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PEOPLE HELPING PEOPLE  
1914-2014

**Submission to the  
Productivity Commission Review of  
Natural Disaster Funding  
Arrangements  
June 2014**

Further information:  
Andrew Coghlan, National Manager-Emergency Services

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In our centenary year, Red Cross welcomes the Productivity Commission's Inquiry as an important contribution to the ongoing dialogue about the resilience of Australians to natural disasters.

The submission will focus on issues related to our work supporting Australian individuals, households and communities to prepare for, respond to and recover from disasters, consistent with our expertise and formal roles in Australia's emergency management arrangements.

Accordingly, the Red Cross submission into the Productivity Commission's inquiry is structured into these key areas:

- Supporting people's needs: Direct financial assistance
- Community engagement as a mitigation strategy
- Shared Responsibility: Maintaining an effective workforce capacity
- Shared responsibility: Funding relief and recovery programs
- Emergency Management Governance Arrangements

Red Cross is also a member of the Australian Business Roundtable for Disaster Resilience and Community Safety. The Roundtable will also provide a submission on broader issues of risk management.

### Context

Natural disasters have serious impacts on people's health and wellbeing, as well as their ability to maintain a livelihood. They can significantly disrupt communities, economies and the environment. The sudden and disruptive nature of many emergencies means that every person involved may be vulnerable at some point during that emergency.

### Supporting people's needs: Direct financial assistance

Red Cross views direct financial assistance as an important instrument supporting people affected by disaster. However, it is but one component of broader long term psycho-social support. This submission will reflect upon the way that direct government financial assistance is managed, particularly focussing upon overlapping payments and whether payments act as disincentives to mitigation.

### Recommendation

- That the Australian Disaster Recovery Payment and the base level Personal Hardship Grants are combined into one grant, with consistent grant amounts, and administered by a single agency.

### Community engagement as a mitigation strategy

Red Cross' approach to mitigation is through the provision of community engagement and education. Red Cross sees a number of challenges with the way community engagement programs are supported, including the length and amounts of funding, and the focus of existing programs.

### Shared responsibility: Maintaining an effective workforce capacity

The provision of services to support people to prepare for, endure, and recover from disaster is increasingly being understood as a complex and dynamic issue that requires sensitive and skilled management. The development of capacity for emergency relief and recovery activities, most often through the not for profit and health sector, should be treated no differently to the development of capacity for emergency response activities. Currently there is an over reliance on the goodwill of not for profit agencies and their supporters to provide relief and recovery services and activities.

### Recommendations

- That the National Partnership move to a multi year program focussed model.
- That the requirement for a co-contribution to projects be waived for not for profits.
- That benefit cost analyses for community education programs be developed.
- That disaster awareness programs encompass longer- term psychosocial elements.
- That ongoing program development and coordination funding should be provided by governments to not-for-profit agencies to enable planning and partnership development.

## Executive Summary (Cont)

### Shared responsibility: Funding relief and recovery programs

One of the defining characteristics of disasters is that they overwhelm the capacity of people and organisations to manage. This includes financial capacity of individuals, agencies and governments. There are a number of concerns that Red Cross would flag with the current application of the NDRRA:

- Improved and common practice and understanding is not reflected in the arrangements
- Inconsistent application of support from state to state
- The challenge of betterment provisions in assistance
- Recognition of small business and primary producers and their importance to broader community recovery.

### *Recommendation*

- That the Council of Australian Governments agree to a funding model that reflects the lifecycle of emergency management, that includes recurrent 3 to 5 year funding for emergency relief and recovery agencies to maintain and build capacity to meet future challenges.

### **Emergency Management Governance Arrangements**

Australia is well served by its emergency management plans. However, in the new era of shared responsibility, governance arrangements need to be broadened to include the not for profit and business sectors.

### *Recommendation*

- That membership of the peak governance committees is expanded to include not for profits and the business sector, and specifically Australian Red Cross as an auxiliary to the public authorities in the humanitarian field.

## 1. Introduction

Red Cross welcomes the Productivity Commission's Inquiry as an important contribution to the ongoing dialogue about the resilience of Australians to natural disasters.

Hazard events cause significant disruption to lives across Australia. Over the past decade we have seen over 700 people killed and 460,000 people affected by disasters in Australia<sup>1</sup>.

Since 2006, Red Cross has supported over 350,000 people in 650 different emergencies, from single house fires through to large scale national level emergencies, such as the Black Saturday bushfires of 2009 and the Queensland floods of 2011. We have utilised approximately 11,000 volunteers and staff.

What these figures do not tell are the stories of loss and disruption to communities. From the loss of businesses, livelihoods and landmarks to changed landscapes, these impacts are felt well and truly past the disappearance of television cameras and into the long term.

Preparation for disasters in Australia is managed within a framework that covers a comprehensive approach to prevention, preparedness, response and recovery. Emergency management arrangements at all levels of government deal with all types of hazards in their scope, encompassing natural hazards, technological failures and events, and human-caused emergencies<sup>2</sup>.

Red Cross plays a major role in supporting individuals and communities through these arrangements. Recognised internationally as auxiliary to public authorities in the humanitarian field, Red Cross has a significant role in supporting governments to respond to humanitarian crises.

Red Cross has a strong interest in disaster resilience, as the world's largest humanitarian organisation, and notes that the NSDR is closely aligned with the primary goal of the International Federation of Red Cross and Red Crescent Societies to prevent and reduce human suffering.

## 2. Scope of submission

Red Cross does not seek to address all aspects of the Inquiry terms of reference. The submission will focus on issues related to our work supporting Australian individuals, households and communities to prepare for, respond to and recover from disasters, consistent with our expertise and formal roles in Australia's emergency management arrangements.

Accordingly, the Red Cross submission into the Productivity Commission's inquiry is structured into these key areas:

- Supporting people's needs: Direct financial assistance
- Community engagement as a mitigation strategy

- Shared Responsibility: Maintaining an effective workforce capacity
- Shared responsibility: Funding relief and recovery programs
- Emergency Management Governance Arrangements

Red Cross is also a member of the Australian Business Roundtable for Disaster Resilience and Community Safety. The Roundtable will also provide a submission on broader issues of risk management.

