



Submission to the  
Queensland Floods  
Commission of Inquiry

April 2011

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## Executive Summary

The Queensland Council of Social Services (QCOSS) is the peak body for over 600 community sector and welfare organisations in Queensland. For over 50 years QCOSS has worked to promote social justice, and exists to provide a voice for and with Queenslanders affected by poverty and inequality.

The 2010/2011 floods across Queensland (the floods) were unprecedented in magnitude, scale and scope. More than anything, disaster recovery is about people and community. Previous disaster recovery efforts clearly show that a priority for recovery must be rebuilding the community to both respond to the present disaster, as well as to improve the resilience of affected communities.

The floods have caused major damage and affected the lives of many Queenslanders. However, the most affected are those who were already experiencing disadvantage, and those at risk of slipping into poverty. Financial impacts, as well as employment and housing, are critical issues to address in the recovery to support this group. At the same time, a new group experiencing hardship and at risk of poverty has been created. For middle or even high income earners with high debt levels and other financial commitments, the floods could be the catalyst for crisis.

People experiencing disadvantage need local advocacy and support to recover from a disaster. With 10 per cent of Queenslanders in poverty, and a further 20 per cent at risk of poverty, the broader impacts of the floods (loss of employment, lack of insurance payouts, difficulty finding affordable housing) will almost certainly trigger significant increases in poverty – unless we get our response right.

If we get it wrong, and those at risk fall into poverty, it could mean 30 per cent of Queenslanders, or 1.2 million people, living in poverty. Further, children who grow up in poverty are more likely to live in poverty as adults. This makes it even more important that the way we plan to recover from disasters does not lead to further escalation or entrenchment of these issues.

The lessons from other disaster recovery efforts show that case management and a “whatever works” approach is an effective way to help people to recover, with a range of supports including financial counselling and mental health support as key areas to target.

The wide-ranging effects on the community will not be immediately apparent. The psychosocial impact in particular on both the broader community as well as those on the front line will need to be addressed. However, there is also the potential to use the recovery to build greater community resilience to disasters and build back a stronger Queensland.

The Queensland community services sector was integral to the initial disaster response effort, working alongside and supporting other sectors, industries and individuals. From response effort into the recovery period, sector workers are managing a significant increase in workload and demand for services, predicted to continue for some time. As we move through recovery, initiatives to ensure the sector is well-positioned to deliver local, flexible services must be prioritised.

The community services sector has a valuable contribution to make to local level planning for response and recovery. The sector is skilled in emergency response and has a unique ability to contribute to disaster response strategies that consider local context and need in planning and delivery.

QCOSS makes 8 recommendations in this submission. These recommendations are focused on ways to support the most vulnerable in our community through already proven community programs and service models, and on supporting the sector to deliver these services drawing on local knowledge and using an integrated and flexible (“whatever it takes”) approach.

## Introduction

The Queensland Council of Social Services (QCOSS) is the peak body for over 600 community sector and welfare organisations in Queensland. For over 50 years QCOSS has worked to promote social justice, and exists to provide a voice for and with Queenslanders affected by poverty and inequality. We act as a Statewide Council that leads on issues of significance to the social, community and health sectors. We work for a Fair Queensland and develop and advocate socially, economically and environmentally responsible public policy and action by community, government and business.

QCOSS welcomes the opportunity to contribute to the Commission of Inquiry on the Queensland Floods (the Commission).

QCOSS is represented on the Queensland Reconstruction Authority's Human and Social Subcommittee and is well placed to comment on the issues raised in the Commission's terms of reference.

QCOSS's consultation to inform this submission has included:

- contact with key affected regional members in the period December 2010—March 2011;
- visits to 15 flood-affected regions, and interviews with representatives from 36 organisations throughout Queensland during the post-flood period; and
- a telephone and online survey with responses from 20 organisations in flood affected areas.

A consultation report is included in Appendix 1.

### The floods

The 2010/2011 floods across Queensland (the floods) were unprecedented in magnitude, scale and scope. The community services sector has been part of the front-line response and recovery efforts, working alongside government and emergency personnel and supporting the community in a wide range of ways.

