



# Submission to the Inquiry into the response to major flooding across New South Wales in 2022

20 May 2022

## Acknowledgement of Country

The St Vincent de Paul Society acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the land on which we live and work, with deep respect. May Elders, past and present, be blessed and honoured. May we join together and build a future based on compassion, justice, hope, faith, and reconciliation.

# About the St Vincent de Paul Society NSW

As a member and volunteer-based organisation, the St Vincent de Paul Society NSW is present in 350 communities across the State. Our members accompany people in times of hardship, building trust and providing practical assistance such as food and electricity vouchers, furniture and clothing, and help with other living expenses such as medical bills.

We are also a leading provider of health and social services, supporting people experiencing or at risk of homelessness, domestic and family violence, problematic alcohol or other drug use, and other forms of exclusion. In addition, we provide a range of services to people with disability including supports in employment, day programs, accommodation, and support coordination.

## Introduction

Following disasters, the St Vincent de Paul Society NSW plays an important and significant role responding to needs in the community. We raise funds that are distributed through locally led responses to help meet people's immediate needs. Because the Society is embedded in communities across the State, we also remain in place for the long-term, supporting individuals and communities through the recovery process.

Our response to the 2022 flooding events has so far included the launch of a public appeal on March 1 which has raised \$3 million; this has been supplemented with additional funds from our own reserves to help meet community need.

On March 8 we began distributing disaster relief payments via our extensive network of member volunteers, using tiered eligibility criteria to make payments of up to \$3000 per household. In the month that followed we distributed almost \$3.28 million in assistance to 2,180 applicants. Of these applicants, just under 1 in 5 reported that their homes had been destroyed, and 60% said their homes had been damaged.

As well as distributing cash grants, the Society worked with our corporate partners to secure donations of material goods such as tents, sleeping bags, towels, mobile charging stations and solar generators. Through our presence in recovery centres, and the redeployment of resources such as the Liverpool Night Patrol Van and employees from across the Society, we distributed these donations, along with meals, snacks and water, to people in impacted communities.

We are now focusing on longer-term support and outreach to more isolated communities.

Our submission draws on this experience, with the goal of improving preparedness for future disasters, supporting more effective responses, and ensuring recovery efforts meet the needs of all communities in the Northern Rivers, resulting in more resilient and inclusive communities in the future.

We also draw on our experience responding to the Black Summer Bushfires, during which we:

- Raised \$25.9m nationally, \$9.4m in NSW
- Distributed \$5.8m in financial and material aid in the immediate aftermath
- Provided \$1.4m in community grants supporting 76 grassroots recovery and rebuilding projects.

We also allocated \$2.2m to a community development program that has been working in selected bushfire affected communities across the State. Two years on from the Black Summer fires we know from firsthand experience that many communities are still coming to terms with the disaster and struggling to navigate the rebuilding process.

Yet we have also seen many examples of communities that have come together and are now seeing stronger, more connected communities emerge from the recovery. We hope the NSW Government will support communities in the Northern Rivers to do likewise.