### 3. The Challenge of Natural Disasters

Natural disasters have serious impacts on people's health and wellbeing, as well as their ability to maintain a livelihood, and can significantly disrupt communities, economies, and the environment. The sudden and disruptive nature of many emergencies means that every person involved may be vulnerable at some point during that emergency: be it in the early relief (survival) stages when they are without shelter, food and/or clothing; or during the long term (recovery) as they recover from financial, health and social impacts<sup>3</sup>.

Changing economic circumstances will also impact on the resilience of individuals and households to withstand the impact of emergencies, potentially leaving many people without the financial resources to manage their own recovery from a major emergency, as well as fiscally constraining governments.

#### Impacts of emergencies

Traditionally, the focus of emergency management activities in Australia has been on preservation of life, hazard management and mitigation and the replacement of physical infrastructure impacted by emergencies, including roads, buildings and equipment.

This approach has often ignored, or played down, the complexity inherent in the consequences of loss and the severe disruption that emergency events have on an individual's life and livelihoods.

Red Cross recognises that the impacts of disaster extend beyond survival from the hazard impact, to being able to cope with the medium and longer term disruption that an emergency can cause to an individual's life and community functioning. The existing challenges, vulnerabilities and circumstances are taken into account.

Red Cross describes these impacts of disaster as psycho-social impacts because they have an impact on people's psychological wellbeing, as well as their social wellbeing. The psychological dimension being the internal, emotional and thought processes of a person – his or her feelings and reactions; and the social dimension being relationships, family and community networks, social values and cultural practices<sup>4</sup>.

Psycho-social impacts might include disruption caused by loss of:

- significant loved ones
- a sense of security
- hope and initiative
- faith and trust in others
- dignity
- social networks and institutions
- social routines
- access to services
- infrastructure
- property (including homes and businesses), material goods, pets
- prospects of a livelihood; and
- place and landscapes<sup>5</sup>.

These losses and their attendant disruption manifest in many different ways, including an increase in:

- economic pressures
- the incidence of physical, mental health and wellbeing issues
- loss of productivity; and
- the fragmenting of communities.

The loss of material items, pets and landscapes is often underestimated and can be seen as purely sentimental, when in fact they help people connect to their past and define who they are<sup>6</sup>. Included in this are landscapes and places, which also provide individuals with a sense of identity and anchor points. Their loss can disorient people and remove familiar reference points that inform who we are and cannot easily be replaced<sup>7</sup>.

When people are displaced from their homes, they lose their community networks, their "informal insurance"<sup>8</sup>. In addition, it forces people to deal with new communities, and build new networks and links.

## Challenge of Natural Disasters (Cont)

While many people will not be affected by the impacts, all have the potential to manifest in health and wellbeing issues, including poor health status, relationship breakdown, domestic violence, increased risk taking, and poor productivity in the workplace amongst other things.

Understanding these impacts shapes our responses. For example, rebuilding rates of homes post disaster is often very low in the first two years (10% in Canberra in the first 12 months after the 2003 bushfires<sup>9</sup>). However, if we understand the psycho-social impacts of losing a home in a disaster, we have a greater understanding of the complexity of the decision making processes regarding its rebuilding.

Sense of community, identity, history and self, as well as the severe impacts trauma has on our abilities to absorb, interpret and remember information and make decisions, all influence people's ability to decide on a course of action. If we add the complexities of the post emergency regulatory environment, including insurance, changes to building codes and town planning, we begin to see why the seemingly simple structural process of rebuilding a house can be difficult. To this end, all impacts of emergencies are psycho-social in nature to some extent.

### Resilience and Social Capital

The *National Strategy for Disaster Resilience* asserts that disaster resilient communities have a number of common characteristics, the fourth of these being social capacity. It asserts that 'resilient communities ...share the importance of social support systems, such as neighbourhoods, family and kinship networks, social cohesion, mutual interest groups, and mutual self-help groups'.<sup>10</sup>

Resilience can be defined in many different ways. For the purpose of Red Cross' emergencies program, a slightly modified definition of resilience from the International Federation of Red Cross and Red Crescent Societies' is useful:

*The ability of individuals, communities, or organisations, exposed to disasters and crises and underlying vulnerabilities to:*

- *anticipate*
- *reduce the impact of*
- *cope with,*
- *adapt to,*
- *and recover from*

*the effects of adversity without compromising their long term prospects*<sup>11</sup>.

The Federation's definition has been modified to recognise that adaptation to a new set of circumstances, including the effects of adversity, is an important part of the processes that underpin resilience.

The words 'ability and capacity' are key to understanding resilience. Ability is capacity or capability based on different human, psychological, social, financial, physical, natural or political assets. Each of these actions (anticipate, cope, adapt and recover) are different and draw on respectively different sets of competencies, knowledge and relationships<sup>12</sup>. The resilience approach acknowledges that there is always capacity in people or communities<sup>13,14,15</sup>. Resilience can be strengthened by both reinforcing individual and community capacity and addressing vulnerabilities.

Recovery from the impacts of emergencies can be a long, complex and dynamic process, and no two people will experience the same disaster in the same way. Experience of the Black Saturday Fires (2009) in Victoria, where recovery programs are still running after five years, demonstrates potentially lifelong impacts for some people affected by disasters. Evidence and experience suggests that individuals who are grounded in having well functioning and resourced personal and community networks and a good coping ability are likely to recover well<sup>16</sup>. Programs need to identify where these strengths exist, support them, and help build capacity where they do not<sup>17</sup>.



## Challenge of Natural Disasters (Cont.)

Red Cross has formed the view that, in many ways, disaster resilience can be more complex than just hazard survival. Hazard awareness, and its translation into action, is one of four psycho-social adaptive capacities that influence an individual's disaster resilience. The four include:

- wellbeing
- connection
- knowledge
- security.

**Wellbeing**, as a disaster resilience capacity, relates to a person's health and quality of life status, and how this supports preparing for and coping with an emergency.

