

# Findings Report

## Navigating Uncertainty – FCVic Bushfire Recovery Support 2020 Project Review



## Introduction

The 2019-20 bushfires affected a huge swathe of country in the North East and East Gippsland regions of Victoria over an extended period and with great ferocity. The impact of the bushfires preceded by a protracted drought and followed by the COVID pandemic has wrought long term economic, health and wellbeing damage on local communities. The local government areas affected were East Gippsland and Towong Shires and to a lesser extent the Alpine Shire. While about two thirds of the properties damaged were in East Gippsland and one third in the North East, some areas were affected far more than others.

Map 1. Bushfires areas of intensity 2019-2020 Victorian Bushfires



Source: [https://wildfiretoday.com/wp-content/uploads/2020/01/VicFires\\_1-6.jpg](https://wildfiretoday.com/wp-content/uploads/2020/01/VicFires_1-6.jpg)

In response to the 2019-2020 bushfires that devastated North East Victoria and East Gippsland, Financial Counselling Victoria (FCVic) set up a Bushfire Recovery Support Project. This Report is a review of the Project for the period from January 2020 to end of July 2020. It draws on:

- interviews with 27 bushfire recovery workers across 18 agencies, using a combination of quantitative and qualitative analysis.
- analysis of The Department of Justice and Community Safety (DOJCS) provided the authors with the data collected for the six months January 2020 to 30 June 2020 from the State funded Bushfire Financial Counselling Services.

The quantitative data was collected by postcode, 13 postcodes, 3 in the North East and 10 in East Gippsland were analysed. Table 1 below sets out the postcodes for the areas analysed, the total number of cases and the key presenting problem for each postcode. Please note the key presenting problem refers to half or more of the presenting problems for the postcode.

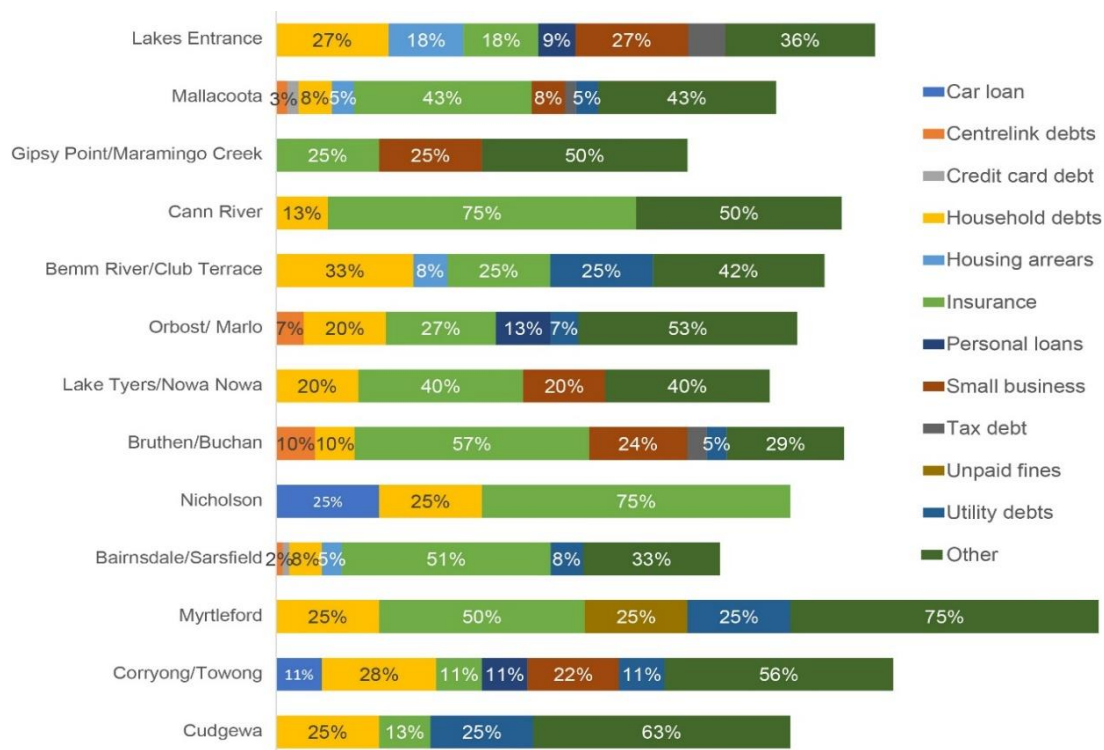
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Table 1 Bushfire affected areas by Postcode, Total Financial Counselling Cases and key Presenting problem, January to June 2020

Postcode	Townships	Total Number of Cases	Key Presenting Problem
<b>North East</b>		<b>41</b>	
3705	Cudgewa	8	Grant Information
3707	Corryong/Towong	18	Bushfire response
3737	Myrtleford	15	Grant Information
<b>East Gippsland</b>		<b>180</b>	
3875	Bairnsdale, Sarsfield, Forge Creek	63	Direct fire damage
3882	Nicholson	4	Direct fire damage
3885	Bruthen, Buchan	21	Direct fire damage
3887	Lake Tyers, Nowa Nowa, Wairewa	5	Direct fire damage
3888	Orbost, Marlo	15	Direct fire damage
3889	Bemm River, Club Terrace, Errinundra, Cabbage Tree Creek, Bellbird Creek	12	Direct fire damage
3890	Cann River	8	Direct fire damage
3891	Gypsy Point, Maramingo Creek, Wingan River	4	Direct fire damage
3892	Mallacoota	37	Direct fire damage
3909	Lakes Entrance	11	Income loss and expense issues

We chose to analyse 13 postcodes, 3 in the North East and 10 in East Gippsland. Figure 1 below sets out the the areas analysed, and the key presenting problem for each area.

