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# Submission to the Independent Review of Commonwealth Disaster Funding

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**Consent option:** Publish with name

**Submitted by:** Natural Hazards Research Australia

## **Q1. What experience have you had with Commonwealth disaster funding support?**

Our response draws on recent Natural Hazards Research Australia funded research exploring community experiences of the New South Wales and Queensland 2022 floods that provides evidence of the lived experience of community members.

The positive aspects: Residents commented that the \$1000 (in particular) was easy to get and came through quickly. Resident's comments about how useful the assistance available to help was, e.g., local "pop-up shop". Some suggested it was so easy they wondered how many people would "take advantage" of the scheme.

Accessibility (IT, Physical): Concerns were raised frequently about the access to assistance and physical accessibility for elderly people and for those with disabilities. Online systems were problematic for residents as well as those who lost connectivity and hardware. Some locations were reported to require use of stairs or a strenuous climb up a hill.

Burden/persistence and trauma: Comments covered issues around the paperwork, bureaucracy, the stress of finding or replacing documents, the timing of opening hours for people with employment, and having to give up large amounts of time to wait on hold and be passed around to new people and repeating enquiries. Many felt this was overwhelming, reported it as stressful, and raised concerns for those who didn't have the capacity to persist and who would be missing out as a consequence. There were frustrations about automated menu systems and wanting to just "speak to a person." Many comments were made about this being "on top of the trauma" of the flood – a situation that may be frustrating and tiresome in normal circumstances but was far harder post-disaster when residents were dealing with displacement, trauma and loss.

Negative feelings: In addition to "stress", residents raised several other negative emotions when accessing disaster funding support. Residents reported the process of going through a series of different people as "degrading", people being made to "feel a fraud" if they didn't meet the criteria for a grant or certain definitions, despite being impacted.

Scams and cons resulting in denied claims: Several residents claimed that scams were occurring, with people claiming their addresses were already taken on "back to home grants" when they came to make a claim. Several commented that landlords would not approve grants or took the grants and they (tenants)





got nothing. Those who delayed making claims – due to lost documents or a focus on cleaning up - felt that the scams (in the meantime) meant that they were treated with greater suspicion.

Injustice/lack of fairness: Some owner-occupiers commented on the lack of assistance for them, e.g., having to arrange their own accommodation and competing with renters (who have a rental history). Comments were made about going to in-person support services for help and being made to complete forms on mobile phones rather than being given the help they wanted, e.g., printed copies. There were also comments about a lack of triage – with those heavily impacted not being prioritised or expedited and having to compete with large volumes of less affected residents for assistance..

## **Q2. How could Commonwealth funding support communities to reduce their disaster risk?**

It is well recognised that more could be done to reduce Australia's worsening disaster risk. Investments in risk reduction must be risk-based and account for future changes in natural hazard risk due to climate change.

Opportunities include:

1. Better land use planning. We must adopt strategies so that future development is appropriate in a changing climate. Current planning standards are not enough in some locations. The NSW Flood Inquiry wisely recommended flood planning levels should be reviewed to account for the intensification of rainfall in a warmer climate. The science shows us how to identify areas of lower risk – we need policies and funding approaches that positively encourage development in low-hazard-risk areas where damages can be much less.
2. Build better. We already know from research how to build houses and infrastructure that is more resilient to natural hazards. Embracing policies and incentives to encourage resilient building design is essential including post disaster. Research has shown that mitigation investments are cost effective and can pay for themselves many times over. For every dollar invested in retrofitting flood prone homes with hazard resilient materials, five dollars are saved in response and recovery. Mitigation saves lives and money, making insurance premiums more affordable through reduced risk.
3. Accept that some places are untenable for housing – people may not be able to live where they live now. The elimination of risk entirely is only possible by removing homes and businesses from floodplains, high fire risk zones or low-lying coastal areas. Major buyback schemes are now being implemented in some parts of New South Wales and Queensland to relocate homes from floodplains, but not for the first time in Australia, and the effort is not without difficulties. Voluntary buyback programs are expensive up front, disruptive to communities and rely on willing sellers. Not everyone will want to move. They are high-cost proposals, but the benefits are significant if a safer community is achieved. Decisions need to be made before disasters so that individuals can decide their future – life changing decisions are too hard during moments of high stress.
4. More must be done for communities that cannot be moved. If it is essential but cannot be relocated – be it housing, industry, agriculture or other infrastructure – then it must be supported by other means including stronger mitigation, community resilience measures, faster response and long-term recovery support. This requires a whole of community approach.



5. Work better with the natural landscape, including incorporating Indigenous knowledge, to be open to how the environment can play a vital role in the bigger picture. For floods, we can reforest water catchments and restore wetlands. Both options lower the risk of smaller floods, but also offer wider benefits such as better air and water quality, a healthier place for plants and animals, and more areas for public recreation.

**Q3. Please describe your understanding of Commonwealth disaster funding processes.**

Our response draws on recent Natural Hazards Research Australia funded research exploring community experiences of the New South Wales and Queensland 2022 floods that provides evidence of the lived experience of community members.

Not knowing what you need to know: Numerous comments were made by residents about their lack of knowledge of the process and systems. Many residents were unfamiliar with the systems and generally making claims and didn't know the options available. Many reported not knowing what to ask, where to go, or what was available. They relied on neighbours and others to hear about grants and assistance.

