

**Submission
No 59**

**INQUIRY INTO RESPONSE TO MAJOR FLOODING
ACROSS NEW SOUTH WALES IN 2022**

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SUBMISSION TO THE SELECT COMMITTEE ON THE RESPONSE TO MAJOR FLOODING ACROSS NEW SOUTH WALES IN 2022

Firstly, I recognise the efforts of people working in the flood recovery space in the NSW Northern Rivers Region. In my experience, the individual commitment and effort of those people cannot be overstated. On the whole, there are lessons to be learned and improvements to be made, but none of the shortcomings in the recovery efforts can be attributed to any individual's lack of compassion or commitment to helping those who need it.

I felt challenged, humbled, saddened but also privileged and appreciative that I was able, even for a short time, to visit and work in the Ballina area, alongside some amazing people both locals and those from all over the country, and hear directly from those who had suffered so much as a result of the 2022 flood events.

These are my observations arising from my short time working in the Ballina Flood Recovery Centre in May 2022.

1. Affected people should only need to register once

When I commenced my role as the Recovery Centre Manager, I was provided with information on the various ways that disaster affected people could obtain assistance.

This included many pages of information on grants, subsidies and rebates (GSRs) to which qualifying individuals and businesses may be entitled as a result of loss incurred during the 2022 floods.

These GSRs are administered by various government agencies at both state and federal level along with some private and charitable institutions and, understandably, require the applicant to demonstrate they are entitled to receive the assistance being offered. For many or most disaster affected people, this means having to establish their claim each time they apply for a separate form of assistance.

This brings with it several issues. Firstly, the delay in finalising the application. One of the key messages I heard during my time at the recovery centres was the delay in getting help to people who needed it.

Secondly, for most GSRs, the affected person has to establish the loss suffered as a result of the floods on their homes, personal property, business or tools of trade. I became concerned with disaster affected people having to re-live the disaster over and over again by producing the same photographs and other evidence particularly when the damage was to their family home, often triggering an emotional response.

Thirdly, it duplicates much of the work done by staff working in recovery centres and the individual agencies processing applications.

By creating a single central point of registration for disaster affected people, this delay and duplication could be minimised. A disaster affected person could complete a single registration containing the essential information required to establish their eligibility for one or more GSRs. That registration could include things like:

- Evidence of their identity
- No of dependents
- Place of residence at the time of the disaster
- Vehicles owned and any impact from the disaster
- Name of any business operating at the time of the disaster
- Extent of any damage to any residence, contents, business or tools of trade
- Details of income and assets
- Impact on income as a result of the disaster
- Details of any insurance claims and the outcome (eg claims declined)

The registration could also include any evidence typically required to establish eligibility for assistance including photographs, proof of residency (utility bills, rates notices, lease agreements, rent receipts), bank statements and the like.

Once registration is completed, the person would receive their individual disaster affected person number. They would be required to sign an acknowledgement as to the truth of the information provided and potential penalties for false or misleading information and agree that their information could be shared among agencies and organisations for the sole purpose of determining eligibility and providing assistance.

2. Using data to target resources

It became apparent that several agencies and organisations had data that could, when aggregated, be very useful in determining how and where resources should be prioritised to ensure those requiring assistance were able to access it.

The SES held data on homes affected during the flood. Ballina Shire Council also held mapping information showing the homes affected during the floods, noting that data was not necessarily consistent with the SES data.

Each agency receiving applications for grants, subsidies and rebates also held important information showing households who had applied for or received assistance as opposed to those who had not.

In mid-May, Resilience NSW deployed a number of resources to visit households in affected areas.

By using data showing homes that had been affected and cross-referencing that data to homes who had not applied for nor received any form of assistance, resources could have targeted those homes and those people who are likely to have required assistance but were not aware of how to obtain it or who were otherwise unable to access it.

3. The Grant Application Process

In some cases, the process of applying for grants was clumsy and confusing. For disaster affected people there were potentially a number of grants available including the Back Home Grant (administered by Service NSW) and the Disaster Relief Grant (administered through Resilience NSW and NSW Revenue).

The Back Home Grant (BHG) offered a fixed amount to a maximum of \$20,000 per household to repair or replace essential household items or restore homes to a habitable condition. The grant provided for \$20,000 for owner-occupiers, \$15,000 for owner-investors and \$5,000 for tenants.

Generally speaking, it appears the BHG was being paid to approved applicants within 2-3 weeks.

Disaster Relief Grant for Individuals (DRG) applications opened in March 2022, and as of 17 May 2022, 167 DRG applications had been lodged by residents living in the Ballina Shire. Of those, 22 had been approved, 13 declined and 4 withdrawn leaving 128 (or 77%) outstanding.

The DRG is available to disaster affected people in the form of a contribution payable to those whose home or contents were damaged or destroyed by the floods and is intended to “help people to recover from the effects of a disaster and re-establish a basic standard of living.” The DRG has two components, one for household contents and the other for structural damage.

The BHG and the DRG are exclusive. Once a disaster affected person has been approved for either the BHG or the DRG, they are immediately ineligible to receive the other.

