

ACOSS Disaster Response, Recovery and Resilience Plan

March 2022

Better meet the needs of people impacted by the floods

1. Increase the Australian Government Disaster Recovery Payment from \$1,000 to \$3,000, and from \$800 per child to \$1,200 per child for people who have been adversely affected by disasters.

While we welcome the announcement that people in flood affected local government areas (LGAs) in Lismore, Clarence Valley and Richmond Valley will receive increased Disaster Recovery Payments, we call on the Federal Government to urgently extend the same support to all affected by the disaster we have witnessed these past few weeks. People across NSW and Queensland have been devastated by the floods, losing homes, belongings and livelihoods. Tragically, some have lost their lives. We know that many affected by these floods have lost even basic personal belongings. Many do not have insurance or have inadequate insurance because of the high cost. People in the other LGAs deserve the same additional support that will be provided to people in Lismore, Clarence Valley and Richmond Valley. We urge the support to be extended to all homes impacted by the floods in New South Wales and Queensland.

We also urge the Government to permanently increase the Disaster Recovery Payment to \$3,000 for adults and \$1,200 for children, in light of the payment not having been increased since 2006 and the cost of living having increased substantially in that time. It is important that the federal income support provided reflects the costs faced after someone loses their food, medications, belongings and home. We also ask for the removal of the \$20,000 asset limit. Many people on the lowest incomes affected by the floods have fewer than \$20,000 in assets, and yet they've lost everything, including personal items, clothing, beds, and other furniture. They should not be denied support because they have a low level of wealth.

2. Increase the Disaster Recovery Allowance

It is crucial that the Disaster Recovery Allowance be increased to \$70 a day and indexed to wages. The allowance is paid at the same rate as JobSeeker, just \$46.50 a day for a single person. This is clearly inadequate for anyone, let alone someone who has lost everything in a flood or other natural disaster. We understand that the Federal Government will be considering the allowance's adequacy in coming days. We would most welcome working with the Government to ensure that the allowance covers the cost of basic goods and services that people need, especially as they look to recover from substantial loss.

3. Urgently create a Housing Response, Recovery and Resilience plan

There is a critical need to deliver emergency and temporary housing and accommodation options on the ground in disaster affected areas, and to work with the sector and other stakeholders to create a full plan, including for emergency housing, rent assistance and recovery grants, permanent housing infrastructure, as well as developing a standing temporary housing program and housing and climate resilience grants. Refer also to the Everybody's Homes housing recovery fund and housing resilience proposal for further details.

4. Increase Income Support to help people recover

The base rates of income support for people without paid work are totally inadequate to cover the cost of living, let alone, adapt, recover and build resilience to disasters. JobSeeker Payment is just \$46.50 a day. People cannot eat three meals a day or cover the cost of other essentials on such little money. The Australian Government must permanently increase JobSeeker Payment, Youth Allowance and related payments to at least \$70 a day, index payments to wages and lift other key payments including CRA (see further below) to help people get by, especially during times of crisis like the floods.

5. Extend Rent Assistance for people on Disaster Recovery

Commonwealth Rent Assistance should be increased by 50% and made available for people eligible for the Disaster Recovery Allowance who are renting privately for the period of recovery.¹

¹ Disaster Recovery Allowance recipients are currently ineligible to receive Commonwealth Rent Assistance.

6. Streamline Government payment processes so that help gets to people on the ground quickly

It is important that people can access payments and supports without unnecessary bureaucracy. Centrelink and Services Australia should exercise leniency and flexibility in the administration of recovery and crisis payments to ensure people in need receive them, including where people cannot readily provide the required documentation because they have lost their home or do not have access to their home.

7. Streamline coordination of governments and community disaster recovery assistance

Governments and community leaders should work together to streamline provision of financial assistance as part of the recovery. This should include collaboration to remove the need for people to lodge separate applications with the same information to different levels of government, with adequate privacy protections. Local coordination will be essential to increase accuracy of the range of supports, financial and other assistance available, as will coordination at all levels of government to create a 'no wrong door' approach. A person should be able to access all relevant levels of government and other assistance regardless of which level of government they contact in the first instance.

8. Expand Mobile recovery centres and outreach clinics

The use of mobile recovery centres and outreach clinics that operate after hours should be expanded in regional and rural areas to ensure that individuals from smaller communities can access the support they need. This outreach should include representation from the relevant Commonwealth and state agencies, with the support of community service organisations.

9. Suspend Cashless Debit and Income Management

During extreme weather events and its immediate aftermath, the Federal Government should suspend all mandatory income quarantining measures (should they be in place) to ensure that people are not without access to cash.