The floods have caused damage and affected the lives of many Queenslanders. However, the most affected are those who were already experiencing disadvantage, and those at risk of slipping into poverty. This group of people, some one third of all Queenslanders, were already feeling the stress of rising costs of living and increasing shortages of affordable housing. The floods will exacerbate these and other existing issues. Our combined response to this disaster has the potential to decide whether these people are supported to recover, or fall through the cracks.

### Snapshot of the Queensland community services sector<sup>i</sup>

Most Queenslanders benefit, directly or indirectly, from the work of the Queensland community services sector each year. As well as those who directly use services such as respite care, suicide prevention initiatives or youth centres, the wider community benefits from the community sector's work towards a fairer, more inclusive society where people have support to prevent or address disadvantage or crisis.

This broad sector encompasses more than 2,200 organisations that provide a vast range of services including welfare services, counselling, care for older people and people with disabilities, and child care. The sector also includes organisations that work proactively in early intervention, community development, research and advocacy roles to improve the lives of Queenslanders and their communities, particularly the most vulnerable. Community service organisations are spread across Queensland, operating in 5,458 locations.

The not-for-profit sector is increasingly important in Queensland. As the state's population grows, communities and governments continue to call on not-for-profit organisations to provide better services to meet increasingly complex needs. The not-for-profit sector is at the forefront in identifying and responding to the human impacts of emerging trends such as the ageing population, economic uncertainty, climate change and rising costs of living.

Besides its critical contribution to community life, the not-for-profit community services sector is a major economic force. As well as employing 60,000 Queenslanders, the not-for-profit sector attracts thousands of unpaid hours from volunteers. As well as the small number of organisations that have a formal role in disaster response planning, these organisations, their staff and volunteers must be acknowledged as a significant building block in any disaster response and recovery effort.

### **Snapshot of poverty and disadvantage in Queensland**

Poverty is one of the most pervasive causes of social disadvantage. Poverty precludes people from having an acceptable standing of living, denies them access to essential goods and activities and prevents their full participation in society. An estimated 413,000 people or 10.6 per cent of Queenslanders are living below the poverty line.<sup>ii</sup> For a single adult, this means living on less than \$281 per week. We know from social inclusion studies in Queensland, and the World Health Organisation's statement on social determinants of health, that around twice this many people, or another 800,000 people, are at risk of poverty.

Poverty affects some population groups and locations more than others: the elderly, people in receipt of social security payments, single parents and renters. Some groups, such as people from culturally and linguistically diverse backgrounds, are more likely than others to experience persistent or ongoing poverty.<sup>iii</sup> Some of the most marginalised are Queensland's most poor.

A related problem is social exclusion, where people are not able to participate in social and community activities and lack access to key services and economic resources. Poverty is just one part of this picture. Language and cultural barriers, locational disadvantage or discrimination because of a disability can also play a part. Social exclusion is often the outcome of people or communities suffering from a range of problems such as unemployment, low incomes, poor housing, crime, poor health, disability and family breakdown.<sup>iv</sup> In combination, these problems can result in cycles of disadvantage, spanning generations and geographical regions. Social exclusion affects both the quality of life of individuals and the equity and cohesion of society as a whole.

Poverty and social exclusion causes a great deal of deprivation, distress and suffering and leads to poor health outcomes. It also results in avoidable costs to Government in dealing with the consequences. Lost productivity from the socially excluded and those at risk are estimated to cost the Queensland Government \$4.8 billion. Similarly, tax loss is estimated at \$3.12 billion, social security savings \$1.6 billion and avoidable health costs \$1.36 billion.<sup>v</sup>

These issues are intensified by the pressures of disaster and recovery. We know that disasters have a disproportionate impact on people with limited access to social and material resources.<sup>vi</sup> Marginalised and disadvantaged communities are less able to 'prepare, respond, cope, and recover from a hazard event'.<sup>vii</sup> Past examples show that disaster management plans can perpetuate existing inequalities and exacerbate the risks of harm and hardship for people.<sup>viii</sup>