## Recommendations:

1. The NSW Government should ensure housing responses to future disasters are planned and agreed in advance.
2. The NSW Government should invest in a more resilient housing system that is better able to meet the needs of people on low incomes. This includes:
  - Significant and sustained investment in social housing supply; at least 5000 homes per annum for the next decade.
  - Increasing the supply of affordable housing including through a more rigorous and ambitious approach to mandatory contribution schemes.
  - Strengthening protections for tenants to provide greater security of tenure and introducing a permanent hardship framework so that more renters can stay safely housed through crisis and recovery.
3. The NSW Government should investigate actions it can take to address insurance affordability, including resuming work on transitioning the emergency services levy from an insurance-based model to a property-based model, and removing stamp duty on home and contents insurance products.
4. The NSW Government should encourage the Federal Government to conduct a national review of insurance with a focus on access and affordability for people on low incomes.
5. The NSW Government should better support community organisations to prepare for and adapt to climate change and extreme weather events, recognising the critical role this sector plays in enhancing resilience and the response to disasters.
6. The NSW Government should:
  - review and update the Welfare Services Functional Area Supporting Plan.
  - play a more active role establishing and maintaining relationships with and between organisations with a state-wide remit that make a significant contribution following disasters.
  - ensure local coordination efforts are adequately resourced, with structures in place to incorporate the knowledge, expertise and assets that exist in the NGO sector.
7. The State and Federal Governments should work together to ensure a faster and more coordinated response to the delivery of cash grants following future disasters. Delivery mechanisms should recognise and support the importance of human interaction and connection at the point at which assistance is distributed.
8. Resilience NSW should be tasked with reviewing the operation of the recovery centres established following the 2022 floods to determine what worked well and what needs improving.
9. The NSW Government should identify, develop and support clear processes to make it easier for people to access the full range of services and supports available following a disaster, without the risk of being retraumatised.
10. The NSW Government should support coordinated outreach early in the recovery process.

11. Following disasters, the Department of Communities and Justice should resource case management support for people with complex needs.
12. The NSW Government should ensure additional resourcing, reflecting increased demand for social services, is made available to community organisations following a disaster, building on the experience of the Social Sector Support Fund.
13. People sleeping rough in the Northern Rivers should be able to access temporary accommodation and be included on the priority housing list.
14. The NSW Government should seek to address any gaps in its medium-term responses to housing need in the Northern Rivers, particularly for cohorts with intersecting vulnerabilities.
15. The NSW Government should advocate to the Federal Government for an increase to the base rate of JobSeeker.
16. In the absence of any policy change at the national level, the NSW Government should consider mechanisms to bolster cost-of-living supports for people in flood-impacted regions.

## Preparation and planning

The impact of the 2022 flooding events, and problems with the response demonstrate that much more must be done to ensure communities and individuals are adequately prepared for future disasters. While not an exhaustive list, key areas where we believe greater focus on preparedness is required include:

### *Housing*

While the 2022 flooding events were unprecedented, they were not unpredictable. There is now a vast body of evidence indicating that extreme weather events will be more frequent and more severe in the future, and this future is now upon us. Future extreme weather events will no doubt similarly result in a significant loss of housing, and the Government must be prepared to respond. This includes ensuring short, medium- and long-term housing responses are developed and agreed in advance. These plans should be clearly communicated early in a response so that people know help will be forthcoming - avoiding the considerable anxiety, stress, and tension that has been the experience of so many people in the Northern Rivers.

That the housing system was in crisis in the Northern Rivers (and across the State) prior to the floods has made the response more challenging. This is described in more detail below, and highlights the need for a more resilient housing system that better delivers safe, secure and affordable housing to people on low incomes. While we acknowledge the complexity of the housing system, key areas where the NSW Government could take bold and decisive action include:

- Significant and sustained investment in boosting the supply of social housing – at least 5000 new homes per year for a decade are needed to increase social housing as a proportion of total housing stock.
- Increasing the supply of affordable housing, including through a more rigorous and ambitious approach to mandatory contribution schemes.
- Strengthening protections for tenants to provide greater security of tenure and introducing a permanent hardship framework so that more renters can stay safely housed through crisis and recovery.

### **Recommendations:**

The NSW Government should ensure housing responses to future disasters are planned and agreed in advance.

The NSW Government should invest in a more resilient housing system that is better able to meet the needs of people on low incomes. This includes:

- Significant and sustained investment in social housing supply; at least 5000 homes per annum for the next decade.
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## *Insurance*

The decline in housing affordability, combined with an increase in the severity and frequency of extreme weather events means that the role of insurance has become increasingly important. Without it, a growing number of people will not be able to get back on their feet following a disaster.