**Connection**, as a disaster resilience capacity, relates to how well people are connected to others within their community (geographic or virtual), access to services, participation in civic life, and their sense of belonging to a place.

**Knowledge**, as a disaster resilience capacity, relates to having access to appropriate information, and communal knowledge regarding local hazard risk profiles and risk mitigation and management strategies for a geographic area. It also relates to knowledge about the impact of an emergency and understanding all of the consequences of an emergency.

**Security**, as a disaster resilience capacity, relates to the ability to maintain personal safety within their household and neighbourhood. It also refers to maintaining a livelihood despite the impact of the hazard, and the capacity to provide financial protection of a person's household assets and livelihoods. It also means being able to shelter safely during the hazard impact.

These headings act as a way of broadly describing resilience in individuals, and each of them have a number of elements that can be grouped together. Each of these elements will potentially have an influence on other elements both within the capacity and in other capacities. For example, good connections may increase a person's access to knowledge. Possessing elements of these capacities can minimise the disruption of people's lives from the impacts of the emergency. The more of these elements that a person possesses or can prepare for, then the more resilient they are likely to be to the impacts of emergencies<sup>19</sup>.

Each of these capacities contributes to a person's resilience to the impacts of disaster. Some of these factors that contribute to these capacities may be innate, for example their genetic makeup influencing their health status. Others may be a result of people's circumstances. From an emergency management perspective, some capacities can be improved through household preparedness activities. Understanding each of these capacities and the elements that contribute to them will help target household preparedness programs and other strengths-focused social resilience building programs.

The importance of understanding the impacts of disasters, the framing of these capacities and the factors that contribute to them lies in the targeting of a range of activities relating to resilience, before, during and after a disaster.

## 4. Red Cross' Role In Emergency Management

Red Cross has been providing emergency services across Australia for a century now, and has been recognised as being the first disaster response organisation in Australia, providing relief and recovery support during the 1918 influenza pandemic<sup>20</sup>.

Red Cross, in our own right, and as an auxiliary to public authorities in the humanitarian field, already contribute to a wide spectrum of emergency management planning and activity, investing significant organisational internal funds to support our activities. This contribution to promoting disaster resilience has expanded over recent years from basic relief activities, to significant contributions to assist householders to prepare for the true impacts of disasters, supporting people in the response period, and assisting individuals and communities to recover in the long term.

The aim of the program is to assist individuals, households, and communities to prepare for, respond to and recover from emergencies across Australia. This is achieved through mobilising up to 7,700 volunteers, supported by a staff of 70, drawing upon our experience of previous emergencies both nationally and internationally and through strategic partnerships, such as with the Australian Psychology Society and Save the Children. Red Cross also draws upon substantial organisational resources to support the emergency services activities.

Red Cross Emergency Services has four strategic outcomes, relating to:

1. Emergency preparedness
2. Emergency response
3. Emergency recovery
4. Aboriginal and Torres Strait Islander communities

### Emergency Preparedness

Emergency REDiPlan is an all hazards community education program that helps people to prepare for, respond to, and recover from emergencies. The focus of Emergency REDiPlan is based on lessons learnt from our recovery experience in addressing the loss and disruption to people's lives.

Using community engagement techniques, we seek to partner with communities, government, emergency management agencies and other organisations to adopt and promote Emergency REDiPlan to build resilience on a household and community level.

### Emergency Response

Within the emergency response period, emergency relief is the provision of assistance during or immediately after an emergency to meet the life preservation and basic subsistence needs of those people affected.

Within state/territory emergency management arrangements we work with the whole-of-community, mobilising a range of resources, including well trained volunteers, to focus our efforts on meeting people's basic needs in the urgent relief period of emergencies.

Our activities in this area can be described in four broad terms, supporting people's immediate needs in relation to:

- health and wellbeing
- shelter
- information; and
- material support.

Practically this means: operating the Register Find Reunite Service, designed to reunite families separated by disaster; providing psycho-social support, based upon psychological first aid principles; and assisting with the management of evacuation centres, including those in Queensland. This work is guided by the Sphere Standards for Minimum Humanitarian Response (2010).

### Emergency Recovery

Within state or territory and national emergency recovery arrangements, Red Cross works within its organisational competencies and 'ways of working'<sup>1</sup> to assist individuals and communities attain a good level of psycho-social wellbeing following an emergency.

Successful recovery relies upon understanding the context, recognising the complexity, using community led approaches, ensuring coordination of all activities, employing effective communication, and acknowledging and building capacity.

## The Role of Red Cross (Cont.)

Using psychological first aid principles,<sup>21</sup> Red Cross plans, in conjunction with local communities and governments, to reach out and connect people with existing services and information, validate their experience, and support community activities that build and re-build social capital post disaster. A focus of our work is capacity building for individuals in the provision of quality advisory information. These include, but are not limited to, the *After the Emergency* website and *Helping Children and Young People Cope with Crisis* guide, for community members. For agencies we provide *Communicating in Recovery* and the *Community Recovery Information Series*, designed to build capacity in communities to lead their own recovery.

Red Cross also has a key role in conducting major public appeals in the aftermath of disasters, including:

- Tasmanian Bushfire Appeal 2006;
- Black Saturday Appeal 2009, which was the largest fundraising appeal in Australian history;
- Victorian Flood Relief Appeal 2011;
- Queensland Flood Appeal 2013; and
- Tasmanian Bushfire Appeal 2013.

### Aboriginal and Torres Strait Islander communities

Aboriginal and Torres Strait Islander communities are amongst the most vulnerable in the country, with many subject to extreme weather events. Through existing partnerships with Aboriginal and Torres Strait Islander communities and stakeholders (including community councils and elders), Red Cross seeks to draw on traditional knowledge to adapt our capabilities identified in the three outcome areas above to support Aboriginal and Torres Strait Islander communities prepare for, respond to, and recover from disasters. This is a relatively new and important focus of our work. This is based on a two way partnership approach between Red Cross and Aboriginal and Torres Strait Islander communities.