10. Cover funeral costs for people who have lost their lives in a natural disaster

Many families and communities face the terrible loss of a loved one as a result of disaster events. Given that these families are likely to be placed in a very difficult financial situation (e.g., many may have lost property, income, etc.) we propose that

the Federal Government include funeral costs (which average over \$7,000) as part of its response to disasters. This support should be provided to complement other assistance provided by NGOs.

11. Ensure mutual obligation requirements and social security debt recovery processes are suspended in affected regions

Suspend debt recovery and mutual obligation arrangements for people receiving income support in flood affected areas. Going forward these types of arrangements should be built into all responses to disaster events and ensure the period is adequate.

12. Require essential service providers to provide relief to customers

Require essential service providers, including energy, water, and telecommunications, to provide relief to customers during disaster events and the immediate aftermath by implementing:

- A temporary suspension on billing
- A moratorium on disconnections in affected areas
- A moratorium on debt collection and recovery actions in affected areas
- A mechanism to ensure the automatic, proactive referral of people in affected areas to retailer/provider's hardship team and offer universal access to assistance measures such as bill smoothing and payment plans
- The promotion of the availability of rebates, as people who were previously ineligible might now be eligible
- Steps to ensure people are on the retailer's best offer, as applicable
- A mechanism to ensure that any debt and reconnection fees are automatically waived for people who had their homes directly affected by a natural disaster.
- Public messaging to affected communities so that people are aware that support that is available.

13. Governments assist to identify short-term accommodation

See above regarding the need for a dedicated Housing RRR Plan. As part of the Plan, Governments should establish a searchable register of local, state and federal government land or properties suitable for short to medium-term housing to enable families to remain within their community as they recover.

14. Boost investment in social and community housing in affected areas

See above regarding the need for a dedicated Housing recovery, response and resilience Plan. As part of the Plan, the Federal Government should work with state and territory governments to conduct a loss and need assessment of social and

community housing when communities are impacted by natural disasters. We know that some public and community housing dwellings have been destroyed or damaged and will need to be repaired or replaced urgently. Beyond that, given increased financial hardship and the destruction of thousands of dwellings in affected communities, new public and community housing dwellings should be developed as a priority. This would reduce homelessness, ease financial and rental stress for people who have lost homes and livelihoods and generate strong economic benefits including job opportunities in affected local economies.

15. Additional funding to meet demand for social support services post disaster

Extreme weather events can impact on health and wellbeing and can lead to an increase in domestic violence, substance use disorders, and mental health concerns. The health and wellbeing impacts can occur during the natural disaster or take months to emerge. Demand for social service supports significantly increase, however there are often inadequate funds made available to meet the surge in demand. To address these gaps, we recommend that:

- All governments ensure that funding and resources are provided to meet an expected increased demand for legal and social support services.
- All governments ensure that adequate mental health support is available to disaster affected communities in the short, medium and long term.
- Governments increase specialist domestic and family violence services, particularly in the short to long-term recovery period after a disaster.
- Additional support be tailored and responsive to community needs, particularly in regional and rural areas.

16. National Resilience and Recovery Agency (NRRA) and Emergency Management Australia (EMA) to deliver rapid improvement in cross-government coordination to address local need, deliver fast and flexible assistance and consult with all key stakeholders.

There is a need to improve coordination at all levels and rapid response. In the current context, some priority issues are the local demand for stocks/supplies, income support payments, public donations, power outages, telecommunication outages and banking access, health services including aged care, disability services, maternity and mental health support. We cannot afford to continue to have state and federal departments running competing meetings, responses and agendas as it greatly impacts the emergency response.

17.NRRA and EMA to hold substantive and frequent engagement with the community sector during the emergency response and recovery phases.

Establish an operational combined meeting of the EMA's National Coordination Mechanism (NCM) and NRRA with the community sector occur every fortnight, during emergency response and early recovery phase. ACOSS and/or relevant State/Territory COSS should be included in the NCM ongoing, with a focus during peak disaster emergency response periods.

Support Community sector organisations to respond to disasters

18.NRRA to coordinate and deliver plain English and translated communications daily during disasters.

NRRA to coordinate and deliver plain English and translated communications daily regarding the situation on the ground, as well as clear information on payments and other assistance measures available across local, state and federal governments. This includes clear messaging to the general public on how best to assist affected communities and how to donate items without impeding the response.

19.Introduce a Community Sector Emergency Grants Fund.

