



Financial Counselling Victoria Bushfire Recovery Support 2020 Project Review

Navigating Uncertainty

The Financial Counselling Victoria Bushfire Recovery Support 2020 Project Review Report has been researched and written by:
Meredith Carter and Beverley Kliger, with expert demographic analysis provided by Liss Ralston.

Beverley
Kliger
& associates

CONTENTS

Summary of Findings	1
Recommendations for Financial Counselling in Disaster Recovery	2
1. Introduction	4
2. Review Participants	4
3. Background and Context	6
3.1 Phases of Disaster Response	8
3.2 Navigating the Financial Maze	9
3.3 The Financial Counselling Workforce	9
Commonwealth funded Bushfire Financial Counselling	10
4. Case Work Data Analysis January to July 2020	11
5. Key Issues and Themes	16
5.1 Financial Counselling referrals	16
People are still getting in touch	18
5.2 How Financial Counsellors Helped	19
5.2.1 Diverse issues	19
5.2.2 Systemic Issues	22
5.2.3 Gaps or duplications	24
5.2.4 What works?	26
6. Financial Counselling Victoria Support	30
6.1 BRV liaison	30
6.2 Sector Networking Forums	30
7. What Financial Counselling Victoria Support Would Help Now?	31
7.1 Advocacy	31
7.2 FC Community of Practice (COP)	31
7.3 Networking Workshops	31
7.4 Refreshers and Updates are Helpful For Everyone	32
7.5 Professional Development	32
8. Preparation for next Bushfire season	33
8.1 Greater Support for Use of Financial Counselling Services	34
8.2 Factsheets and Checklists with Scenarios	34
8.3 Networking Webinars	35
8.4 A Combination of Options	35
8.5 Promotion and Education of Community	35
9. Recommendations for Financial Counselling in Disaster Recovery	37

Summary of Findings

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 (BRS) 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.

- 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 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 for 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.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

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
 - 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.

1. Introduction

This report reviews the first six months of the Financial Counselling Victoria (FCVic) Bushfire Recovery Support Project to end of July 2020. The review was conducted between August and early October 2020.

Below is set out the purpose and process of the Review.

Purpose: To review the bushfire recovery project coordinated by FCVic in response to the 2019 - 2020 bushfires including:

1. The level of demand and referrals for financial counselling across Victoria and in the two regions most affected by the bushfires: East Gippsland and North-East Victoria over time.
2. The collaboration between financial counselling and other services such as case support workers, Bushfire Recovery Victoria (BRV) and Disaster Legal Help, family violence and mental health support services.
3. The value of the support provided by FCVic to the bushfire recovery effort.
4. Future support FCVic can provide to bushfire financial counsellors to assist their work with people affected by the 2019-2020 bushfires and COVID -19.
5. Possible information that can assist people and communities now preparing for the 2020-2021 bushfire season.
6. Identify broader insights into how financial counselling can be made most effective in relation to disaster situations

Process: Conduct semi-structured interviews with:

- Bushfire recovery financial counsellors and managers, rural financial counsellors and small business advisors supporting people affected by the North East & East Gippsland fires
- Case support bushfire recovery workers and managers (including BRV Hub coordinators)
- Support services that provided information in the FCVic Professional networking workshops
- Representative from the Department of Justice and Community Safety (DOJCS) – which funds the Victorian Financial Counselling Program, including state funded bushfire financial counselling.

2. Review Participants

A total of 27 people from 18 organisations that provided support and bushfire recovery services in the North East and East Gippsland regions were interviewed. The list of organisations and the participants engaged in the review is set out in Table 1, below.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

Table 1 List of Interview Participants

Organisation	Position	Participants
Agbiz Assist (Rural Financial Counselling – North East)	Executive Officer	Nerida Kerr
Anglicare Gippsland	Program Manager Community Services; and Team Leader bushfire recovery FCs	Michelle Taranto and Leonie Cooke
Anglicare North East	Program Manager	Tracey Grinter
APMHA Health Care	Bushfire Counselling Nurse	Sharyn Amos
Better Place Australia	Bushfire National Debt Helpline	Jenny Dickson
Bushfire Recovery Victoria	Alpine Community Recovery Hub Services Coordinator	Shelley Herman
Bushfire Recovery Victoria	Buchan Hub Services Coordinator	Rebecca Steenholdt
Cohealth	Bushfire Case Support Case Managers; and Social Worker -	Anna Katniak, Sally Ho, Deborah North, Sue Wood, Neville Braybrook
East Gippsland Shire	Bushfire (BF) recovery team leader	Delia Warne
Gateway Health	Bushfire Recovery Program Manager	Jarryd Williams
Gippsland & East Gippsland Aboriginal Cooperative (GEGAC)	Bushfire Recovery Case Support	Dan Brosnan
Gippsland Lakes Complete Health	Team Leaders Bushfire Case Support Program	Amanda Howard and Jim Killeen
MIC Small Business Advisors (report)	Senior Project manager	Nancy Multari
Rural Financial Counselling East Gippsland	Senior Rural Small Business Financial Counsellor	Jenny Mason
Towong Shire	Recovery Hub Coordinator	Amanda Lamont
Upper Murray Family Care (UMFC)	Manager Family Relationship Services; Financial counselling team leader and senior team leader	Janine Lawler, Heather Cassidy, David Newton
Victorian Aboriginal Child Care Agency (VACCA)	Bushfire Recovery Case Support	Poa Vaeau
Windemere	Senior Manager with portfolio including Bushfire Program, Victims Assistance and COVID Connectedness in East Gippsland; Coordinator for Bushfire Program and COVID coordinator CASI - Community Activation and Social Isolation program	Helen Consta; Di Poustie

Please note the quotes from participants set out in this Report are deidentified. A code is set at the end of each quote, starting with the letter P, so that the authors can identify the quote source. The code numbers do not coincide with the listing of participants set out in table 1 above.

3. Background and Context

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.

These are very diverse areas. East Gippsland Shire covers the second largest area in Victoria. Bairnsdale is its main town but there are many small hamlets, farming communities and tourist spots such as Sarsfield, Bruthen and Buchan, as well as Lakes Entrance and Lake Tyers, Orbost and Cann River and the coastal villages of Gypsy Point and Mallacoota, a two and half hour drive from Bairnsdale.

The North East is high country territory with all the benefits and disadvantages of remoteness. Towong Shire straddles the Murray River and the NSW border. The three areas most affected by the bushfires were Towong, Corryong and Cudgewa in the north east of the Shire, nestled in a valley at the foot of the Snowy Mountains. The Alpine Shire borders the south west of Towong Shire. Myrtleford, Bright and Mount Beauty are the main towns in the Shire.

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



Source: https://wildfiretoday.com/wp-content/uploads/2020/01/VicFires_1-6.jpg

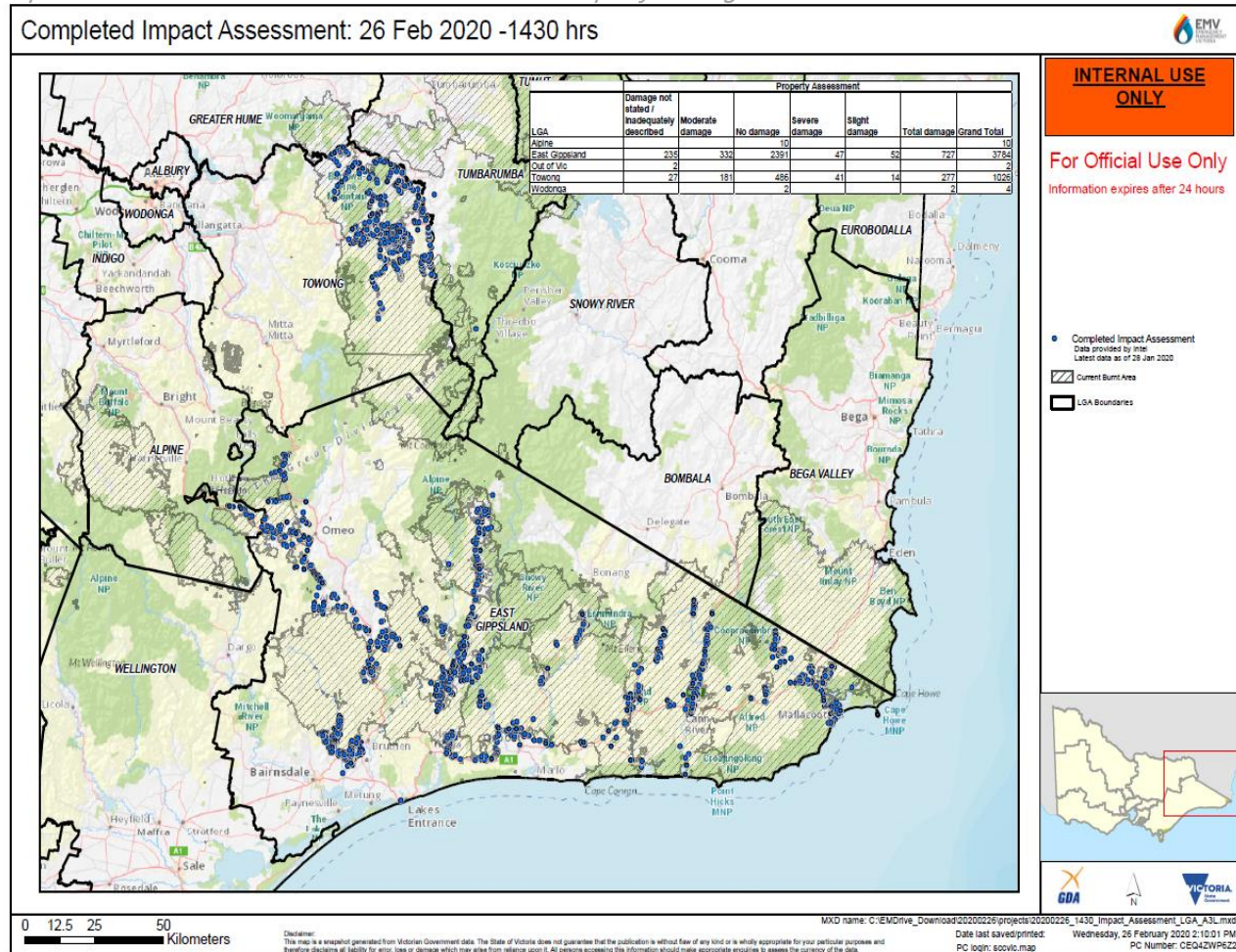
It is difficult to get an accurate picture of the devastation wrought. In terms of property damage alone at least 1000 properties were directly fire affected including close to 400 homes completely lost along with many more farms and other properties, animals, and other stock fire damaged. Smoke damage was also widespread. Many businesses were severely damaged from the abalone factory in Mallacoota to cattle, dairy and flower farms further inland. In addition to loss of jobs

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

directly due to the devastation caused by the fires, other factors such as drawn out road closures and evacuations also led to job losses.