## Organisational capability

Australian Red Cross plays a unique role in assisting those in need through its auxiliary relationship with government. This is recognised in commitments made by the Australian Government at International Conferences of all States party to the Geneva conventions and in our Royal Charter. Red Cross is independent of government but not an NGO (and cannot register as one under the United Nations system).

While upholding its fundamental principle of 'independence', the practical implication of the auxiliary role is that Red Cross is a reliable partner for national and local public authorities. It reflects a specific and distinctive partnership with government which brings with it expertise in providing humanitarian services in International Humanitarian Law, Emergency Services and International Disaster Response Law (IDRL). Red Cross also has links with 186 Red Cross Societies in other countries.

Our work in emergency management is shaped by a number of processes, including:

- The International Federation Strategy 2020, which focuses upon building individual and community resilience and capacity, disaster response and recovery, and utilising the best available research and evidence;
- The National Principles for Recovery Management (2008);
- The National Strategy for Disaster Resilience (2011);
- Australian Red Cross Ways of Working<sup>22</sup>; and
- A continual improvement process of our activities under our Program Quality and Development program.

Red Cross also has increasing experience in managing projects of national significance in emergency management (Managing Spontaneous Volunteers in Emergencies on behalf of the Department of Families, Community Services, Housing and Indigenous Affairs and the National Registration and Inquiry System redevelopment on behalf of the Federal Attorney-General's Department). We possess robust project management skills, supported by a sound service quality framework. This skill set, as well as access to expertise across the International Federation lends itself to leading or co-leading significant emergency management projects.

## 5. Supporting people's need: direct financial assistance

This section covers questions raised in the issues paper regarding:

- The Australian Government Disaster Recovery Payment; and
- Personal Hardship and Distress Grants.

Red Cross views direct financial assistance as a key instrument in supporting people affected by disaster. It has significant advantages over material assistance for a number of reasons:

- It places power in the hands of the individuals affected, maintaining their dignity and control over their own circumstances, which as noted earlier they might have lost during the emergency.
- It enables a cash injection into local businesses, rather than removing business.
- Ease of administration means that relief agencies have a reduced need for collection, sorting, stockpiling, transport and distribution of donated goods.

However, as outlined later, it should also be recognised that financial assistance is not the sole instrument utilised in recovery. Psycho-social recovery has many dimensions, of which financial assistance is just one part.

One of the core concepts of emergency management is that all people are potentially vulnerable to the impacts of disaster at some point in the emergency management spectrum<sup>24</sup>. At a basic level, the intention of service provision is to ensure that people's basic needs including, safety, shelter, food, water, clothing, information and psycho-social support, are met. As financial assistance is a sophisticated approach to supporting people, immediate relief payments need to be universal. This represents recognition that people may not have access to the normal levels of resources and support that they can usually draw upon (e.g. homes, bank accounts). Hence, an advanced nation should be able to provide a small amount of universal financial assistance at the time of a disaster to help support both individuals with their basic needs, and local small businesses.

As these initial payments need to be distributed quickly, there can be challenges in establishing the identity of the individual, the impact of the emergency on them and their subsequent needs. These challenges have always faced any relief payment program. A balance needs to be struck between necessary financial controls, as in other day-to-day financial assistance programs, and the need to be flexible and responsive. The person affected by the disaster will often be in a heightened emotional state, and needs to be treated sensitively. There is also generally a high level of political and media scrutiny during this period.

It is also often claimed that people who are not entitled to claim are often the recipients, and spend it on items that are not, in some people's view, worthy. It is generally difficult to substantiate these claims and without a rigorous evaluation of programs, Red Cross would argue that any claims should be treated cautiously. It is understood that fraud investigations of payments by governments are common and some people are charged with fraud<sup>25</sup>.

Appeals to the public for financial donations are also an instrument to provide additional financial assistance to individuals in need, and an area that Red Cross has considerable experience in. They are able to help garner public goodwill, reducing the need for donated goods, which is often seen as a secondary challenge. While appeals can be a highly successful strategy to assist affected communities (e.g. Victorian Bushfires Appeal 2009), they are not always launched with every disaster, and the amounts collected and therefore able to be distributed also varies markedly. There are also taxation law limitations on who may receive funds and for what purpose.

### Challenges

Red Cross sees a number of challenges with the way that direct government financial assistance is managed. These include:

- Overlapping payments; and
- The myth of disincentive.

## Overlapping payments

The experience of Red Cross indicates that the Australian Government Disaster Recovery Payment (AGDRP) overlap with state and territory Personal Hardship and Distress (PHDG) payments. Both are focussed upon meeting people's basic needs in the immediate aftermath of the disaster. Having two payments can lead to confusion within the community, which is not ideal in the post disaster environment. It also increases the level of paperwork that those affected need to endure, again not an ideal situation for someone who has potentially lost all of their possessions.

There is one area where the payments do not overlap, in that the AGDRP is paid to people who have lost family members, whereas the PHDG tend to focus upon housing losses. It is important, in our experience, for people who have lost loved ones to have some form of assistance. It also reduces the potential for controversy, where it is seen that housing losses are valued greater than loss of life.

One of the challenges with the dual grants is that there are two systems of payment. Generally the AGDRP is paid by Centrelink, an agency with experience in the management of payments. Each state based system is administered by a community services department, by a range of people who are not normally involved in payments. This can lead to inconsistencies in the payments, as well as multiple application processes, queuing for long periods to receive assistance and criticism for being either too generous or too strict with payments.

The amounts paid under the Personal Hardship and Distress Grants varies from jurisdiction to jurisdiction. This raises equity issues. This can become particularly apparent when there are large scale or widespread disasters, or multiple disasters at the same time (e.g. Ingham Floods, Black Saturday 2009, Queensland Floods, Victorian Floods 2011). Today's highly connected society makes it easy for people to compare and contrast assistance received. In the interests of equity, Australian governments should move to ensure that the grants that are paid are consistent from jurisdiction to jurisdiction.

## Recommendation

Red Cross recommends that:

- The Australian Disaster Recovery Payment and the base level Personal Hardship Grants are combined into one grant, with consistent grant amounts, and administered by a single agency.

