



Financial Counselling For Disaster Resilience

*The Western Australian Financial Counselling Disaster
Preparedness, Response and Recovery Framework*

FCAWA Disaster Financial Recovery Support Project

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Acknowledgement of Country

In the spirit of reconciliation, CSI UWA acknowledges that their operations are situated on Noongar land, and that the Noongar people remain the spiritual and cultural custodians of their land, and continue to practise their values, languages, beliefs and knowledge. We acknowledge the Traditional Custodians of the country throughout Australia and their connections to land, sea and community. We pay our respect to their elders and extend that respect to all Aboriginal and Torres Strait Islander peoples.

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Sustainable Development Goal Alignment

This Framework works towards the following Sustainable Development Goals: decent work and economic growth; reduced inequalities; sustainable cities and communities; and partnerships for the goals.



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ACRONYMS

ACOSS	Australian Council of Social Service
ABS	Australian Bureau of Statistics
AFCA	Australian Financial Complaints Authority
AIDR	Australian Institute Disaster Resilience
AOD	Alcohol and other drugs
ASIC	Australian Securities and Investment Commission
ATO	Australian Tax Office
AUSTRAC	Australian Transaction Reports
BAL	Bushfire Attack Level
CDR	Community disaster resilience
CGC	Code Governance Committee
COAG	Council of Australian Governments
CSI UWA	Centre for Social Impact, University of Western Australia
DAFF	Department of Agriculture, Fisheries and Forestry
DBCA	Department of Biodiversity, Conservation and Attractions
DFES	Department of Fire and Emergency Services (WA)
DoC	Department of Communities
DoH	Department of Health
DPIRD	Department of Primary Industries and Regional Development
DRA	Disaster Recovery Allowance
DRP	Disaster Recovery Payment
DRFAWA	Disaster Recovery Funding Arrangements WA
DSS	Department of Social Services
DV	Domestic violence
EM	Emergency management
ERS	Emergency Relief and Support
FCA	Financial Counselling Australia
FCAWA	Financial Counsellors' Association of Western Australia
FDV	Family Domestic Violence
FES	Fire and Emergency Services
GADAus	Gender and Disaster Australia
HMA	Hazard Management Agency
HUGS	Hardship Utility Grant Scheme
ICA	Insurance Council of Australia
LEMA	Local Emergency Management Arrangements Guideline (WA)
LEMC	Local Emergency Management Committee
LGA	Local Government Authority
LGBTIQ+	Lesbian, gay, bisexual, trans, intersex, queer/questioning, asexual
LRCG	Local Recovery Coordination Group
NEMA	National Emergency Management Agency of Australia
NDH	National Debt Helpline
NDIS	National Disability Insurance Scheme
PRP	Premier's Relief Payment
PNDRF	Premier's Natural Disaster Recovery Fund
RFCS	Rural Financial Counselling Service
RIC	Regional Investment Corporation
SEMC	State Emergency Management Committee
SEMP	State Emergency Management Plan (WA)
UNDRR	United Nations Office for Disaster Risk Reduction
WA	Western Australia
WACOSS	Western Australian Council of Social Services
WALGA	Western Australian Local Government Association

PART 1:
WA FINANCIAL COUNSELLING DISASTER
PREPAREDNESS, RESPONSE AND RECOVERY
FRAMEWORK

1 INTRODUCTION

Whilst natural hazards are an inherent and inevitable part of life, we are living through a period of climate uncertainty because of human-induced climate change. Reducing disaster risk and building community resilience have therefore become policy priorities, with broad-based societal collaboration being seen as key to this, as outlined by the Sendai Framework (2015), the global blueprint for disaster risk reduction:

"Disaster risk reduction requires an all-of-society engagement and partnership. It also requires empowerment and inclusive, accessible, and non-discriminatory participation." (United Nations Office for Disaster Risk Reduction [UNDRR], 2015)¹

The State of the Climate Report (2024)² forecasts that in the coming decades Australia will experience ongoing changes to its weather and climate including more heat extremes, increased droughts, longer fire seasons, and fewer but more intense cyclones. There is a growing understanding that everyone has a role to play in disaster resilience:

"Disaster resilience is the collective responsibility of all sectors of society, including all levels of government, business, the non-government sector and individuals." (Council of Australian Governments [COAG], 2011, p. IV)³

Australia has several frameworks, strategies and policies to reduce disaster risk, with the following aims.^{4 5}

- Increasing understandings of risk among community members, networks, organisations and community leaders
- Building capacity to reduce disaster risk
- Fostering connections and strong partnerships/relationships
- Increasing collaboration and coordination
- Increasing understandings of vulnerability and utilising local knowledge and lived experience to address this
- Creating a culture of resilience

This Framework addresses these aims within the financial counselling sector and communicates to the broader community how the financial counselling sector can help to build disaster resilience.

1.1 Purpose of this framework

Financial counselling is an identified key component of support needed to reduce risks and improve the resilience of communities experiencing natural hazards. The *WA Financial Counsellors Disaster Preparedness, Response and Recovery Framework* (the Framework) informs the financial counselling sector and the broader community on the role of financial counselling in disaster preparedness, response and recovery across Western Australia (WA). The Framework is a dynamic mechanism that guides the sector on the activities it can perform to better prepare communities for natural hazards and when they strike, it can ensure a more effective response to assist communities to recover and 'bounce forward'. The Framework is also intended to be shared with different organisations to improve their understanding of the support that the financial counselling sector can provide in disaster management.

The Framework provides general guidance for agency managers offering financial counselling services, and financial counsellors and capability workers within their organisations. It outlines activities that can be undertaken with the broader community and with clients to help them become better prepared for, and respond to, disasters. The Framework is not exhaustive nor prescriptive, instead it should be used to guide the development of a tailored framework that considers local risks and vulnerabilities,

resources, organisational capacity and capability. It addresses disasters relating to natural hazards, such as bushfires, floods, cyclones, storms, heatwaves and earthquakes. Other disasters, for example epidemics, bio-terrorist attacks and slow on-set disasters such as droughts, do not fall within the scope of this work and are not explicitly addressed.

1.2 Approach

This Framework was developed by the Financial Counsellors Association of Western Australia (FCAWA) and the Centre for Social Impact, University of Western Australia (CSI UWA), with funding from the Western Australian Government through a National Disaster Risk Reduction competitive grant. The Framework was informed by desktop research and extensive consultations (n=207) with stakeholders from a range of organisations, including government, peak bodies, not-for-profit organisations, industry, academia and community members who have been impacted by disasters across WA. Site visits and consultations to three disaster-impacted areas took place from August 2023 to March 2024 and included communities impacted by the flooding across the Kimberley in January 2023, Ex-Tropical Cyclone Seroja in the Mid-West in April 2021, and the Wooroloo and Gidgegannup bushfires of January 2021.

Employing a Developmental Evaluation approach, feedback was solicited through interviews, focus groups, surveys and written responses. The consultations, survey findings and research activities have informed the development of the Framework. Appendix 1 presents the methodology and list of key stakeholders that were engaged. Appendix 2 presents reflections on the survey from the significance testing process conducted with key stakeholders to gain insights into their perceptions of the Framework's relevance, effectiveness, and potential impact.

1.3 Using the Framework

This document is divided into two parts:

Part 1 presents the WA Financial Counselling Disaster Preparedness, Response and Recovery Framework. The Framework conceptualises the main activities guiding financial counselling in disaster settings into: Preparedness, Response, Recovery and Learning. These are summarised in an infographic and are then described further in a table with links to where additional information can be sourced in Part 2.

Part 2 presents additional information supporting the Framework. This section is divided into several subsections covering: Financial Counselling, Preparedness, Response, Recovery and Learnings. It provides supporting information, definitions and links to resources that can be used to extend knowledge and guide agency managers, financial counsellors and capability workers on suggested actions to build capability and help guide the development of localised disaster preparedness, response and recovery frameworks and their implementation.

The Western Australian Financial Counselling Disaster Preparedness, Response and Recovery Framework is available online on the FCAWA website: www.fcawa.org

2 THE FRAMEWORK

Financial counselling is a free, confidential and independent service provided by qualified professionals, that assists individuals and small businesses in financial difficulty for as long as needed.

The purpose of this Framework is to enhance community resilience to disasters. It informs the WA financial counselling sector, and the broader community, on the role that financial counselling plays in disaster preparedness, response and recovery. The Framework provides general guidance for agency managers offering financial counselling services, and for financial counsellors and capability workers. It is also intended to be shared with different organisations so that they can better understand the support that the financial counselling sector can provide in disaster management.

