



Flooded with demand

The community sector's relief and recovery efforts for the 2022 Victorian floods

June 2023





The Victorian Council of Social Service is the peak body for Victoria's social and community sector, and the state's premier social advocacy body.

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This document was prepared on the lands of the Kulin Nation.



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Executive summary

Whether it is the Hazelwood Mine Fire, the Black Summer bushfires or the 2022 floods, community services experience the impact of disasters on Victorians firsthand. Organisations are embedded across the state and are regularly relied on to provide relief services in the aftermath of emergencies and help people recover.

The community sector provides a diverse range of supports that knit together to form a safety net for Victorians who have limited resources to stay safe during extreme weather events and emergencies. Crucially, community services help build individual, household-level and community-level resilience to compounding disasters. But we know that extreme weather events will increase in frequency and severity with climate change,¹ further exacerbating the demand for the community sector's services.

In crises, governments and emergency management agencies often depend on the knowledge, networks and high-trust relationships held by community services. The sector's specialist skills – such as advocacy, case management and counselling – are key to relief and recovery efforts in the short and long term following a disaster.

VCOSS consulted 36 community services organisations in flood-affected areas to learn about their relief and recovery programs and find out what they need to continue helping their communities cope with future extreme weather events. At the heart of our recommendations is sustainable, ongoing funding to build resilience before disasters and immediately help people recover when emergencies strike.

We also drew on our knowledge of past emergencies to identify systemic issues that are exacerbated by disasters and require long-term sustainable solutions. Insurance challenges and the lack of affordable housing options in flood-affected areas are major problems trapping people in unsuitable temporary accommodation and impeding their recovery journey.

¹ CSIRO, 'Victorian Climate Projections 2019 Technical Report', 2019.

Recommendations

Introduce an automatic trigger for immediate surge funding when a disaster strikes.

Ensure funding periods reflect the long-term timeframe of disaster recovery.

Establish an ongoing disaster relief and recovery workforce in the community sector.

Support key multicultural organisations to further develop capacity and expertise in disaster preparedness and recovery.

Increase long-term funding for Victoria's disability advocacy sector.

Purchase a fleet of high-quality modular homes to deploy after disasters.

Grow Victoria's supply of social housing by 6,000 properties a year.

Increase the availability of affordable private rentals.

Reform home and contents insurance to build disaster resilience.

The impact of the floods

In 2022 Victoria experienced one of the worst flooding events in the state's post-colonial history.² Homes, communities, businesses and farmland were inundated along the Campaspe, Goulburn, Maribyrnong and Murray Rivers, impacting the western suburbs of Melbourne and regional towns in north and west Victoria.

The floods caused damage across 64 of Victoria's 79 local government areas. Thousands of homes were either flooded or cut off, displacing people, families and in some cases entire communities.

The impacts of the disaster were varied and widespread. Months on, many families are still frustrated, traumatised and displaced.

Community organisations we spoke to highlighted the stress and trauma of experiencing multiple disasters in a short period of time – bushfires, a pandemic, and now floods. Many are concerned that climate change will make the situation worse and are anxious that extreme weather events will strike increasingly often.

Organisations also said that the floods exacerbated existing issues. The lack of affordable housing across Victoria was a major systemic problem before the disaster and the floods have only made it worse. Community services such as family violence, disability advocacy, community legal and mental health have experienced increased demand when they were already stretched.

² VICSES, 'Victorian Floods 2022', Community Matters, Edition 21, 2022. Available at: www.ses.vic.gov.au/documents/8655930/8656662/VICSES+Community+Matters+edition+21+Summer+2022.pdf/73ee0869-213d-d0f4-c64a-0955b93ecc12?t=1670976478201

The community sector's response

Community service organisations across the state mobilised before, during and after the 2022 floods to try and meet the rising demand for their services and pivoted to provide extra relief for people in need. Staff members, residents, volunteers and community leaders endured long days of overtime to help friends, family, neighbours and clients get through the disaster and navigate the long road to recovery.