There is no published cap nor is there any published formula for determining the amount that a disaster affected person may be entitled to under the DRG, making it difficult to advise people on which grant would be most appropriate to their situation.

In practice, most disaster affected people were being told the BHG is faster, though they may be entitled to a greater amount through the DRG. It appears however this may not necessarily be accurate with some applicants reporting they had received under \$10,000 from the DRG when they were expecting more.

The process for lodging DRG applications was highly manual and labour-intensive. Paper forms had to be completed by the applicant, then those paper forms were scanned by Recovery Centre staff and emailed to a central DRG email address. Hard copies of the forms and accompanying evidence were later mailed to Resilience NSW.

It was common for DRG Applicants to attend the Recovery Centre to follow-up on the progress of their DRG application.

It was apparently taking up to two weeks for applications to be entered into the system. Originally, there was no way for applicants or recovery centre staff to track the progress of applications. In May 2022, Resilience NSW started distributing a pdf document to recovery staff containing the details of any DRG applications that had been received.

While all this did was confirm that an application had been entered on the system, and in some cases whether it had been approved, declined or withdrawn, it was at least confirmation that the application had made it into the system.

The confusion surrounding the two grants, the convoluted application process associated with the DRG and the uncertainty as to the timeframe and quantum available under the DRG scheme all contributed to increased anxiety levels among applicants and staff alike.

4. A standing contingent workforce

Staff contributing to the flood relief efforts comprised those from a myriad of agencies and organisations including federal, state and local government, charitable organisations and volunteers.

With respect to the 2022 Northern Rivers floods, Resilience NSW is the overall coordinator of the recovery efforts. Resilience NSW staff comprise staff employed directly by Resilience NSW but also personnel from other NSW Government agencies and, pursuant to Memoranda of Understanding with other governments, staff from states and territories across Australia.

In NSW, for example, individual staff employed in government agencies other than Resilience NSW could express interest in being deployed to assist with the flood recovery efforts. In many cases, these deployments were for periods of one or two weeks although in some cases longer.

The expression of interest (EOI) process emerged many weeks after the flood events, took some time to manage and was wholly dependent on the agreement of the host agency to release staff to Resilience NSW for the requisite period. While efforts were made to match those who expressed interest to suitable roles, the process itself or the capacity of Resilience NSW to manage and organise these deployments did not necessarily see the skills, experience and qualifications of staff best matched to the available roles.

Rather than waiting for a disaster and then assembling a workforce to assist with the response, the NSW Government could consider a standing EOI where suitably experienced qualified staff can express interest (under stand-by arrangements) in being deployed to assist with recovery efforts immediately following a disaster.

This would create a qualified contingent workforce that is able to be deployed, at relatively short notice following a disaster, and be deployed to roles that are commensurate with their skills, experience and qualifications.

5. Private (ad-hoc) community relief groups

It is inherently Australian for people to help each other out following a disastrous event. This quality is amplified in smaller and regional communities outside urban areas. Small towns in particular tend to band together to provide support and assistance to their own who are adversely impacted by natural disasters.

In many cases, these informal groups are stood up by a core of volunteers driven to help those in their community and are often responsible for providing those impacted with basic necessities like food, shelter and clothing that would otherwise have to be (or should be) met by the Government.

Due to the informal nature of these groups however, they are not recognised by the Government and as such are not able to receive any form of financial support to assist them to continue providing communities with the help they need, despite acting as an ad-hoc proxy for government service providers.

There are many obvious reasons why these ‘pop-up’ groups do not qualify for government support. There is a risk of fraudulent behavior, a lack of oversight as to the nature and quality of services being provided and the risk of duplicating or over-servicing in some areas while neglecting others.

However the organisers of these groups are invariably best placed to understand their community and know where to direct support and assistance to those most affected by the disaster.

Notwithstanding these risks, the NSW Government should consider mechanisms that would allow these groups to be recognised and be able to receive some form of support immediately following a disaster, for a finite period, where it appears the group is based in an impacted community and is in a position to provide immediate and necessary assistance to members of that community.

Some safeguards could be implemented including agreements or deeds with the organisers of these groups imposing disclosure and reporting requirements and permitting spot-checks or audits by government staff to mitigate the risk of any impropriety.

6. Concluding statement

The Committee will hear first-hand accounts of situations where the flood response needed to be better. There is clearly a will and a commitment to provide affected people with the support and assistance they need following the disastrous impact of events like the 2022 floods in Northern NSW.

In addition to the colossal financial impact, the emotional impact of these events must be a prime consideration. Efforts by governments at all levels, however well-intentioned, have the capacity to exacerbate the emotional trauma experienced by those impacted by these events.

Planning for a disaster response needs to take into account that those most in need are often not equipped to deal physically, mentally and emotionally with the aftermath of these traumatic events making it paramount to deliver the necessary support and assistance in a carefully planned and well considered way that doesn't inadvertently compound the hardship of those that are adversely impacted.

Lindsay Cornish
30 May 2022