## Disincentives for insurance

It is sometimes claimed that relief payments and other financial assistance acts as a disincentive for acquiring insurance and also reduces people's resilience<sup>26</sup>. Red Cross would caution against accepting these claims, unless substantial research is undertaken into people's attitudes and intentions relating to their own risk management.

For this situation to occur, people would need to make a conscious decision not to insure. However, the amounts paid by the AGDRP and PHDG are generally too small (in the \$100s to \$1000) to act as a disincentive to acquiring insurance. In Red Cross' experience, the rationale for non or underinsurance often lies elsewhere, including for some, affordability.

Information about the payment amounts upon which people may seek to base their decisions is also not easy to find.

Emergency Appeals are not launched for all disasters and the level of assistance through them varies substantially, so this also is unlikely to be something people in a disaster would or could expect to rely upon in the event they are uninsured.

Hence, it is likely that only a small number of people would consider this course, given that only 15 to 30% of people actively consider their own personal disaster risk management and undertake any household emergency planning<sup>27</sup>.

## Recommendation

Red Cross recommends that:

- Research be undertaken into people's intentions, attitudes, and decision-making relating to insurance uptake and disaster relief assistance.

## 6. Community engagement as a mitigation strategy

This section addresses questions raised in the issues paper relating to:

- National Partnership Agreement on Natural Disaster Resilience; and
- National Emergency Management Projects.

### Red Cross' Approach to Mitigation.

Red Cross' approach to mitigation is through the provision of community engagement and education. We also recognise the importance of planning and building controls, as well as the construction of disaster resilient infrastructure and housing, and the construction of protective measures such as levees and firebreaks.

In 2007, the Emergency REDiPlan project was established to address an identified gap that existed in preparedness activities. The project has sought to reduce the significant, sometimes intangible, immediate, medium and long term disruptive impacts of disasters on individuals, families, households, neighbourhoods and communities.

In all of its preparedness activities, Red Cross takes an approach that focuses on the consequences of hazards, regardless of scale. We acknowledge that hazard-specific information should always be delivered or informed by the relevant hazard management agency.

Bearing these factors in mind, Red Cross drew upon programs developed by American and Canadian Red Cross colleagues and created *Four Steps to Prepare your Household*. By following these four steps, REDiPlan aims to equip participants with the knowledge and practical tools to take action and change their behaviour, resulting in improved levels of preparedness and the ability to cope when an emergency occurs.

#### Step 1: Be Informed

Step 1 encourages people to understand their environment and all potential threats, as well as being aware of sources of information and where to get help in an emergency.

#### Step 2: Make a Plan

Step 2 covers making a household plan for both evacuation and staying at home, considering short term requirements and also longer term needs like insurance cover and financial security. The underlying premise is 'identifying and protecting what's important to you'.

#### Step 3: Get an emergency kit

From survival essentials like food, water, medication to valuable possessions such as passports, mementoes, and photographs – step 3 helps people to identify what their needs may be during and following an emergency.

#### Step 4: Know your neighbours

Step 4 promotes simple community building exercises to help people get to know their neighbours and strengthen links in their community.

On a small donor funded budget of \$500,000 per annum on average, REDiPlan has been delivered to over 7,000 people Australia wide. The inaugural Red Cross National Preparedness Week, launched by the Attorney-General, Nicola Roxon MP, reached approximately 1.4 million Australians through radio, print, television and social media. The program has also garnered Australian Community Safety Awards Commendations in 2009 and 2010. Red Cross has also entered into partnerships with the South Australian, Queensland, and Victorian Governments to distribute hard copies of the resources.

The core costs for REDiPlan, including staffing and product development comes from Red Cross funds, either through fundraising, or through corporate partnerships with businesses such as Land Rover, Medibank Private, and First National Real Estate. In addition, for implementation, Red Cross has had a number of successful projects focussed upon disaster resilience, funded through the NPANDR. These include recent projects in the Adelaide Hills and surrounds working with the elderly and the Hunter Valley region and ACT working with agencies that support people more at risk (seniors, people with a disability, and people from a culturally and linguistically diverse background).

The Adelaide Hills project has been externally evaluated<sup>28</sup>, and this report is available on request. The Hunter and ACT projects are subject to an internal monitoring process. The evaluations suggest that these projects are having a significant impact on promoting behavioural change amongst the target audience. This includes increased household planning, increased awareness of hazard risks, and increased neighbourhood connections.

## Challenges

Red Cross sees a number of challenges with the way community education programs are supported. The greatest challenges include:

- Nature of funding (length and amounts); and
- Challenges in delivering community education.

## Funding Community Education

Red Cross has identified a number of challenges with the current approach to mitigation funding:

- It is limited in the funds available;
- It is short term and time poor; and
- The benefits of community education are not well measured.

As noted previously, Red Cross is a member of the Australian Business Roundtable for Disaster Resilience and Community Safety. The Roundtable submission focusses upon an improvement in funding for mitigation. Given that the ratio of pre-disaster spend to post disaster spend is in the order of 1 to 10, Red Cross shares the Roundtable's view that the amount of funding available under the NPANDR is not adequate. The White Paper produced for the Roundtable demonstrated that funding of \$250 million annually for mitigation can have the benefit of potentially reducing all level of government's costs by \$12.5 billion<sup>29</sup>.

Through our commitment to the psycho-social dimension of mitigation, we recognise that resilience building occurs through community engagement. The research literature recognises this as the most effective approach to building resilience. However community engagement requires longer term commitment of resources and activities<sup>30</sup>. This lends itself to multi year programs that build trust and connections within communities.

Unfortunately funding projects under the national partnerships and the National Emergency Management Projects are generally for modest amounts, are project rather than focussed programs, and generally do not recognise the true cost of running projects and programs in an organisation. More often than not, the funding is limited to 12 months, sometimes with an extension possible for another 12 months. This makes it difficult to establish sustainable programs in communities.

The funding available also varies from state to state. A number of states place minimum co-contributions on the grant amounts (up to 50% in some cases). This can effectively act as a barrier for smaller agencies, local governments, and not for profits applying for grants. While in kind costs may be considered, it also limits the scope for larger projects.