The community sector delivered a diverse range of essential services including:

- Case management – Case managers bring expertise, understanding and often become a consistent point of contact to help navigate flood-affected people through their recovery journey. Case workers assess what people need and offer a range of supports including referrals to local services, advocacy for priority cases, and assistance with applying for government grants.

“People call us when they don’t know what to do, where to go, how to start recovering. We’re a caring voice on the other end of the phone and we help them come up with a plan.”³

- Recovery hubs – Neighbourhood Houses are often the first place many people go when they need help and many became de facto recovery hubs. Government departments, insurance companies and service providers set up pop-up offices at Neighbourhood Houses to meet with community members face to face. Many Neighbourhood Houses acted as a central point for food relief, warm clothing, volunteer coordination and social events.

“People came wanting help with services or because they didn’t know where else to go. People walked through our doors and fell apart.”⁴

- Health – Community health organisations focus on social determinants of health and provided a range of services to improve people’s wellbeing after the floods. This includes mental health counselling, Japanese encephalitis vaccinations and food relief. Community health services are also responsive to community need and trusted providers of health information, which comes to the fore in emergencies when communications must be accurate, timely and acted upon urgently.

“We’ve heard of so many people living in homes that got badly flooded. They’re sleeping on mattresses stained with floodwater. We’ve been getting as much information out there as possible but

³ A representative of a community service organisation.

⁴ A representative of a Neighbourhood House.

we do so much more than just health. Community health can often be a single touchpoint for people’s recovery needs.”⁵

- Legal assistance – Community legal centres provide free information, referral and legal assistance to eligible Victorians and have been helping people cope with the complex array of issues that arise after the floods. Legal challenges are difficult to handle at the best of times, let alone when struggling with trauma and pressing physical and material needs. Common issues have included insurance disputes, tenancy rights, family violence, destroyed documents, and disagreements over government payment decisions.

“Sometimes people’s legal issues aren’t even related to the disaster. But things like floods have a way of compounding everything else going on in people’s lives.”⁶

- Family violence services – The incidence of family violence increases after emergencies,⁷ and the community sector has been providing tailored support to flood-affected victim survivors. This includes assisting victim survivors to develop personal safety plans, providing brokerage to cover the cost of safety modifications to their home, and referring victim survivors to other services such as legal assistance. Services have also been providing perpetrator interventions including counselling and temporary accommodation.

“Referrals for family violence services have been building as time goes on. We’ve got so many things in our toolkit to keep victim survivors safe whether it’s housing or legal referrals or cash.”⁸

Many organisations provided a range of these services or collaborated with others to deliver what their communities needed. This is life-saving work that must be adequately resourced and supported, especially as we face more frequent and severe natural disasters because of climate change.

⁵ A representative of a community health organisation.

⁶ A representative of a community legal centre.

⁷ D Parkinson, ‘Gender-Based Violence and Disaster’, Natural Hazard Science, 2022. Available at: doi.org/10.1093/acrefore/9780199389407.013.390

⁸ A representative of a family violence service.

Primary Care Connect

Primary Care Connect are providing family violence case management for survivors affected by the floods in the Goulburn region.

The service is flexible depending on a client's needs and includes risk assessment, safety planning and referral to services such as counselling, emergency accommodation and legal assistance.

Primary Care Connect give flood-affected survivors advice about government disaster payments and the array of relief services available.

The organisation is also providing case management for perpetrators of family violence to monitor their behaviour and address underlying issues such as mental health concerns and housing needs.

Recommendations

Strategically invest in long term funding in community services

Recommendations

Introduce an automatic trigger for immediate surge funding when a disaster strikes.

Ensure funding periods reflect the long-term timeframe of disaster recovery.

The organisations who provided relief and recovery services rapidly mobilised after the floods but were unsure if this additional work would be funded. Formal contracts and funding agreements came weeks to months later but in the meantime, organisations were spread thin and faced high demand for their services with no extra resources.

