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We welcome the opportunity to provide this input.

# VCOSS Submission to the Inquiry into the 2026 summer fires across Victoria

## Executive Summary

VCOSS welcomes the opportunity to provide this submission to the Legislative Council Environment and Planning Committee's Inquiry into the 2026 summer fires across Victoria. As the peak body for social and community services in Victoria, VCOSS has worked closely with the community sector to support relief and recovery efforts, with a particular focus on Victorians experiencing poverty and disadvantage.

This submission responds to the Terms of Reference by providing evidence and recommendations from the community sector regarding the impacts of the fires on communities and the effectiveness of relief and recovery efforts (ToR #6).

The community and social services sector is a critical component of Victoria's emergency management system. This submission draws on extensive consultation with organisations delivering material aid, case management, legal assistance, financial counselling, psychosocial support, and community development across fire-affected communities.

VCOSS welcomes the government's swift investment in community and social recovery initiatives, including services such as financial counselling and the Emergency Recovery Support Program (ERSP). Nonetheless, several gaps remain.

VCOSS has consistently heard from community organisations that demand for support has exceeded available resourcing. Based on this evidence, VCOSS wishes to bring three key issues and associated recommendations related to ToR #6 to the Committee's attention. VCOSS would welcome the opportunity to provide further evidence at a public hearing.

***Key issues identified:***

1. Greater support is needed for those who are experiencing disproportionate and severe impacts.
2. The community sector is playing a critical role in recovery but is constrained by systemic barriers.
3. The impact of compounding disasters in rural and regional Victoria requires a systemic shift towards preparedness and resilience.

***Summary of recommendations:***

1. The Victorian government should consider additional financial assistance and explore other measures to support those experiencing acute housing stress following the 2026 fires to transition to stable, secure and resilient housing as soon as possible.
2. All stakeholders should work together to reduce complexity, increase alignment, and provide full transparency regarding recovery programs available for households impacted by emergencies.
3. The Victorian Government should evaluate the criteria and funding arrangements for financial assistance post-disaster with a view to better aligning support with costs of recovery.
4. The Victorian Government should invest in additional psychosocial and mental health supports in areas impacted by the 2026 fires.
5. The Victorian Government should provide additional funding to support community sector recovery efforts.
6. Funding contracts for recovery programs in response to the 2026 fires should be provided for a minimum of 5 years.
7. All levels of government should work with the community sector to increase recognition and integration within formal emergency management systems.
8. The Victorian Government should invest in the establishment of an ongoing disaster resilience workforce in the community and ACCO sectors, including initial investment in co-design of this workforce.
9. The Victorian Government should establish a resilient homes program to enable those experiencing the greatest disadvantage and greatest future risk to rebuild and strengthen the resilience of their homes.

Disaster recovery is non-linear and long-term, and the evidence presented reflects conditions at one point in time, and very early in communities' recovery journey. Additional investments and programs will be required, and these should be based on engagement with community-led mechanisms.

## 1. Greater support needed for those who are experiencing the most severe impacts

Disasters affect everyone, but not equally. Without targeted interventions, emergencies can create or further entrench patterns of poverty, homelessness, and long-term disadvantage. For example, research by VCOSS and the University of Melbourne found that one year on from the 2022 floods, impacted communities saw an increase in poverty and a reduction in annual household disposable income of \$22,818.<sup>1</sup>

Every disaster is different, and VCOSS urges government to continue to respond to emerging needs by listening to community-led recovery initiatives and the community sector.

Based on consultations to date, VCOSS has identified several community impacts that may require additional support to prevent inequitable recovery outcomes.

### Issues related to loss or damage to housing

For homeowners whose homes have been destroyed or damaged, community services are reporting that underinsurance and noninsurance is a significant and widespread problem that may prevent a large proportion of impacted households from rebuilding. There are also concerns that inflation is already driving up rebuilding and clean-up costs.

For renters, VCOSS has also heard that tenancy disputes are emerging over issues such as responsibility for smoke-damage repairs.

VCOSS welcomes the swift rollout of the emergency re-establishment payment available for renters and homeowners who have experienced housing damage, been displaced from their homes, and lack adequate insurance coverage or funds to rebuild.<sup>2</sup>

However, additional support is needed given the scale of housing damaged and destroyed in these fires and the prevalence of underinsurance and noninsurance being reported.