One of the greater challenges Red Cross see is that benefit-cost analyses of community education programs are not widely available. It is difficult to determine what benefits versus cost these programs have in reducing natural disaster impacts. Where reviews have been undertaken of community education programs, these are often focused upon measuring behavioural change. In order to understand what the benefits of community engagement programs are research into the costs of the impacts of disasters mentioned in the section above first needs to be undertaken. The impact of community education can then be measured against the costs of the impacts.

Red Cross suggests a restructure of the NDRG program in relation to household preparedness, creating a longer term 3 to 5 year program structure for funding, with greater certainty for funders and recipients. Red Cross also recommends that programs that have broader psycho-social focus be given priority within the funding rounds, as hazard specific programs are funded, in the main, from within agency recurrent funds. Ideally, psycho-social preparedness program development and coordination should also be funded on a recurrent basis, preferably from a central fund, rather than relying upon grant rounds or state funding bodies. This would allow for the strategic planning of these programs and their sustainability through a range of partnerships with corporate and philanthropic supporters, while simultaneously promoting shared responsibility as identified in the National Strategy for Disaster Resilience.

### *Recommendation:*

Red Cross recommends:

- That the National Partnership move to a multi year program focussed model;
- That the requirement for a co-contribution to projects be waived for not for profits;
- That Benefit Cost Analyses for community education programs be developed; and
- That disaster awareness programs encompass longer term psycho-social elements.

### **Delivering public awareness programs**

Evidence shows that top-down information dissemination is not effective in leading people to choose to prepare themselves for an emergency<sup>31</sup>. Instead, emergency management practitioners need to understand what is involved in a person's decision to be prepared and that the process of influencing behaviour must be considered a community-based process<sup>1</sup>. Resilience is a very broad and multi-faceted concept that cannot simply be delivered to or done 'for' communities.

Influencing behavioural change is a challenging and complex process. While there is considerable expenditure on hazard specific education, many public information programs require further investment to ensure impact on individual-community preparedness.<sup>32</sup>

Preparedness can be viewed as the outcome of three separate, but linked, phases: motivation to prepare, formation of intentions, and the conversion of intentions into actions<sup>33</sup>. Paton explains that it is unlikely that one intervention strategy will be capable of facilitating change in all these stages. Practitioners need to understand what is involved in a person's decision to be prepared and that people interpret information differently, depending on many factors<sup>34</sup>. Psychological, social, cultural, institutional and life experience all play a part and influence the meaning an individual attributes to an event and the action they will take to prepare<sup>35</sup>. Information dissemination alone does not lead to people choosing to prepare<sup>36</sup>.

Ideally, agencies, using a community development approach, support community members through the provision of resources and information that meet peoples' needs and expectations and in ways that facilitate their ability to act.<sup>37</sup>

Some of the challenges with existing programs are that they are undertaken on an ad hoc basis, without a coordinated multiagency approach. Where there is a degree of coordination within states, the focus is often upon the hazard agencies. The hazard management agencies deliver excellent hazard focussed programs. However, dealing with surviving the hazard is but one element of what people need to deal with when considering preparing for disaster. For example, if a person's risk management strategy is to leave their home during the hazard threat, often the safest course of action, they need to understand what the consequences of the loss of that house may be, and what to do to prepare for those consequences.

A current gap in the sector is the agreement of broad based disaster resilience indicators, and as mentioned earlier, the subsequent development of a cost benefit model that enables decision-makers to understand that an investment in psycho-social preparedness education will have a net benefit, both tangible through the reduction in recovery costs, and intangible through positive health and wellbeing post disaster. Further work across the sector is required to collate and articulate indicators of social capital and understand more thoroughly how emergency management agencies can help communities to build and re-build social capital. Red Cross has been working with Professor Douglas Paton of the University of Tasmania on the development of indicators.

### *Recommendations*

Red Cross recommends:

- That all disaster awareness preparedness programs factor in the psycho-social impacts as a key component; and
- That ongoing program development and coordination funding should be provided by governments to community agencies to enable planning and partnership development.



## 7. Sharing responsibility: maintaining a relief and recovery capacity

This section addresses questions raised in the issues paper relating to:

- The benefits and challenges of maintaining a trained volunteer workforce; and
- The adequacy of funding arrangements for readiness activities.

A key priority of the National Strategy for Disaster Resilience is for decision makers to “adopt policies and practices that support and recognise emergency services and the importance of volunteering in our communities”<sup>38</sup>. One of the challenges of the 21<sup>st</sup> Century is the changing nature of volunteering. Volunteering has moved from a static commitment to an organisation to one that is more cause-focussed and often time limited. This shift makes it challenging for organisations to recruit, train, engage and retain volunteers on a long term basis. Expectations of volunteers have also changed, with a shift to a more educated and skilled workforce.

The provision of services to support people to prepare for, assist with meeting their basic relief needs and recover from disaster is increasingly being understood as a complex and dynamic issue that requires sensitive and skilled management<sup>39</sup>. These issues include dealing with people under a great deal of stress, marginalised people with issues relating to homelessness, drug and alcohol abuse, and mental illness. This recognition signals a need to shift the view of emergency relief from a “welfare” approach of managing on the fly, to recognising that the situations people are dealing with are volatile, that they deserve to be treated with dignity and that their needs are complex and require skilled personnel during disasters.

The development of capacity for emergency relief and recovery activities, most often through the not for profit and health sector, should be treated no differently to the development of capacity for the emergency response activities, e.g. fire fighting, flood rescue etc. However, while state fire services and emergency services are funded by state/territory Governments to provide a range of services, similar funding is generally not available for the development of the not for profit sector’s relief or recovery capacity. As a result, there is a strong reliance on the goodwill of not for profit agencies and their supporters to provide relief and recovery services and activities.