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, as can be seen in Map 2 below. For example, there are around 400 residents in total in the Buchan Valley and under 250 in Buchan itself. There were however 28 total houses destroyed and one resident died. There were 14 homes lost in Cudgewa which with Corryong 11km away has a combined population of just 1,600. In Mallacoota with a resident population of around 1200 and many homes lost, there was the widely reported air and sea evacuation of over 1700 residents and tourists after days on the beach surrounded by fires.

Map 2. 2019-2020 Victorian Bushfires estimated Property Damage



Source: Victorian Government 2020

In contrast, though the economic impact was and continues to be severe, Bright has 12,000 people, five properties damaged, and no houses burnt down. In some cases, there were people hospitalized while fortunately very few deaths occurred directly due to the fires. For those trying to respond particularly remotely or via statewide telephone services this varied impact added a layer of complexity – they were dealing with ‘a very disparate cohort with bushfires the unifying factor.’(P16)

Emergency response and recovery teams had to be established both locally and at the state level with little time to refine disaster management plans. They utilized staff often volunteering outside or in addition to their normal areas of responsibility without any existing protocols for cross-agency collaboration necessarily in place.

In addition to the time taken to clarify what funding and personnel was available for the recovery effort, there were difficulties recruiting appropriate staff in these rural, bushfire affected areas. Only some of these teams were able to draw on personnel who had previous bushfire experience. Those affected by bushfires were already suffering the effects of drought which has continued to affect these areas.

Following the bushfires these areas in some cases also experienced flooding and land slippage. They then experienced the overlay of the COVID-19 pandemic. These events occurred without respite for recovery.

The COVID-19 pandemic also severely disrupted the ability of support agencies to provide services. Local staff were themselves in many instances bushfire affected if not directly, then indirectly. Agencies and staff as well as clients were in some cases or during some periods overwhelmed. Finally, again in part due to COVID-19 the recovery effort has been protracted as some people are still living in makeshift or temporary accommodation.

Whilst NSW was more severely affected by the 2019-20 bushfires than Victoria, a study of the impact of COVID-19 and bushfires on regional economies across Australia in May 2020 found that the East Gippsland local government area is likely to see greatest decline in annual GDP in regional Australia, predicting a decline of over 22 per cent, three times the national decline. This study found that it could take three to four years for regional economies recover to their 2018-19 level.¹

3.1 Phases of Disaster Response

Experience of bushfires especially the 2009 Black Saturday bushfires have led to a recognition that people experience three phases of response to bushfire disaster: Short, Medium and Long Term.²

Short-term (days to weeks after the disaster)

At this time people can have difficulty thinking and remembering and they focus on meeting immediate physical and material needs. There can be considerable strain placed on families because of the range of emotions and reactions from the bushfires.

Medium-term responses (weeks to months after the disaster)

People experience a wide range of emotions including intense distress, fear, grief, sadness, anger, and uncertainty about the future. There is a tendency to focus on practical problems. At the same time problems can develop slowly without being noticing because of a preoccupation with current pressing events/needs. Misunderstanding and confusion are common.

Long-term responses (months to years after the disaster)

¹ Rawnsley, Terry, 2020. *Covid - 19 and the Summer Bushfires: The economic impact on your suburb and pathways to recovery*. SGS Economics and Planning. May 2020.

<https://www.sgsep.com.au/publications/insights/the-economic-impact-of-covid-19-and-bushfires>.

² Department of Human Services, 2009. *After the Bushfires: Victoria's Psychosocial Recovery Framework*. Victorian Government.

For many people, some effects of the disaster especially economic hardship only become obvious after a year or more. Many aspects of social, economic and family life that have been postponed because of other demands in the early recovery periods now come to the fore, often in the form of crises.

This 2009 report also noted that many people do not seek out any support until long after the bushfires, a year or more after the event. The report recommended that services should be available for the long term, not just for the first few weeks and months after a disaster.³

3.2 Navigating the Financial Maze

A 2020 Thriving Communities Partnership (TCP) report on the impact of, and recovery from, the North Queensland Monsoon of 2019 found that financial impacts are felt by communities more than one year after a disaster.⁴ An example is the way adequacy and inadequacy of insurance can impact on building and maintaining financial resilience and wellbeing. The report argues that *“Recovery is often a ‘financial maze’ for residents”*, proposing that:

- People navigate many financial decisions in the aftermath of a natural disaster.
- A person’s financial capabilities influence their ability to make decisions.
- People with a limited capacity to discuss and negotiate with financial institutions and/or lack of awareness regarding financial products are faced with barriers to recovery.
- People who lack flexibility to adapt to a disaster event, are more vulnerable to financial hardship.

The TCP report sets out the needs for timely access to financial information, advice, programs and assistance before, during and after a disaster event. Specifically, it recommends increasing financial counselling assistance and advice services post-disaster and building community awareness of how financial counselling services play a critical role in community recovery.

3.3 The Financial Counselling Workforce

Both Commonwealth and State governments provided funding for bushfire recovery financial counselling to services based in the bushfire regions of Victoria. In total government has funded 13 full time equivalent (FTE) bushfire recovery financial counselling positions (see table 2 below). Of these 9.5 FTE are State Government funded positions and 3.5 FTE positions are funded by the Commonwealth Government through the Department of Social Services (DSS). There was little coordination or consultation with the Victorian government by DSS regarding the bushfire financial counselling funding it provided.

The key agencies funded for bushfire financial counselling were Anglicare Gippsland (State and Commonwealth), Anglicare St Luke’s (Commonwealth), and Upper Murray Family Care (State and Commonwealth). Anglicare St Luke’s (headquartered in Bendigo) was fortunate to be able to deploy financial counsellors from their existing workforce to provide bushfire financial counselling service delivery from late January onward and also secure ongoing bushfire financial counsellors from March 2020.⁵ However, the lack of an available qualified workforce impeded the recruitment

³ *Ibid.*

⁴ Thriving Communities Partnership, 2020. *Analysis Of The Impact Of North Queensland Monsoon*. Disaster Planning and Recovery Collaborative Research Project, Phase 1, June 2020, Thriving Communities Partnership.

⁵ However, it is worth noting that Anglicare St Lukes’ Commonwealth (DSS) funding will be fully expended by March 2021.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

of the additional bushfire recovery financial counsellor workforce for Upper Murray Family Care and Anglicare Gippsland.

The financial counselling sector is small and under-resourced, and does not have the ability to increase capacity quickly, with only about 250 fully qualified financial counsellors employed across Victoria; there is not a ready supply of underemployed qualified workers.

It took considerable time to recruit financial counsellors for the bushfire recovery effort even though financial counsellors from around Victoria were keen to assist after the immediate aftermath of the fire. An initial call by FCVic for expressions of interest from financial counsellors to volunteer for deployment or other assistance lost relevance when the state and federal government funding became available and it became clear that the funded agencies preferred to manage the recruitment processes locally, with only a few small and temporary contributions coming via the FCVic list. In some instances, the actual availability of volunteers was unclear and confused the recruitment process.

Finding qualified financial counsellors to fill positions continues to be difficult. Hence, as well as employing fully qualified and experienced financial counsellors who have completed 2 years of post-diploma practice, the bushfire financial counselling agencies have employed Associate members of FCVic (new graduates able to practise independently but still developing), and Interns (who are studying the diploma and practising under supervision).

The bushfire financial counselling workforce and funding source is set out below in Table 2.

Table 2. Bushfire Financial Counselling Workforce 2020

Region	Agency	FTE State (DoJCS) funding	FTE Federal (DSS) funding	Local Funding FTE
East Gippsland	Anglicare Victoria	5	0	0
North East Victoria (Ovens Murray)	Upper Murray Family Care	4.5 <ul style="list-style-type: none">• 2 qualified• 2 interns	1.3 <ul style="list-style-type: none">• Intern	0
	Anglicare St Lukes	0	1.2	0.8
La Trobe	La Trobe Community Health Service	0	1	0
TOTAL FCs	13.8 FTE	9.5	3.5	0.8

Commonwealth funded Bushfire Financial Counselling

The Commonwealth funded bushfire financial counselling agencies in the period January to June 2020 included not only Anglicare St Luke's, but also some additional funding to the Commonwealth funded part of the National Debt Helpline service, run by Better Place Australia in Victoria. This funding was deployed to establish a 'Bushfire Debt Helpline', though after some discussion it was agreed to not establish a separate new number for this service on top of the National Debt Helpline number and the bushfire support number linked with the State funded case support system.