The community sector is already under strain because of the Omicron wave and the floods have only exacerbated demand and reduced the sector's capacity to respond. Services have been flooded, with damage to offices and equipment, and the floods have deepened workforce strain and stress. Women, who comprise the majority of the sector's workforce, are mostly affected. The fund should include:

- High trust, low doc, quick approval process for existing recognised community organisations, with dot points and acquittal after emergency phase
- Flexible and swiftly delivered within one week
- Can be used broadly as community organisation needs, including workforce as well as equipment
- \$20k - \$200k per grant to accommodate small and large needs.

20. Provide flexibility for Community Sector Organisations to expedite emergency grant arrangements

Review and amend the Public Governance, Performance and Accountability Act 2013 (Cth) and the Commonwealth Grants Rules and Guidelines 2017 to provide more flexibility during a national emergency for non-corporate Commonwealth entities to expedite grant arrangements and variations, given to provide financial assistance to those affected by disasters.

21. Provide a standing Contingency Flexible Fund for Community Sector Organisations

The Federal and State/Territory Governments should create a national contingency fund and ensure contracts for service delivery provide greatest flexibility to enable Community Sector organisations (CSOs) to participate effectively in disaster response and recovery efforts. Specifically, the Fund should include provisions and additional funding that:

- Enables CSOs to manage surge capacity to meet the increased demand for services during and in the aftermath of the disaster
- Ensures immediate financial compensation for CSOs affected by intensive unprecedented response and recovery efforts
- Ensures CSOs are not penalised for failing to meet contractual obligations due to their participation in disaster response and recovery efforts (for example, the Minister for Social Services provided this assurance in the case of her Department during the 2019/2020 bushfire crisis).

Improve people's resilience to the impacts of climate change

22. Local community led resilience Hubs

Establish and fund local Community Resilience Hubs that are community-led, engage in building community resilience and assist the community in planning, response and recovery across every LGA in Australia. We need to have community capacity to support local responses, working closely alongside all tiers of government to plan, mitigate, respond, recover and strengthen resilience ongoing, including participating in development of climate change adaption and resilience plans. See further below.

23. Fund local councils to improve community resilience

Fund local councils to work with federal and state governments, the health sector, emergency management sector, community service organisations and other relevant stakeholders to develop local climate change adaptation and resilience plans, and support programs to strengthen individual and local communities' capacities to better adapt and become resilient to local climate change factors.

24. Social vulnerability index

Support the development of an online tool that includes a social vulnerability index (such as the Australian Natural Disaster Resilience Index) and online mapping feature to help identify where communities may need additional support to build resilience, prepare, respond and recover from disasters.

25. Strengthen resilience of people more vulnerable to disasters events

Resource Community Service Organisations to build resilience of their clients, by, for example:

- Delivering the emergency RediPlan (personal emergency plan) to community sector clients²
- Implementing plans to ensure vulnerable people are protected during emergencies

26. Build resilience of First Nations Communities

Provide funding to support First Nations People and communities to participate in whole-of community responses to build climate resilience and to better prepare for, respond to and recover from natural disasters, building on traditional and local knowledge.

27. Improve the resilience of energy supply

Integrate the findings from IPART's Electricity Distribution Reliability Standards Review³ and the AEMC's Review of the Regulatory Frameworks for Stand-Alone Power

² Available at: <https://www.redcross.org.au/campaigns/prepare/prepare-protect-what-matters>

³ <https://www.ipart.nsw.gov.au/files/sharedassets/website/shared-files/pricing-reviews-electricity-publications-electricity-distribution-reliability-standards/issues-paper-electricity-distribution-reliability-standards-march-2020.pdf>

Systems (SAPS)⁴ to improve the resilience of communities and their energy supply in remote, edge of grid, bushfire and flood vulnerable areas.

In addition to energy for homes and businesses, Stand-Alone Power Systems also support resilience of the water, communications, emergency response and transport systems.

Improve disaster resilience of Community sector organisations

28. Support ACOSS and COSS network to strengthen the resilience of community service organisations

In 2016, ACOSS developed a Resilient Community Organisations Toolkit⁵ specifically designed for CSOs to undertake risk assessments and implement disaster management and service continuity plans. However, reallocation of Federal funding to jurisdiction disaster funds has meant ACOSS has been unable to secure the ongoing funding necessary to deliver training to assist CSOs to implement the toolkit and build a community of practice for CSOs to strengthen their leadership roles in disaster management. Supporting ACOSS to partner with the COSS Network to embed the toolkit more widely in CSOs would strengthen future resilience.