***Recommendation: The Victorian government should consider additional financial assistance and explore other measures to support those experiencing acute housing stress following the 2026 fires to transition to stable, secure and resilient housing as soon as possible.***

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<sup>1</sup> VCOSS, Ripple Effects: Spatial Injustice and the 2022 Victorian Floods, 2026, <https://vcoss.org.au/climate-change-environment/2026/03/ripple-effects/>

<sup>2</sup> DFFH, Personal Hardship Assistance Program – January 2026 fires, <https://services.dffh.vic.gov.au/personal-hardship-assistance-program-january-2026-fires>

Another issue related to housing impacts has been confusion and lack of alignment between programs provided by different levels of government and insurance companies, particularly in the early stages of recovery. For example, community services report a lack of transparency regarding eligibility criteria for the re-establishment payment and clean-up grants has caused confusion and frustration for community members and made it difficult for case managers and financial counsellors to provide information and advocate alongside their clients.

Similarly, for people displaced from their homes, accommodation in the early weeks and months of recovery is provided variously by local council, state government, and insurance companies. Initial emergency accommodation is provided for a 7-day period by local council. To transition into long-term temporary accommodation provided by state government, there must be confirmation that temporary accommodation won't be provided by the insurance company – but the insurance company may take longer than 7 days to provide this confirmation.

This overlap and complexity results in additional and prolonged stress that could be avoided through better system alignment and design. Whilst some level of complexity is inevitable in a recovery environment, more can be done to reduce confusion and stress experienced navigating the system.

***Recommendation: All stakeholders should work together to reduce complexity, increase alignment, and provide full transparency regarding recovery programs available for households impacted by emergencies.***

This should include immediate provision of greater transparency of eligibility criteria for available programs following the 2026 bushfires.

In addition, a more comprehensive review is needed to ensure recovery programs are delivered in line with a trauma-informed approach, greater accessibility and transparency, and a principle of 'no wrong door'. This should consider the essential role of community services in providing service navigation, advocacy, and advice on recovery programs.

### **Other financial impacts**

Community services are also reporting significant financial impacts for people who have not experienced direct damage to housing. This has included people who experienced prolonged

power outages, road closures, telecommunications outages, tank water contamination, and reduced income from small business or loss of work for casual or agricultural workers.

The impact of skyrocketing fuel costs and limited availability in fire-impacted areas is also of significant concern and is increasing financial hardship. For example, VCOSS has heard that the cost of running diesel generators associated with power outages and temporary accommodation like caravans and sheds is causing significant pressure.

VCOSS welcomes the swift provision of emergency relief payments in affected areas, however notes that eligibility criteria and accessibility barriers may have prevented payments in some cases. For example, people who stayed to defend their properties have experienced significant trauma and financial hardship, but are generally not eligible for emergency relief payments. Community services have also reported that reliance on centralised phone numbers and digital application forms has been a barrier to accessing payments, particularly those who are older.

VCOSS is also concerned that the current level of financial assistance available does not meet the needs of those who are most impacted or experiencing poverty and disadvantage. As previously outlined, research by VCOSS shows that the 2022 floods drove an increase in poverty in affected areas. This was accompanied by a long-term increase in unemployment and underemployment and reliance on government support payments.<sup>3</sup>

***Recommendation: The Victorian Government should evaluate the criteria and funding arrangements for financial assistance post-disaster with a view to better aligning support with costs of recovery.***

This is in line with Recommendation 62 of the *Parliamentary Inquiry into the 2022 Flood Event in Victoria*. This review should focus on fairness, clarity, and equity for those who are most at risk of experiencing poverty and disadvantage following disasters.

### **Mental health impacts**

Service providers are describing very high levels of psychological distress being experienced by community members impacted by the 2026 fires. The severity and widespread nature of the impacts of these fires has been raised as contributing to this issue.

In addition, many community members have been impacted whilst still in recovery from prior emergencies including the 2019-20 bushfires, 2022 floods, 2023 storms and floods, and 2024 fires. The exacerbation of existing trauma can be complex and the result of indirect impacts

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<sup>3</sup> VCOSS, *Ripple Effects: Spatial Injustice and the 2022 Victorian Floods*, 2026, <https://vcoss.org.au/climate-change-environment/2026/03/ripple-effects/>

from the 2026 fires, such as the smell or visibility of smoke, or the sound of emergency warnings.