2.1 Financial counselling in the context of disasters

In the context of disasters, the services provided by financial counsellors are essential, especially for the most vulnerable. They provide valuable support across time, in disaster preparedness, response and recovery activities, helping communities become more disaster resilient by building on key learnings. Figure 1 visually represents the activities that financial counsellors undertake in disaster preparedness, response and recovery. This changes depending on circumstances since each community and disaster event is different. The level of activity is shown in the Y axis and time is represented in the X axis showing the activities that occur through the various phases of disaster management (from preparedness through to recovery and learnings). The disaster event is depicted as a lightning bolt triggering the response and early recovery phases.

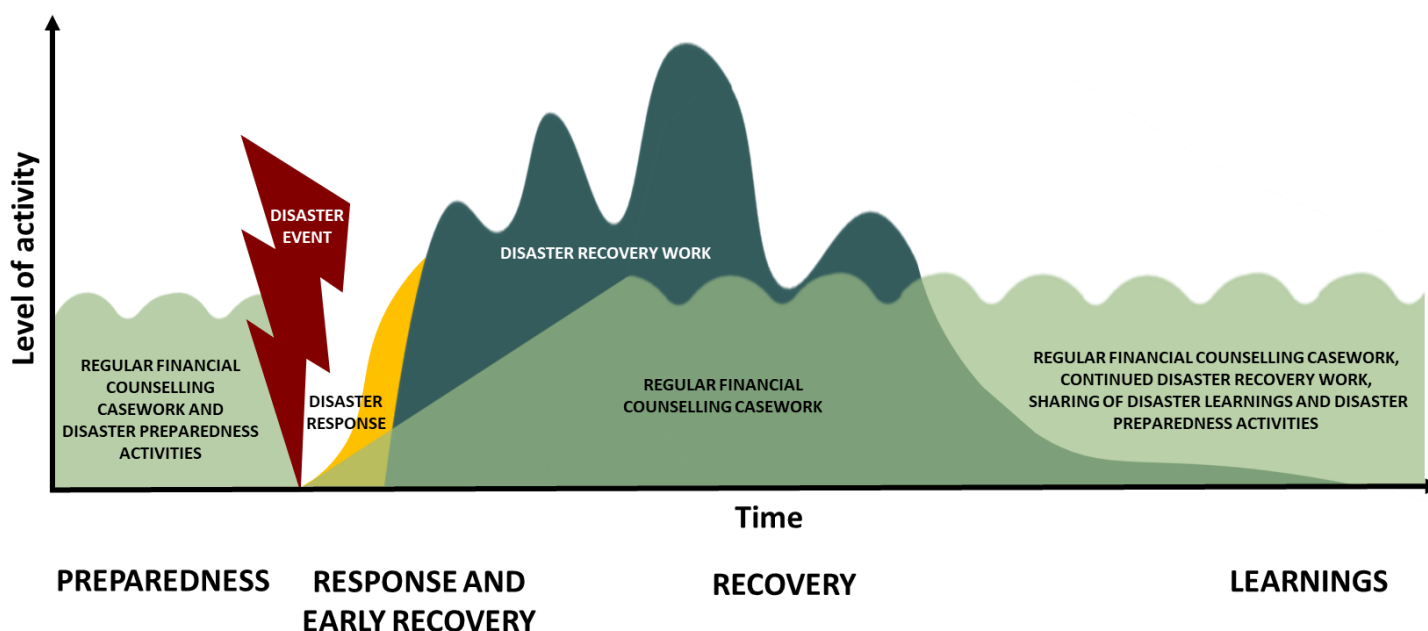


Figure 1: Support provided by financial counsellors in the context of disasters across time

The activities across phases are discussed further below:

- In the **preparedness phase**, alongside their regular financial counselling casework, financial counsellors undertake disaster preparedness activities with their clients and with the broader community. This includes informing them of ways in which they can better prepare financially for disasters, for example by ensuring important documents are safely stored, having emergency funds and plans, and raising awareness of financial hardship and insurance in disaster. Additionally, they build connections with government and community service organisations working in disaster preparedness and participate in disaster preparedness activities to raise awareness of financial counselling services and the support that they provide in disasters.
- Following a natural hazard disaster event, whilst combat agencies work to bring the disaster under control, **early recovery activities** commence in recovery hubs where impacted community members are supported in different ways depending upon their need. At these early stages it is imperative not to get in the way of the disaster control and support organisations. In certain instances, financial counsellors may have a presence in recovery hubs, depending on the nature of the disaster. Where appropriate, financial counsellors can respond to need by providing trauma-informed practical assistance, raising awareness of available financial counselling services and providing early recovery support. This can involve helping impacted community members access disaster grants and other entitlements and supports, assisting with identification and paperwork and providing referrals to services, including legal and mental health services.
- In the **recovery phase** financial counsellors provide post-disaster financial counselling support and advocacy to the community for as long as needed. This may involve assistance with insurance claims (identifying appropriate advocacy and legal supports) and accessing relief for utility bills. They can advise on how to manage the money they receive to best support them in their recovery. Financial counsellors can negotiate with banks and creditors on debt issues on behalf of their clients. Additionally, they provide emotional support and referrals to other services. The recovery phase may have peaks and troughs, as people present for assistance at different times, often for the first time. Recovery is long-tailed and unique to everyone. Some people may not process the trauma that they experienced and realise that they need support for months or even years after the disaster event.
- Over time the **learnings** from all the phases get absorbed into ongoing disaster preparedness activities and are shared with the broader community and with the community of practice to increase community disaster resilience.
- Whilst there may be a dip during the response and early recovery phase as financial counsellors adjust to the disruption caused by the disaster, the **regular financial counselling casework** is ongoing. Financial Counselling and Disasters Framework infographic

Figure 2 presents the ways financial counsellors can work across the various phases of disaster management: preparedness, response, recovery and learning. Clients and the community lie at the centre of the support and disasters are depicted between the preparedness and response phases. Figure 3 outlines the main activities guiding financial counselling support across the various phases grouped into two categories: within their organisation and with community.

Table 1 looks in greater detail at the activities presented in Figure 2 under the various phases of Preparedness, Response and Early Recovery, Recovery and Learning columns. Activities are structured into the categories ‘within organisation’, ‘with community’, and ‘with clients’ as applicable. Links to further information presented in Part 2 are provided under the link column.

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2.2 Financial Counselling and Disasters Framework infographic

