

Catholic Social Services  
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Natural Disaster Funding Arrangements  
Productivity Commission  
Locked Bag 2  
Collins St East  
Melbourne Vic 8003

**Dear Sir/Madam,**

### **Public Inquiry into the efficacy of current national natural disaster funding arrangements**

Thank you for the opportunity to provide input to the public inquiry (the Inquiry) into the efficacy of current national natural disaster funding arrangements. Catholic Social Services Australia (CSSA) is the Catholic Church's peak national body for social services. This submission outlines the role of our member agencies in responding to natural disasters including the funding arrangements and makes suggestions for improvements. The attachment provides additional comments on specific Terms of Reference.

For over 50 years, CSSA has assisted member agencies to promote a fairer, more inclusive society that reflects and supports the dignity, equality and participation of all people. Our 60 member agencies employ around 12,000 people, with 4,000 voluntary contributors to this work. Our members work in all communities in Australia including cities, regions and rural and remote centres.

Unfortunately the frequency of natural disasters as a result of extreme fire weather and heavy rainfall is projected to increase over most parts of Australia.<sup>1</sup> In responding to natural disasters, Catholic social teaching holds that the most vulnerable and disadvantaged are given priority for support and assistance. For these reasons, CSSA members often work closely with the communities affected by major crises, and especially with those individuals and families who are most vulnerable, by providing practical assistance and social and emotional support, including counselling. During these crisis periods and their aftermath, CSSA member agencies also strive to maintain existing services where possible, to provide certainty and ongoing support to affected communities.

Because our members are significant providers of social services in their communities, they are often key players in the co-ordination of immediate and longer-term recovery efforts. Some CSSA member agencies have undertaken major recovery efforts in recent times such as the Victorian Bushfires, Blue Mountain Bushfires and Lockyer Valley, Rockhampton and Bundaberg floods. In these endeavours, our members often work alongside or in partnerships with other community organisations and groups, governments and local businesses. CSSA member agency qualified staff often volunteer their time to support the recovery phase and in addition, volunteers within the agencies or Church community also support recovery efforts. For these reasons, our network has extensive experience and learnings from working with communities affected by natural disasters.

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<sup>1</sup> CSIRO (2014) *State of the Climate* <http://www.csiro.au/Outcomes/Climate/Understanding/State-of-the-Climates-2014.aspx>

CSSA member agencies receive some direct funding from the State/Territory or Federal Governments to recovery efforts for natural disasters. For example, Centacare Brisbane and Rockhampton recently received 18 months of funding from the Qld Government to deliver mental health and post traumatic counselling services for people affected by flooding. This funding covers case workers, counselling and community events to build and strengthen individuals and communities during the flood recovery phase. Our members also provide mental health support services to rural communities through Federal Government drought assistance funding.

However most recovery effort is funded from donations through fundraising efforts of the Catholic Church Dioceses and Religious Orders in the areas in which the disaster has occurred. For example, because of an overwhelming response through community donations, CatholicCare Social Services Diocese of Parramatta was able to maintain an on-going presence in the Blue Mountains with longer-term on-going support for those affected by the October 2013 bushfires. Activities included:

- Recruiting a community worker for a period of 18 months;
- Additional counselling and grief support staff being made available;
- Listening to the community to ascertain the needs of the community and endeavour to meet their needs;
- Supporting the Springwood Parish to continue its work to rebuild community; and
- Providing a drop-in centre in the Springwood CBD for residents to access the full range of services and 'to have a chat'.<sup>2</sup>

CSSA member agencies also receive direct and ongoing Federal and State/Territory funding to deliver programs that target particular needs but also focus on building community capacity and resources to respond to crises. This ongoing work becomes even more critical in times of natural disasters. Such programs include family support, mental health and well-being, homelessness support and emergency relief.

CSSA members also engage proactively with other social service providers and Local Governments on long term strategic priorities for communities in such areas as social infrastructure and transport.