Commonwealth funding was also going to financial counselling agencies in other affected states, and funding was provided to Financial Counselling Australia (FCA) to enable it to undertake a coordinating and reporting role in relation to the DSS bushfire financial counselling funding. DSS funded agencies have specific reporting and data collection requirements mandated by DSS and report their data separately to DSS via FCA. The data collection requirements and processes are different for the State Government, making comparisons difficult.

Commonwealth funded bushfire financial counselling service data showed 212 cases in Victoria to 8 May 2020. However, it is not clear if this figure includes different cases or people seeing a financial counsellor more than once. The key presenting issues included insurance, debts other than banks and dealing with disaster relief grants.

It is also worth noting that the Bushfire Debt Helpline received very few calls during this period.

4. Case Work Data Analysis January to July 2020

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. An analysis of the key features of the data is presented below. However, it must be noted that the authors of the report have not had the opportunity of discussing the data or the analysis with DOJCS officers. Therefore, the analysis and interpretation is limited to the raw data presented. It should also be noted that the two DOJCS funded services provided differing types of information to the same reporting item, such as details of the presenting issues on intake.

The data was collected by postcode thus we have provided graphic analysis of the data by the larger towns in the postcodes. We have chosen to analyse 13 postcodes, 3 in the North East and 10 in East Gippsland. Table 3 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.

Table 3 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
North East		41	
3705	Cudgewa	8	Grant Information
3707	Corryong/Towong	18	Bushfire response
3737	Myrtleford	15	Grant Information
East Gippsland		180	
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

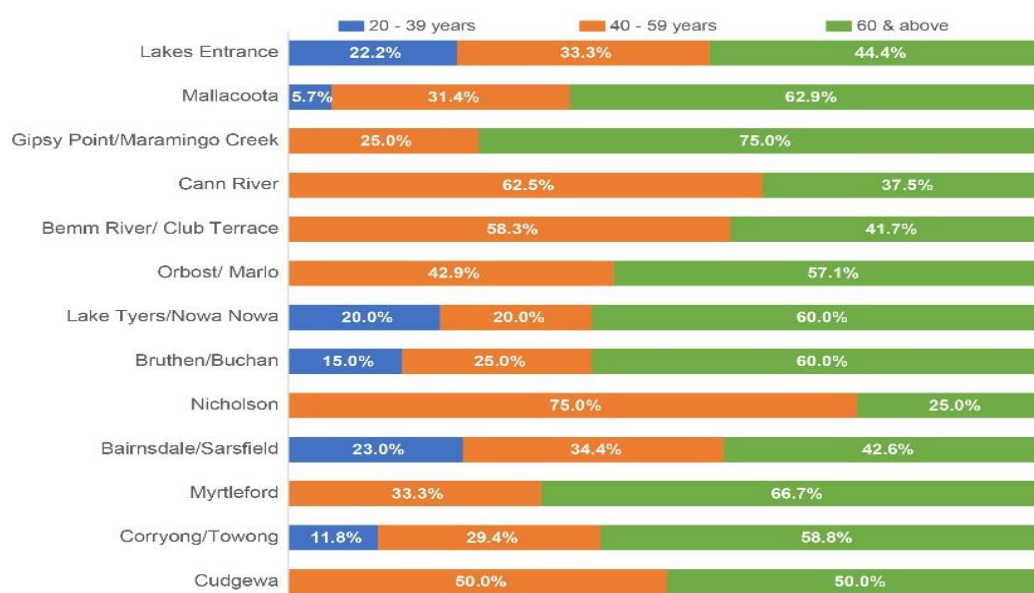
Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

3892	Mallacoota	37	Direct fire damage
3909	Lakes Entrance	11	Income loss and expense issues

Please note that the graphic representation has been set out in percentages as the number of cases is small as indicated in Table 3 above.

Figure 1 below indicates that the majority of clients were older, over 60 years of age. This is the case for the areas with the highest number of bushfire financial counselling clients: Bairnsdale/Sarsfield (42.6%), Bruthen/Buchan (60%), Mallacoota (62.9%), Myrtleford (66.7%) and Corryong/Towong (58.8%).⁶

Figure 1 Bushfire Financial Counselling Clients by Age Range January to 30 June 2020



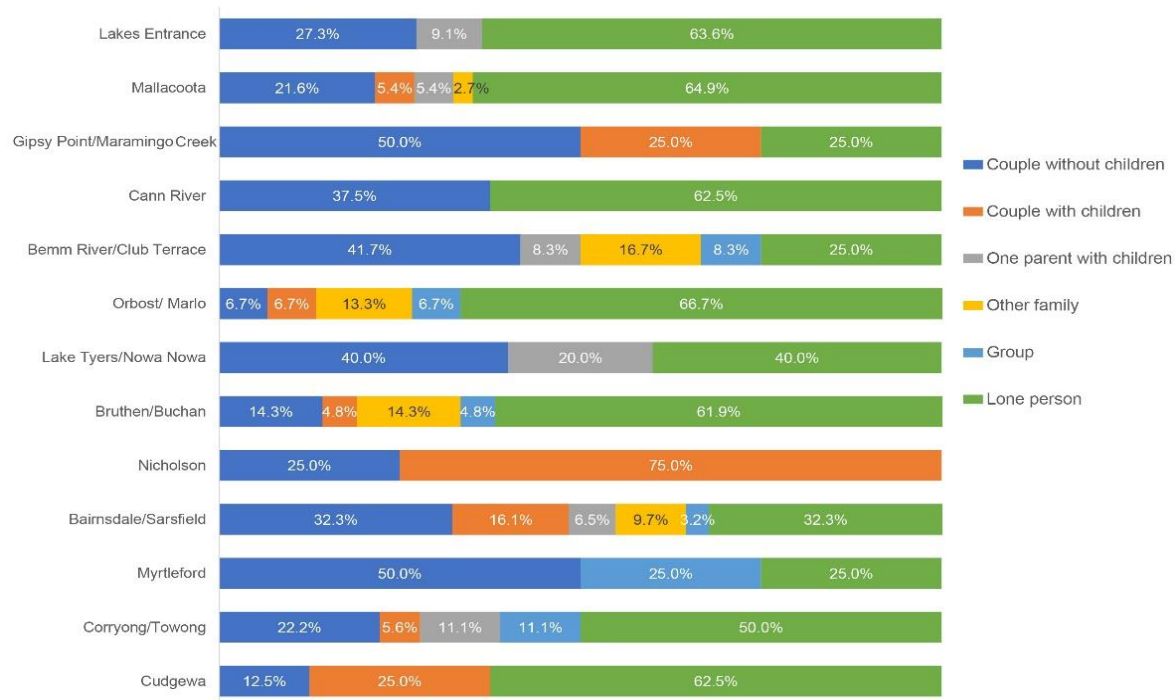
Source: Department of Justice and Community Safety Bushfire Service Hours for SE Outer & UMFC

Given that the highest proportions of people who sought financial counselling assistance were people over 60 years of age it is not surprising that the highest percentage of clients were singles followed by couples without children as indicated in Figure 2 below.

⁶ This age distribution may reflect the population age distribution of the area.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

Figure 2 Bushfire Financial Counselling Clients by Household Type January to 30 June 2020

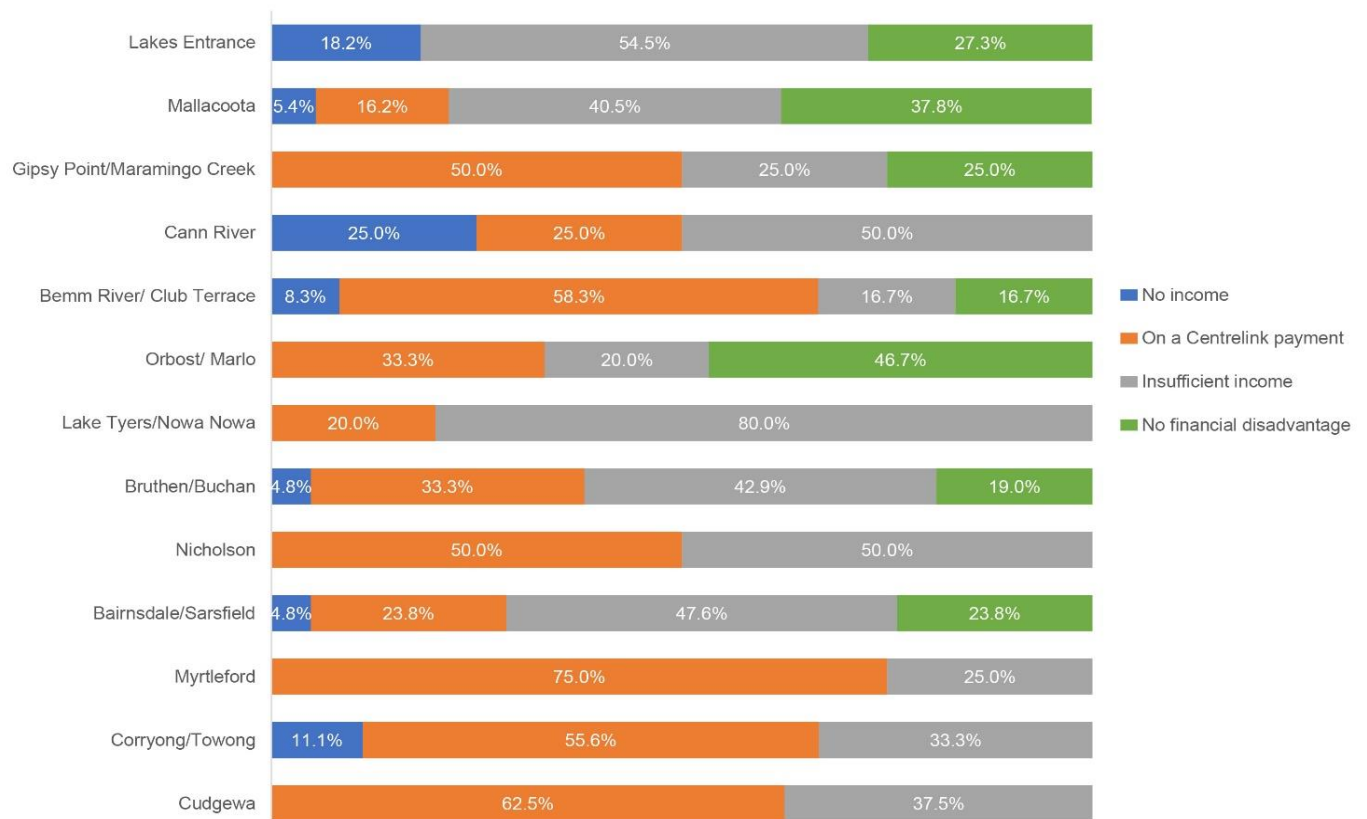


Source: Department of Justice and Community Safety Bushfire Service Hours for SE Outer & UMFC