“After the floods hit we just jumped in and did it. Seven days a week and such long days. We couldn’t wait for contracts and agreements like we usually would. We got confirmation we’d get government funding a few weeks later but luckily we had some donations rolling in to keep us going.”⁹

Instead, disasters should automatically trigger immediate funding offers to local community services including case managers, Neighbourhood Houses, community health organisations, community legal centres, and family violence workers. This would help the sector recruit additional staff without relying on donations or redirecting funds from other critical service streams while they wait for funding agreements to arrive.

“Victoria needs a playbook. Here’s a disaster, okay we’ll automatically fund the local Neighbourhood House, the local legal centre and so on. The community sector is so important after emergencies there should be some kind of trigger for funding straight away.”¹⁰

It is also important that this funding is long-term because communities take years to recover from extreme weather events like the floods. Many organisations were initially funded for less than 12 months and only received a year extension, which has exacerbated the

⁹ A representative of a community service organisation.

¹⁰ A representative of a community service organisation.

community's stress about the future and made recruitment more difficult because short-term roles are less desirable.

Rochester Flood Recovery Hub Rochester Community House

Rochester Community House was inundated by floodwater, but staff members relocated to temporary premises and became the community's de facto recovery hub.

Facilitated by a mix of government funding and donations, the team expanded from three to seven including a dedicated flood recovery worker, a mental health worker, and a youth worker.

The community house is providing a range of supports including food relief, warm clothing, counselling, newsletters, social media updates, care packs, and insurance checklists.

Staff members also organised social events for community wellbeing and restarted regular activities such as art sessions, exercise classes and playgroups to provide a sense of normalcy.

Services have been working out of the organisation's premises to meet with affected people face-to-face including government departments, insurance companies, mental health services, legal services, case managers and grant providers.

The manager of Rochester Community House was also in the role during the 2011 floods in Rochester and was able to leverage that experience for their effective response 11 years later.

Build resilience to respond to future disasters

Recommendations

Establish an ongoing disaster relief and recovery workforce in the community sector.

In many cases the community sector's relief and recovery efforts after the floods had to start from scratch. This is because a lot of the expertise gained from previous emergencies was lost due to the short-term, stop-start nature of funding. This delayed action while agencies rushed to pivot existing staff, recruit new employees and train team members with limited experience in disasters.

“We made the decision to step up and do what needed doing and I'm glad we did. A lot of organisations funded for flood relief took a long time to recruit staff and get set up.”¹¹

Organisations instead need ongoing funding to retain a permanent workforce of disaster resilience experts across the state. These staff members could act immediately when a disaster strikes to establish a case management system for impacted households, recruit employees for a surge workforce, and help coordinate local services with government agencies.

“Funding after emergencies is so short-term. It feels like we're just getting started, the community is starting to properly recover, and the contract ends. If we had ongoing funding we wouldn't have to scramble after each disaster. We'd be able to keep all of that knowledge too.”¹²

Between disasters, however, this workforce would be just as active. Staff members would help build the community's preparedness for future emergencies, mentor employees in other organisations about disaster resilience, and provide the community with certainty about where to turn during an emergency.

For example, the Alliance of Rural and Regional Community Health has developed a proposal to establish an ongoing disaster recovery and resilience workforce across Victoria's 11 independent rural and regional community health services. Each organisation would house a Community Recovery and Resilience Manager, two Recovery Support Case Managers and a Community Recovery Operations Coordinator.

¹¹ A representative of a Neighbourhood House.

¹² A representative of a community service organisation.

The Community Recovery and Resilience Program workforce would be supported by two network-wide roles focused on professional development and data insights. Brokerage funding would also be available for staff members to meet community needs immediately after a disaster such as food, accommodation and fuel.

Northern District Community Health

Northern District Community Health provided critical support to Gannawarra and North Loddon townships during the 2022 floods, which impacted the area for months.

Residents were cut off and isolated for weeks, but the community health organisation supported and at times coordinated emergency relief and recovery efforts in small rural communities.