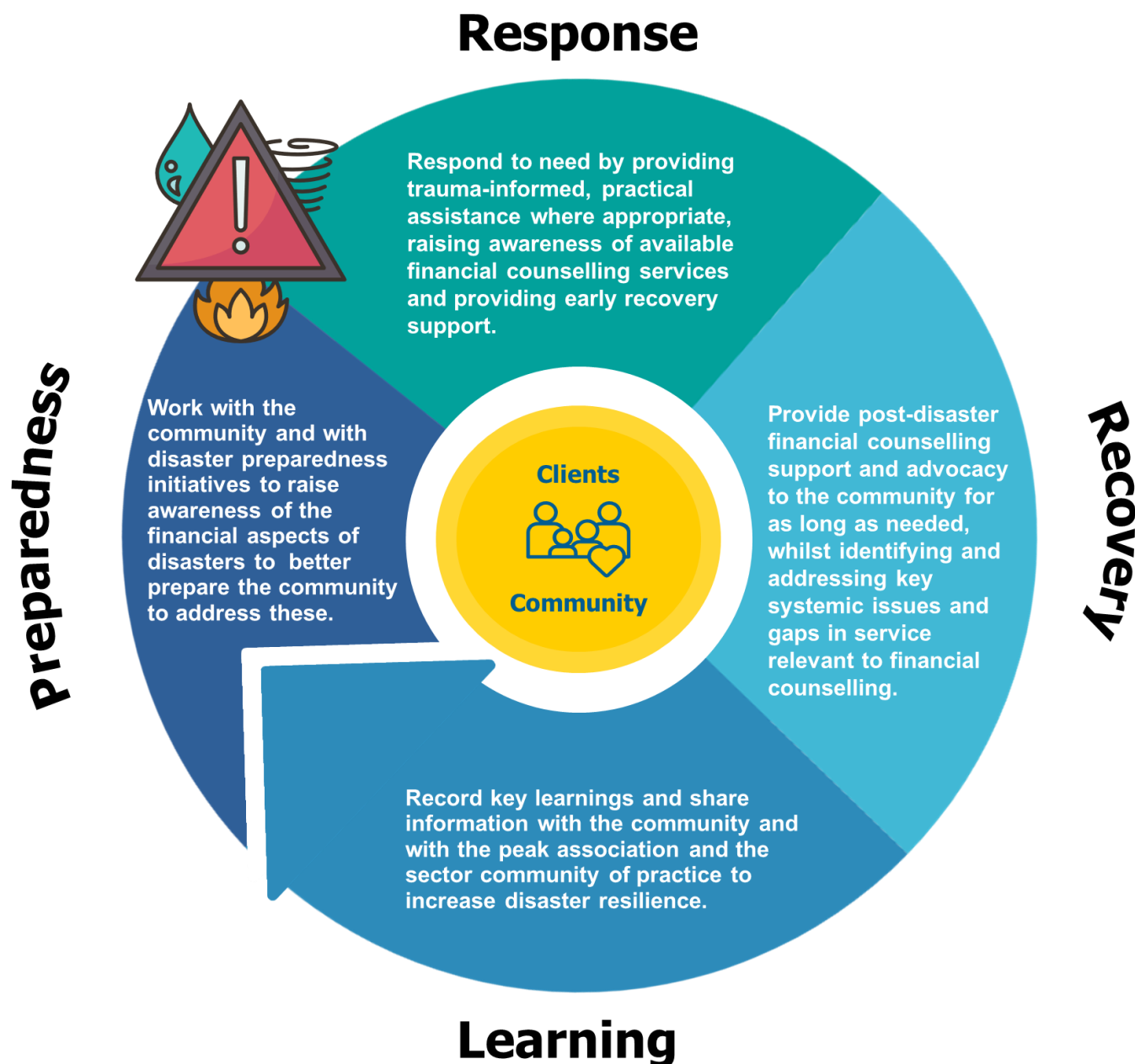


Figure 2: WA Financial Counselling Support in Disaster Preparedness, Response, Recovery and Learning Phases

2.3 Financial Counselling and Disasters Framework summary of activities

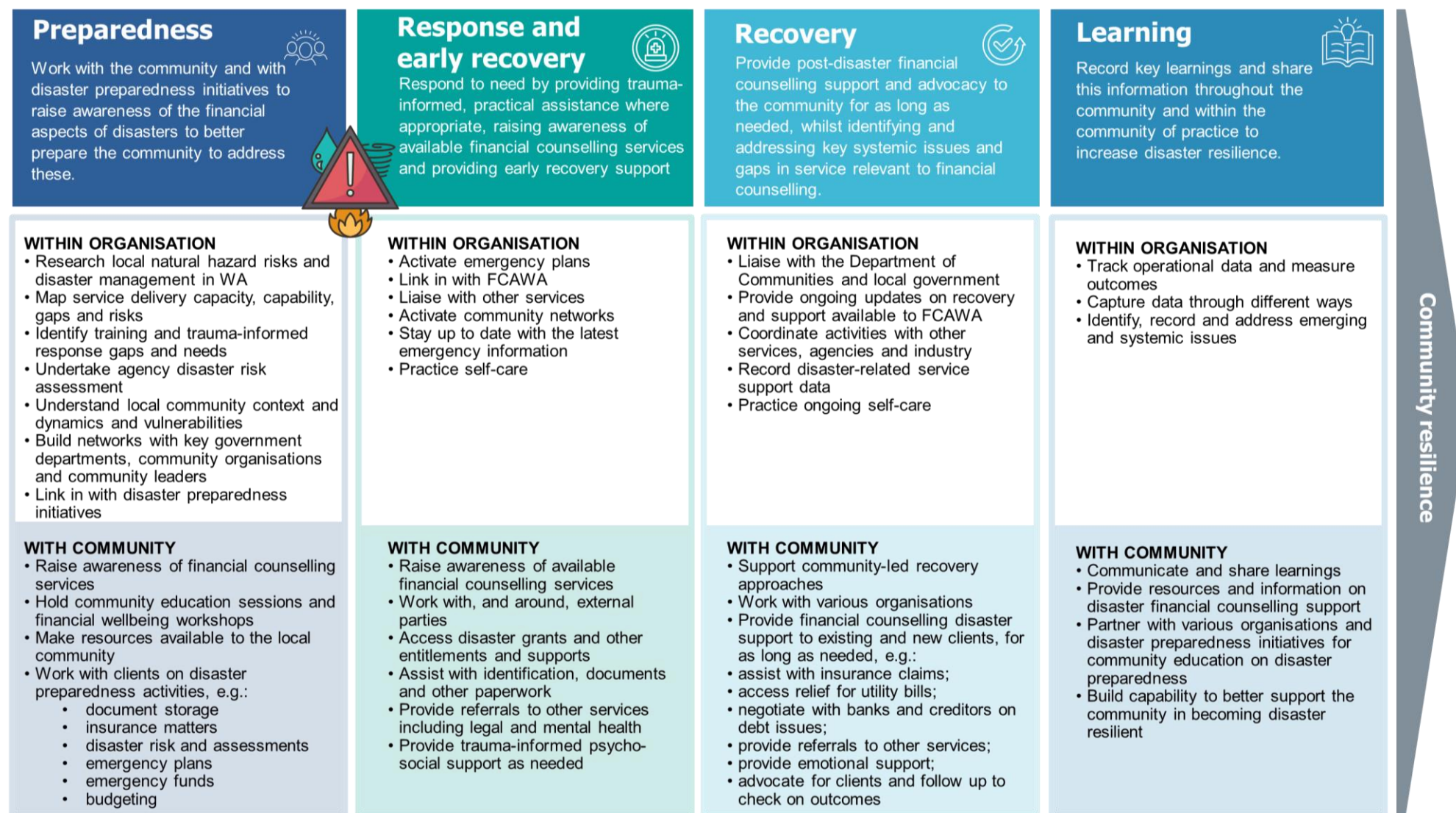


Figure 3: WA Financial Counselling and Disasters Framework summary of activities

2.4 Financial Counselling and Disasters Framework activities by phases

Table 1: Financial Counselling Disaster Preparedness, Response, Recovery and Learning – outline of activities by phase and category

PREPAREDNESS Work with the community and with disaster preparedness initiatives to raise awareness of the financial aspects of disasters to better prepare the community to address these		
ACTIVITY	PRACTICE	LINKS
WITHIN ORGANISATION		
Research local natural hazard risks	Communities have unique natural hazard risks based on factors such as climate, seasons, geography, infrastructure, etc. that require different approaches. An understanding of past disasters and current risks is important to effectively help the community prepare for natural hazards.	See Section 4.1
Examine disaster management arrangements in WA	Host agencies (community organisations that provide financial counselling services, among other services) need to familiarise themselves with the State Emergency Management Plan (SEMP) and their local government's Local Emergency Management Arrangements (LEMA) to understand which organisations and agencies are responsible for emergency preparation, response, and recovery and therefore, which organisations to collaborate with in the disaster management cycle.	See Section 4.2
Map service delivery capacity, capability, gaps and risks	Agency managers need to assess their financial counselling staff capacity and capability to deliver disaster preparedness support and recovery services. This helps to reveal whether their financial counsellors would be overwhelmed in a disaster setting and identify areas of improvement to enhance service provision.	See Section 4.3
Identify training and trauma-informed response gaps and needs	Agency managers need to identify and address gaps in service to ensure workers remain safe and clients receive accurate, relevant, culturally safe and trauma-informed advice. Gaps around supporting community members in disaster settings may include identifying and working with vulnerable groups, knowing best practice	See Section 4.3.2



	approaches to deliver trauma-informed care following disasters, and being aware of self-care, as outlined in the National Disaster Mental Health and Wellbeing Framework.	
Undertake agency disaster risk assessment	While each organisation will have different risks to be managed, planning is critical, and it ensures that people, families and communities can be better supported when disaster strikes. Agencies should prepare their own disaster risk assessments to better understand their vulnerabilities and plan how to address these. Disasters may result in essential services - such as telecommunications, electricity, and gas - being unavailable for extended periods of time. Risk assessments can help agencies understand their vulnerabilities in the event of such outages and help them devise contingency plans or solutions.	See Section 4.3.3
Build networks with key government departments, community organisations and community leaders	Networking in the preparedness phase is crucial for information sharing, effective resource mobilisation, collaboration and coordination during disaster response and recovery phases. It can also open up avenues of engagement to more disaster vulnerable groups or impacted, avoidant individuals that otherwise would not have been reached without the facilitation of a related community organisation or trusted community leader. For effective mobilisation of community resources in disaster response and recovery, networks need to be built and maintained in the preparedness phase.	See Section 4.4
Link in with disaster preparedness initiatives	Collaborating with initiatives from the Department of Communities (DoC), Department of Fire and Emergency Services (DFES), and Australian Red Cross, for example, around the support that financial counsellors can provide communities in disaster preparedness, builds capacity, capability and outreach for effective engagement with affected communities during disaster response and recovery phases.	See Section 4.4.3
Understand local community context and dynamics	Successful disaster preparedness is based on an understanding of geographical and community context with each community having its own history, values and dynamics.	See Section 4.5
Understand local community vulnerabilities	Understanding the local area's demographic and socio-economic contexts help to identify existing community strengths, including past experiences, and community vulnerabilities. Being respectful of, and sensitive to, the culture and diversity of the community allows for targeted outreach activities and better community engagement overall.	See Section 4.6