Figure 3 below indicates that the majority of people seeking financial counselling assistance were either low income earners in receipt of Centrelink incomes or had insufficient incomes. A number of people had no income at all.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

Figure 3 Bushfire Financial Counselling Clients by Income Type January to 30 June 2020

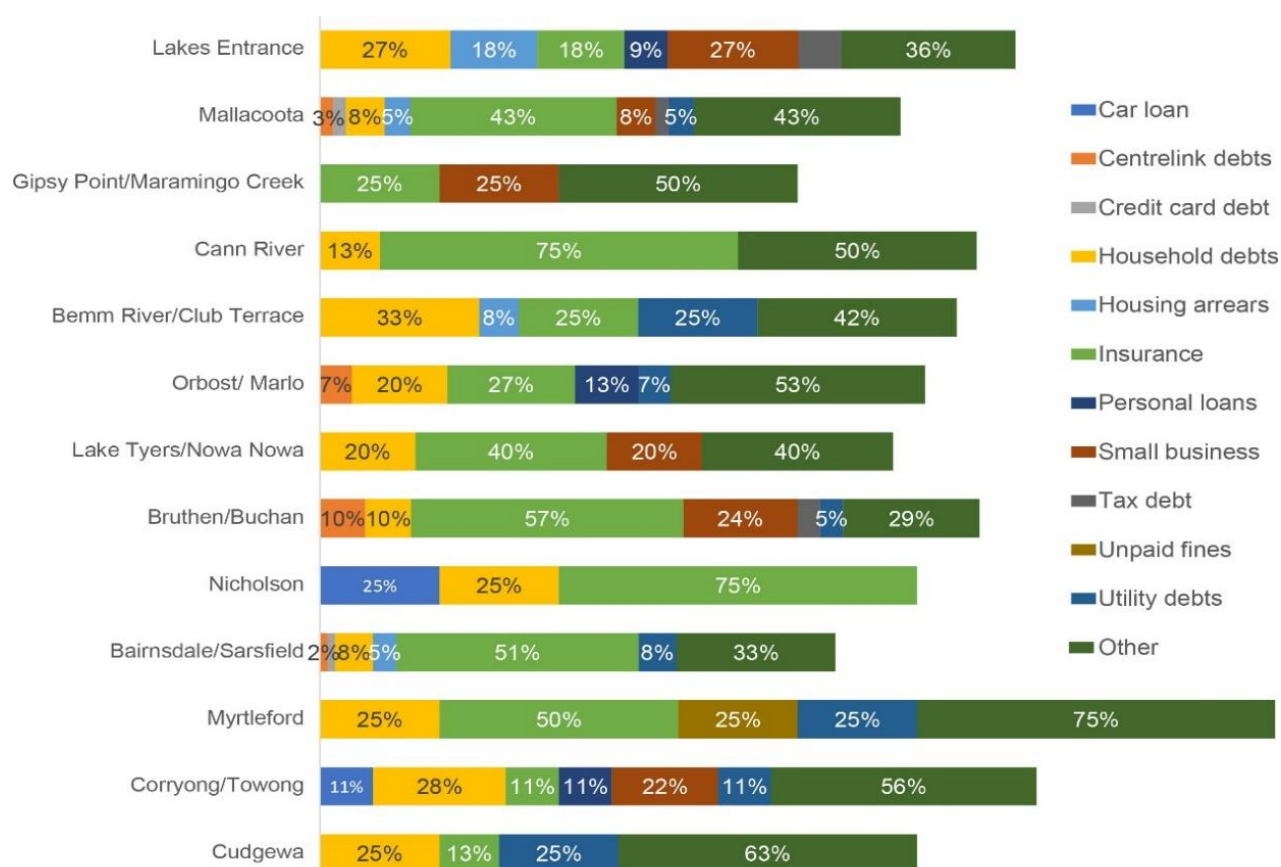


Source: Department of Justice and Community Safety Bushfire Service Hours for SE Outer & UMFC

It is clear from Figure 4 below that the primary difficulty confronting people presenting to financial counsellors was issues with insurance: 43% of issues in Mallacoota; 57% in Bruthen/Buchan; 51% in Bairnsdale/Sarsfield and 50% in Myrtleford.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

Figure 4 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

Summary of the DOJCS data analysis

The DOJCS reporting data indicates that in the first six months after the bushfires that the typical person seeking assistance from bushfire financial counsellors:

- Had issues dealing with insurance matters
- Was older, over 60 years of age, and not financially well off
- Had been directly impacted by the fires in the East Gippsland region.

5. Key Issues and Themes

The feedback from those interviewed confirmed the range of contextual factors outlined above had a significant impact on both the demand for and referrals to financial counselling support following the fires.

5.1 Financial Counselling referrals

Access to state funded financial counsellors was concentrated in the first few months after the fires, before the pandemic restrictions took place. This was assisted in both the North East and East Gippsland by very early action to open community recovery hubs where residents could drop in and access a variety of needed support.

The feedback from interview participants confirmed that financial counselling was considered extremely important by all referral agencies. Further, as the data analysis of client postcodes indicates, the clients seen by the state funded financial counsellors correlate with the areas of most significant direct damage. However, since the imposition of restrictions necessitated by the Coronavirus, explicit demand for and referrals across all agencies, phone lines and direct services has significantly declined.

Some interviewees suggested that in the initial phase following the bushfires there was a focus on immediate emergency response e.g. food, clothing, and accommodation and then clean up and clean water, including grants to address these needs. These were priorities ahead of broader, longer term financial issues.

...because often in initial stage people were unable to think about their finances we would simply note on referral to case management (CM) that FC referral needed to happen at some point. (P14)

In addition, while some clients were relieved to access the assistance of financial counsellors, others were reluctant to accept a referral if they felt they could handle their affairs themselves. Thus one hub coordinator noted that she had referred just over half of the clients she had seen to either generalist financial counsellors or rural financial counsellors as well as for mental health support. Another noted she primarily referred to case support and then they may refer to financial counsellors as needed.

It was recognized that these approaches may not always result in people receiving needed assistance from financial counsellors. Other factors impacting on referrals highlighted by the consultation included:

- Many staff were in new roles, may have had little or no case management experience, and lacked awareness of how trauma affects client decision making in general and in particular in relation to referrals.
- Many workers had limited and uncertain knowledge of what financial counselling services offer, including the differences between generalist and rural financial counsellors.
- Referring agencies were often confused or overwhelmed by the wide variety of financial situations with which clients presented leading to them either making multiple referrals e.g. to both generalist and rural financial counsellors or deferring the decision to refer.
- Staff in new roles across case support, recovery hubs and financial counselling services including staff from outside the local area or working outside their usual

role together with high staff turn-over meant that referral pathways were and remained under-developed.

I have experienced more turnover in our Bushfire team than other teams – some members of teams were impacted directly by bushfire themselves and impacted by the community trauma as well. (P14)

As my background is not in this area (not finance or case management) it took me a little while to work out who was who and where to refer.(P17)

- Visibility to the broader community including other bushfire workers was lacking. While case managers may have been confused about what financial counsellors could do, other consultation participants stated they were not aware of financial counsellors in their area at all.

For FC I would not have known how to refer ...would have just had to say go down to the hub. (P11)

These factors were exacerbated by subsequent bushfire case support protocols which channelled referrals through case management services with limited local input or education of those services about how financial counsellors could help.

It was hard trying to assess their immediate financial needs in the context of brokerage for example, -not always feeling confident I fully understood all situations, as opposed to traditional support work, with a narrower cohort. (P16)

Consultation participants also noted the impact of the pandemic which in the North East included the challenge of border closures.

Federal funding means we can travel both sides but staff can't cross border without isolating for two weeks. (P5)

More generally the pandemic clearly had a big impact on the ability of most agencies, financial counselling and others, to provide support to clients. This included:

- Limited ability to engage with clients in small communities not well connected to large towns, particularly problematic where internet and mobile coverage is poor.
- Limited ability to engage in personal networking across agencies due to pandemic restrictions.
- For financial counsellors and others there was considerable frustration that they couldn't do their normal outreach and community engagement activities. This was felt by many bushfire workers to be particularly important to engaging not only people affected by trauma but rural people in general.

Farmers who most need help won't email for help. (P15)

- The ability of clients themselves to take necessary actions to manage their affairs. For example, those who have moved out of the area may have been unable to visit their properties to assess or collect evidence of damage.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

There was also concern amongst financial counselling agencies that the focus had shifted to the pandemic impact on business and the economy rather than the continuing specific needs of bushfire recovery.