Evidence from multiple disasters shows that mental health impacts are a significant and long-term consequence of disasters.<sup>4</sup> While VCOSS welcomes the psychosocial supports announced by government following the 2026 fires, additional measures will be needed to ensure appropriate support is accessible at the right place and the right time during the recovery process.

Community services have raised that in addition to initial emergency psychosocial supports, mental health services in affected areas will require sufficient support to meet future demand, with needs often fully emerging in the months and years following the emergency.

***Recommendation: The Victorian Government should invest in additional psychosocial and mental health supports in areas impacted by the 2026 fires.***

This should include scaled community-level programs delivered by trusted place-based and cohort-specific organisations, as well as support for mental health services to ensure availability and accessibility for those who require additional support over the coming months and years.

There is additionally a need to invest further in statewide coordination of trauma services, community resilience building and service capability.

### **Disproportionate impacts for certain cohorts**

Feedback from community services following the 2026 fires, as well as prior experience of emergencies, further highlights the need to prioritise support for certain cohorts in the community who are more likely to experience disproportionate and distinct impacts from the emergency.

This includes women, children and young people, older people, multicultural Victorians, people experiencing disabilities, LGBTIQ+ Victorians, and Aboriginal and Torres Strait Islander people.

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<sup>4</sup> Li, A., Toll, M., & Bentley, R. (2023). Health and housing consequences of climate-related disasters: a matched case-control study using population-based longitudinal data in Australia. *The Lancet Planetary Health*, 7(6), e490-e500.

For example, emergencies are known to increase the risk of family violence.<sup>5</sup> Emergencies also have distinct impacts for Aboriginal and Torres Strait Islander people, such as loss of cultural heritage or experiences of discrimination during relief and recovery.<sup>6</sup>

Communities know what they need and are best placed to lead their own recovery, which is why support is best provided by place-based and cohort-specific organisations that already hold trusted relationships in the community. Additional information on how these organisations are supporting recovery efforts is provided below.

## 2. The community sector is playing a critical role in recovery, but is constrained by systemic barriers

The community sector plays a central role across all phases of emergency management, including preparedness, relief and recovery.

In response to the 2026 summer fires, VCOSS convened regular coordination forums and undertook targeted consultation with place-based and statewide organisations engaged in recovery efforts from the outset of the emergency. VCOSS heard consistently that community organisations were engaged in relief and recovery from the earliest stages of the emergency, and have remained central to ongoing support efforts.

These organisations include:

- Psychosocial support providers, including the Australian Red Cross and Victorian Council of Churches Emergencies Ministries;
- Place-based social infrastructure organisations, including neighbourhood houses and community information and support services;
- Community health services delivering case management through the Emergency Recovery Support Program (ERSP);
- Financial counsellors supporting households, small businesses and primary producers;
- Community legal services providing early intervention for a broad range of legal issues; and
- Cohort-specific organisations supporting priority populations, including multicultural communities, women, people with disabilities, children and young people.

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<sup>5</sup> B. Williamson, F. Markham, and J Weir, “Aboriginal Peoples and the Response to the 2019–20 Bushfires”, Centre for Aboriginal Economic Policy Research, 2020.

<sup>6</sup> Legislative Council Environment and Planning Committee, *Inquiry into the 2022 flood event in Victoria, Final Report*, July 2024.

Across consultations, organisations emphasised that their effectiveness is grounded in pre-existing relationships, local trust, and deep knowledge of community need. However, VCOSS heard consistently that these strengths are not adequately recognised or resourced within formal emergency management arrangements—an issue also identified in prior VCOSS research.<sup>7</sup>

In relation to the 2026 bushfires, VCOSS is concerned about significant funding gaps for certain sectors and the impact of short-term funding contracts. Additional structural barriers are also constraining the effectiveness of the community sector response including barriers to redeploying staff to disaster recovery work, a lack of accessible and clear information, and a lack of recognition of community services in emergency management arrangements.

### **Funding gaps**

While the importance of the community sector has been partially recognised through funding for financial counselling and the ERSP, so far investment in the community sector has not matched the funding seen in prior disasters.

#### **Case studies: Neighbourhood houses and community legal services**

Two sectors experiencing acute under-resourcing are neighbourhood houses and community legal services.