It has become increasingly obvious to volunteer organisations that they not only need to manage their volunteers better and with more skill, but that they and their volunteers are vital to the continuing development of healthy, flourishing, democratic communities and societies. They need to effectively recruit and retain volunteers and for those volunteers in turn to be able to contribute positively and meaningfully to the sustainability of their volunteering organisation. ABS General Social Survey (2010) also indicates that more Australians are volunteering, but for less time. This means rising costs for volunteer engagement and support activities as well as infrastructure improvements due to rapidly changing technology, rise of social media, and communication channels.

There is also a call from the peak body, Volunteering Australia, as well as the International Federation of Red Cross and Red Crescent, to invest in building the capacity of volunteer trainers, leaders and coordinators. If organisations seek to build capacity and community resilience, then focusing on training and development of these roles (quality) can be more effective than increasing the number of volunteers (quantity). Professional volunteer management competencies are recognised and the accreditation of these roles is a pressing need.

Given the increase in the number and impact of extreme weather events, to maintain and grow this level of support for the Australian community without additional government support is challenging.

Red Cross suggests that Governments look to share the responsibility for the costs of developing the not for profit sector’s capacity to respond to people’s relief and recovery needs in the same way that they support more traditional response based fire and emergency services. Governments should consider funding program development and volunteer management costs for agencies engaged in emergency relief and recovery.

## Recommendations

Red Cross recommends:

- That the Council of Australian Governments/MCPEM agree to a funding model that reflects the lifecycle of emergency management, that includes recurrent 3 to 5 year funding for emergency relief and recovery agencies to maintain and build capacity to meet future challenges.

## 8. Sharing responsibility: funding relief and recovery activities

This section addresses questions raised in the issues paper relating to:

- Natural Disaster Relief and Recovery Arrangements.

One of the defining characteristics of disasters is that they overwhelm the capacity of people and organisations to manage. This includes financial capacity of individuals, agencies and governments.

We note that the policy objectives of the NDRRA are focussed upon alleviating the burden of the states and territories in meeting expenditure relating to disaster operations and recovery, and to support the provision of urgent financial assistance<sup>40</sup>. These objectives are very broad, so it would be hard to argue that the current arrangements are not meeting the objectives. While the objectives have largely not changed over time, it should be recognised that the nature of recovery programming has become more inclusive of longer term programs, based upon community development principles. This development reflects a greater practical understanding and research into the true impacts of disasters. It is Red Cross' understanding that the NDRRA determination largely focusses upon relief activities and the reconstruction component of recovery.

There are a number of concerns that Red Cross would flag with the current application of the NDRRA:

- Improved practice and understanding is not reflected in the arrangements;
- Inconsistent application of support from state to state;
- The challenge of betterment provisions in assistance; and

- Recognition of small business and primary producers and their importance to broader community recovery.

### Improved practice in relief and recovery

Red Cross would argue that practice in the psycho-social domain of recovery has significantly advanced since the DOTARS review of the NDRA in 2001. A recent Australian Government publication, *Community Recovery*, details what is considered good practice in recovery management. There is a clear recognition in the practice and literature, both in Australia and internationally,<sup>41, 42</sup> that recovery activities should be long term, community development based<sup>43</sup>, and that psycho-social support needs to be community based on an outreach model<sup>44</sup>.

As noted above, practice over the past decade has improved dramatically. There is a better understanding and embracement of the psycho-social dimension of recovery. This practice is largely embodied in longer term community development, community outreach provision of services, and community support activities that enable individuals and communities to draw upon their own social capital<sup>45</sup>.

Community development and community support activities are recognised as a potential eligible item in Category C, which is a decision based upon severity of event. However it is not clear from the determination what criteria is used to classify the event as severe. This lack of transparency creates uncertainty in agencies that are planning to undertake long term

While Red Cross considers the four categories of the NDRRA to be appropriate, there are two concerns that we have:

- Category A expenditure is narrow and does not take into account longer term recovery activities; and
- Category C is only defined for severe events.

Given that community development, community support activities and long term community outreach should be embedded in standard practice, these activities should be moved from Category C to Category A and become a core measure of relief, and more importantly recovery. This would serve as recognition that communities affected by smaller scale disasters deserve the same level of support that larger disasters receive.

Also, part of the challenge in seeking funding for multi-year community based recovery programs is that there are no benefit cost analyses or toolkits that enablers program managers and decision makers to truly understand the costs (tangible and intangible, direct and indirect) of the disaster, and the benefit of psycho-social interventions for the individual, as well as reduction of costs to society and governments. The reason for drawing the picture at the beginning of the submission about the impacts of disasters is to understand the complexity of them. What is now required is understanding the small investment in recovery programming, in the \$10,000 to \$100,000s annually (small when compared, for example, with the high hourly running costs of an aerial fire fighter<sup>46</sup>) that may have an impact on health services, relationship services, policing and education.

#### *Recommendations*

Red Cross recommends:

- That community development and community support be moved into category A of the NDRRA;
- That recovery is recognised as a long term 3-5 year process to provide certainty to decision makers about recovery programming; and
- That research be undertaken to understand the true psycho-social costs of disaster, and this research be used to develop a benefit cost analysis to assist program planners and decision makers to develop effective recovery programs.

#### **Inconsistent reimbursement of costs**

In Red Cross' experience funding for operational activities across the country can be inconsistent and unclear.

While costs for relief and recovery operations are shared by State/Territory and the Australian Government under the Natural Disaster Relief and Recovery Arrangements<sup>47</sup>, the application of these arrangements within each state and territory is varied and subject to agreements between government agencies and state treasuries. Hence, there can be a situation where in one state an organisation may be fully reimbursed for the costs it incurs, in another state there may need to be a discussion with the state government leaving the agency potentially financially exposed, and in some states reimbursement of costs may not be entertained.

As noted above, Red Cross provides a range of relief and recovery activities in each state and territory. The arrangements for reimbursement of costs incurred in these activities varies from state to state, from full reimbursement of all activities, documented in state plans to reimbursement of some activities (volunteer related costs) on a case by case basis, to informal arrangements. This inconsistency creates uncertainty in the agencies concerned, and not for profits do not have a large financial capacity to carry these costs.