Yet insurance has also become increasingly unaffordable, particularly for people on low incomes in higher-risk areas such as parts of the Northern Rivers. Of the households that received our cash grants following the floods, 74% reported that they were uninsured. The lack of housing affordability means that even should higher insurance premiums motivate people to lower their risk by moving, they are not able to do so.

Unless government addresses this market failure, and treats insurance as essential, we will continue to see a vicious cycle whereby people on the lowest incomes will be the least likely to be insured, while remaining the most exposed to the risks associated with more frequent extreme weather events.

Alternatives to risk-based pricing for insurance have been mooted or trialed in other parts of Australia and overseas, but further work is needed to determine what approach, or suite of measures, might work in the NSW context. The NSW Government should therefore investigate actions it can take to address insurance affordability. This work could commence with the establishment of a cross-agency taskforce to help ensure a broad range of perspectives are brought to bear on this issue.

As an immediate step, the NSW Government should ensure that taxes and levies do not increase the financial burden of insurance costs - particularly for people in higher-risk areas where the level of risk is already reflected in insurance premiums. For example, the Government should resume work on the proposal to transition the emergency services levy from being attached to insurance premiums, to properties itself. In addition, in line with recommendations put forward by the Australian Competition and Consumer Commission (ACCC), stamp duty on home and contents insurance products should not be linked to insurance premiums so that they do not further magnify the financial burden placed on people in high-risk areas.

The NSW Government should also encourage the Federal Government to conduct a national review of insurance, with a focus on access and affordability for people on low incomes.

### **Recommendations:**

The NSW Government should investigate actions it can take to address insurance affordability, including resuming work on transitioning the emergency services levy from an insurance-based model to a property-based model, and removing stamp duty on home and contents insurance products.

The NSW Government should encourage the Federal Government to conduct a national review of insurance with a focus on access and affordability for people on low incomes.

## *Inclusion*

The response to both the Black Summer Bushfires and the 2022 Flooding events showed that too often, the needs of specific groups of people are over-looked. These groups include First Nations People, people with low literacy, from non-English speaking backgrounds, with disability, with mental health conditions, and people with a range of other pre-existing vulnerabilities.

Planning efforts must ensure the needs of all people are taken into consideration, and this must be done at a state-wide, community and individual level. This can only be done well if planning discussions and decision-making processes respect and resource the participation of these groups and the people that support them.

**Recommendations:**

The needs of people experiencing poverty or exclusion, and with pre-existing vulnerabilities, must be embedded in state-wide and community level planning processes, including through ensuring their active and meaningful participation in planning processes. People from at-risk groups should also be supported to develop individual preparedness plans.

*Enhancing the contribution of Community Service Organisations*

Community Service Organisations play an important role responding to needs in their communities during normal times, and even more so during and following disasters (this is discussed in more detail below in relation to recovery). For many people experiencing poverty and other forms of social exclusion, community organisations can be their main connection to community, and are critical to their resilience both in navigating every day adversity, as well as during times of crisis.

During disasters, however, many community organisations and the people who work in them are themselves impacted. Yet here has been little sustained effort and investment to ensure community organisations are prepared for and able to adapt to climate change and extreme weather events.<sup>1</sup> The NSW Government should therefore better support this critical sector to prepare and adapt.

**Recommendations:**

The NSW Government should better support community organisations to prepare for and adapt to climate change and extreme weather events, recognising the critical role this sector plays in enhancing resilience and the response to disasters.

## Response

*Coordination*

In responding to community needs following disasters, both smaller, place-based not-for-profit organisations and larger charities with a state or nation-wide footprint both play an important – and often complementary – role. As a large charity, the St Vincent de Paul Society can raise additional funds, leverage corporate donations, and operate at scale. As an organisation with a grass-roots member base we are also embedded in communities across the State, with relationships, knowledge and experience that are invaluable in the aftermath of a disaster.

One of Government's roles in preparing for and responding to disasters should be to ensure that the mechanisms and resourcing are in place to enable not-for-profit organisations to contribute efficiently and effectively to disaster response efforts; recognising and enhancing the value of the contribution we make.