WITH COMMUNITY		
Raise awareness of financial counselling services	Word of mouth referrals are the most common way people find out about financial counselling services. NGOs, community groups, government agencies, websites posters and flyers all help to raise awareness. Having an active presence in the community by attending community events can raise the awareness of financial counselling services and help inform people of the support that can be provided around disaster preparedness.	See Section 3.3
Hold community education sessions and financial wellbeing workshops	Financial literacy education sessions and workshops can increase financial wellbeing by teaching people essential life skills such as budgeting, understanding credit, managing debt, and planning for the future, thereby increasing their disaster resilience. These sessions can be held in schools, community centres, and online.	See Section 4.7.1
Make resources available to the local community	Resources such as checklists and flyers can be translated and transformed into accessible formats to be accessed by the whole community. Collaboration with relevant agencies can ensure information is included in disaster preparedness resources and campaigns that are already available, such as information drops, announcements, flyers, posters, etc.	See Section 4.7.1
WITH CLIENTS		
Advise on document storage	Navigating paperwork, documentation and IDs can be complex, especially following a disaster. Clients may need assistance with mortgage documents, insurance paperwork, Centrelink payments, passports, citizenship documents, birth certificates, drivers' licenses and wills. Often, important documents are destroyed in disasters, and this can place significant stress on community members. Financial counsellors can help people by advising them on the best way to store their documents, including cloud storage, to mitigate these problems in times of disaster.	See Section 4.7.2
Discuss insurance matters	Financial counsellors can help clients review insurance options and understand risk so that they are better prepared to make decisions.	See Section 4.7.2

Recommend disaster risk assessments	Certain clients, especially primary producers and small businesses would benefit greatly from undertaking disaster risk assessments to identify potential hazards and risks on properties that could harm people, environments, livelihoods and compromise insurance plans. Financial counsellors can raise awareness of this and help clients plan for the disaster risk assessment.	See Section 4.7.2
Help with creation of an emergency plan	Financial counsellors can help raise awareness of the importance of creating emergency plans, especially with small business and primary producer clients. Emergency plans can prevent injuries, loss of life, and reduce damages done to personal property. Financial counsellors can assist with the financial aspect of the plan to help clients become better prepared financially for disasters.	See Section 4.7.2
Discuss emergency funds and budgeting	Financial counsellors can help clients put away money as a safety buffer to prepare for disasters and create budgets to alleviate financial stressors. Both emergency funds and budgeting are methods of increasing financial resilience, paving the road for a smooth recovery phase.	See Section 4.7.2

RESPONSE AND EARLY RECOVERY

Respond to need by providing trauma-informed, practical assistance where appropriate, raising awareness of available financial counselling services and providing early recovery support



ACTIVITY	PRACTICE	LINK
WITHIN ORGANISATION		
Understanding WA disaster response arrangements	Financial counsellors need to familiarise themselves with the agencies responsible for disaster response and with the preparatory role they can play in this phase.	See Section 5.1
Link in with FCAWA	The Financial Counsellors' Association of WA (FCAWA) can assist with the coordination of agency responses during a disaster by determining financial counselling support capacity. Effective collaboration and communication between agencies providing financial counselling support and agencies providing disaster response activities are essential in ensuring proper service response, and that impacted individuals and communities are supported.	See Section 5.3.1
FCAWA to seek funding	FCAWA also has the responsibility of advocating for funding from the State Government. Once the impact of the disaster is known, and need is ascertained, advocating for disaster response funds can help financial counsellors maintain their regular services with existing clients, on top of disaster financial counselling services they need to provide. FCAWA may also advocate for the appropriate allocation and implementation of disaster assistance payments so that impacted individuals and communities have the funds to meet their needs.	See Section 5.3.1
Liaise with relevant government agencies	Organisations providing financial counselling services need to connect with the relevant government agencies (the DoC and local government) to communicate service capacity, capability and potential for outreach activities to affected communities.	See Section 5.3.1
Liaise with other services	Financial counselling services should communicate with other community service organisations on the ground to coordinate response efforts, share information and address gaps in service.	See Section 5.3.1

Activate community networks	The relationships with community organisations and key gatekeepers that were formed in the preparedness phase should now be activated. These groups and individuals often have invaluable local knowledge, skills and experience and can assist with connecting with more vulnerable and marginalised community members.	See Section 5.3.1
Stay up to date with the latest emergency information	In disaster settings conditions can change suddenly and without warning. Staying connected with the latest emergency information can not only prevent personal injury but can also ensure that correct information is shared with the impacted community.	See Section 5.3.2
Practice self-care	Financial counsellors are vulnerable to vicarious trauma and burnout in disaster settings. Negative mental health impacts can be mitigated or avoided through self-care activities. Putting into effect self-care preparations is critical in this phase.	See Section 5.6
WITH COMMUNITY		
Raise awareness of available financial counselling services	In certain instances, financial counsellors may have a presence in recovery hubs, depending on the nature of the disaster. At these early stages it is imperative to be responsive to need whilst not getting in the way. If appropriate, practical assistance can be provided. Should information on financial counselling services be provided to impacted individuals, care must be taken not to overwhelm community members. This may be achieved through visual signals such as t-shirts, banners and flyers, for example. Information on available support services may also be shared through local radio broadcasts.	See Section 3.3
Work with and around external parties	The disaster response and the early recovery phases may come with an influx of volunteers, media and in some cases, outsiders wanting to see the effects of the disaster first-hand. Financial counsellors need to be aware of this and determine how best to work with, or around these external parties, in coordination with other relevant agencies.	See Section 5.4
Access disaster grants and other entitlements	Commonwealth and State Government relief payments and entitlements such as Centrelink disaster payments can be essential forms of financial support in the immediate disaster recovery phase. Community members may not be aware of these sources of support, or they may need help accessing the funds and planning on how the money will be spent. Additionally, they may need to be informed of any changes to mutual obligations for disaster grants.	See Section 6.1.3

Assist with documents and other paperwork	Important documents and forms of identification are often destroyed during disasters such as bushfires and floods. Financial counsellors can help clients navigate the application process for new documentation, and other paperwork needs during the early recovery process and throughout the recovery phase.	See Section 5.5.3
Provide referrals to other services	In the immediate aftermath of a disaster, impacted community members may need referrals to other services, for example housing, mental health services, emergency relief and food access. Financial counsellors can help connect community members to these critical services.	5.5.3
Provide trauma-informed psycho-social support as needed	Immediately following a disaster, people can be heavily traumatised and reeling from loss, with their finances being the last thing on their mind. Financial counsellors need to be aware of this and provide trauma-informed psycho-social support as needed. Financial counselling is fundamentally a holistic service, and this support can take many forms; from being present, empathetic and reassuring, to providing referrals to mental health services for targeted treatment of mental health concerns. The National Disaster Mental Health and Wellbeing Framework provides guidance on this.	See Section 5.5.2

RECOVERY

Provide post-disaster financial counselling support and advocacy to the community for as long as needed, whilst identifying and addressing key systemic issues and gaps in service relevant to financial counselling



ACTIVITY	PRACTICE	LINK
WITHIN ORGANISATION		
Understand WA disaster recovery arrangements	Disaster recovery can be complex, and it is important for financial counsellors to be familiar with disaster recovery arrangements in WA and the role they play in this. The recovery phase can span months or even years, depending on the scale of the disaster. The work of financial counsellors starts with the commencement of the disaster and is ongoing for as long as needed.	See Section 6.1

Liaise with the Department of Communities and local government	The WA Department of Communities and local governments are responsible for coordinating emergency relief and disaster recovery activities for the social domain within a broader recovery structure. Financial counselling organisations should work closely with these lead agencies to ensure coordinated delivery of recovery support.	See Section 6.3
Provide ongoing updates on support given and any systemic issues and gaps in service to FCAWA	Providing regular feedback to FCAWA on the disaster related support given and any emerging systemic issues or gaps in service can enable FCAWA (and FCA where relevant) to advocate for systems-focused solutions and to better coordinate available financial counselling support.	See Section 6.3
Coordinate activities with other services, agencies and industry	Financial counselling organisations can boost capability and capacity by coordinating activities and sharing information with other services and agencies on the support that they can offer. Recovery coordination mechanisms, if activated, provide opportunities to share information, during coordinated outreach activities. Working closely with industry, such as banks, can help achieve better solutions for the clients.	See Section 6.3
Record disaster related service support data	Data collection is imperative, as it allows for the identification of emerging, as well as systemic, issues. This information can inform the design and implementation of recovery programs. It also allows for financial counsellors to identify trends in issues a community may be experiencing, therefore contributing to the development and implementation of effective countermeasures and solutions.	See Section 7.2
Practice ongoing self-care	Depending upon the severity of the disaster and the length of the recovery process, financial counsellors can become susceptible to vicarious trauma and burnout. Financial counsellors need to practice ongoing self-care, as presented in the National Disaster Mental Health and Wellbeing Framework.	See Section 5.6
WITH COMMUNITY		
Raise awareness of available financial counselling services	Raising awareness of financial counselling services is an ongoing activity. Throughout the recovery phase connecting with casual community outreach activities, such as barbeques, can build trust, rapport and connection with the community, giving financial counsellors an “in”. They may also result in better client engagement through increased trust and awareness of	See Section 3.3