Activities included critical communications on behalf of local emergency teams, translating key emergency and health related information into Easy English, communicating flood information through printed newsletters and social media, relocating high-risk residents to safe areas, supporting fly-in emergency service personnel and offering pop-up vaccination sessions for Japanese encephalitis.

Northern District Community Health also set up healthy hubs in isolated towns and assisted with the coordination of transport – including military-grade vehicles – so essential staff could keep hospitals and community health services functioning in cut-off areas.

Support multicultural communities

Recommendations

Support key multicultural organisations to further develop capacity and expertise in disaster preparedness and recovery.

While multicultural communities are often resilient in the face of emergencies, some groups such as refugees, newly arrived migrants and people with low English language skills may be at higher risk during emergencies and face additional barriers during recovery. Many disaster-prone parts of Victoria are also temporary homes for overseas workers who are hired for seasonal agricultural work.

The vulnerability of these cohorts can be exacerbated by social isolation, unfamiliarity with their new environment and its potential hazards, and inability to understand complex emergency communications in English. Refugees may have also experienced past trauma by government and military and may mistrust people in uniform telling them to leave their home.

“People who’ve lived here a long time know what the past floods were like. But imagine if you’ve never seen anything like it before. Refugees know what extreme weather’s like in their home country but Australia’s totally different.”¹³

Key multicultural community organisations worked closely with culturally and linguistically diverse (CALD) communities after the floods to provide relief and recovery support. This includes translating information about government payments, spreading emergency information via phone trees, inviting interpreters to appointments, providing material aid, advocating for cultural needs to be met, and setting up vaccination centres.

“We have a lot of WhatsApp groups in different languages with hundreds of people in the community. Our Thai group has got more than 200 people. I translate emergency messages and send them straight out.”¹⁴

Their work was facilitated by the strong grassroots relationships developed with community members during the COVID-19 pandemic. These networks meant that they knew which people needed support after the floods, what they needed, and how to reach them.

¹³ A representative of a community health organisation.

¹⁴ A representative of a multicultural organisation.

Partnerships between multicultural organisations and government agencies have also been established in several areas including with the Country Fire Authority (CFA), State Emergency Service (SES), police, local councils, and local public health units. These relationships have helped build trust between community members and service providers and have enabled messages to be quickly shared throughout community leaders' networks.

Many organisations had to rely on volunteers and staff members working long hours overtime to help their community cope with the floods. This created capacity challenges because many of these community leaders were affected by the disaster themselves and had to carry a significant "cultural load" as they acted as interpreters and advocates for dozens of people in need.

Key multicultural organisations should be supported and funded to help communities prepare for emergencies and to provide relief and recovery services after a disaster strikes.

This funding could be used for:

- Establishing local forums to promote collaboration between multicultural communities and emergency services.
- Training multicultural community leaders in disaster resilience.
- Translating and disseminating emergency information with local communities in-language.
- Co-designing disaster resources for and with multicultural communities.
- Consulting multicultural communities about the design of relief and recovery services.
- Providing material aid and culturally appropriate services after a disaster.

Sunraysia Mallee Ethnic Communities Council

The Sunraysia Mallee Ethnic Communities Council provided a range of relief and recovery services for CALD communities in the region including food relief, care packs with mosquito repellent and assistance with filling out forms in English.

The organisation also organised pop-up sessions for Japanese encephalitis vaccinations with Sunraysia Community Health Services and used pre-established WhatsApp groups with different local ethnic communities to spread the word in 10+ languages.

The local Multicultural Response Group is supported by Sunraysia Mallee Ethnic Communities Council and provides a forum for CALD community leaders to discuss emergency preparedness with agencies such as the SES, CFA and police.

Provide the disability advocacy sector with sustainable funding

Recommendations

Increase long-term funding for Victoria's disability advocacy sector.