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<sup>1</sup> Mallon, K, Hamilton. E, Black, M, Beem, B, and Abs, J. (2013) Adapting the Community Sector for Climate Extremes. Available at <https://nccarf.edu.au/adapting-community-sector-climate-extremes-extreme-weather-climate-change-community-sector/>

The current framework for collaboration and coordination in relation to the delivery of key welfare services following a disaster is outlined in the *Welfare Services Functional Area Supporting Plan (The Plan)*. Our experience is that this plan is no longer up-to-date and/or being implemented effectively.

While The Plan acknowledges the value of stakeholders in the community services sector, it does not offer a clear mechanism through which organisations such as The Society, who are not identified as a Participating Organisation but who nonetheless are well-placed to make a significant contribution, can connect with other agencies and providers with a state-wide remit.

At the State level, Government can and should play a more active role in establishing and maintaining connections between organisations that are active in a response. For example, regular meetings at the State level would help build a stronger foundation for information-sharing and coordination. Effort is also needed to ensure coordination mechanisms remain current and responsive to changes in the landscape in terms of organisational structures and capacity to assist.

At the local level, recent disasters such as the Black Summer bushfires and the 2022 floods have shown that capacity for local coordination varies markedly across the State. Local coordination mechanisms must be adequately resourced and must recognise and incorporate the expertise and assets (including social capital) that exist in the NGO sector.

Other key components of a well-coordinated response that were missing in the flood response include:

- Clarity of roles. The key responsibilities that sit with each agency or organisation are not well understood and this caused confusion and anxiety amongst community members, and tension between agencies.
- Information sharing about how communities have been impacted. Following the Black Summer bushfires, Government provided agencies such as The Society with regular updates about locations that had been impacted and the scale of this impact, to assist in the planning and delivery of relief efforts. Similar information was not readily available following the floods.
- Information sharing about who can provide what support. This needs to occur at both a state-wide/strategic level and locally.

#### **Recommendations:**

The NSW Government should:

- review and update the Welfare Services Functional Area Supporting Plan
- play a more active role establishing and maintaining relationships with and between organisations with a state-wide remit that make a significant contribution following disasters
- ensure local coordination efforts are adequately resourced, with structures in place to incorporate the knowledge, expertise and assets that exist in the NGO sector.

#### *Immediate cash grants*

Following a disaster, access to cash is often one of people's most immediate needs. When the scale of loss is significant, this should be reflected in the scale of the response. The Society was the first organisation distributing large cash grants (up to \$3000) following the floods, and this meant we were under significant pressure when it came to the sheer number of people requiring assistance. Following future disasters, State and Federal Governments should work together to ensure a faster and more coordinated response to the delivery of cash grants.

The way in which cash grants are delivered is important; a variety of delivery mechanisms are needed to ensure they are accessible to all parts of the community.

### *Human connection*

The ethos that underpins the way in which The Society assists people in the community is based on human connection – listening to people, getting to know them, and understanding their needs and aspirations. In providing support – whether in the aftermath of a disaster or as part of our day-to-day activities – we seek to allow time and space for people to share their stories and build trust. For many of the people seeking our support following the floods, the process of applying for a cash grant was one of their first opportunities to talk about their experience with people outside their immediate circle. Although we were under significant pressure to distribute grants as quickly as possible, we wanted to ensure we did not simply provide a transaction, but also created opportunity for sharing and relationship-building. The importance of human interaction and connection at the point at which assistance is distributed should be recognised and supported following future disasters.

### *Physical donations*

Donations of material goods following a disaster can be an important part of a response, but they can also be hard to manage. A mismatch between the goods donated and the things people affected by disasters need and want is not unusual. Our local footprint in affected communities meant we were able to gather intelligence about the kinds of things people needed, while our corporate relationships meant we were able to liaise with large corporate donors to facilitate the donation of items that matched these needs such as tents, solar generators, and lightweight blankets.