### **Disaster recovery is about people**

More than anything, disaster recovery is about people and community. This is not to diminish the importance of the rebuilding of physical infrastructure. But people are at the centre of the disaster event and should be at the centre of the recovery. Previous disaster recovery efforts clearly show that a priority for recovery must be rebuilding the community to both respond to the present disaster, as well as to improve the resilience of affected communities.<sup>ix</sup>

People experiencing disadvantage need advocacy and support to recover from a disaster. With 10 per cent of Queenslanders in poverty, and a further 20 per cent at risk of poverty, the broader impacts of the floods (loss of employment, lack of insurance payouts, difficulty finding affordable housing) will almost certainly trigger significant increases in poverty – unless we get our response right.

If we get it wrong, and those at risk fall into poverty, it could mean 30 per cent of Queenslanders, or 1.2 million people, living in poverty. Further, children who grow up in poverty are more likely to live in poverty as adults. This makes it even more important that the way we plan to recover from disasters such as the flood does not lead to further escalation or entrenchment of these issues.

## The impact of the floods on vulnerable, disadvantaged and at risk people

Crisis takes many forms, and many people live close to tipping points like loss of income, eviction, relationship breakdown or parenting struggles. An event like the floods can aggravate existing issues as well as create new ones. Vulnerable households need specific help to manage their recovery and to regain financial and emotional security.

For example, people experiencing poverty and disadvantage are less likely to have access to savings, insurance and credit to aid in the recovery of property. In Hurricane Katrina, people in poverty were less likely to have access to financial support from extended family. The Victorian bushfire recovery effort shows the need for long term financial counselling and support for at risk people and families.

Reports from the Caboolture region demonstrate that the impacts of disasters can be worst for members of the community already experiencing difficulties who are unable to withstand additional pressures. Many people in the area have been most affected by income loss due to businesses being affected, rather than direct inundation. This shows that for many vulnerable Queenslanders, the floods were the final stressor leading to financial insecurity.

It seems certain that the cost of living will increase more acutely than it already was before the floods. Low income families are having difficulties getting their households functioning again while still needing to meet mortgages and other payments. Also, tenants who have broken leases due to floods are having difficulties meeting the costs of increased rental rates, paying a new bond and moving expenses. Additionally, more and more people are having their insurance claims rejected; putting many people in untenable situations with a house they can neither live in nor afford to repair.

Employment is another critical issue for vulnerable people. Participating in employment is a foundation of social inclusion, recognised by governments across Australia as creating opportunities for independence and personal fulfilment. However, with the floods' effect on businesses and housing, many people have lost employment as a result. The disproportionate effect of the floods on disadvantaged people poses a major challenge to socially equitable labour market outcomes in Queensland.

However, there are opportunities to create a positive outcome for disadvantaged job seekers in flood affected areas. Government funded reconstruction contracts could specify trainee, apprentice and employment places for local unemployed people. This would provide a boost to the local economy, build recovery capacity within the community and provide skills for the longer term.

This could be implemented by expanding the existing Queensland government 10 per cent Training policy to all reconstruction projects administered by Construction Skills Queensland. This policy requires at least 10 per cent of the total labour hours on any government construction project be undertaken by Indigenous workers, apprentices, trainees or cadets, or to be used for building the skills of existing employees, to a maximum of 25 per cent of the deemed hours.

Housing is another issue that is increasing pressure on people already at risk. The lack of access to affordable and appropriate housing was a critical issue for Queensland even before the floods, forcing increasing numbers of people, including families, into homelessness. This issue will only become more serious post-floods. As well as supply issues for affordable housing, there is now a sharp increase in demand and the associated effect on already long waiting lists. As raised in the Queensland Alliance's report *Rising to the Challenge*, "[t]he reality is that our clients were already at the bottom of the heap and the heap suddenly got a lot bigger."<sup>x</sup> In a State that already under-resourced social housing and homelessness services, QCOSS is concerned that people experiencing homelessness who were already waiting for government services before the floods will

receive a lower priority than newly homeless homeowners, tenants and more affluent families that have been flood affected.