People with disability are at higher risk during emergencies and their recovery from disasters is restricted by barriers such as unsuitable temporary housing, inaccessible emergency information, and relocation away from support networks and service providers. An issues paper on disability inclusive emergency management commissioned by VCOSS and the Disability Advocacy Resource Unit found that, compared with other groups, people with disabilities tended to be an 'afterthought' in emergencies.¹⁵

Disability advocates have been playing a crucial role in flood-affected communities by helping people with disability apply for government payments, access recovery services, and assert their rights. This support is particularly important because communities were bombarded with information after the floods, services were rolled out quickly, and payment applications are often not designed with disability in mind.

“So much information is online but some of our clients with disability have low digital literacy. We work through all the supports that are available face to face and on the phone. Disaster payments are great but it can be so complex applying for them on their own.”¹⁶

However, disability advocacy organisations struggle under the weight of demand even in non-emergency contexts. The sector has welcomed bursts of boost funding in recent years, but this is unpredictable and unsustainable. Meanwhile, base funding is too low and has not increased to meet the significant growth in demand.

Core funding for organisations funded through the Victorian Disability Advocacy Program should be increased to reflect the level of demand, quantum of unmet need and complexity of cases – and should be locked in via longer contracts. This will allow disability advocacy organisations to continue building the disaster resilience of people with disability and help them recover after emergencies.

¹⁵ M Villeneuve for VCOSS and DARU, 'Clearing a path to full inclusion of people with disability in emergency management policy and practice in Australia', 2020. Available at: collaborating4inclusion.org/wp-content/uploads/2022/09/clearing-a-path-issues-paper.pdf

¹⁶ A representative of a disability advocacy organisation.

Rights Information and Advocacy Centre

The Rights Information and Advocacy Centre has been supporting people with disability in flood-affected areas by helping clients apply for government payments and negotiate with insurance agencies.

The organisation has also been advocating on behalf of people with disability unable to access relief services or who need additional support such as replacement mobility aids or accessibility modifications to temporary housing.

The Rights Information and Advocacy Centre has partnered with local services to advertise their advocacy support to people in need and to facilitate referral pathways for existing clients.

The centre also provided flood-affected clients with gift cards and financial assistance for food, clothes and fuel.

Improve the suitability of emergency accommodation

Recommendations

Purchase a fleet of high-quality modular homes to deploy after disasters.

Disasters damage and destroy homes and can displace people for years, especially if rebuilding is delayed by insurance issues and a lack of contractors and building materials. The community sector is an important provider of emergency accommodation for people experiencing homelessness and plays a vital role when people are displaced by disasters.

Housing providers worked at pace when the floods hit to understand people's housing needs, helped people access temporary accommodation where possible, and provided referrals to other services they might need. Displaced residents included homeowners waiting for insurance agencies to rebuild their home, social housing renters waiting to be placed in an alternative property, private renters waiting for their landlord to repair flood damage, and rough sleepers who may wish to transition to a long-term housing option.

“We started calling local motels and caravan parks as soon as we saw the flood warnings. We secured as much accommodation as possible and hoped we'd get funded for it later on.”¹⁷

The government provided additional funds to assist with this surge in demand including more Housing Establishment Fund resources. This extra funding was necessary and welcome but services' capacity to meet the housing needs of all flood-impacted community members was constrained by pre-existing supply challenges. Services worked hard to support displaced people but were hampered by the limited accommodation options at their disposal.

As such, motel rooms and caravans were the primary source of emergency housing for people affected by the floods. But motel rooms and caravans can be overcrowded, are not equipped with cooking and laundry facilities, and may not be safe for family violence survivors. Motel room availability is also subject to competing demands such as holiday periods and seasonal work, while caravans are often inaccessible for people with mobility restrictions and are poorly insulated for winter and summer.

“It's difficult for family violence victim survivors to find a safe place to talk after a disaster. Motel rooms and caravans are so

¹⁷ A representative of a housing provider.

crowded. And perpetrators might get housed at the same motel or caravan park.”¹⁸

Although motel rooms and caravans are inappropriate and uncomfortable for extended periods of time, people can be displaced for years. For homeowners this could be due to insurance delays, under- and non-insurance, denial of building permits, busy contractors, and a shortage of building materials.