At least one consultation participant felt it was not the role of financial counsellors to advise small businesses and would refer these matters to an accountant. In contrast others suggested they would refer small businesses and primary producers to both rural and generalist financial counsellors:

I see mainly small business people and don't know enough about it to make call for them as to whether they need generalist FC or small business advice only. I am aware FCs can help generally – Centrelink etc. If the client comes back and has a grant I'll often ask if they need any support beyond their business, e.g. generalist FC. (P7)

People are still getting in touch

Despite the concerns about the level of referrals being lower than expected, people are continuing to get in touch. Local government, hubs and case management agencies reported that they continue to see people access their help for the first time. It was noted that this included people whose property was destroyed or who are seeking help with clean-up.

I still get people who have put off coming in – last week one person did – like many others she had to 'psych' herself up to get help so I want them helped sooner the better. Still getting people coming in who haven't before. (P7)

People are still a bit shell shocked. New clients are still coming in especially via Albury/Wodonga Health Service as people have not been able to access support till now. (P18)

In addition, interview participants reported that up till now some people were just unable to make decisions yet about what they needed or wanted to do.

I've got people still living in sheds and caravans. Some people still filled with trauma and can't make decisions about stay or go. (P15)

Furthermore, now that the agencies can get back on the road they will be visiting more isolated areas. This is expected to generate more demand for financial counselling as a flow on. The Crisis Works databases used by the Shires to register residents affected by bushfire is also being mined to proactively follow up any need for support by case managers or others.

Some agencies suggested that there was possibly an increase in financial hardship applications and modular housing issues now occurring. Others noted the impending end of moratorium periods for bank loans and of government support (jobkeeper/jobseeker) with concern.

At the same time agencies suggested that demand for financial counsellor assistance is likely to be less about basic issues and more about utilising financial counsellors not just for direct referrals but also as experts for secondary consultations.

At the start we may have referred to FCs out of being not sure about more basic issues– now the knowledge and literacy of our staff has improved (so we don't need to refer as much for some things).(P1)

5.2 How Financial Counsellors Helped

5.2.1 Diverse issues

The comments below help demonstrate the value of financial counselling, including the breadth and diversity of issues they have been able to assist with.

The direct tailored support FCs provided was great. (P14)

In the early days grants, insurance claims were referred to FCs and appeals re grants. Insurance appeals also. Some other issues that needed FC follow up included:

- *with the Shire where people unable to pay rates*
- *Telecoms e.g. people charged for phone that no longer existed. (P1)*

We found FCs (FC) useful for taking up issues like insurance, budgeting, and even personal impact issues. ... Often referred to FCs for advocacy with insurers and banks. FC has been easy to access and deal with and clients happy with outcomes as opposed to for e.g. Centrelink and other services. (P16)

Financial counsellors were *highly proactive and receptive to Indigenous issues (offering) practical interventions to assist with presenting problems. (P13)*

I would ask people if they had mortgage issues or needed help with advocacy e.g. putting a stop on rates or mortgage and getting through to Centrelink for them. (Worker) at Anglicare had worked at Centrelink for 10 years and so often worth investigating what current entitlements clients might have now even if they hadn't previously been eligible. (P7)

The detail of much of this support is discussed in more detail under the relevant headings below.

Financial hardship

The feedback from participants confirm the data analysis indications that general financial hardship and money concerns were problems for many people. Unsurprisingly, this often had a corresponding impact on mental wellbeing.

Not many say mental health is a problem up front – generally they start with financial needs. People just want money. All the grants they are entitled to. It's a really common question I get asked and then we have a conversation. (Often, I refer to both AgBiz Assist (to apply for small business grants) and often generalist FCs as well. (P7)

One Aboriginal Community Controlled Organisation (ACCO) noted that many people had pre-existing financial issues such as debt or fines owing. The bushfires were an extra stress on top of existing lack of financial literacy, low incomes, and few savings. An upside of their program was that it allowed them to link them in with financial counsellors despite that.

However other participants noted that many people who had significant problems were not referred to case management because they were not considered directly fire affected.

They might have required sick leave due to the impact on them of the fires. They may not have had enough sick leave and then with COVID no work anyway. Or their partners lost their job when still recovering from the fire itself. FCs could help with Centrelink negotiations amongst other matters such as assistance with utilities and phone companies, mortgages, and car loans. (P11)

Mental health

All consultation participants noted the scale of the trauma to which people were exposed. One participant noted that for example:

In this area, a lot of hospital staff stayed to fight the fires. Elderly people were evacuated from a nursing home. People were evacuated to towns that were also on watch. In towns that were already small, a lot of homes were lost. In some cases, your house might have been left standing but all else was gone. It was all traumatic. (P11)

Several of those interviewed noted that the level of community vulnerability was indicated by several suicides after the bushfires. Though few in number the ripple impact on the wellbeing of the broader community was felt to be significant.

While financial difficulties clearly exacerbate the trauma people experienced in and after the fires, in small towns people were reported as often trying to be stoic to support other members of their community rather than admitting to needing help themselves. This also impeded accepting assistance with their financial affairs.

However, financial counsellors, both generalist and rural, with skills in identifying the impact of trauma were often able to help in such circumstances.

I worked closely with Rural financial counselling (RFCs) and had great response from couple of them but even use of the counselling word with many in our community is difficult. Trying to translate what financial support might look like is difficult enough. (P15)

Grants

Financial counselling was sometimes not seen by clients or case support workers as an immediate need, compared to emergency issues such as housing, clearing, fencing, and associated grants.

However, as noted above while case support workers were generally able to assist clients with such issues, grants could require financial counselling support. Agencies noted 'a lot of back and forth' could be required with some.

For assistance with primary producer grants clients were often referred to rural financial counsellors. Grants themselves, eligibility requirements, and keeping up with the grants available were all often unduly complex. In addition, the eligibility criteria for different grants was inconsistent, even when the grants were for similar cohorts. Agencies reported financial counsellors were effective in assisting clients with appeals regarding grant eligibility and extent of grant.

The skill level in some of these assessments (for grants) could perhaps be supported for future events. I referred to a 'veil' for some of these grants around eligibility and process, whereas Red Cross had a very transparent site and process – the contrast is quite noticeable. (P16)

For workers having trouble keeping on top of what grants were available and what the eligibility criteria were, the BRV site was generally considered an appropriate source. There were differing views about whether it was adequate or up to date enough with concerns that there were other grants such as drought relief that clients could be eligible for not included on this site.

Insurance

The negotiation and advocacy skills of financial counsellors were particularly valued in relation to insurance problems.

For many people there was a big issue of under-insurance and sometimes no insurance. While there may not be much to be done where there is no insurance interviewees reported multiple examples of good outcomes by financial counsellors where clients have at least some insurance. Claims denied have been reviewed to good effect. Where there were gaps between what the client thought was insured and what the insurer asserted, financial counsellor teams have negotiated better outcomes for clients.

Early acceptance of insurance claim payouts was another big theme. People often didn't realise they had a cooling off period. Financial counsellors have been able to reopen settlements and leverage better offers. Agencies also reported referring to financial counsellors to support people to negotiate better if considering cash settlements. They also reported that while clients were often sent back and forth to get the evidence required for acceptance of the claim that once a financial counsellor became involved claims were sorted quickly.

A common scenario requiring negotiation with insurance companies was that:

...the house will not be rebuilt till Y date but the insurer will only cover accommodation to X date. (In East Gippsland) we referred cases like that to Anglicare, Victoria Legal Help or gave Insurance Ombudsman contact details. (P17)

Insurance concerns arose not only in relation to housing but also household contents, business machinery or equipment, and fencing. Systemic issues raised by insurance matters are discussed further below.

Banks

Foreclosures, hire purchase of equipment, credit limits and household debt were all issues identified as issues where financial counsellors were able to assist. These issues were seen as beyond the skill base of case support workers.

Financial counsellors themselves noted that at least two of the bushfire hot lines established by the big banks were reluctant to deal with them on behalf of clients. Advocacy via a formal complaint was required to rectify this.

Financial counsellors were also effective advocates for low cost bank loans where insurance was insufficient e.g. to cover cost of holiday home rebuild.

Utilities

Energy hardship issues were often referred to financial counsellors. On other occasions various bushfire workers helped with these. For example, one consultation participant reported that:

In the beginning I was working with people being harassed by power companies even though they had lost their homes....One of the operators wanted a final account and I had to explain there was not even a meter left. (P11)

Loans and refinancing

Farmers had experienced disaster after disaster and unsurprisingly there was a lot of work needed around hire purchase and other loans, overdrafts, and bank foreclosures. Agencies reported

referring these issues mostly to rural financial counsellors for farmers or sometimes considering involvement of Small Business Victoria advisors.

Financial abuse

While not necessarily felt to be a result of the bushfires, access to support services also brought to light instances of financial abuse or coercion in the context of either family violence or elder abuse. Examples cited included:

Where finances were tightly controlled e.g. by their partner/relatives, we assisted to open new bank accounts, gave mobile phones and then linked with FCs to understand what they can do to have little bit more control over own finances. (P14)

Legal referrals

Some agencies felt that financial counsellors were valuable in helping determine what issues required legal advice, making recommendations to the legal service – often themselves very stretched. They noted they (the referring agency) could filter the issues too but that it worked well to refer to the financial counsellors where there were intermingled issues.

We are able to use FCs almost as a screening service – (filtering what needs to go) through to the legal service. FCs can clarify before legal gets involved (P1)

Rebuilding is now a focus

Consultation participants observed that rebuilding is now front of mind for many people. Financial counsellors are considered important to ensuring residents get detailed assistance to work through the financial implications as required.

We (often referred to FCS) for advice about planning rebuilds and how to manage the costs especially where underinsured and ways to get around that to rebuild. (P16)

This includes working through issues with modular housing. Participants noted the importance of active negotiation by financial counsellors of rental agreements for these units. The view that informed assistance was required was reinforced by anxieties expressed about whether people fully understand the financial implications of taking up different options and that new bushfire alert levels and BAL ratings etc. may significantly escalate rebuild costs.