	<p>services. Such community building activities can be an effective way of building rapport with hard-to-reach groups within the community.</p>	
Support community-led recovery approaches	<p>When working with disaster-stricken communities, a community-led approach is essential. This entails empowering communities through leadership and agency, providing advocacy and support, and building capacity so that communities can take charge of their own recovery. A community-led approach requires coordinated engagement and understanding of the community's complex needs, so that services can be tailored to best address needs. Local governments, who manage recovery, may establish a Local Recovery Coordination Group to coordinate recovery activities.</p>	See Section 6.1.1
Continue working with community organisations	<p>Working with community organisations is one method of contributing towards achieving true community-led recovery. Community organisations can link people in need (especially vulnerable individuals and groups) with financial counsellors. Community organisations can also provide specialist, insider information that can help financial counsellors engage with clients more effectively.</p>	See Section 5.3
Provide financial counselling disaster support as needed, for as long as necessary	<p>The recovery phase is a complex and multi-faceted experience, requiring detailed engagement and negotiation with a wide range of stakeholders. Individuals will be impacted by disasters in different ways and their recovery journey will be unique. Recovery is not a linear process, and needs can emerge over time, often years after an event. Recovery activities likewise can take time (sometimes years or decades). Financial counselling support needs to be provided for as long as necessary at a pace that is right for the impacted individual. Collaboration with peak financial counselling bodies and consistent data collation will help to ensure the sustainability of the support into long-term recovery.</p>	See Section 6.4
Assist community members to access disaster grants and government entitlements	<p>The process of accessing disaster grants and government entitlements can be complex. Community members may not be aware of what is available to them, and they may find the process of applying for grants and entitlements confusing. Financial counsellors can assist in this process, especially in cases where documentation and forms of identification are missing. As part of this support, financial counsellors can advise grant recipients on how to manage the money they receive to best support them in their recovery.</p>	See Section 6.1.3

Assist with insurance claims	The insurance claim process can be difficult to navigate, especially following a disaster. People can come into conflict with insurers when claims get rejected, are under-insured and when not all damages are covered. Making decisions about whether to replace or receive a settlement figure requires advice. Financial counsellors can assist clients before an insurance claim is made with information about taking photos of damages, how to find their documents if lost and provide referrals to community legal services to learn of their rights and options when putting in a claim. If people seek assistance after a claim has been lodged financial counsellors can refer clients to legal services as well as let them know of their right to complain to the Australian Financial Complaints Authority (AFCA). When insurance payouts have been made, financial counsellors can assist in planning how the money will be spent.	See Section 6.4.1
Access relief for utility bills	In some circumstances, people may be unable to pay their utility bills (energy, water, gas), as they focus their financial resources towards disaster recovery, or they may have lost their source of income. Financial counsellors can assist clients to access the Hardship Utility Grant Scheme (HUGS). They can also negotiate with utility providers in arranging payment plans and hardship options.	See Section 6.4.2
Negotiate with banks and creditors on debt issues	Disasters can result in individuals not being able to make loan repayments. Financial counsellors can negotiate with banks and creditors on behalf of clients when they cannot afford to make payments. Outcomes may include the debt being waived, the amount being reduced, and/or the establishment of a payment plan. Additionally, long-term hardship arrangements for mortgages may be put in place.	See Section 6.4
Provide referrals to other services	Disasters can have serious psychological and physical impacts on communities, with many individuals experiencing increased mental and physical health concerns. Trauma, displacement and homelessness can also lead to increases in family and domestic violence. Due to the holistic nature of the service, financial counsellors serve as a point of contact between clients and other services such as: community legal services, housing services, mental health supports, and domestic violence and sexual abuse support services. Refer to the DoC and the local government to see whether further support is available.	See Section 6.4

Supporting primary producers and small businesses	Primary producers and small businesses often face a more complicated recovery process compared to non-business owners, as they must balance both personal and business fronts. Early intervention by financial counsellors can help affected individuals avoid business closure and potentially life-threatening mental health problems.	See Section 6.5
Provide emotional support	Disasters can be heavily traumatising events, and the recovery process can be long, tiring and stressful. In accordance with the National Disaster Mental Health and Wellbeing Framework, financial counsellors can provide clients with trauma-informed care, advocacy and support, thereby alleviating financial stressors and allowing clients to direct their energy towards recovery and healing.	See Section 5.5.2
Follow up with clients to check on outcomes	Financial counselling disaster recovery support is often described as being “long tailed”, as it can span months to years, depending on the scale of the disaster and the individual’s circumstances. As part of the support provided by financial counsellors, case files can remain open for prolonged periods of time to track how they are progressing and provide support as needed. Building an individual’s financial literacy and capacity can help them become more financially resilient.	See Section 6.4

LEARNING

Record key learnings and share information with the community and with the peak association and the community of practice to increase disaster resilience.



sector

ACTIVITY	PRACTICE	LINK
WITHIN ORGANISATION		
Track operational data and measure outcomes	Financial counsellors should track how they are engaging with their clients and the broader community around disaster risk management across all three phases. Data to track should include but is not limited to: the type of engagement, number of people engaged with, time spent providing support; and the nature of the support given. Summary data should be shared with	See Section 7.2

	relevant organisations (such as FCAWA and FCA) for advocacy around systemic issues and funding of services. Additionally, outcomes achieved should be measured, to understand the impact that the service is having. Outcomes measurement and evaluation should be integrated into organisational practice.	
Capture data through different ways	Using different data visualisation and communication techniques, for example case studies, can help stakeholders, communities and individuals better understand the positive impact financial counselling has on increasing disaster resilience.	See Section 7.2
Identify, record, and address systemic issues	Issues that have emerged from the data collection should be addressed by FCAWA and FCA to fill in gaps and strengthen community and organisation disaster resilience.	See Section 7.4
WITH COMMUNITY		
Communicate and share learnings	Learnings should be disseminated throughout all financial counselling organisations, community of practices, networked organisations, and with the media to foster disaster resilience. Learnings can be shared with the community as stories of disaster resilience to convey a sense of hope that recovery is possible.	See Section 7.5
Partner with community organisations and disaster preparedness initiatives for community education on disaster preparedness	Collaborating with community organisations on disaster preparedness initiatives is an effective way for financial counsellors to disseminate learnings within the community and increase disaster resilience.	See Section 7.5
Build capability to better support the community in becoming disaster resilient	Financial counsellors should build on their experiences, and the experiences of others, from the preparedness, response and recovery phases and undergo further disaster-related training to be more capable in supporting clients and communities in becoming disaster resilient. This will ensure a cycle of continuous learning and help to make a more disaster resilient WA	See Section 7.6

**PART 2:
INFORMATION SUPPORTING
THE FRAMEWORK**

3 FINANCIAL COUNSELLING SERVICE

3.1 Financial counselling

Financial counselling refers to the free, confidential and independent service provided by qualified professionals that assist individuals, small businesses and primary producers in financial difficulty.⁶

Financial counsellors help people to:

- understand which debts are priorities
- develop budgets and money plans
- understand the pros and cons of different options to manage financial issues
- access grants or concessions, and consider how the funds should be spent
- negotiate with creditors
- access dispute resolution services
- understand their rights and access legal help.

The term ‘financial counselling’ denoted a recognised profession rather than a general community service. Established in the 1980s, financial counselling requires formal training, accreditation, and professional supervision. Funding for financial counselling comes from Commonwealth and State governments, as well as philanthropic sources.

Financial counsellors provide support to both individuals and small businesses (those with up to 99 employees), assisting clients with financial stressors while being attuned to broader social vulnerabilities such as family and domestic violence (FDV), gambling addiction, and mental health concerns. The profession includes various specialisations, with some financial counsellors focusing specifically on areas such as primary producers, gambling-related financial issues, and FDV.

