely recognised and can continue well into the recovery period. For example, the trauma and upheaval of Victoria's Black Saturday bushfires led to an increase in demand for services addressing mental health issues, risky alcohol consumption and family violence.<sup>14</sup> Given this, emergency recovery funding processes must ensure that the providers of these services are identified early and receive adequate funding

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<sup>13</sup> VCOSS, *Climate change resilience of community organisations*, data from VCOSS Survey 2019, unpublished.

<sup>14</sup> Deloitte Access Economics, *The economic cost of the social impact of natural disasters*, 2016, <http://australianbusinessroundtable.com.au/assets/documents/Report%20-%20Social%20costs/Report%20-%20The%20economic%20cost%20of%20the%20social%20impact%20of%20natural%20disasters.pdf>

immediately following an emergency event which can then be subsequently increased to meet any additional demand that emerges.

A common issue identified by the community sector is the significant delay in confirmation and receipt of funds for support services. In some cases, confirmation that funding will be provided does not occur until over two or more months after an emergency event. To compensate for this delay, community organisations utilise existing staff and internal resources to cover costs of service provision, in some cases causing financial strain on the organisation.

Many community organisations are already under-resourced, with long waiting lists and high demand for services. Low rates of indexation mean government funding of community service organisations has slipped behind the true cost of supporting people. Many organisations lack adequate funding to sustainably deliver services and plan for the future. There is no capacity to absorb the increase in demand for mental health, family violence, financial counselling, emergency relief, community legal, homelessness and other services that arise from a natural disaster.

Flexible contingency funds are required for the community sector, to manage surge capacity to meet increased demand for services and compensate organisations who move swiftly to support vulnerable community members impacted by disaster.

Inflexible contracts for service provision also limit the capacity of community organisations to participate effectively in emergency response and recovery efforts and to meet increased demand for services during and after disasters.

For example, in early 2020 VCOSS was aware of several community organisations in heavily impacted areas who shifted from usual service delivery to helping people displaced by bushfire. One small, under-resourced disability advocacy organisations reported attending relief centers to help people with disability source alternate and accessible information, despite this being well outside their usual work. Their small staff team was working significant additional hours with no funding to pay them. They didn't know who to talk to about accessing urgent crisis funding and were worried that the work they were doing was outside their contractual obligations.

Community sector organisations need to know they will not be penalised for failing to meet contractual obligations due to their participation in disaster response and recovery efforts.

VCOSS member organisations also report challenges in coordination of volunteers. During natural disasters they are often overrun by well-intended offers of assistance by the public. However, recruiting, training, risk-assessing and supervising volunteer is not cost-neutral. Organisations are already over-stretched responding to the urgent needs of communities, and have little capacity to take phone calls from eager volunteers. A funded and coordinated platform for recruiting and managing volunteers in emergencies is needed.

## Embed local coordination

### RECOMMENDATION

- Build on existing local structures, platforms and knowledge to ensure responses are appropriate to the needs of local communities
- Resource local councils to improve community resilience
- Incorporate local Aboriginal and Torres Strait Islander community knowledge, history and practice into disaster planning

Disaster responses and planning must be informed by local context and build on existing local structures, partnerships and knowledge. Each community in Australia is unique with structures and processes formed through diverse histories, cultures and environments.

Natural disasters impact communities in distinct ways and to varied degrees of severity, as evidenced by the 2019-20 bushfires. When considering the development and implementation of structures that act to strengthen emergency preparedness, response, resilience, and recovery it is vital that sufficient local governance flexibility is prioritised to enable effective regional responses.

Local councils are well placed to work with federal and state governments, the health sector, emergency management sector, community service organisations and other relevant stakeholders to develop local climate change adaptation and resilience plans, and support programs to strengthen individual and local communities' capacity to better adapt and become resilient to disasters.

Embedded cultural and historical knowledge within vulnerable populations should also be explored and embedded within disaster preparedness strategies. For example, Aboriginal and Torres Strait Islander populations possess important knowledge in land management and bushfire prevention practices that could be essential in bushfire disaster prevention. Cultural norms, social links and shared histories within Aboriginal and Torres Strait Islander communities also foster adaptability and resilience that could be built on by the broader community.