5.2.2 Systemic Issues

Grants

Even where financial counsellors were called in to help, grant applications and the information required to support them was time consuming. This was exacerbated by some not for profit grant agencies asking for unreasonable amounts of information. They were sometimes also reluctant to accept the advice of financial counsellors resulting in a need for advocacy to their head offices.

There were also concerns that government grants available in NSW applied different criteria to those available in Victoria, particularly noted in border areas for example in respect of fencing. It was recognised that with each new disaster, including COVID, new grants were required. The extensions of time or relaxation of eligibility for various grants was also appreciated. However, while appreciated, these factors increased the uncertainties associated with keeping track of grant eligibility.

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

Eligibility criteria sometimes seemed to be unreasonably complex especially given the vulnerability of many clients. Application of the eligibility criteria also appeared to be open to variable interpretation. This included grants from philanthropic as well as government sources.

There were also concerns about the need for greater discretion regarding second residences. For example, people who work seasonally in the bushfire affected areas were not eligible for grants but could feasibly get around these requirements by changing their primary place of residence on key identification documents. Others who had holiday homes not only experienced significant personal loss for which they were not eligible for compensation but may at the same time have been required to contribute to replacement for example of boundary fences with neighbours who had received grants.

Insurance

As indicated above, systemic concerns with insurance were significant. It was suggested that many, if not most, insured people are underinsured across the Bushfire affected areas, particularly in the North East.

In the Alpine areas access to insurance has also become an issue for tourism businesses including insurance for equipment hire; ski lifts and others. Due to the intensity of the fire damage, insurers are reluctant to provide the product.

More generally it was suggested that there is a need to have the legal terms of insurance explained to small businesses. One suggestion was for advocacy to the Insurance Council of Australia to provide some pro-bono information sessions as a preliminary to taking out insurance.

Fencing

Fencing was a major issue. It was noted that the prohibitive cost of insurance for fencing means many farmers tend not to take it out. There was often also a gap between grants, insurance and the cost of fencing replacement that left people many thousands of dollars short with difficult choices to make. Consultation participants noted that people may have spent their house compensation on fencing stock etc. and when want to rebuild the house they do not have the money.

Business Impact

Businesses were impacted by bushfires right at the peak of holiday season and then by COVID at the end of it. Participants in the consultation described the impact vividly, for example:

All the affected areas have a lot of farming, tourism, Air BnB and other accommodation related business and then high street business amongst others. Some individuals and businesses were impacted directly by fire with burnt pasture, crops, and animals. On top of that there were road closures, people not working or accessing the area and then people not travelling there as tourists. Individuals and businesses were also diverted (from their normal income producing activities) to assist in bushfire recovery efforts. Following the fires there was an influx of Grocon workers, clean up, and bushfire support workers so business that was still flowing through was of different types. Then with COVID recovery agencies and other workers began to leave the area and business shut down by the end of March. (P4)

Some agencies found that people accepted financial counselling referrals for assistance with business matters more readily than for personal finances. However, small business owners often have intertwined personal and business affairs. This is compounded where, as is common, the business is a family or husband and wife partnership. Small business owners were described as

having experienced the combined impact of loss of business and their sole family income on top of the trauma of the bushfires. Some small businesses such as farms lacked, or had failed to update their, ABN and so could not secure any grants.

5.2.3 Gaps or duplications

A variety of views

Some consultation participants felt there was no substantial duplication of financial counselling services. They suggested there was:

Always some level of duplication of people having to tell their story – bit unavoidable if specialist services required. Gaps – E Gippsland is pretty well supported. No competing for customers – plenty of work. (P14)

Some hubs and case support services stated that part of the reason they refer was recognising that for many clients they were being exposed to financial counsellors or accessing mental health support for the first time. The hope was that would foster a willingness to use those services more regularly, as needed in the future, after other bushfire-specific services were no longer in the area. However, reflecting the lack of certainty in relation to referrals, others were unsure which financial counselling service was appropriate.

For me questions were – did they talk to each other? – which one should I send people too? All the small business mentors, RFC, generalist/bushfire FC – heard great things about all but not clear to me what the differences are. And then community people coming into a hub don't really want to go shopping for services. Having someone at the front desk was how we directed people to relevant services in the hub in a more friendly way. (P4)

Similarly, another consultation participant noted it was important to be clear about who clients needed to be referred to:

If you haven't had interaction with financial advisors etc. it can be a bit overwhelming with so many players. One case - trying to decide who he should work with was too overwhelming so for a while he didn't want anyone. (P13)

A lack of information sharing fed concerns about duplication:

I think that some competition for clients fed into lack of transparency of feedback to me. Great relationship with Health Service case support - 100% transparent. Enabled me to pull together a great event for the community last week. (P15)

Additional comments emphasized that in addition to knowing who can offer what advice or support it is also important that agencies understand their own limitations:

(T)here is some duplication between what we can do and what FCs can do – the Bushfire case support program is a generic service and our expertise is not specialist although people do bring relevant expertise from other areas. It is important our team recognise their limitations and extent of their practice and not provide advice beyond their practice scope. This is particularly important when many traumatised clients have real trouble retaining and processing information they've been given. (P1)

Bushfire Recovery Victoria and Local Government

Whilst some participants felt that there was duplication between the financial assistance options available, there was confusion between the roles of local government and Bushfire Recovery Victoria (BRV). This was particularly noted in relation to the delivery of hub services which it was felt had also led to duplication.

Some services especially valued the local government funded place managers and felt they were more responsive than either local government or state government run hubs.

The recovery space is crowded – it's hard to work out who is doing what, this includes BRV and the local Shire – a disconnect. (P9)

The existence of the local government Crisis Works data base that has logged thousands of entries relating to people who made some sort of contact because of the bushfires is appreciated. Windermere a statewide case support service is working through the data base and doing assertive outreach to ensure all are helped.

This proactive effort is welcomed by other agencies. However, the consultation revealed strong concerns both about the lack of engagement of other agencies in the process, including what referrals are being made and the time the exercise is taking. Greater transparency may have alleviated concerns that delays in follow-up may have led people who registered to assume they were not eligible and therefore to miss out on support when they needed it.

Financial Counselling Telephone Help Lines did not assist

Telephone help lines were generally not considered to have been a useful addition to the range of financial counselling services available. Some consultation participants felt they added to the confusion:

I struggled to understand the difference between the financial advice or counselling options. There is also a financial advisory line and I would refer to the FCs as well as that. (P16)

Some consultation participants also felt that the creation of a separate Small Business Bushfire helpline in addition to the National Debt Help Line was not helpful. Others utilized the Small Business line for secondary consultations.

Service gaps still exist

Case support agencies reported they are still seeing some people who haven't had support before – they are now tired and need help. Participants in the consultation felt that word of mouth and the hubs are a big part of getting clients to realise that these (case support and financial counselling) people will help them navigate all supports available.

They also suggested that there were a lot of service gaps before the fires and a lot of need that was not identified. Even places like Mallacoota were significantly isolated in the sense that their general support needs were not known about or recognized.

All this means that post bushfire case support and bushfire FC there will be an interesting challenge. (P1)

5.2.4 What works?

Coordination, information-sharing, and transparency is critical

Interviewees indicated that critical to effective work and successful support were transparency, information sharing and coordination. These are critical factors that create trust and strong referral pathways between agencies as well as being important to client-centred care.

Place based manager employed by the Shire ...we have a good relationship. (Another agency) is a closed book. Frustrating. (P15)

Receive no feedback from (agency) – there's that disconnect in information sharing. I've referred clients through and same service wanting to meet with client in my hub but won't even tell me who is coming and then they arrive and are someone I've referred! Information sharing has been a real road-block. (P7)

Coordination and feedback is important because traumatised people sometimes don't remember who they've seen or not in head space to deal with what they're told. May say have accessed stuff and haven't or the reverse. We have advocated for agencies ...to check with us for the case file history. (P17)

Collaborative relationships are vital

Despite the concerns noted above, it was clear from the interviews that some agencies, both case management and financial counselling services had developed broad collaborative relationships. Several consultation participants nominated Gateway as having a fantastic team. Gateway was also complimentary about financial counselling services in the North East:

We wouldn't have got through this without financial counsellors...All three services (UMFC; Anglicare NE, Agbiz Assist) provide great support and advocacy.(P14)

Similarly, services in East Gippsland including Gippsland Lakes Community Health and Anglicare were highly regarded. Consultation participants were also readily able to point to examples of collaborative referral relationships between individual agencies. Where referrals went both ways case management agencies clearly appreciated it. They also noted specific collaboration including secondary consultations on behalf of clients between financial counsellors and other specialist agencies as indicated in the following comment:

What I see coming into the team a bit later than others is the importance of the good relationship with the FC and legal service just as there is on more complex medical issues with say RFDS and other health services. (P1)

Lots of secondary consultations are occurring with the FCA Small Business Help Line. (P10)

Individual agencies also noted collaborative referral relationships beyond the hubs and case management agencies. This included for example, delivery of financial counselling services from neighbourhood houses and health services. Some emphasized time in discussions about boundaries and understanding administrative processes to promote realistic expectations. Group peer supervision and debriefing were also considered in some cases and some agencies collaborated on joint service delivery.

Support Business Clients

In East Gippsland collaborative relationships between Anglicare and the Rural Financial Counselling Service (RFCS) extend to joint service delivery:

We have done joint interviews. RFCS looks at the Profit and Loss for the business, Anglicare FC at the consumer issues.

East Gippsland Shire also noted well developed relationships with RFCS underpinned by the fact that the Shire has a lot of rural properties. The Bushfire Recovery team is also able to refer bushfire and COVID affected businesses to the Shire's Economic Development team for assistance.