Regardless of the funding source, CSSA members are committed to the principle of the preferential option for the poor and vulnerable who are often the most affected by natural disasters. For example, analysis of the social impacts of the 2010-11 Queensland floods showed that flooding had serious negative consequences for people at risk of poverty, and for many this was the final stress that led to financial insecurity. This was particularly as a result of:

- Lack of or under-insurance and the rejection of flood insurance claims, which left people unable to live in or to repair their homes;
- Loss of employment through disruptions to and closures of local businesses;
- Loss of rental tenancies and inability to meet higher bond payments and rents;
- Increased pressure on public housing waiting lists; and
- Increased living costs.<sup>3</sup>

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<sup>2</sup> <http://www.ccss.org.au/news-ccss-news/news-from-catholiccare-social-services.aspx/thank-you-for-supporting-the-bushfire-appeal.aspx>

<sup>3</sup> Queensland Council of Social Service (2011): *Submission to the Queensland Floods Commission of Inquiry*. [http://www.floodcommission.qld.gov.au/data/assets/file/0008/6983/Qld\\_Council\\_of\\_Social\\_Service\\_QCOSS.pdf](http://www.floodcommission.qld.gov.au/data/assets/file/0008/6983/Qld_Council_of_Social_Service_QCOSS.pdf).

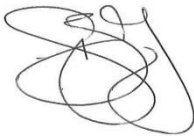
Whilst most funding for our member agencies' recovery response comes from fundraising by the Catholic Church this may not be sustainable in the future where climate change variability is becoming more frequent and pressures are being placed on limited resources by the reduction in government funding for core social services.

Our consultation with members has also indicated that responses need to consider a range of variables such as geographic areas affected, extent of impacts of the natural disaster, differences in State Government funding arrangements and capacity of the community to respond. A "one size fits all" funding policy is unlikely to work; a flexible place-based approach within a broad framework would be more appropriate.

CSSA would also recommend an evaluation of the costs and benefits of investing in longer term community resilience in areas prone to natural disasters. Our members are often asked to deliver short term well-being programmes for example to assist drought affected communities in rural and regional areas but what is really needed is longer term support to build sustained resilience.

We would be happy to elaborate further on this submission and follow up with a meeting, including with our members who assist with natural disaster recovery. If you have any further queries please contact Liz de Chastel, Senior Policy Officer on (02) 6285 1366.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Jackie Brady', written in a cursive style.

**Jackie Brady**  
A/Executive Director  
6<sup>th</sup> June 2014

## CSSA RESPONSES TO SELECTED TERMS OF REFERENCE

### 1. The sustainability and effectiveness of current arrangements for funding natural disaster mitigation, resilience and recovery initiatives, including – where directly relevant to an improved funding model – the management of disaster relief and recovery.

As stated in the covering letter, most funding for CSSA member agency recovery response comes from fund raising from within the Catholic Church. In the future, this source of funding may not be guaranteed in a context where climate change variability is becoming more frequent and there is a reduction in government funding for core social services.

CSSA recommends to the Inquiry a recent report undertaken by CatholicCare Melbourne<sup>4</sup> which provides learning and reflections from the 2009 Victoria Bushfire response through consultation with the main groups involved in the response. CatholicCare Melbourne established a Bushfire Community Recovery Service in the Melbourne Archdiocese of the Catholic Church. This service was created through the donations of \$4 million collected from the Catholic community in Australia, a fund managed by the Archbishop's Charitable Appeal Bushfire Fund.

The results of the consultation provided a sense of optimism despite some criticism and perceived failures of the emergency response and relief effort. The results of the consultation provided the basis for recommendations for new models for emergency management and disaster recovery that also align with Catholic social teaching principles by demonstrating:

- Place-Based and Community-Led Renewal (synergies with subsidiarity)
- Shared Understanding, Resourcing and Responsibility (synergies with solidarity)
- Co-Production and Collective Impact (synergies with the common good) and
- Deeper Engagement with Diversity (synergies with the respect for human dignity)

These models are outlined further in the report but point to funding and resources allocation as being integral to the response rather than being addressed as a separate issue. In the same report<sup>5</sup> there were similar conclusions reached by the three groups consulted – community service organisations, local government authorities and the community recovery committee which are outlined below as they have relevance to this Inquiry. The groups articulated a need for:

- A shared desire for greater, rather than less local autonomy, and a requirement to define roles and responsibilities across the three areas, plus those areas not represented in the project, and to co-create and co-constitute authorising environments for issue deliberation and decision-making;
- Agreement to advocate for and support state government's role as that of enabling, empowering and resourcing disaster impacted/disaster vulnerable communities, service provider agencies and local governments;
- Recognition of the negative impacts of the speed of the state government driving community recovery and reconstruction, and advocate for human scale/human pace processes;