Eligibility: A large number of comments were made about eligibility issues, fixed or rigid criteria, complex combinations, earnings and means testing making very few people eligible whilst still experiencing hardship, especially in a post-disaster context – “The government denied us grants which were income tested. We are a single income family. So, this has been very challenging”. Some residents felt that there was a lack of understanding of different situations and issues if you didn't “fit the box”. There were comments about learning the “right” things to say/do/write to get through (reportedly) unnecessarily rigid processes – sometimes this was commented on in the context of other people playing the system. The criteria of eligibility for assistance being linked to “water through your home” was problematic for many who encountered business disruptions and residents in upper catchment areas. “Did you have water through your house?” And you go, “No, we had mud coming down, we had mud and rocks and trees under our house and water under the house and through the shed” and stuff like that, and they go “Well, you don't qualify because you didn't get water through your house”.

Not workable/burdensome: The process of claiming and working the funding process was felt to be too burdensome and unworkable. Issues around providing proof, repeatedly returning with more information, and keeping track of the process were mentioned, e.g. “It's been taking so long to get that money handed out... we don't even know where we are up to. We applied for it. They asked us for more information, which we sent them. But you ring them up and they go, “No, can't give you information.” You don't know where you are in the queue.”

Business grants: Leaving a business to access help was difficult, e.g., farms. Having to work with zero invoices was adding burden in processing business paperwork. Having to pay first to reclaim later was difficult for some to afford, especially post-COVID, and it was burdensome managing receipts/paperwork.

Trial and error/difficulties working through the process: Complaints were made about difficulties navigating the websites and “unusable apps”, the need to take a trial-and-error approach to making claims – requiring multiple attempts, and the burden of producing more information or evidence on repeated occasions. There were also reports of staff not being sufficiently trained or knowing the rules or understanding different situations – which was causing some of the problems being reported.



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#### **Q4. Are the funding roles of the Commonwealth, states and territories, and local government, during disaster events clear?**

Our response draws on recent Natural Hazards Research Australia funded research exploring community experiences of the New South Wales and Queensland 2022 floods that provides evidence of the lived experience of community members.

In our research residents tended to refer to the amounts of assistance received, rather than the specific source or name of that assistance type. It is not clear whether residents, generally, were aware of the source and/or roles of different levels of government in the disaster funding process, or if they simply didn't mention this detail when talking. As the research was not focussed on the understanding of roles, there were no follow-up questions to clarify. Of course, due to the direct contact online or in person, it was clear that individuals knew who they were interacting with to claim assistance, e.g., Service NSW, Centrelink, or simply "Council".

Due to limited content from interviews in relation to this question we provide longer quotes below. This is more indicative of the data available and the broader context.

Systems not joined up: Some residents mentioned occasions when they felt the various systems of government were "not joined up". An example was a resident who said "We applied for that first disaster relief grant for \$1000 and that came through very quickly, to me; it came through within about 48 hours for me because I just did it as myself. It took about four weeks for <partner's name> because he put the baby on his and they were like "Who is this extra person?" And that became complicated in terms of verifying and proving that we had another child." The resident went on to discuss Medicare and Centrelink not being joined up and generalised that point to "government" in general. She finished "...we had to bring it all together. So that was frustrating, but we appreciated the funding when it came through." Managing administrative issues like this is more challenging potentially for flood-impacted residents, in terms of finding documentation and/or finding time to deal with other departments, but in this specific instance the resident also had a baby to manage and another child.

Funding from different sources: This resident seemed somewhat muddled about funding and different levels of government. "... you could apply for some grant with <name> Council, but we ended up getting \$150 K-Mart voucher which is nothing in the big picture... I mean, I think Service New South Wales had the money which obviously came from the government, so that's where the money came from, and I guess the council... or... they've given us free rates basically. Well, we're only paying a very small proportion of rates this year which is amazing, that's great, and that was a big help." The implication here is that the resident knew the different sources but did not understand how they interact or differ in this context.

#### **Q5. Is there any further information you would like to provide?**

Natural Hazards Research Australia welcomes this opportunity to make a submission to the Independent Review of Commonwealth Disaster Funding.

Natural Hazards Research Australia is a not-for-profit organisation, funded in part by the Australian Government. Our mission is to work with partners and the community on research that is useful, actionable and supportive of better decision-making to save lives and protect communities. Our partners





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include federal, state and local governments, key industry bodies, the private and not-for-profit sectors, research and other organisations.

Today's disasters that are caused by natural hazards, although natural at the core, in reality reflect the culmination of our collective decisions of where and how we live and how we manage and care for the world around us.

Recent floods, storms and bushfires in Australia highlight increasing pressures on government and communities and the need for a better understanding of how to prepare for, respond to and recover from natural hazards.

This submission is informed by recent research funded by Natural Hazards Research Australia and undertaken by Macquarie University, University of Southern Queensland and Queensland University of Technology (available at:

<https://www.naturalhazards.com.au/resources/publications/report/community-experiences-january-july-2022-floods-nsw-and-qld-final>).

Research findings were informed by 192 interviews conducted with flood-impacted residents of NSW and QLD during the period 15 August -27 October 2022. The research project included a second phase of survey data collection, with responses gathered during the period November 2022 to February 2023. However, the survey did not include questions about the receipt of post disaster funding, and open text data have not been interrogated in compiling this response.

The interview phase of the research was broad-ranging and participant-led and was not focussed on grants and financial support specifically, although the majority of residents either mentioned, or were asked about the receipt of government and other financial support.

The responses outlined in questions 1, 3 and 4 of this submission are summarised from analysis of interview transcripts and are typically made by more than one resident. The word limits on the questions preclude the inclusion of any detailed quotes, but these supporting data can be made available to the Independent Review in de-identified form, should that be requested.

More information on relevant research can be found at [naturalhazards.com.au](https://www.naturalhazards.com.au).

We would welcome the opportunity to further discuss our submission. If you have any questions or require further information, please contact Andrew Gissing, Chief Executive Officer, Natural Hazards Research Australia