In the North East, Agbiz Assist (as the rural financial counselling service) and UMFC clearly worked together well. For example, Agbiz Assist commented:

We partner with UMFC to ensure no duplication. We have a good working relationship with UMFC financial counsellors – often do a warm handover. There is a cross over between small business and personal debts, especially when it is a family business.

This extends to supporting the Mansfield Shire where businesses were not directly fire damaged but were forced to close because of the fire threat and have subsequently also been affected by the COVID restrictions: UMFC noted:

There was a gap btw sole traders and Agbiz scope and so we agreed to pick them up. Now refer to Small Business Help Line or Agbiz. The team at AgBiz is helpful. We can still follow up with personal debt issues. We participated in one of their Small Business workshops.

Support Indigenous Clients

Community and family ties mean clients may want to choose not only between mainstream and Indigenous agencies but also between various Indigenous agencies. Intake agencies that asked if clients are Indigenous and gave them the option to choose were appreciated.

Collaborative relationships between various Aboriginal agencies included assisting each other during lockdown when workers' ability to travel was restricted. It extended to providing help across the border in Mudgee (NSW) because they had no Bushfire workers. Similarly, GEGAC being closer provided back up support to VACCA for a small business in Metung.

GEGAC also felt that while there had been fewer referrals from (as opposed to) local agencies including the hubs:

...the hubs and Community Recovery Centres as well are really good us for to link in with them to see what initiatives they are working on. Good resource for us – they also fill us in on common themes and what we can link our local community members into that they know about. With lockdown lifted we will visit the hub coordinators (again) to promote referrals.

Being Proactive

As this report illustrates at many points, relationships between agencies are critical to clients getting the help they need. Unsurprisingly, good outcomes also encourage the development of relationships with the broader community promoting utilization of needed services, whether case management, financial counselling or other services.

Other family members asked for referrals having seen the positive results (FC worker at another agency) was able to get. It's about the trust even when people know the service exists. (P13)

Built up networks as people tell others you were alright. (P11)

Beyond this simple truism that results matter, the interviews highlighted the value of being proactive. Examples of proactive steps that help to build trust and referrals are outlined below.

Explain how services can help

Agencies reported learning over time how best to encourage people to accept referrals and utilize services they felt were needed, typified in the comment that:

We ...learned if we just offered even Case Support or case management without more explanation people often said no. We had to really explain what it was and how it could help. Now we don't even use the term – just talk about whether a support person to help them with the recovery would be useful.

So might have been missed opportunities by the case managers in the early days to refer to FCs. (P14)

Proactive Outreach to Residents

Pro-active outreach even by email also resulted in client self-referrals.

I sent a farmer in Mallacoota information and he followed up. (P13)

Observing the range of grants becoming available – Bushfire, COVID, Small Business –some agencies proactively contacted clients, for example to let them know when COVID grants came out, or to follow up support already provided.

(Our agency) is doing check ins again now we are 8 mths down the track. (P10)

Community Engagement

Being able to be out in the communities and small towns, being in touch with local community leaders are all vital and seen as important strategies underpinning client access. For example, the fact that Corryong has an active Community Recovery Committee was considered pivotal to financial counselling services having seen all 24 people who lost houses. It was noted that a physical presence was particularly important in small communities that may not have or not yet have, a recovery committee.

Community events also helped agencies get to know each other and develop referral pathways.

I organised a couple of outreach days for the community with all the agencies (in between the lockdown periods) and those days were probably more help to the agencies than general community members. I got to know all the agencies (because I organised it). The agencies hadn't met each other. Was a really good thing to do. (P7)

'Warm Handovers' and Case Coordination

As noted previously, many residents were referred to several agencies. Some agencies emphasized that they don't ask clients to make the contact. They utilize what they call warm referrals contacting the relevant agency and asking them to make contact with the resident.

We aim to try and reduce confusion through warm handover and case coordination. In follow up conversation with resident the case manager will check that contact has been made and what has been put in place. (P14)

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

Some agencies were noted to be a bit more process oriented than others leading to delays. Other agencies and or teams were described as more responsive:

They are such go-getters and literally make the phone call the next day (P7)

Keeping in Touch and Giving Feedback

Consultation participants also talked about how proactively staying in touch was important to maintaining referral relationships.

...I had lot more contact from (agency) and they were always in touch by email and phone. Same with (agency). (P7)

This was particularly valuable given the diverse pressures and impacts on staff that led to high turnover of staff. Additionally, staff had volunteered for roles outside their normal skill set, some staff were locals who were personally experiencing the broader impact of the bushfires.

More than one agency noted very positively, instances where financial counsellors followed up and or referred clients back to them.

We had a good relationship especially with FC e.g., they will follow up and ask if I've referred so and so client on to mental health. (P7)

Case managers would have a more detailed picture. Feedback to us would be helpful. Would also like for next time to get feedback on what happened when (following my referral an agency has) made contact so we can complete the picture for people. (P17)

Happy when people give us an update so (the value of that) - that's some feedback to pass on. (P16)

Offering Cross-Agency Training and Secondary Consultations

Some generalist and rural financial counsellors attended other agencies' team meetings including via Zoom providing effective training and secondary consultation in small groups. This was mutually beneficial since it is also an effective promotional activity.

A...worker attended via zoom our case management team meetings enabling Q&A. It was really beneficial – we saw the team make far more referrals ...after that and built relationships that way. Even post COVID zoom is really practical for making connections between agencies. (P14)

Ideas for closer collaboration between case managers and financial counsellors such as greater use of financial counsellors for secondary consultations as noted in the following comment:

I wonder whether our brokerage potential might not be better focused by doing more cooperative work with financial counsellors and better targeting the spending according to most immediate pressures that we might not be fully assessing – I don't think we are equipped with the knowledge to fully assess finances...or questionable claims. I think I have maybe not done sufficient secondary consultations (P16)

6. Financial Counselling Victoria Support

6.1 BRV liaison

The interviews also explored the value of the support provided by FCVic during this time. Some services were not aware of FCVic; others felt it could have done more to support the bushfire recovery effort, while others highlighted several aspects of its role in supporting the bushfire response. This included FCVic's role in BRV sector liaison meetings, information sharing, and especially FCVic's role in running online sector networking sessions in April and May 2020 and subsequent professional development forums for financial counsellors.

In relation to the BRV liaison there was general appreciation.

(Also) a big tick for FCVic for input to BRV meetings and information sharing. (P14)

We feel that a lot of discussion at BRV meetings is not related to our programs so it is helpful when FCVic speaks up. (P5)

Suggestions for improvement were primarily around ensuring adequate consultation within the field to ensure differences between regions were well understood and represented accurately.

6.2 Sector Networking Forums

Many agencies felt that the FCVic Sector Networking forums were well timed occurring when many workers were still finding their way and during the first period of lockdown. At this time, agencies were not able to meet informally and often were working remotely trying to understand and deliver services into the bushfire areas. Delivered as two sets of webinars tailored to each of the affected regions, the data analysis indicates the workshops reached a significant number of bushfire workers. The following comment typified the responses.

The most useful aspect of the support FCVic provided during the six month period from January to June 2020 was facilitating (the FCVic networking forums) where roles within the Bushfire Recovery space were more clearly understood by stakeholders (P6)

They were particularly valuable for non-financial counsellors, assisting to clarify roles played by different financial counselling agencies and how they could help their clients:

Pretty common confusion for first few months. The seminars FCVic held were really helpful to sort that out. (P16)

The FCVic forums were helpful and good to know who the right people to speak to – distinguish btw FCs and Rural FCs. Definitely worthwhile especially early on. (P13)

FCVic workshops were good, helped inform people about starting point for knowing where to look for support and what different workers do – also getting across the size of the area some organisations have to cover. (P1)

There was a view that the workshops covered key themes the broader community needed to know.

The FCVic Workshops were incredibly useful and brought people together – delivered some of the coordination that was really needed. Am really keen to understand how the information was shared with community – people needed that directly. (P4)

Participating in the FCVIC workshops gave me a better understanding of the different types of support that FCs can provide that I was able to share with my staff. Also provided fliers with information we found useful. (P17)

Some financial counselling agencies were disappointed that more referrals did not result from the workshops:

We would have preferred more focus on referrals rather than training for case managers...and needed training for new FCs (P9)

Others felt that the workshops did promote referrals:

Helped with referrals - was an increase in referrals despite COVID (P10).

(As a result of the webinars) we had a discussion in our team and decided to always offer financial counselling so that people had the option even if they didn't immediately raise FC issues. (P16)

7. What Financial Counselling Victoria Support Would Help Now?

7.1 Advocacy

In general agencies felt that advocacy was something they should all be participating in. Hubs noted for example that they reported regularly to BRV on issues they identify as requiring attention.

They also felt FCVic advocacy at the collective or industry level was important. For example, advocacy by FCVic and others to educate institutions such as banks about the socio-economic status and ageing population of people in the bushfire areas was suggested. Other themes that FCVic could advocate on have been discussed in this report under systemic issues.

7.2 FC Community of Practice (COP)

Most financial counselling agencies were keen to keep abreast of, and share, what they are doing including with organisations recently funded by the Commonwealth Government. It was noted that an RFCS Network meets twice yearly. With clear communication channels to elevate issues for team leaders as required, participation in a regular roundtable or COP type forum was seen as being useful for all financial counsellors, not only Team Leaders or Managers.

It was suggested that formal facilitation would help ensure all voices are heard and capture agreement on what steps are needed next. A COP could also incorporate training opportunities on themes such as small business or dealing with COVID.

7.3 Networking Workshops

There was significant support for further workshops to be delivered: For new workers especially the initial workshops held by FCVic could be overwhelming.

They were good because they outlined the difference between rural FC & generalist – newer staff were not aware. But the information was dense a bit too much to take in all at once. But the workshops had the best content of all the online training/information sessions. (P18)

The first thing I did was go to the FCVic webinars – if had attended them now I would have questions to ask and would have better understanding so might be useful to do again now – I didn't really know what people were talking about when I went to the initial webinar. I learned on the job what people do. I didn't have time to read brochures when I started – was so much info and didn't sink in. (P7)

In addition, it was recognized that many workers missed out.