Financial Counsellors give advice and provide advocacy to Australians in financial difficulty, for whatever the reason. They are experts in consumer and credit law, hardship processes, and work with clients to assess their current financial situation, identify financial goals, and develop personalised plans to achieve those goals. This may involve creating budgets, providing guidance on debt reduction strategies, and helping clients develop financial literacy. The aim of financial counselling is to empower individuals to take control of their financial well-being, make informed financial decisions, and build a solid foundation for long-term financial stability.

Financial counsellors may also address specific financial challenges such as disaster recovery, where people may experience:

- dealing with the cost to rebuild or repair lost or damaged property;
- reduced income due to loss or disruption of work;
- struggling to manage the household finances while trying to cope with trauma and
- vulnerability to financial abuse by a relative or close contact.

Financial counsellors in general, are very well connected within their communities; their unique holistic, referral role gives them the essential ability to act as “glue” that brings different community services, and individuals together. Well-developed networks can:

- Enable the sharing of expertise and knowledge.
- Build better local emergency management plans.
- Enable collaboration and coordination in planning for and responding to disasters.

Financial counselling is not a narrow service - it is not limited to practical financial advice, negotiating with creditors and sorting out debt; it is a holistic, community-connecting service that provides advocacy, emotional support, referrals, financial upskilling, and education programs in schools and the wider community. It can be thought of as a “unique blend of counselling and advocacy delivered within a framework of social justice.”⁷

Financial capability workers work closely with financial counsellors with a focus on financial literacy education and training. They do not provide advice on debts from banks, bankruptcy and debt recovery as well as superannuation matters and insurance products. For these services they refer clients to a financial counsellor.⁸ Financial counsellors can have different specialisations:

- Generalist - can work with anyone but may lack the knowledge to help clients with specific and complex issues. In such cases, they can provide referrals to specialist financial counsellors.
- Rural- primary producers
- Small Business- small business owners and primary producers
- Family and Domestic Violence (FDV)
- Aboriginal and Torres Strait Islander peoples
- Gambling

Financial counselling services are usually provided by a host agency; a community organisation providing financial counselling services among others. The agency manager, who may or may not be a financial counsellor, is responsible for managing the financial counselling services provided by their organisation.

In the context of disaster recovery, the services provided by financial counsellors are essential, especially for the most vulnerable. Apart from the practical guidance offered - such as negotiating with creditors, insurance companies and navigating government assistance programs - financial counsellors uphold a holistic, community-based approach, providing emotional support in a time of stress, connecting clients with essential services, and community organisations, allowing clients to focus their efforts towards personal and financial recovery.

For more information on financial counselling, see:

- What Does a Financial Counsellor Do?⁹
- Financial Counselling in a Nutshell¹⁰
- Moneysmart.gov.au¹¹

3.2 Referral pathways

Financial counselling consultations can take place face-to-face in the agency offices or in a client's own home, or they can take place via virtual meeting or on the phone. Financial counsellors can be contacted directly by accessing the FCAWA website to locate the nearest service:

- Find a Financial Counsellor¹²

or by getting in contact with the National Debt Helpline:

National Debt Helpline

- This is a phone and live-chat based service that provides immediate assistance and/or connects people to their local financial counselling agency.
- Contact: 1800 007 007
- Website: [National Debt Helpline](#)¹³

Below are some other financial counselling helplines:

Mob Strong Debt Helpline

- Mob Strong Debt Helpline is a free legal advice service about money matters for Aboriginal and Torres Strait Islander peoples from anywhere in Australia.
- Contact: 1800 808 488
- Website: Mob Strong Debt Helpline¹⁴

Small Business Debt Helpline

- The Small Business Debt Helpline allows for small businesses struggling with their finances to call or live chat with financial counsellors.
- Contact: 1800 413 828
- Website: Small Business Debt Helpline¹⁵

Rural Financial Counselling Service

- The Rural Financial Counselling Service Program provides free and independent financial counselling to eligible farmers, fishers, foresters and small related enterprises who are experiencing, or at risk of, financial hardship.
- Website: Rural Financial Counselling Service (RFCS)¹⁶

Additionally, clients can be referred to financial counselling services by other community service organisations.

3.3 Raising awareness of financial counselling

Despite the financial counselling profession being operational in Australia for over 4 decades, people experiencing financial hardship are often unaware of financial counselling and the benefits the service can provide¹⁷. The financial counselling profession is often confused with financial planning, and hence it is not seen as a service suitable for people in financial hardship. Likewise, the “at no cost” and confidential nature of the work is not well understood. Moreover, there is a lack of awareness of the support the sector can provide by broader community members, including government employees and staff in community service organisations. There is sometimes confusion around the terms financial counsellors, financial planners and financial advisors. Financial planners/advisors work with people who have money to invest, whereas financial counsellors work with people experiencing financial hardship and/or debt.

The current emergency management system is also highly focused on the preservation of life. Whilst this is of critical importance, it has resulted in services predominantly associated with disaster recovery (such as financial counselling) being overlooked. Despite these services being essential to community wellbeing and recovery, they have not been historically well integrated across the disaster continuum,

There is therefore a need to raise awareness of the wide scope of services provided by financial counsellors, and more specifically the support it can provide in disaster preparedness, response and recovery. This is needed for better coordination and referral to services and for better funding of financial counselling support services delivered in disaster settings. Raising awareness of financial counselling services needs to be undertaken across the sector, from FCA the national peak body and FCAWA the state peak body, through to the agencies offering financial counselling services and the individuals delivering the services. This is central to ensure that this framework integrates within the broader disaster management activities and that the community is properly prepared and supported in their financial recovery post disaster.

For more information on networking with communities and community organisations, see:

- AIDR Community Engagement for Disaster Resilience Handbook¹⁸
- Australian Council of Social Services (ACOSS) Networking with other Community Organisations¹⁹
- Community Insight Tool²⁰

SUGGESTED ACTIONS	KEY STAKEHOLDER
Raise awareness of financial counselling services with local government, community organisations services and the broader community	Agency managers Financial counsellors and capability workers
Raise awareness of financial counselling services at the state and federal levels, and with government departments and address systemic issues in providing disaster preparedness, response and recovery services	FCAWA FCA

4 PREPAREDNESS

Preparedness is the collective ability of governments, the community, non-government organisations and the private sector to work together in managing the risks and addressing the consequences of a disaster. Financial counselling services can support community disaster preparedness by working with the community and with organisations delivering disaster preparedness initiatives to raise awareness of the financial aspects of disasters to better prepare for these.

4.1 Understanding natural hazards and disasters

Natural hazards are a natural part of the Earth's processes, and their occurrence can be influenced by geological, meteorological, and environmental factors. While hazards themselves are not necessarily harmful, their impact on human communities and ecosystems depends on factors such as population density, infrastructure resilience, and preparedness measures in place.

The study of natural hazards and the development of strategies to mitigate their impact fall within the field of disaster risk reduction.²¹

The Australian Government has the following definitions:

- **Natural hazard:** An event or phenomenon occurring naturally (such as a tsunami, earthquake or flood) that presents risk to humans.
- **Disaster:** An event which causes catastrophic adverse effects for humans.

A note on language:

The term *natural disaster* is often used; however, the causes and effects of disaster are rarely natural,²² instead they are a reflection and product of the social, political and economic factors unique to a place. We therefore use the terms '**natural hazards**' and '**disasters**' to emphasise that a natural hazard does not always become a disaster.

A disaster occurs when a natural hazard intersects with people and things of value, and when impacts of hazards exceed our ability to avoid, cope or recover from them.²³ The three factors that contribute to disaster risk are:

- **Natural hazards:** a natural process or phenomenon that may cause loss of life, injury or other adverse impacts, including on mental and physical health, property, the economy, communities, and environmental assets;
- **Exposure:** people, property or other assets present in hazard areas that are subject to potential losses; and
- **Vulnerability:** the conditions determined by physical, social, economic and environmental factors or processes which increase the susceptibility of an individual, community, assets or systems to the impacts of hazards.

4.1.1 Types of disasters – by size, time scale and hazard

Disasters can be considered in terms of scale:

- **Small-scale disaster:** a type of disaster only affecting local communities which require assistance beyond the affected community.
- **Large-scale disaster:** a type of disaster affecting a society which requires national or international assistance.
- **Frequent and infrequent disasters:** depend on the probability of occurrence and the return period of a given hazard and its impacts. The impact of frequent disasters could be cumulative or become chronic for a community or a society.

- **Sudden-onset disaster** is one triggered by a hazardous event that emerges quickly or unexpectedly, e.g., flash floods or earthquakes.
- **Slow-onset disaster** is one that emerges gradually over time e.g., drought, desertification, sea-level rise.

These distinctions matter when it comes to how nations, local governments and other stakeholders plan and implement activities to mitigate disaster risk and respond to hazards at different time-points.