Instead of relying on unsuitable motel rooms and caravans, the Victorian Government should invest in a fleet of high-quality modular homes. These homes can be deployed after a disaster and provided to affected-people free of charge, so everyone has somewhere safe to live before they move to a permanent option. They can also be used to house the high number of out-of-town contractors needed to rebuild damaged homes and infrastructure.



The Victorian Government deployed a range of short-term modular homes after the 2019-20 Eastern Victorian bushfires. Image source: Victorian Government.

The design and use of this fleet should be well regulated including:

- A standard for these modular homes to be accessible, well-insulated and thermally comfortable.
- The public amenity that will be provided when these homes are deployed in mass use situations.
- A framework for their use in emergency situations including specifying consumer rights for users and the support provided to transition from temporary to long-term housing.
- The removal of red tape that requires arduous permits for them to be used on private property.

¹⁸ A representative of a family violence service.

Windermere

Windermere is coordinating access to the Emergency Accommodation Program for people displaced from their home due to the flood event.

Windermere offers state-wide support to impacted residents and operates the Victorian Government's Flood Recovery Hotline, which is the first port of call for people affected by the flood event.

Intake workers assess people's needs and help identify next steps that might be appropriate, including a referral to a recovery support worker.

The Windermere recovery support program has managed the recovery hotlines for past disasters, including the Eastern Victoria bushfires in 2019, the Black Summer bushfires in 2019-20 and the Greater Melbourne storms in 2021.

Address the critical shortage of affordable housing

Recommendations

Grow Victoria's supply of social housing by 6,000 properties a year.

Increase the availability of affordable private rentals.

The private rental market was already unaffordable for many people and the social housing waitlist was already long before the floods, but the disaster made the situation worse. The floods damaged hundreds of homes and further reduced supply, leaving displaced renters and people experiencing homelessness without viable long-term housing options.

“There was a housing crisis before the flood and it’s only been compounded. People were already finding it impossible to find a place to live. The flood just made the housing crisis worse.”¹⁹

VCOSS continues to call for at least 60,000 new social housing properties over the next 10 years for Victoria to meet the national average.²⁰ The rising frequency of disasters is increasing the urgency of growing this important housing stock. By committing to sustained, large-scale investment in growing social housing supply, we can ensure that everyone displaced by future emergencies can transition to a permanent home after evacuating to crisis accommodation, as well as meeting other housing needs in the community.

VCOSS advocates for the establishment of a mechanism for big developer contributions to help fund this construction. This secure revenue stream would help create a pipeline of new social housing beyond 2024 when the current Big Housing Build ends. Legislating the mechanism would provide certainty to all parties. The recent floods should catalyse all industries to work collaboratively on a solution.

“I’m burnt out. I feel upside down. I’ve been living in a caravan park for six months and have no idea where I’ll go. There’s nowhere to rent.”²¹

The private rental market also needs to be boosted to create more options for people displaced by disasters. Many flood-affected renters are stuck in temporary accommodation while they compete for expensive properties with other desperate renters, or are forced to move out of town away from their friends, family and support network.

¹⁹ A representative of a community service organisation.

²⁰ B Preiss and C Lucas, ‘Call for 60,000 social housing units to stave off post-lockdown crisis’, The Age, 2020. Available at: www.theage.com.au/national/victoria/call-for-60-000-social-housing-units-to-stave-off-post-lockdown-crisis-20200513-p54smk.html

²¹ An attendee at VCOSS’s Listening Tour event in Echuca.

The Victorian Government should consider a range of interventions to increase the supply of affordable, long-term rental housing such as:

- Better enforcement of the existing vacant residential property tax.
- Tighter regulation of residential holiday accommodation, especially in areas with higher disaster risk.
- Changes to tax and land use policy.
- Changes to planning policy, including greater consideration of climate change impacts.
- Stronger regulation of development in disaster-prone and uninsurable areas using updated climate projections.

