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# Submission to the Independent Review of Commonwealth Disaster Funding

**Response ID:** IRCDF\_1417\_160

**Consent option:** Publish with name

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

I have undertaken research on the Boolarra Community in Victoria, which was impacted by bushfire in 2009. In-depth interviews with community members reveal that various forms of funding, including government and charitable reparations led to feelings of resentment between those who did and those who did not benefit from funding support (See Forbes-Mewett and Schermuly, 2023). In line with previous research, this study reveals that responses to crisis can be a trigger for community cohesion or corrosion. Disaster funding support (or lack of) tended to bring about community corrosion. Recovery from bushfire disaster is dependent on governments - including Federal - to be a primary catalyst for community adaptedness and preparedness for future bushfire events. Fundraising was also shown to have the potential to create corrosive communities. The national stage was no exception to the criticism expressed by affected community members (Forbes-Mewett and Schermuly, 2023). Commenting on relief payments, one research participant expressed:

"...put it this way, I won't ever donate to the government or even some of the other groups that do after-fire fundraisers because I felt, a lot of the time, the right people didn't get the money. I felt that it was people that certainly probably weren't as deserving as others that were getting funding when they realistically didn't lose much at all. Whether it was a loophole " if you just happened to be in Boolarra when the fires went through and nothing happened to your house, nothing happened to you, you were still able to get funding. I reckon that was wrong because there were people that really needed it and in a way we were caught like that because it wasn't our primary place of residence so we were considered entirely differently to people that lost their home, and I get that, but then there were people getting money and they lost nothing and that really annoyed me." (Forbes-Mewett and Schermuly, 2023)

The study showed the importance of the Government understanding the community needs, the need to ensure funds are fairly allocated, and ensure timely and transparent distribution.

Forbes-Mewett, H. and Schermuly, A. 2023. Available at:

<https://www.sciencedirect.com/science/article/pii/S2212420923002844>

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

Commonwealth funding could support communities to reduce their disaster risk by:

1. Understanding the communities' needs;



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2. Ensuring funds are fairly allocated;
3. Ensuring timely and transparent distribution;
4. A prescribed criteria for allocation;
5. Ensuring clarity in regard to the funding roles of governments before, during and after disaster events.

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

It is understood that Commonwealth disaster funding processes are implemented in times of large disaster events to support state and territory governments. However, it should be noted that: "With the frequency and intensity of bushfire events increasing, many people in fire prone areas may find themselves unable to afford or even access insurance to recoup their losses in future events. Therefore, fundraising may grow to be increasingly relied on by governments seeking to fill the pot of money available to rebuild communities in ways that decrease vulnerability to bushfire and enhance disaster recovery processes and resilience for the longer term goal of fire adaptedness. Our findings suggest it is imperative this process is carefully implemented, and that those giving and receiving funds are assured of a fair process for all concerned, thus lessening the likelihood of developing a corrosive community [10]. Our work reinforces the broader global literature and demonstrates the value of conceptualising community experiences of and responses to bushfire disasters as linked across different nations". (Forbes-Mewett and Schermuly, 2023: 11-12)

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

It appears that the funding roles of the Commonwealth, states and territories, and local government, during disaster events are not clear. For example, Forbes-Mewett and Schermuly (2023) found that community members impacted by the 2009 Victorian bushfires were confused about where they could seek financial support and what they were entitled to. Community organisations were believed to provide the most support, as the following comment indicates:

"they send people out to talk to you, and say okay well, your house has burnt down, go to your insurance but we can't do everything ... you don't know what you can claim for and what you can't because you're not one of those people that did that on a regular basis. And we don't claim for stuff from Centrelink or anything like that, I wouldn't have a clue what people could apply for." (Forbes-Mewett and Schermuly, 2023, p. 7)

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

I am currently supervising further research on granting and funding that will contribute to the topic of this review in the future.