Common types of natural hazards occurring in WA include:

- **Earthquakes:** Sudden shaking of the Earth's surface caused by the movement of tectonic plates. Earthquakes vary in strength and size, with some earthquakes being strong enough to trigger tsunamis.
- **Floods:** Overflow of water onto normally dry land, often caused by heavy rainfall and storm surges.
- **Cyclones:** Intense tropical storms characterized by strong winds and heavy rainfall.
- **Bushfires:** Uncontrolled fires in forests, grasslands, or other natural areas, often exacerbated by dry conditions and high winds.
- **Tsunamis:** Large ocean waves caused by underwater earthquakes, volcanic eruptions, or landslides, with the potential to inundate coastal areas.
- **Severe Storms:** Are the most common natural hazard in Australia and can occur at any time of the year. They can consist of damaging wind, large hail, tornadoes and heavy rain that can lead to flash flooding.
- **Extreme Heatwaves:** Prolonged periods of excessively high temperatures, leading to health risks and stress on ecosystems.

Disaster can also be considered in terms of hazard. The following natural hazards have their own State Hazard Plans²⁴ in Western Australia:

- Earthquake
- Fire
- Heatwave
- Severe weather
- Tsunami

Additional information on common WA natural hazards and how to prepare, respond to, and recover from them, can be found at:

- DFES Hazard Information²⁵
- WA heatwave maps²⁶
- DFES information on hazard types²⁷

4.1.2 Consecutive and concurrent disasters

Most disaster resilience frameworks operate under the assumption that only one disaster occurs at a time, then the community has years to recover, and build disaster resilience for the next disaster. This is rarely the case anymore, with climate change exacerbating extreme weather events in Australia, disasters are becoming more frequent and severe. There has been an increase in consecutive and concurrent disaster events, with some regions of the country facing drought, heatwaves, bushfire, storms and flooding in a 12-month period. Natural hazards that occur consecutively can also amplify impacts, for example flooding after fires can lead to increased ash and soil runoff into waterways,

polluting catchment areas. For communities, this compounds trauma and complicates recovery.²⁸ This points to the important role that financial counsellors can play to help communities build disaster resilience in the face of growing climate uncertainty caused by climate change.

4.2 Understanding emergency management in WA

Emergency Management (EM) arrangements in Western Australia are established through a legislative and policy framework, this consists of emergency management legislation, regulations, State EM Policy, State EM Plan, State Hazard Plans, State Support Plans, State EM Procedures and State EM Guidelines. It is governed by the Emergency Management Act of 2005.²⁹ Figure 4 presents the WA State Emergency Management Framework.

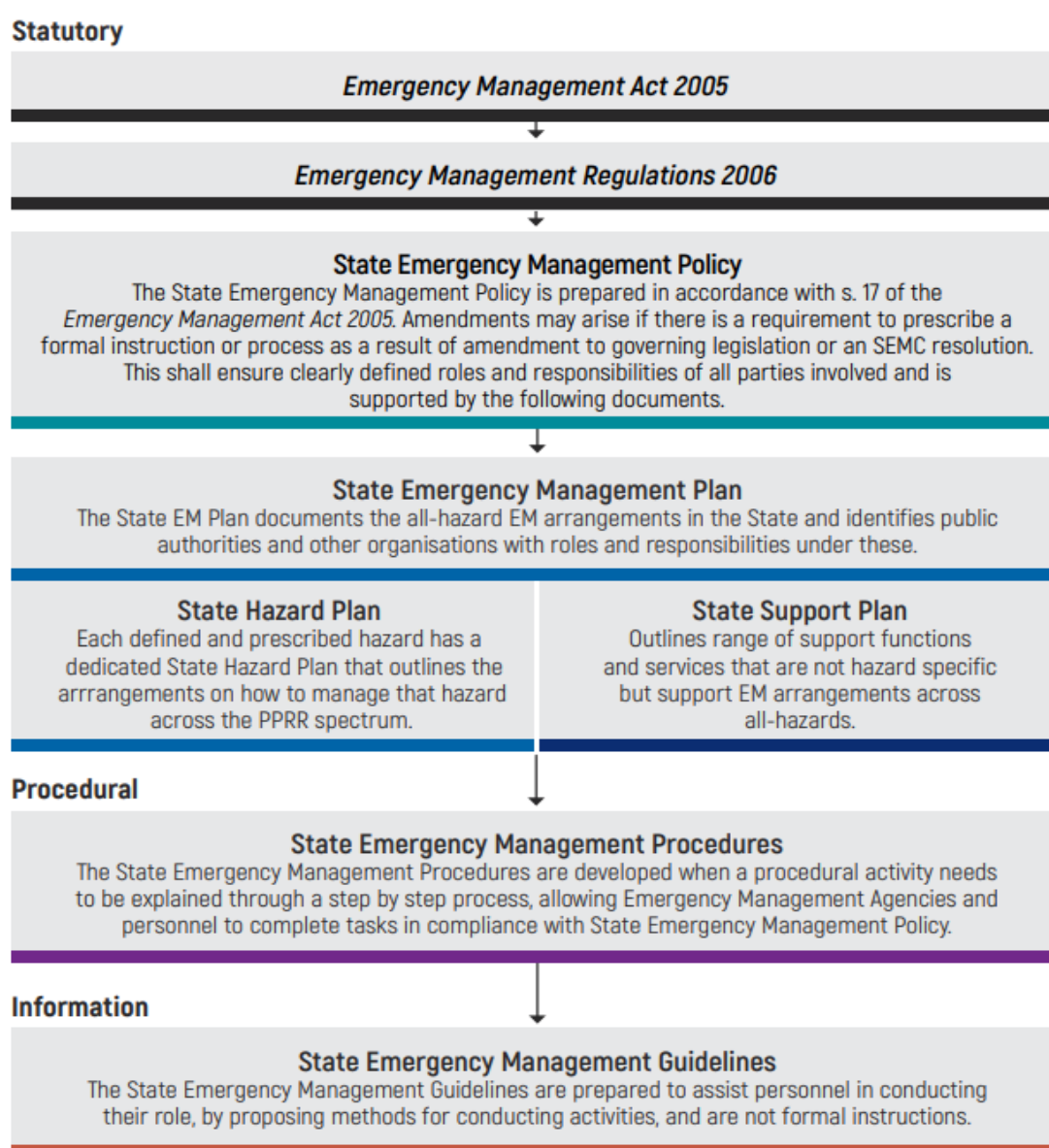


Figure 4: The WA State Emergency Management Framework³⁰

4.2.1 State Emergency Management Plan

The State Emergency Management Plan (SEMP)³¹ is the overarching plan that governs disaster management in WA and identifies the roles and responsibilities of public authorities and other organisations that support these arrangements. Under the SEMP the following events are considered natural hazards in WA:

- Cyclone
- Earthquake
- Fire
- Flood
- Heatwave
- Storm
- Tsunami

The State Emergency Management (EM) Framework is made up of legislation, policy, plans, procedures, guidelines and a governance structure to facilitate effective management of emergencies in WA. The framework incorporates a suite of documents endorsed by the State Emergency Management Committee (SEMC),³² the peak body for EM in WA. The Framework is supported by a suite of EM tools for EM practitioners.³³

4.2.2 WA disaster preparedness bodies

The SEMC annually assess preparedness for emergencies. Under the SEMC is the Local Emergency Management Committee (LEMC), composed of key local leaders, local government, DFES, hospitals, schools, etc. As a preparedness committee, the LEMC provides an opportunity for community organisations and disaster response and recovery services to become acquainted with each other and develop understandings of who is responsible for what during disasters. Other bodies, outlined by the SEMP, are also responsible for disaster preparedness in WA:

- Hazard Management Agencies (HMAs) have a responsibility for preparedness for their assigned hazards. The Fire and Emergency Services Commissioner is the HMA for all natural hazards in WA, except for heatwaves, which are under the management of the Department of Health (DoH).
- Combat agencies take charge of the 'on the ground' response during an emergency. They have a responsibility to prepare for their emergency management activities. DFES is the combat agency for all natural hazards in WA, except for heatwaves which is managed by the DoH.
- The DoC is the Support Organisation for Emergency Relief and Support.

It is important to note that preparedness for disasters cannot be placed on the EM sector alone- a cooperative state-wide effort is required to make WA disaster resilient. Responsibility for disaster preparedness is shared by public authorities, the private and community sectors (including the financial counselling sector), households and individuals.

4.2.3 Local Emergency Management Arrangements

Local governments are the closest level of government to their communities and have access to specialised knowledge about the local environment and demographic features of their communities. Other emergency management responsibilities of local government include:

- Ensuring effective local emergency management arrangements (plans) are prepared and maintained for its district. This includes identification of a local recovery coordinator and inclusion of a Local Recovery Plan.