**Neighbourhood houses** are a foundational component of Victoria’s social infrastructure. As trusted, place-based organisations, they are frequently the first point of contact for community members seeking assistance. During and following the 2026 fires, neighbourhood houses have:

- Provided immediate material relief such as food assistance;
- Acted as informal recovery hubs, coordinating local responses and referrals;
- Delivered psychosocial support and community connection activities;
- Supported individuals to navigate complex service systems; and
- Provided support for digital applications for grants and other recovery programs that many community members have been struggling to access.

Despite this, neighbourhood houses have not received consistent or dedicated relief or recovery funding in this disaster, in contrast to previous emergencies including the 2009 Black Saturday bushfires, 2019-20 bushfires, and 2022 floods.

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<sup>7</sup> VCOSS, *Collaboration for Disaster Resilience*, 2024, <https://vcoss.org.au/projects/disaster-resilience/>

VCOSS has heard multiple accounts of neighbourhood houses operating beyond their funded capacity, including extending opening hours, diverting staff from core programs, and relying heavily on volunteers to meet increased demand. Several organisations reported that, without additional funding, this level of response is not sustainable.

**Community legal services** are similarly critical to effective recovery. Disasters generate a range of legal issues related to insurance disputes, tenancy matters, debt, family violence, access to government grants and child protection.

These legal needs emerge in the immediate aftermath of disasters.<sup>8</sup> Without early legal intervention, these issues can escalate, compounding financial, wellbeing, housing, legal problems and delaying recovery.

Following the 2026 fires, community legal services have been working alongside financial counsellors and ERSP providers. However, this support has not yet been funded, and many community legal services are facing staff burnout and will need to reduce services if funding is not received.

***Recommendation: The Victorian Government should provide additional funding to support community sector recovery efforts.***

This should include support for place-based and cohort specific organisations such as neighbourhood houses, Aboriginal Community Controlled Organisations, community legal services, women's health organisations, disability advocacy organisations, youth organisations, and multicultural organisations.

### **Short-term funding contracts**

Short-term funding contracts for recovery programs has been consistently raised with VCOSS over many years as a core barrier to effective community recovery.

This issue was particularly stark in relation to the 2026 summer fires. Many community services had built significant recovery programs staffed by experienced workers between 2020 and 2025 responding to bushfires, floods and storms across regional and rural Victoria. However, funding for these programs largely lapsed between June 30 and December 31

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<sup>8</sup> E. Kothe and K. Butler, Timing of disaster-related legal assistance in New South Wales, Australian Journal of Emergency Management, 2025.

2025, resulting in a significant loss of workforce and capacity immediately prior to the 2026 fires.

This results in significant inefficiencies in the recovery system – for example, the need to continually establish new relationships across local government and service organisations and provide onboarding and training.

***Recommendation: Funding contracts for recovery programs in response to the 2026 fires should be for 5 years, or 3 years at absolute minimum.***

Recovery is a long-term process, and previous recovery programs have often required funding to be extended for 3-5 years to meet community need. Rather than providing short-term contracts that are then extended multiple times for 6- or 12-month periods, initial funding agreements should be for 5 years, or 3 years at an absolute minimum.

The short-term nature of funding is also a barrier to providing certainty to community members and harnessing the community sector's potential to build community resilience and preparedness. VCOSS recommends the establishment of an ongoing workforce in the community sector focused on disaster resilience, with more information provided in section 3 below.

### **Other systemic barriers**

Another issue raised has been the inflexibility of existing government service agreements and associated targets. Multiple organisations reported that this has created a barrier to redirecting staff to disaster-recovery work despite clear community need, resulting in inefficiencies and missed opportunities for early intervention.

Another issue that has been raised is that community organisations are not consistently recognised or embedded within formal emergency management arrangements. As a result:

- Community sector organisations need to advocate for inclusion in relief and recovery initiatives, diverting resources from service delivery and resulting in missed opportunities to provide services where they are needed.
- Information across the recovery ecosystem on what services are available, and referral pathways, are often incomplete or pieced together by each individual agency rather than provided by a single source of truth.
- Opportunities to harness the insights of community organisations in planning for and implementing disaster recovery initiatives are often missed. For example, women's health and family violence prevention sector input is required to address ongoing

issues such as a lack of safety for women and children at emergency relief centres and in temporary accommodation.