#### *Recommendation*

Red Cross recommends:

- That states and territories agree to reimburse not-for-profits for a consistent range of relief and recovery activities.

#### **The challenge of betterment**

Red Cross limits its commentary here to the provision of individual and organisational assistance rather than the rebuilding of public infrastructure. Given that the criteria for support of householders in personal hardship and distress payments is focussed on making good (i.e. repair of homes to a habitable standard, and clear of debris from private property to make it safe), it could be argued the current payments to individuals do not promote resilience or mitigate from future disasters. They do achieve what they set out to do, make good. The challenge lies herein: what is the intent of a government assistance program? If it is a safety net; then yes, the program fulfils its objectives. This is an issue with how the program is targeted and not the individuals themselves.

The current level of assistance available to people is comparatively small. Therefore to include betterment provision in any assistance would reduce the amount available to make good and meet people's immediate basic needs.

This may be through a larger grant amount, or a low interest loan tied to betterment. For example, in the same way that personal and financial counselling is supported by Category A, consideration could be given to funding or supporting advice from building practitioners on what steps need to be taken to undertake betterment. This would require capacity building to be undertaken with the various registered building practitioners to ensure people are getting the right advice.

#### *Recommendation*

Red Cross recommends:

- That the various governments explore ways of developing betterment provisions in the personal hardship and distress grants.

#### **Support for small business and farmers**

In response to the Issues Paper questions relating to small business and farmers, payments to farmers and small businesses through category B and C are acknowledged as important to community recovery in many instances.

Both are integral to the community and the disaster impacts upon their operations have a broader impact on communities, e.g. through employment and cash flow in the local economy<sup>48</sup>.

Many small businesses in towns and suburbs also have a psycho-social role to play, as they are informal community meeting places, and the proprietors are often a rich source of anecdotal evidence about the nature of the community and how it is faring in recovery.

Support from government is also justified, as tax laws governing charitable donations precludes funds from Disaster Appeals to be used for businesses and primary producers.

Finally, support from government sources will also reduce fracturing within the community post disaster. Personal Hardship Payments can be a source of tension within communities, between those who receive them, and those who don't. Clean up payments for small businesses and primary producers will engender goodwill, demonstrate that they are not forgotten and their viability is integral to effective community recovery.

## **9. Australia's Emergency Management Governance Arrangements**

This section addresses the following aspects of governance arrangements:

- National governance arrangements;
- Governance of recovery; and
- Coordination of resilience initiatives

#### **National Committees**

Australia's emergency management governance has generally served it well. However, the governance bodies have had a varying level of representation from non government participants in emergency management.

The National Strategy for Disaster Resilience's recognises that emergency management and disaster resilience is a partnership between communities, agencies, the private sector and governments. Accordingly the membership of these committees should reflect this "shared responsibility". Governments will end up with a much richer policy and practice environment if they include a broader membership base at all levels of governance.

#### **Red Cross as auxiliary to the Australian Government**

The Australian Government has confirmed the distinct partnership it shares with its sovereign Red Cross National Society through our Royal Charter, ratification of the 1949 Geneva Conventions and the 1977 Additional Protocols, as well as through resolutions and pledges agreed upon at the International Conference of the Red Cross and Red Crescent.

A specific goal of the 27<sup>th</sup> International Conference called upon States, including Australia, where necessary, to incorporate linkages to international systems of disaster response in their national disaster preparedness plans. This required providing clearly defined roles and responsibilities for National Red Cross and Red Crescent Societies, including representation on appropriate national policy and coordination bodies.

Australian Red Cross for its part is now seeking to ensure these commitments are fully embodied in our relationship with government. In the international emergencies arena this has been achieved through the formal recognition by the Department of Foreign Affairs (AusAID) of the unique auxiliary role of Red Cross in the whole of government Humanitarian Action Plan.

In the domestic emergencies sphere Red Cross holds the view that representation on the Australia New Zealand Emergency Management Committee and relevant sub committees would be consistent with these commitments. The fundamental principles of the organisation, that include Neutrality and Impartiality, provide reassurance that matters of great sensitivity can be handled by Red Cross. Red Cross international work in conflict zones, as well as closer to home, the partnership, strategic advice and support that Red Cross has provided both state and Australian Governments during and since the Black Saturday Bushfires in February 2009 and floods and cyclones of 2011, serve as evidence of Red Cross capability.

### **Governance in recovery**

Governance models also require examination to ensure the optimal support for people affected by disaster. Best practice worldwide, as highlighted in the National Recovery Principles, is that community led recovery is the most effective model as the community has most at stake in their future. For large scale events, however, governments tend to appoint top down driven authorities or taskforces, with a scope to streamline resource acquisition. Recent experiences in Australia and New Zealand have indicated that the establishment of these taskforces require lead time for scaling up both capacity and capability in understanding the environment in which they are operating.

Where a geographic community is impacted by an extreme weather event it is vital that, as far as possible, local 'everyday' services are enhanced in the recovery period, rather than the creation of new services. The pre-existing services will be in place long after temporary services cease. However, most local services will require additional funding to increase capacity, as well as the development of the capability to understand and work well within the recovery context.

Red Cross is promoting this capacity building approach through the development of a range of resources and training aimed at empowering local agencies. These resources support local agencies to develop a better understanding of the 'new' context they may be operating in. Current training and information sessions available include: 'Communicating in Recovery', which focuses on helping local agencies understand the challenges of communicating in a post emergency environment; and 'Community Recovery Information Series', which is a modular based set of information and activities to help community leaders and understand some of the common challenges they may face in recovery.

### **National Resilience Adviser**

As noted in the Australian Business Roundtable for Disaster Resilience and Safer Communities submission to this inquiry, Red Cross supports the concept of a National Resilience Adviser to help provide leadership and coordination at a national level of resilience related issues, policies and implementation of the National Strategy for Disaster Resilience.

### *Recommendation*

Red Cross recommends:

- That membership of the peak governance committees is expanded to include not for profits and the business sector, and specifically Australian Red Cross as an auxiliary to the public authorities in the humanitarian field.

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Submission written by John Richardson

Edited by Antonia Mackay