At the same time, a new group of people at risk of poverty has been created. For middle or even high income earners with high debt levels and other financial commitments, the floods and the associated issues such as affordable housing, insurance non-payment, increased cost of living and loss of employment could be the catalyst for crisis. This issue is further compounded by the potential lack of access to support. This includes both reduced access to direct financial support due to means testing, as well as this group's potentially limited understanding of the government or community services sector supports available, due to minimal or no interaction with those systems in the past. A key question that arises for the community sector is how the sector can reach those people to provide that support. We lack a clear process of referrals from community recovery to general support. QCOSS has a serious concern that many of these 'non-traditional' vulnerable people will not be directed to the support they need and will be unable or unwilling to seek it out themselves.

With an additional 20 per cent of Queenslanders potentially pushed into poverty if the recovery effort does not provide adequate support, the potential impact on the Queensland economy is enormous. Research shows that poverty and inequality previously cost the Queensland economy around \$11 billion per annum in lost productivity. This cost could triple if the number of people in poverty triples, and is a strong argument for resourcing an effective model of integrated support.

The experiences and lessons from other disaster recovery efforts show that people need intensive, consistent support to recover. An example of what works is the successful Victorian Bushfire Case Management Service (VBCMS) in response to the 2009 Victorian bushfires, which was itself based on the response to the 2003 Canberra bushfires and other significant disasters in Australia and New Zealand.



## The impact of the floods on the broader community

The wide-ranging effects on the community will not be immediately apparent. The Victorian Department of Human Services' post-2009 bushfires psychosocial recovery framework tells us that the impact of disasters "on an individual's emotional and social wellbeing and mental health can be mild or severe; short term or long lasting."<sup>xi</sup> The medium and long term impacts can last, or not appear, for months or years, and in many instances the greatest need for mental health support occurs 4-8 months after the actual crisis.<sup>xii</sup> Following the 1974 Queensland floods, feelings of anxiety, rootlessness and detachment were threatening already poorly functioning social structures in many impacted communities.<sup>xiii</sup>

### Impacts on disaster recovery workers

As noted in the Victorian government report *Community recovery after the February 2009 Victorian bushfires: a rapid review* (the rapid review), "[d]isasters have ripple effects across a wide range of groups, impacting both on the residents in the area and the workforce trying to help them."<sup>xiv</sup> Workers helping with the recovery, from community services and from other sectors, will need extensive debriefing and counselling services throughout the entire recovery process. The importance of this debriefing process is two-fold in circumstances where workers, supporting flood affected people, have also personally experienced loss and must address their own personal feelings of grief and trauma.

### Psychosocial impact

The broader psychosocial impact will emerge in a variety of ways and can be mitigated in an equally broad number of ways. The 2009 Victorian bushfires experience provides some useful insight into the best way forward for Queensland's recovery effort:

"How well we: provide opportunities for people to reconnect with their community; ensure material and practical needs are met; ease the process of having insurance claims dealt with; and go about the process of rebuilding homes and communities are among the many things that impact enormously on psychosocial recovery."<sup>xv</sup>

We also know from the Black Saturday experience that it is the wider community and community services sector that can "influence the wellbeing of those they interact with, and contribute to how well their recovery proceeds."<sup>xvi</sup> For individuals, information, access to general services and referral to specialist services is important. For broader support across the community, it is important for a range of people and services to be given the capacity to recognise and respond to psychosocial issues. An obvious place to start is with mental health service providers, but the broader community sector also needs these skills as an important part of supporting the recovery.

### Using the recovery to build resilience

Research clearly shows that a key element of disaster recovery is building community capacity and resilience.<sup>xvii</sup> Resilient communities are better equipped to manage the economic and social impacts of natural disasters and recover more quickly. The significant impacts of the floods on vulnerable and disadvantaged Queenslanders outlined above could have been contained if all Queenslanders had specific prevention and early intervention supports in place to build resilience to shocks like natural disasters.

