

Thank you for inviting our sector to address the committee today.

Financial Counselling Australia or FCA, is the national peak body for financial counsellors. My role at FCA is to coordinate our sector's response to disasters throughout Australia. I am joined today by two frontline financial counsellors from regional New South Wales who have been supporting their communities in the wake of the 2022 floods.

Lisa Gage works for the Lismore and Districts Financial Counselling Service which covers the Northern Rivers region, and Carole Shennan works for CatholicCare Wilcannia Forbes which services the Central West. On behalf of all three organisations, we acknowledge the Gadigal People of the Eora Nation as the traditional custodians of the land on which we meet today and pay our respects to Elders past and present. We also recognise the vital role our Indigenous colleagues play in supporting First Nations communities in New South Wales who remain displaced by the 2022 floods.

From the Northern Rivers in February 2022, down through the Hawkesbury Nepean region to the west of Sydney in July 2022, and then across to the Central West communities of Forbes and Eugowra in November 2022, financial counsellors have been assisting flood-affected communities in New South Wales for more than two years now.

Their work has focussed on a range of financial issues including mortgages and other debts, insurance claims handling, housing issues and problems with accessing government grants and schemes.

The most recent data collected from those financial counsellors shows the majority of flood-affected clients are suffering from mental ill-health and are struggling to pay for basic necessities.

You will have read in our submission that up until 30 June 2023, our sector struggled to build and maintain collegiate relationships with the New South Wales Reconstruction Authority's predecessors including the Northern Rivers Reconstruction Corporation and Resilience New South Wales. All three of our organisations have experiences of being rebuffed, ignored and shut down, which is extraordinary given that Lismore and Districts Financial Counselling Service and CatholicCare Wilcannia Forbes are both place-based agencies and had been supporting their respective communities long before the floods hit. For my part, the Northern Rivers Reconstruction Corporation saw no value in the fact that I had already been working closely with the Queensland Resilient Homes Fund for some months by the time the same scheme got up and running here in New South Wales.

We are however pleased to report that since 1 July 2023 when the New South Wales Reconstruction Authority assumed responsibility for recovery and reconstruction, there has been a noticeable shift for the better. This shift is the most noticeable in the Central West where CatholicCare Wilcannia Forbes has been included in consultations for the Central West Resilient Homes Program.

While we think there is still room for improvement, we welcome this review as an opportunity to further strengthen recovery and reconstruction efforts for all disaster-affected communities in New South Wales.