The networking workshops were useful. Really relevant and helpful. (however) in the first three months we were absolutely inundated. ...It meant there was tension between capacity building versus delivering the service to residents...we couldn't send many people to the actual workshops. So it's really good if you can run an event multiple times. Now as people are moving to different stage of recovery journey and teams have matured a bit a second tranche of workshops on multiple days would be good. (P14)

After doing them I thought it would have been good for our whole teams to do them – FC not just Case Support. Could be done again. The hard part was there was a lot of information in short amount of time. (P5)

Sounds like the promotion of FC including the Networking Workshops was ...not targeted to broader array of workers in health sector ...I didn't know about them. (P11)

7.4 Refreshers and Updates are Helpful For Everyone

Always useful to run more workshops –it's an evolving environment, e.g. next big challenge will be rebuild, clean up done, modular housing worked through. Never static. (P1)

We do spend a lot of time continuously updating agencies as to what we actually do so prob need for ongoing conversation across the whole bushfire recovery about what we all/each do. Can't get frustrated by the need to keep communicating what you do. (P14)

This should retain the emphasis on psychological first aid training and how to identify people with mental health needs more readily, considered useful for all bushfire workers.

However, it was cautioned that:

The priority for many agencies is now: getting case managers back on the road so really depends on what the offering is – e.g. updates or something new. (P14)

(Our) staff have had enough training on- line – overloaded, Limit anything on line to no more to an hour - prefer fact sheets they can refer to (P18)

Practical suggestions were also made for how to address some of these issues such as using breakout rooms allowing more tailored discussion of issues between workshop participants with different roles. The value of additional online networking undertaken between workers of different services in smaller groups at the local level was again highlighted.

7.5 Professional Development

Professional development sessions offered by FCVic focused on bushfire support were also appreciated. The many staff changes at financial counselling agencies again reinforced that it would be beneficial to repeat them. Continued input from key agencies would ensure relevant content however unsurprisingly insurance was nominated as a key issue to retain focus on.

Insurance issues can be curly so hearing different ways in which they are being resolved would be helpful. (P5)

It was also felt that more specific professional development to upskill and increase financial counsellors' confidence to deal with small business issues. This follows growing expectations for financial counsellors to respond to the increasing need in what is a new area for financial counselling. It was also suggested there was a role for FCVic facilitating the development of secondary consultation support from specialists. Further professional development regarding small business issues with worksheets might usefully include:

- Insurance
- ATO and tax debts
- Payment plans
- Updates on COVID response from Federal, State and Local Government and institutions such as banks including grants, relief and hardship policies.
- Updates on insolvency changes and application for business.

Suggestions were also made for other areas in which professional development might be useful, for example how to negotiate with new lenders entering the market.

8. Preparation for next Bushfire season

There was clear concern that services ready to go need to be in place in advance of the next bushfire season. Anxiety was commonly expressed about readiness as well as the basic concern that the approaching new season will revive the trauma of the last season in many people's minds. Issues raised from the need to clarify responsibility for the costs of roadside fuel management to ensuring very early availability of mental health support.

It was noted that all services involved in the 2019/20 bushfire recovery effort now have a wealth of information that could be mined for future disaster planning. User input was also considered a valuable source of information yet to be tapped. Suggestions for how this might be done included: *An assessment/evaluation/survey for bushfire affected people to identify their issues/struggles, what worked, what didn't etc...to be facilitated by case workers? (6)*

In addition to capturing knowledge of what worked from the 2019/20 season it was felt important to utilize key people with existing expertise in disasters that can be deployed straight away to set up teams and provide advice locally.

We had to redeploy from other roles for this season. By the time people were on the ground clients had already taken settlements. That (disaster) expertise needs to include understanding of insurance issues including small biz insurance. (P10)

Good idea to have disaster FC statewide expert who can assist case support when a crisis hits, i.e. provide secondary support to front line emergency support worker (P18).

More emphasis on information and communication was also emphasised particularly given the low visibility and or understanding of what financial counsellors do in the 2019/20 season as well as the turnover in staff:

There has been big turnover in staff and it increases the disconnect... More needed is probably a Communications package. Only in the last week has a comms person in the region been employed by BRV. (P15)

Red Cross resource Communicating in Recovery is a great resource all agencies should be using. (P4)

Would be good to have a newsletter re grants and expiry dates etc to refer to and send to clients. Not confident the BRV site had all relevant grants. Drought funding grants for e.g. are not included there but maybe could be added to a newsletter. (P16)

8.1 Greater Support for Use of Financial Counselling Services

In terms of financial counselling services there was a clear focus on the need for promotion of the availability of financial counselling and information about how to use financial counsellors to better assist clients. As already noted many bushfire recovery workers do not understand the broad scope of work that financial counsellors can assist people with.

As we have noted a key issue is that Case Managers don't understand the broad scope of work that FCs can do for people and the different areas they can support them in in the bushfire space – still a need for that work explaining to workers themselves what FCs can do for their clients. (P14)

Maybe more people need to know about the FCs. Before I did this job I would not have thought about FC. I saw it as being for people in lower socio-economic groups. This town isn't lower socio-economic but people are really hurting. (P7)

Other factors reinforcing the need for promotion to case managers and other bushfire workers included the twin impact of staff turnover and the pandemic.

Referrals have dropped off due to turnover and COVID. Exception is the Alpine area where we have connections with resort management and Alpine Shire also has less turnover. It's hard to retain relationships as result. (P10)

From an ACCOs perspective, it was also suggested that establishing a dedicated financial counsellor worker or role within these services would be an asset to community, especially in anticipation of more severe bushfires expected in the future.

8.2 Factsheets and Checklists with Scenarios

Scenario based learning was frequently mentioned as an effective way to deliver information to assist not only workers but residents and communities seeking to be prepared for the potential of further bushfires. This includes fact sheets and checklists with case scenarios were frequently suggested to help make concrete how financial counsellors can assist.

Fact sheets they can refer to regarding FC & Rural FC with case studies (are useful) as case studies bring home what FC/RFC do. (P18)

Would be really useful to have scenarios of how the FC can help - scenarios pitched at ordinary people explaining how they might be useful to ordinary people. Small business people usually have accountants but FCs are looking at overall picture – insurances, grants and so on. I'm always getting emails about how other agencies can help my clients. This is not really what I need. (P7)

A fact sheet or questionnaire to decide who is the most appropriate type of advisor for you. That might be helpful to us (advisors) too but especially for people who are just trying to get on with running their business it might be useful. (P13)

Checklists are useful – easier to digest information presented simply and clearly. So many newsletters and links that an easily identified checklist would be great. Both for clients and agencies. (P15)

8.3 Networking Webinars

Professional networking workshops were a good idea for service providers in local communities especially if they could be delivered online as priorities shifted to getting back on the road and delivering services. As people could watch webinars when they chose.

Webinars—are useful for that reason...Our workers are increasing making use of webinars– because they can review them at times that are convenient to them (P14).

Promotion of fact that FCVic's earlier webinars are (still) available and may be useful perhaps especially to new staff was recommended.

8.4 A Combination of Options

Interviewees often sought a variety of information strategies. It was specifically noted that this should include a focus on information educating workers about insurance issues.

A combination of options would be great. Fact sheet if there's a new piece of info is also good. A really basic one-pager or poster we can put on the wall – Did you know this is what we (FCs) do? – that would be really helpful. Using common scenarios of referrals that can be made and or less common issues that people should reflect on is really helpful.(P14)

Fliers/fact sheets, more workshops, are all good. Online information we can email is good. Hard copies we can hand out. Refresher workshops would be good. Also helpful for networking too. Updates on what's changed. (P17))

FCVic should continue or maintain current strategies – forums, networking, information sharing (P6)

8.5 Promotion and Education of Community

In addition to greater promotion to case managers and other bushfire recovery workers, consultation participants saw a need for promotion of financial counselling services and how they can help direct to the community. They nominated various mechanisms through which this might be done such as local Community Recovery Committees, neighbourhood houses and local media.

In addition, as noted above there was support for information for the broader community, including sessions based on the FCVic networking sessions.

Agencies are still seeing clients about grants for example. It was felt that key messages such as the availability of assistance with eligibility for grants and how to deal with mortgages once the payment moratorium is over as well as general hardship and Centrelink assistance are needed now. In addition there is a need to reinforce information that services provide:

Replication of information of the FCVic networking sessions to the community ...helpful. You will hear people say no one told us etc. but often people don't hear the message. We have to keep giving the message and giving it in different ways. (P4)

Navigating Uncertainty - FCVic Bushfire Recovery Support 2020 Project Review

A need for greater community education about financial issues generally was also emphasized, VACCA was keen to explore a Partnership arrangement for ACCOs with FCVic to conduct general financial awareness sessions for bushfire affected Indigenous communities.

Concerns that the community needed to be more aware of insurance related issues were particularly highlighted.

Promotion for people to look at their insurance – what they are covered for, how long covered, if they have income protection, so support systems are in place before they are needed. (P17)

Education about insurance is important. Some people haven't had contents insurance and lost a lot. You don't realise its usefulness until you experience something like this. (P13)

Could the Insurance Council provide some pro-bono information sessions etc. as a preliminary to taking out insurance (P8)

People need to get appropriate insurance and understand what benefits they are eligible for or not. People also need education on what to be wary of. (P10)

9. Recommendations for Financial Counselling in Disaster Recovery

1. In the initial stages of responding to a disaster, financial counsellors should be utilised for 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 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 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. Bushfire Recovery Victoria (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 counsellor, rural financial counsellor, 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
 - 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.