The rapid review noted that "[d]isasters create new structures of community organisation that could be harnessed for sustained community well-being, rather than being left to taper away".<sup>1</sup> The *Silver Lining* report supports the experience of many of us that the floods "resulted in thousands of Queenslanders helping each other to prepare and in the recovery process."<sup>xviii</sup> There is a range of ways to use the recovery to create a more resilient community, building on the goodwill and increased community connections generated by the floods.

All of this demonstrates the need for a recovery framed for the long term, that is community based and with the potential to build back a stronger Queensland. Along those lines, QCOSS supports the principles outlined in the Local Government Association of Queensland and Queensland Alliance's joint *Cooperative Implementation Framework*: putting people first, encouraging local ownership, sustainability, building on the assets and strengths of communities and valuing differences.<sup>xix</sup>

## The community services sector

The Queensland community services sector was integral to the initial disaster response effort, working alongside and supporting a range of other sectors, industries and individuals. From response effort into the recovery period, sector workers are managing a significant increase in workload and demand for services, predicted to continue for some time. As we move through recovery, initiatives to ensure the sector is well-positioned to deliver local, flexible services must be prioritised.

### **Building on recovery to embed sector knowledge and skills in local planning, response and recovery**

The community services sector has a valuable contribution to make to local level planning for response and recovery. The sector is skilled in emergency response and has a unique ability to contribute to disaster response strategies that consider local context and need in both planning and delivery.

Disaster management processes must include an understanding of local circumstances, culture and history, a role that is the specialty of the community services sector. Failed disaster management plans have not used the wisdom of local community organisations and have been met with resistance and suspicion from community members. Research shows that community participation in the decision-making and disaster management process increases the likely acceptance of flood management initiatives.<sup>xx</sup>

Including the community services sector in planning effectively capitalises on the intrinsic skills that workers in the sector have, such as local knowledge of appropriate resources and initiatives. Reports of the 2003 Canberra bushfire showed that community organisations such as ACTCOSS used these critical skills to connect people affected by the bushfires with essential support, resources and information.<sup>xxi</sup>

Similarly, an essential element of the Hurricane Katrina disaster recovery effort was an integrated approach to disaster management, including services familiar to local communities. Existing services that people are comfortable with and that people identify are best placed to help and people are more likely to turn to familiar services in times of stress. During the Alaskan Flood Disaster the contribution of not for profit organisations, in undertaking to counsel, connect and consult the community was rated as 92% more valuable than government input.<sup>xxii</sup>

QCOSS welcomes the specification of community engagement processes in the Local Plan template developed by the Queensland Reconstruction Authority. QCOSS argues that it is imperative that future disaster preparation, response and recovery, especially at a local level, involve the community services sector in both planning and implementation. This will ensure a coordinated and well implemented response that meets identified local community need. Research also indicates that future plans must consider response and recovery as two separate processes that occur simultaneously, considering both long term and short term concerns.<sup>xxiii</sup>

## Recommendations

1. QCOSS recommends, for this and for future recovery practice in Queensland, a system of locally-based early intervention workers, located in community service organisations, to support individual and family recovery and build community resilience in the longer term.

Rather than a referral system that sends people in need to multiple service delivery arms or programs, early intervention workers would provide a consistent and continuous point of contact for practical and flexible support during the whole recovery period.

These workers would focus immediately on providing housing assistance and material aid to households affected by floods and cyclones, but would then move through phases where they provide a wider range of flexible support as needed (things like general counselling, or help with employment and child care options or use of brokerage funds to secure whatever is needed for those people to move forward – such as car repairs or specialist trauma services). As demonstrated above, the issues and barriers faced by vulnerable Queenslanders are complex and exacerbated by the floods. A response that provides people with integrated, consistent and multifaceted support is the only way to ensure that people's multiple and complex needs are met.

When procuring these services from the community sector, it is important to build on existing local knowledge and services. The recommended procurement model would see the funding of early intervention workers with the most appropriate provider in high priority areas. This way the funding itself would contribute to recovery by strengthening local services. These would be selected, by nomination, based on expertise in delivering the best outcome, local knowledge and local connections with housing and individualised support.