The things communities and individuals need will differ from one disaster to another and will change over time. Improved local coordination mechanisms would facilitate the intelligence-gathering and information-sharing necessary to ensuring donations match community needs, and enhance the response rather than adding an administrative and logistical burden.

### *Recovery Centres*

The Society was present in seven recovery centres across Northern NSW. Our experience was that some centres worked significantly more effectively than others. Factors we identified as important to the operation of the centres include:

#### *The physical space:*

- In some areas the space was not able to accommodate the number of people seeking support.
- In some areas the space could not accommodate the needs of all clients. For example, the need to ensure privacy, such as for people experiencing domestic violence. Similarly, the recovery centres were not accessible for some people due to the level of noise, crowding, safety concerns etc. Arrangements must be put in place to accommodate the needs of all people.
- The amenity of recovery centres, including factors such as adequate seating, shade etc should also be considered.

#### *The process:*

- The process through which people accessed support from the range of services present in the recovery centres differed from one centre to another. In some areas there was clear communication between agencies, information was shared effectively, people's expectations were well-managed, and the process was streamlined.

The lack of clear process meant that in other areas, however, there were breakdowns in communication, information was not shared effectively, people were not informed about how long they would need to wait and what they could expect, and there were breaches of confidentiality. This added to the stress and confusion experienced by people accessing assistance, and by the volunteers and employees who were there to support them.

To improve future recovery centres, we recommend Resilience NSW be tasked with reviewing the operation of the centres established following the floods to determine what worked well and what needs to be improved, and developing guidelines to support the operation of future recovery centres.

The NSW Government should also identify and support clear processes that are person-centred and do not expose people to the risk of being retraumatised. These processes need to better support the sharing of information between agencies offering support in recovery centres (with appropriate consent) so that people are not obliged to share the same information multiple times. They should also avoid unnecessary duplication such as signing multiple confidentiality and/or consent forms.

### *Outreach*

Many people in small regional centres and outlying areas were not able to access recovery centres due to access issues such as road closures and a lack of transport. In some areas efforts were made to provide shuttle services to and from the recovery centres, but more needs to be done to improve access for people outside the main regional centres early in the recovery.

Where possible, outreach should start early and be coordinated across organisations, with Government supporting this coordination. As above, information from Government about how different communities have been impacted would enable organisations such as The Society to prepare for what the likely issues will be and send people with the appropriate skillset.

### *Supporting people with intersecting vulnerabilities*

Following a disaster, people often need to navigate a range of systems and processes to get the help they need. This can be challenging for anyone, but for people with pre-existing vulnerabilities – some of which may have been exacerbated by a disaster – it can be almost impossible. In our work supporting people after both the Black Summer bushfires and the floods, we saw that some people need professional case management support to navigate the help available to them. This should be available early in the recovery period and continue for six to twelve months depending on need.

#### **Recommendations:**

The State and Federal Governments should work together to ensure a faster and more coordinated response to the delivery of cash grants following future disasters. Delivery mechanisms should recognise and support the importance of human interaction and connection at the point at which assistance is distributed.

Resilience NSW should be tasked with reviewing the operation of the recovery centres established following the 2022 floods to determine what worked well and what needs improving.

The NSW Government should identify, develop and support clear processes to make it easier for people to access the full range of services and supports available following a disaster, without the risk of being retraumatised.

The NSW Government should support coordinated outreach early in the recovery process.

Following disasters, the Department of Communities and Justice should resource case management support for people with complex needs.

## Recovery

### *Support for service provision*

Disasters often result in an increase in the need for a range of services such as mental health services; homelessness services; advice, information and referral; social support; emergency relief. Following the Black Summer bushfires, many organisations reported that in responding to needs in the community they were providing services and support well above and beyond those which they are funded to provide. Where service provision increases beyond normal provision post-disasters this should be resourced. The Social Sector Support Fund, established to provide additional funds to organisations where COVID-19 led to increased demand for services, is an example of how additional funds could be distributed following a disaster.