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<sup>4</sup> CatholicCare Melbourne (2014) *Towards Place-Based and Community-Led Disaster Preparedness, Responsiveness, Recovery and Renewal* report prepared by Daryl Taylor and Helen Goodman P14 <http://www.ccam.org.au/AboutUs1/MediaCentre/Publications.aspx>

<sup>5</sup> Ibid P11

- System-wide investments to ensure communities are better prepared for future disasters and enabled to take responsibility for leading preparedness planning processes;
- A desire to see ongoing state government investments in community development workers to facilitate disaster-vulnerable communities preparedness / community resilience planning;
- Better community education as there is a need for all to be more mindful of the negative impact of prolonged exposure to traumatised survivors in disaster communities on volunteers, front-line staff and on whole organisations; and
- Providing training and employment opportunities and enabling socially entrepreneurial approaches to community renewal post-disaster.

## **2. Risk management measures available to and being taken by asset owners – including the purchase of insurance by individuals, business and state, territory and local governments, as well as self-insurance options.**

A study undertaken by the Australian Council of Social Service (ACOSS) found that extreme weather events have the potential to seriously disrupt community service organisations' service delivery and that the consequences of service failure are serious, particularly for vulnerable and disadvantaged sectors of the community. The national survey of community service organisations conducted as part of this project revealed that one week after an extreme weather event, which caused serious damage to their premises, 50% of organisations would be unable to operate and 25% of organisations reported that damage caused by an extreme weather event might lead to its permanent closure.<sup>6</sup>

Despite the ACOSS findings, CSSA's anecdotal understanding is that our members are likely to have appropriate risk management strategies on properties and assets. However it is not only the damage to property that is an issue but the need to continue operating services to vulnerable members of the community. For example, in the Central Queensland floods of 2010-11, the Emerald Centacare office was flooded.<sup>7</sup> Centacare Catholic Diocese of Rockhampton acted promptly to clean up the damage and quickly provided interim services in an alternative location as well as offering telephone services where relevant.

## **3. The interaction between Commonwealth natural disaster funding arrangements and relevant Commonwealth/state financial arrangements.**

Some of our members have reported frustration with the lack of Commonwealth-State co-ordination of mental health support for rural communities in times of drought. The stop/start funding or short-term only funding periods mean uncertainty for our members in recruiting and retaining highly skilled staff in these areas (such as psychologists). In this case there doesn't appear to be enough co-ordination between the two levels of Government.

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<sup>6</sup> ACOSS (2013) *Submission to the Senate Inquiry into recent trends in and preparedness for extreme weather events* quoting the ACOSS *Climate Change and the Community Sector Project P10*

[http://acoss.org.au/papers/extreme\\_weather\\_climate\\_change\\_and\\_the\\_community\\_sector\\_acoss\\_submission\\_to](http://acoss.org.au/papers/extreme_weather_climate_change_and_the_community_sector_acoss_submission_to)

<sup>7</sup> Refer to photos and description - <http://www.centacare.net/news-a-updates/floods-cant-stop-centacare-services>

- 4. Options to achieve an effective and sustainable balance of natural disaster recovery and mitigation expenditure to build the resilience of communities, including through improved risk assessments. The options should assess the relationship between improved mitigation and the cost of general insurance. In doing this, the Commission should consider:**

- (a) How business, the community, Commonwealth, state, territory and local governments can most effectively fund natural disaster recovery and mitigation initiatives;**

As stated in our covering letter and above, a substantial amount of CSSA member agency relief funding is generated through donations from the Catholic Church community. In the longer term this may not be sustainable as pressures on limited funding resources increase for funding of core services provided by our members.

- (d) Options for urban planning, land use policy and infrastructure investment that support cost-effective risk management and understanding of the changes to the risk profile;**

CSSA would ask that, whenever decisions are made about development and infrastructure, the views of all members of the community are considered. Too often decisions are made about protecting high value properties, with lower value housing or rental properties not considered as worthy of protection. It is also easy to assume that mitigation is the only option for example where areas are constantly being inundated, the best option is not to rebuild. However, consideration should also be given to considering adaptation options, in consultation with the community and recognising their attachment to their place. For example these options should consider the community's resilience and ability to respond such as whether they have access to the internet or private vehicles. Other options could include – adaptation of buildings, preparedness training, having in place early warning systems or providing accessible shelters or cool buildings in times of heat stress.