QCOSS recommends teams of six, with brokerage funding of \$100,000 per team per annum, for two years after a disaster. These teams would be in a range of locations across the state, supporting vulnerable households and those most impacted by the disasters.

In allocating resources, QCOSS recommends adaptable levels of support for different areas and over time. That is, teams and funding would vary depending on factors like levels of disadvantage, severity of damage or progress of recovery. This adaptation of the VBCMS service means that in the case of the floods, support can be provided in a cost effective way despite the increased magnitude and scope of the Queensland situation.

As part of the above, QCOSS also recommends:

- 1.1 Ongoing financial counselling support to all flood affected communities for at least three years post-disaster. This should be in addition to, not instead of, existing available support.
- 1.2 Additional mental health support as part of the case management service to support all affected Queenslanders, with a particular focus on the most vulnerable people. This could be specific mental health workers, and/or additional mental training for other support workers.
2. QCOSS recommends clear links be made between recovery infrastructure investment and opportunities for disadvantaged job seekers in affected areas.
3. QCOSS supports the implementation of the 12 recommendations for insurance industry reform in 'A Fair Go in Insurance' (appendix 2).<sup>xxiv</sup>
4. QCOSS recommends counselling and other mental health support be provided to all workers involved in disaster response and recovery.

5. QCOSS recommends training and support be provided to community service organisations to build capacity in psychosocial recovery, with a focus on flood affected areas but recognising that psychosocial issues will impact the whole community. This training would target workers in basic services such as community service hubs, homelessness and housing support, neighbourhood centres.<sup>xxv</sup>
6. QCOSS recommends funding for the employment/deployment of community development workers to support the recovery and build resilience, and that these workers be placed in communities that have experienced widespread damage and upheaval.

Placing community development workers in priority areas will provide long term recovery support to the entire community. These workers would support community development initiatives and collaborate with local government, early intervention workers and other workers and agencies to rebuild a fairer Queensland. They would be a critical contribution to rebuilding the cohesiveness of traumatised, fragmented and fundamentally changed communities. Workers would be placed in the most appropriate organisation, such as neighbourhood centres or local governments, which are critical parts of the community and key parts of the recovery.

7. QCOSS recommends a range of specific responses to accelerate regulatory reform, reduce red tape and increase flexibility for the community services sector to secure its vital contribution to community recovery.
  - 7.1 Recognise that services support their employees to provide immediate disaster assistance in a range of ways not covered in funding agreements (for example, paying their staff for volunteering in the relief effort).
  - 7.2 Recognise there will be an increased demand for all local services in flood affected areas, including from people who have not traditionally accessed the community service sector. Many services will be at or over capacity in managing the projected volume and scope of need.
  - 7.3 Work with locally-based community organisations to establish where they could redirect services to meet emerging needs, and allow variations in funding agreements based on local need. This could include allowing the flexible use of unexpended funds to deliver recovery-related services.
  - 7.4 Recognise the disasters will impact on the income generation capacity of many organisations. This includes diminished availability of volunteers and competing demands on people's capacity to donate, as well as the effects of the disasters on the operations of those social enterprises that help to finance service delivery.
  - 7.5 Use this as an opportunity to further break down rigid program boundaries and allow a 'whatever it takes' style of casework which is most appropriate for people in need.
8. QCOSS recommends amendment of section 33 of the *Disaster Management Act 2003* to include a new subsection 33(4) and to ensure at least 1 person appointed under subsection (1) is representative of the community services sector. This will ensure community services organisations are included in the development of local disaster management plans.

For example:

33 Membership

(1) A local group consists of the persons appointed as members of the group by the relevant local government for the group.

(2) At least 1 person appointed under subsection (1) must be a person nominated by the chief executive of the department.

(3) At least 1 person appointed under subsection (1) must be a councillor of a local government.

*(4) At least 1 person appointed under subsection (1) must be a representative of the community services sector.*

~~(4)~~(5) The relevant local government for a local group may appoint a person as a member only if satisfied the person has the necessary expertise or experience to be a member.