#### **Recommendations:**

The NSW Government should ensure additional resourcing, reflecting increased demand for social services, is made available to community organisations following a disaster, building on the experience of the Social Sector Support Fund.

### *Housing and homelessness*

There is very high risk that the extensive loss of homes in the Northern Rivers will wipe out any semblance of affordability for years to come. This will increase the number of people who are homeless, living in precarious situations, or in poor quality or inappropriate housing.

While some people who were homeless or in precarious housing prior to the floods may not have been directly impacted, they will nonetheless be indirectly affected; there is concern that their needs will be deprioritised following the disaster. A quasi-street count conducted by the End Street Sleeping collaboration at the end of April observed an estimated 378 people sleeping rough across Byron Shire, Tweed Shire and Lismore. We support the End Street Sleeping Collaboration's recommendation that these individuals should be able to access temporary accommodation and be included on the priority housing list.<sup>2</sup>

To help better understand the current situation and potential responses, the St Vincent de Paul Society, together with a consortium of other service providers, is now also undertaking a research project on housing needs in the Northern Rivers region. The research will identify gaps in the current suite of housing support interventions, ways to address medium-term challenges to the housing system, and actions to offer better mitigation and protections against future disasters for people experiencing hardship and injustice. The project is expected to finish mid-year and we are happy to provide a copy of the final report to the inquiry if this would be of assistance. We hope the findings will help the NSW Government address any gaps in its medium-term responses to housing need in the Northern Rivers, particularly for cohorts with intersecting vulnerabilities.

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<sup>2</sup> End Street Sleeping Collaboration (2022) Northern Rivers Recovery Data Collection: A collaborative response for individuals experiencing homelessness post-floods.

In supporting the rebuilding process in the Northern Rivers, we encourage the NSW Government to aim for a more resilient and inclusive housing situation – not a return to the crisis that characterised many parts of the region prior to the floods. This will include ensuring delivery of an adequate supply of social and affordable housing, as described above.

**Recommendations:**

People sleeping rough in the Northern Rivers should be able to access temporary accommodation and be included on the priority housing list.

The NSW Government should seek to address any gaps in its medium-term responses to housing need in the Northern Rivers, particularly for cohorts with intersecting vulnerabilities.

*Income Support*

The destruction of homes, businesses and roads will further limit some people’s opportunity for employment. Some may no longer have jobs to return to; others will face additional challenges when seeking employment.

An adequate social safety net should be there to support people during crises regardless of their nature. The scale of the 2022 floods, however, further highlights the major flaws in Australia’s welfare system. There is now extensive evidence that the JobSeeker payment does not enable people to cover the basics. An increase in the number of people in the Northern Rivers who will need to rely on this payment over an extended period will increase poverty rates, be detrimental to individual and family well-being, and have flow-on effects for the community and the economy.

The NSW Government should therefore advocate to the Federal Government for an increase to the base rate of JobSeeker. In the absence of any policy change at the national level, the NSW Government should consider mechanisms to bolster cost-of-living supports for people in flood-impacted regions.

**Recommendations:**

The NSW Government should advocate to the Federal Government for an increase to the base rate of JobSeeker.

In the absence of any policy change at the national level, the NSW Government should consider mechanisms to bolster cost-of-living supports for people in flood-impacted regions.

## Conclusion

St Vincent de Paul Society NSW hopes the information shared in this submission will help improve the response to future disasters. We also hope it will help shape responses to ongoing need in the Northern Rivers to better support people as they begin to rebuild and ensure the rebuilding process results in more resilient and inclusive communities.

Should the Inquiry have any further questions about the issues raised in this submission, please contact Rhiannon Cook, Manager, Policy and Advocacy, at [Rhiannon.cook@vinnies.org.au](mailto:Rhiannon.cook@vinnies.org.au).