Tenancy Stress Victoria WEstjustice and ARC Justice

Flood-affected renters are facing a myriad of tenancy issues including landlords evicting renters unfairly, refusing to repair flood damage, or ordering renters to pay for repairs.

The Tenancy Stress Victoria program is helping renters navigate these challenges and has been modelled on WEstjustice's successful Mortgage Stress Victoria program.

The program involves a lawyer, a social worker and a financial counsellor in each region providing multidisciplinary help and ensuring clients are not being bounced between services.

Renters are being helped with staying in their home if it is safe to do so, escalating a repair order to VCAT, denying their landlord's request to chip in for repairs, and more.

WEstjustice is leading the program in western Melbourne while ARC Justice is covering the Shepparton region.

Ensure insurance is fit-for-purpose after disasters

Recommendations

Reform home and contents insurance to build disaster resilience.

Financial hardship is a common impact of disasters because people's homes, belongings and jobs can all be affected at once. Bureaucratic processes with government, banks, utility companies and other services can be confusing at the best of times, let alone when people are processing trauma and having to relive their grief every time they repeat their story.

Financial counsellors have been an important resource after the floods, helping people navigate these monetary challenges. This includes assisting with complex grant applications and negotiating with banks and utility companies. They also collect information from their clients and relay it to third parties to avoid duplication and traumatisation.

“Financial counsellors were already flat out with debt issues, cost of living increase, rent stress, mortgage stress. The floods have made these issues worse. Not to mention it's costing more and more to insure less and less.”²²

Insurance is the most common issue financial counsellors help clients with after emergencies. This includes renegotiating cash settlements, challenging coverage denial, speeding up delayed assessments, disputing insufficient scopes of work, escalating matters to the Australian Financial Complaints Authority, and chasing up delayed complaint resolutions.

“The water hung around for so long. The walls are cracking and the house is damaged. Insurance people keep coming through but they never follow up, they never bring what they need. They've even claimed the damage was caused by stormwater.”²³

Community services are also seeing an increase in households reducing their coverage or dropping their insurance policy entirely due to rising premiums. This is forcing people to return to unsafe homes damaged by the floods and risk the health impacts of mould and extreme temperatures.

“Flood insurance will be unaffordable around here from now on. My home's worth nothing now.”²⁴

²² A representative of a community service organisation.

²³ An attendee at VCOSS's Listening Tour event in Echuca.

²⁴ An attendee at VCOSS's Listening Tour event in Echuca.

The Victorian Government should extend concession entitlements to insurance products so low-income households in disaster prone areas can properly recover. The Government should also work with insurance providers to reform the industry and ensure:

- Timely and fair assessments and rebuilding works.
- Staff members are trained in trauma-informed practice.
- Agencies adopt financial inclusion policies including hardship programs.
- Staff members allow financial counsellors to act on behalf of their clients.
- Information is translated and provided in plain English.
- Agencies partner with community organisations to develop trust and deliver appropriate products.
- Households can decide to rebuild a home that is more resilient than what was damaged.

Financial Counselling Victoria

Financial Counselling Victoria is the peak body for financial counsellors in Victoria. It established the Bushfire Recovery Network of Financial Counsellors early in 2021 following the Black Summer bushfires.

The Network broadened to include financial counsellors from the subsequent 2021 Storm and Flood Recovery Support Programs and became the Disaster Recovery Network in November 2021.

The Network had an influx of additional members following the catastrophic floods and storm events of 2022 and continues to meet regularly. Through the Network, financial counsellors share learnings from complex cases, and identify systemic issues relevant to disaster recovery policies and practises that are detrimentally impacting consumers.

Financial Counselling Victoria also developed a comprehensive Disaster Recovery Toolkit to guide financial counsellors through disaster recovery including chapters such as 'October Floods 2022', 'Insurance' and 'Trauma-Informed Practice'.

The toolkit is further supported by training sessions for professional development including 'Rebuilding resilience and looking after ourselves and clients', 'Trauma-informed care', and 'Rain, Rain, Go away: Flood Insurance law'.