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<sup>i</sup> Adapted from the QCOSS Sector Profile 2010: A snapshot of the Queensland not-for-profit community services sector. December 2010

<sup>ii</sup> Australian Council of Social Service (ACOSS). 2007. Australian Fair: Update on those missing out.

<sup>iii</sup> Household Income Labour Data

<sup>iv</sup> UK Social Inclusion Unit. 1997. nta1

<sup>v</sup> Mangan, J, Stephen, K; Social exclusion in Queensland: Measurement and cost; 2007

<sup>vi</sup> Fjord, L, et al., Anthropological Perspectives of Disasters and Disability: An introduction. Human Organization, vol. 68 (1) 2009.

<sup>vii</sup> Cutter, S, et al., Social vulnerability to environmental hazards. Social Science Quarterly, 84(1), 2003 242–261 in Finch, C et al., Disaster Disparities and Differential Recovery in New Orleans, Journal of Population and Environment, vol. 31, 2010.

<sup>viii</sup> Fjord, L, et al., Anthropological Perspectives of Disasters and Disability: An introduction. Human Organization, vol. 68 (1) 2009.

<sup>ix</sup> Winkworth, G, et al., Community Capacity Building: Learning from the 2003 Canberra bushfires, Australian Journal of Emergency Management, vol. 24 (2) May 2009 p 8, Gordon, R, Community Impact of Disaster and Community Recovery, InPsych, April 2009, p12.

<sup>x</sup> Rising to the Challenge: Community mental health and the 2010/11 floods in Queensland. The Queensland Alliance, 2011, p5.

<sup>xi</sup> After the bushfires: Victoria's psychosocial recovery framework. Victorian Department of Human Services, 2009, p4

<sup>xii</sup> Bava, above n 8; Jago, E. Flood Disaster Experience: A six month perspective, Australian Social Work vol. 44(4), 1991.

<sup>xiii</sup> Zarle above n 6 p 312; Winkworth above n 1

<sup>xiv</sup> Hawe, P. Community recovery after the February 2009 Victorian bushfires: a rapid review, Victorian Government Department of Health, 2009, p13

<sup>xv</sup> After the bushfires: Victoria's psychosocial recovery framework. Victorian Department of Human Services, 2009, p6

<sup>xvi</sup> After the bushfires: Victoria's psychosocial recovery framework. Victorian Department of Human Services, 2009, p6

<sup>xvii</sup> Hawe, P. Community recovery after the February 2009 Victorian bushfires: a rapid review, Victorian Government Department of Health, 2009.

<sup>xviii</sup> Caniglia, Fiona and Amy Trotman. A Silver Lining: Community Development, Crisis and Belonging. Under 1 Roof: Home at Last, 2011, p7.

<sup>xix</sup> Partnership for Wellbeing and Resilience in Recovering Communities: A Cooperative Implementation Framework. Local Government Association of Queensland and the Queensland Alliance, 2011.

<sup>xx</sup> Zarle, T, et al., Tornado Recovery: The development of a professional-paraprofessional response to a disaster, Journal of Community Psychology vol. 2(3) Oct 1974, p 311.

<sup>xxi</sup> Winkworth, G, et al., Community Capacity Building: Learning from the 2003 Canberra bushfires, Australian Journal of Emergency Management, vol. 24 (2) May 2009 p 8.

<sup>xxii</sup> Voluntary Nonprofit Organizations and Disaster Recovery, University of North Carolina, October 2010.

<sup>xxiii</sup> Jago, E. Flood Disaster Experience: A six month perspective, Australian Social Work vol. 44(4), 1991, p45.

<sup>xxiv</sup> 'A Fair Go in Insurance' January 2011, Consumer Action Law Centre and the Consumer Advocacy Coalition.

<sup>xxv</sup> Based on the Intervention pyramid for psychosocial support in After the bushfires: Victoria's psychosocial recovery framework. Victorian Department of Human Services, 2009, p7