These issues were raised across multiple regions and service types, indicating systemic rather than localised challenges. They reflect a broader lack of sustained investment in coordination infrastructure, relationship-building, and formal integration of the community sector in emergency management systems.

***Recommendation: All levels of government should work with the community sector to increase recognition and integration within formal emergency management systems.***

This should include:

- Articulation and inclusion of the community sector’s role as part of future reviews and updates to emergency management plans at the state, regional and municipal level.
- Greater representation of the community sector within emergency management planning committees should be increased.
- Establishing additional mechanisms to ensure consistent statewide guidance by community services and people with lived experience informs social recovery policies and processes across the emergency management system.

### 3. More frequent and compounding disasters in rural and regional Victoria requires a systemic shift towards preparedness and resilience

Since the 2019–20 bushfires, many Victorian communities have experienced repeated emergencies, including floods, storms, drought and fires. Climate change is already driving more frequent and severe emergencies across the state, and this is set to continue.<sup>9</sup>

VCOSS has heard strong and consistent feedback that the emergency management system must adapt to meet the challenge of compounding disasters being experienced by many communities, particularly in rural and regional Victoria. Some of the limitations of the current emergency management system include that it:

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<sup>9</sup> Department of Energy, Environment, and Climate Action, *Victoria’s Climate Science Report*, 2024.

- Treats disasters as discrete events rather than cumulative experiences;
- Relies on short-term recovery funding cycles; and
- Invests more in recovery than preparedness and risk reduction.

These challenges are not unique to Victoria – an estimated 87% of Commonwealth disaster funding in Australia goes towards recovery rather than risk reduction.<sup>10</sup>

One of the main shifts required is from a focus on recovery from individual events to sustained investment in locally-led adaptation, resilience, and preparedness. This has the potential to reduce the impacts and costs of disasters, with investment in disaster risk reduction and preparedness providing significantly greater return on investment compared with spending on recovery.<sup>11</sup>

A consistent message heard from community organisations is that sustained investment in the capacity of the community sector would provide significant gains in community preparedness, planning and resilience-building. This includes activities such as:

- Person-centred emergency planning programs for people at higher risk from emergencies;
- Building and maintaining relationships at a local, regional and state level and establishing ongoing cross-sector networks;
- Greater capacity for service planning and preparation for delivery of recovery programs;
- Increased capacity to build psychosocial supports and community connection for people at higher risk from emergencies; and
- Delivery of community-led resilience initiatives.

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<sup>10</sup> Andrew Colvin, *Final Report: Independent Review of Commonwealth Disaster Funding*, April 2024, p. 23.

<sup>11</sup> UN Office for Disaster Risk Reduction, <https://www.undrr.org/our-work/our-impact>, accessed 31 January 2025.

***Recommendation: The Victorian Government invest in the establishment of an ongoing disaster resilience workforce in the community and ACCO sectors, including initial investment in co-production of this workforce.***

This should include funding for a core workforce of disaster resilience specialists within place-based, specialist, statewide and cohort-specific services for people at higher risk from emergencies. While co-production is underway, agencies with existing recovery programs should be funded to retain at least 1 FTE between emergencies to ensure continuity of institutional knowledge and skills, and readiness for future disasters.

Increasing the resilience of housing in Victoria must also be a priority for investment, given:

- The prevalence of underinsurance and noninsurance;
- The high costs involved in increasing resilience to disasters; and
- The lack of climate resilience across much of Victoria's legacy housing stock.

Without appropriate resources for people experiencing poverty and disadvantage, more frequent and severe emergencies will continue to widen inequality between those who can afford to fund their own housing upgrades and those who cannot.

***Recommendation: The Victorian Government should establish a resilient homes program to enable those experiencing the greatest disadvantage and greatest future risk to rebuild and strengthen the resilience of their homes.***

This should be co-designed with Victorian renters, owner-occupiers and housing providers.

This would be consistent with programs established in NSW and Queensland, and Recommendation 23 of the *Final Report of the Parliamentary Inquiry into the 2022 Flood Event in Victoria* and Recommendation 46 of the *Final Report of the Parliamentary Inquiry into Climate Resilience in the Built Environment*. Although prior programs are specific to floods, VCOSS recommends a multi-hazard approach that focuses on supporting people at highest risk and experiencing poverty and disadvantage across the state.