29. Create an ongoing Disaster Management Grants Scheme for Community Sector Organisations

A disaster management grants scheme would support CSOs participation in local, state and territory and national processes, as appropriate, to be better prepared for emergencies and disasters, to ensure continuity of care for people who face vulnerabilities, and to adapt to the effects of extreme weather events and the climate crisis. The proposed Disaster Management Grants Scheme for CSOs would offer rolling grants for the following purposes:

- To participate in planning, response and recovery at appropriate levels.
- To undertake extreme weather preparedness and response training for staff, volunteers, and local communities.
- To undertake sector specific risk assessments and implement disaster management and service continuity plans.

⁴ <https://www.aemc.gov.au/sites/default/files/2019-10/AEMC%20SAPS%20priority%202%20final%20report%2031%20October%202019.pdf>

⁵ Resilient Community Organisations Website <http://resilience.acoss.org.au>

- To undertake adaptation and preparedness benchmarking specific to community service provisions that enable organisations, their funding agencies and insurers to plot progress towards risk reduction, resilience and adaptive capacity.

Affordable, accessible insurance

As extreme weather and natural disaster events increase in Australia, insurance premiums are escalating and too many people, particularly people on low incomes, find themselves under-insured or not insured. The current 'risk-based pricing' method of insurance that raises premiums in high-risk areas to motivate people to lower their risk by mitigating or moving, ignores the reality that climate change is increasing risk in most regions in Australia and the barriers that people on low-incomes face to mitigate or move.

30. Establish a review on affordable insurance.

Establish a review on insurance affordability in Australia, with regard to worsening impacts of climate change and rising levels of financial difficulties. The review should consider specific supports that will be needed for people experiencing financial disadvantage.

31. Support low-cost insurance products

The Government should support expanding access to low-cost insurance for home contents and motor vehicles for people on low incomes. For example, [Good Shepherd Microfinance](#), in partnership with Suncorp/AAI, currently offers premiums of as little as \$4 pw for eligible people.

32. Make home insurance suitable and fair

In addition, ACOSS supports the recommendations made by [Consumer Action Law Centre to the Royal Commission Bushfire Inquiry](#), including for the Federal Government to expedite claims handling reforms from the Banking Royal Commission, mandate standardized terms and modernise the 'standard cover' regime. Insurers should expedite the removal of unfair contract terms in insurance contracts.⁶

⁶ The Federal Government passed legislation in February requiring insurers to remove unfair contract terms (<https://www.legislation.gov.au/Details/C2020A00002>) but it doesn't come into effect until 5 April 2021. Insurers should take unfair terms out now.

Take action on climate change

33. Rapidly reduce Australia's emissions in line with Paris Agreement

The science says Australia needs to cut emissions to 75% (from 2005 levels) by 2030 to do its fair share to limit global warming, 50% reduction by 2030 would be an absolute minimum.

34. Prioritise the energy sector for faster, early emissions reductions

Our energy system has the greatest capacity to reduce emissions rapidly using current technology, and must be prioritised for fast, early emissions reductions. Energy costs are disproportionately higher for people on low incomes or experiencing disadvantage, who have least capacity to reduce their energy use. These people must be protected from additional hardship because of increased costs during the transition and supported to reduce their energy bills.

35. Ensure the target-setting process is consistent with the Paris Agreement

Legislate a target setting process, consistent with the Paris Agreement, including:

- A no-backsliding provision
- Enabling emissions reduction targets to be increased outside set review periods
- Giving the relevant federal minister discretion to change the target after consultation with the public.

36. Implement a fair and inclusive climate mitigation plan

Establish a national framework, via a Climate Change Act, to guide fast, fair and inclusive action on climate change mitigation and adaptation. The Act should be guided by principles of inclusiveness, participation, equity and sustainability. Establish an independent Climate Change Advisory body that is empowered and resourced to advise governments and the community on policies, measures and the pace at which they're implemented. The Advisory body executive membership must include a person representing people who are socially and financially disadvantaged.

37. Ensure a 'just transition' for fossil fuel workers and impacted communities

Some people and communities will experience negative effects from our response to climate change, such as those depending heavily on burning or extracting fossil fuels. The government should establish a statutory authority responsible for supporting communities adversely affected by the transition to cleaner energy sources, to:

- Coordinate plans to strengthen regional economic diversity
- Manage coal closure and oversee worker support
- Oversee an industry-wide multi-employer pooling and redeployment scheme that provides retrenched workers with the opportunity to transfer to roles with other energy generators or to retrain and transition to other sectors.

38. Phase out fossil fuel subsidies

Remove of fuel tax credits for off-road use (except agriculture). This and other fossil fuel subsidies support emissions production and distort the need for energy efficiency, fuel switching, or investment in other forms of renewable energy or transport. Instead, the funds should support a just transition for workers and communities, and assist low-income households' access affordable clean energy.

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