Figure 1 Bushfire Financial Counselling Clients by Type of Financial Difficulty January to 30 June 2020



Source: Department of Justice and Community Safety Bushfire Service Hours for SE Outer & UMFC

## Findings Summary

- A. The review finds that financial counselling is considered an extremely important part of the bushfire support and recovery services, and the Project has been effective in supporting financial counselling services in bushfire affected areas.
- B. Financial counsellors are seen as effective in providing unique services that assist people affected by a disaster, including:
- Assistance with grant, income and other support applications (such as modular housing), which is of particular relevance when there are numerous differing eligibility criteria and application timeframes.
  - Advocacy and negotiation with companies and corporations, such as banks and utility services, and local government regarding hardship systems and individual applications.
  - Reviewing and advocating for improved insurance outcomes when people appear underinsured or may have accepted early and inadequate settlements.
  - Working in a collaborative case management process to reduce duplication and ease trauma for disaster affected people. This includes building on financial counselling sector links and referrals with rural financial counsellors, disaster legal help, family violence, and other services funded outside the case support system.
- C. Proactive approaches by financial counselling agencies have been effective in developing relationships with relevant referral agencies and promoting awareness of the assistance that financial counsellors can provide. However, in support services and traumatised communities further impacted by COVID-19 and lacking knowledge of financial counselling, there have been ongoing challenges with reach of and referrals to financial counselling services.
- D. FCVic's support role as the sector peak body has been an important part of building links, cross agency communication and referral pathways, and needs to continue. In particular:
- FCVic ran professional development for bushfire financial counsellors, and professional networking workshops to introduce case workers, financial counsellors and other recovery workers to each other and build links across services. The workshop series, run as webinars in May-June 2020 during COVID-19 lockdown, was particularly important in providing clarity about the role of financial counsellors, and exploring how support services could collaborate to meet the needs of people affected by the bushfires. The workshops were well attended and proved timely and valuable, but with staff turnover and an evolving situation, another series needs to be held.
  - FCVic attendance at the Bushfire Recovery Victoria (BRV) sector liaison meetings is viewed as useful as it maintains a focus on systemic issues relevant to financial counsellors and the issues facing their service users.
- E. Bushfire recovery is a long-term process, with many financial issues in particular emerging over time. The need for financial counselling as a service in affected areas will continue to evolve and there is a need for FCVic to continue in its Bushfire Recovery support role given the long-term nature of the recovery, and the challenges integrating a small and low profile sector into recovery support systems. The FCVic role should include a continued focus on

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systemic issues, providing updated networking seminars in webinars format, and continued development of a community of practice for financial counsellors in bushfire regions. Additionally, FCVic is well placed to develop and share templates for factsheets, checklists and scenarios in the bushfire affected regions that financial counsellors can use to promote the spectrum of support they provide to workers, community leaders and organisations in those regions.

### Recommendations for Financial Counselling in Disaster Recovery

1. In the initial stages of responding to a disaster, financial counsellors should be utilised for direct financial counselling to clients and secondary assistance to case support including for advice and information regarding:
  - hardship policies
  - grants
  - Centrelink income eligibility.
2. Financial counselling outreach be included in bushfire preparedness activities to promote financial awareness in communities at risk, including the importance of insurance.
3. To deal with significant sector capacity constraints, and ensure future disaster needs for financial counselling can be met in a timely fashion, FCVic's proposals for a State Government led workforce planning process for the sector should be taken forward as a matter of urgency.
4. Coordinated efforts, led by FCVic, be undertaken to raise awareness/understanding of financial counselling in regional areas to enable meaningful access to services by the community when they are most needed.
5. FCVic establish a communication campaign working with Bushfire Recovery Victoria (BRV) and/or other disaster management agencies, as appropriate, in local papers, local radio using case studies to clearly articulate the role of financial counselling in a disaster, along with fact sheets/referral checklists and case scenario information for other workers and potential clients.
6. BRV to support further Networking Workshop(s) in areas of bushfire risk promoting the role of financial counselling as part of the spectrum of support required and targeting the full range of bushfire recovery support workers. Where there are opportunities to hold them in community rather than online this be the format, with content to include:
  - Setting out the local financial counselling organisations and outlining the work they do, presenting case studies or scenarios and referral contacts,
  - Making clear the distinction between the roles of financial counsellors, rural financial counsellors, and small business advisors.
  - Providing an update on key issues including insurance and rebuild issues.
7. FCVic to promote the availability of its recorded networking workshops (those conducted in May/June 2020 and any future workshops) as a resource.
8. FCVic should continue working to establish a Community of Practice for all bushfire recovery financial counsellors which would build professional capacity, including:
  - identify training needs
  - identify systemic advocacy issues arising from casework

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- share strategies to support client needs.
9. FCVic to develop a sector policy on response to disaster situations, incorporating the insights from this review and other disaster experiences, and identifying immediate, short, and longer term response components.