- The Local Recovery Coordinator is responsible for coordination of local-level recovery activities in conjunction with the Local Recovery Coordination Group (LRCG) when it is formed.
- Managing recovery following an emergency affecting the community.

The Local Emergency Management Arrangements (LEMA) refers to the collection of all emergency management strategies, plans, agreements and other documents that apply to the local government district.³⁴ Local governments are responsible for developing, maintaining, and testing their LEMA.

Effective LEMA enhances the community's resilience and readiness for emergencies through plans that cover the phases of emergency management:

- prevention/mitigation
- preparedness
- response
- recovery

For resources, see:

- ACOSS' Disaster Plan for Community Organisations Templates³⁵ to help you connect with key organisations in your local area.

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training on WA's various disaster management bodies, policies and procedures	FCA FCAWA Agency managers
Explore the Local Emergency Management Arrangements to understand which organisations are responsible for emergency management in the local area.	Agency managers
Take part in training to understand WA's various disaster management bodies, policies and procedures	Financial counsellors and capability workers

4.3 Mapping service delivery capacity, capability, gaps and risks

The WA financial counselling peak bodies (FCAWA alongside FCA), and host agencies have the responsibility of understanding and addressing service delivery capacity, capability, gaps and risks for a prepared and well-equipped financial counselling workforce in WA. Capacity refers to the available workforce, whereas capability refers to the skills possessed by the workforce, both are necessary for effective service delivery. Risk refers to an internal organisational assessment that when completed comprehensively, ensures the organisation can operate in a disaster setting as countermeasures for various hazards have been established.

4.3.1 Service capacity and capability

In the context of financial counselling, capability is associated with the interpersonal, and practical skills, and financial knowledge required to achieve good client outcomes. Capability is determined by a range of factors, including training, organisation support, information provision, resources, etc.³⁶ Capacity and capability need to be fostered by host agencies and peak bodies through recruitment and training for smooth service delivery during disaster response and recovery phases.

4.3.2 Identify training and trauma-informed response gaps and needs

It is important for agency managers, financial counsellors and capability workers to identify skills gaps and training needs around disaster preparedness, response and recovery activities, trauma-informed care, and self-care in disaster settings. FCAWA delivers professional development and training for the financial counselling sector in WA and can help tailor specific training. Agencies need to liaise with FCAWA around their training gaps and needs.

The National Disaster Mental Health and Wellbeing Framework³⁷ provides guidance on how governments and recovery partners can consistently support mental health and wellbeing before, during and after disasters. Familiarity with the Framework can assist financial counsellors and capability workers on effective and safe ways of supporting the community following disasters.

4.3.3 Undertake agency disaster risk assessment and planning

There are practical ways that organisations manage their risks from disasters and emergencies. While each organisation will have different risks to be managed, planning is critical, and it ensures that people, families and communities can be better supported when disaster strikes.

Developing disaster risk assessments and business continuity plans allow financial counselling host agencies to mitigate the impact of disasters on their service provision capabilities and capacities and prevent personal harm to workers.

Electricity outages following natural hazard events can disrupt service provision. Widespread and long-lasting disasters such as cyclones can lead to utility outages that last for weeks. Countermeasures are necessary to reduce the effect of possible outages. Methods of building resilience against power outages include:³⁸

- Identifying critical systems: determine which systems and processes are essential for immediate resumption of operations.
- Ensuring data is backed up: regularly back up critical data in multiple locations to prevent loss in power outages.
- Having an emergency power supply: consider installing backup power systems like uninterruptible power supply devices and generators. Spare batteries and rechargeable power banks can also be useful.
- Ensuring clear lines of communication: establish communication protocols to keep employees and customers informed during outages.

For additional information, see:

- National Emergency Management Agency – Mental Health and Wellbeing Framework³⁹
- The Australian Disaster Resilience Knowledge Hub⁴⁰
- The Australian Red Cross Preparing for emergencies website⁴¹
- The Salvation Army, Planning for the Unplanned⁴²
- The Role of Uninterruptible Power Supply in Emergency Response⁴³
- ACOSS Community Organisation Disaster Plan Template⁴⁴
- The FCA and FCAWA websites

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Identify systemic issues and gaps in service and address these at the state and federal levels	FCA FCAWA
Ensure regular financial counselling services can operate alongside disaster-related financial counselling services to address workforce surge capacity	FCAWA Agency managers
Ensure workforce capability in addressing disaster-related financial issues through skills-building and training	FCAWA Agency managers
Identify and address gaps in service through training. Relay issues to FCAWA and FCA for advocacy at the state and federal levels	Agency managers Financial counsellors and capability workers
Ensure financial counsellors and capability workers are trained on disaster support, trauma-informed care and self-care in disaster response	Agency managers
Complete agency disaster risk assessment, and address identified risks and gaps	Agency managers
Identify gaps in service and knowledge, then relay to host agency for addressing	Financial counsellors and capability workers
Undertake disaster-related and trauma-informed training for capability building	Financial counsellors and capability workers

4.4 Building networks

Being disaster resilient means being linked with local networks. Networks should include emergency services, community organisations and leaders. Effective networks can facilitate the sharing of expertise and knowledge, build better local emergency management plans, enable collaboration and coordination in planning for and responding to disasters and emergencies, and increase outreach to vulnerable and isolated communities and individuals.

For effective mobilisation of community resources in disaster response and recovery, networks need to be built and maintained in the preparedness phase.

FCA research⁴⁵ highlights that active outreach is vital and that sitting in an office does not work. They conclude that financial counsellors need to visit homes, community centres, attend community BBQs and constantly promote what you do. Whilst this may take financial counsellors out of your comfort zone, it is vital for effective connection.

4.4.1 Key government departments and community organisations

As an essential community service, financial counselling is funded and directed by the DoC, which provides disaster preparation and recovery services and activities. Other government departments that financial counsellors work closely with includes the Department of Social Services (DSS), and the Department of Primary Industries and Regional Development (DPIRD) (for rural financial counselling).

Financial counselling services also work closely with community organisations. Community organisations are uniquely positioned to identify and address specific vulnerabilities and challenges, as well as utilise

strengths that may not be apparent to external agencies. By integrating community perspectives, disaster management efforts become more comprehensive, adaptive and responsive to the needs of the affected population.

The key local services (mental health, housing support, legal, etc.) that financial counsellors refer clients to during disaster response and recovery phases need to be identified. This also helps to identify gaps in available services. Establishing relationships with service providers is also important so that financial counsellors can facilitate warm referrals to services.

My Community Directory⁴⁶ provides up-to-date information for community organisations who provide services within WA.

4.4.2 Community leaders and key stakeholders

With a deep understanding of their local community context, community leaders and key stakeholders are vital and trusted figures in building community disaster resilience. They have unique abilities to reach community members who may not engage with mainstream services due to factors such as difficulties communicating in English or lack of knowledge of available services. Local leaders often possess the capacity to innovate and have a strong understanding of local systems, politics, and culture. They are a key support in enabling effective engagement with local community members and hard to reach cohorts in disaster management.

For more information on networking with communities and community organisations, see:

- AIDR Community Engagement for Disaster Resilience Handbook⁴⁷
- ACOSS Networking with other Community Organisations⁴⁸

4.4.3 Link in with disaster preparedness initiatives

At a local level, agencies offering financial counselling services should link in with other organisations offering disaster preparedness initiatives. This can ensure a more efficient use of resources and a wider community reach. Disaster preparedness initiatives and programs may be run by local government or community organisations. They may be online campaigns, flyer drops or education sessions. This is a good opportunity to inform the broad community on the financial counselling support that can be provided around disasters.

Being connected with organisations and being part of disaster preparedness campaigns can go a long way towards raising awareness of the role financial counsellors can play in supporting the community around disaster preparedness, response and recovery.

The National Disaster Risk Reduction (NDRR) Grant Program is for projects that make the WA community more resilient to disasters caused by natural hazards. In 2024, \$2.5 million of funding has been shared between 15 initiatives set to increase community disaster resilience (CDR). Financial counselling services can link in with relevant initiatives, for example the WA Community Disaster Resilience Strategy,⁴⁹ which aims to increase the capacity of communities to cope with and recover from the impacts of disasters and to identify priority action areas and opportunities for investment.

For more information on WA disaster resilience initiatives, see:

- <https://www.nema.gov.au/prepare/prepare-wa> ⁵⁰
- WA Community Disaster Resilience Strategy ⁵¹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Network with government departments involved in disaster management, for example DFES, DoC, DSS	FCA FCAWA
Link in with disaster preparedness initiatives	FCA FCAWA Agency managers
Network with local community organisations, services and key leaders	Agency managers Financial counsellors and capability workers

4.5 Understanding the community context

Successful disaster preparedness is based on an understanding of geographical and community context with each community having its own history, values, and dynamics. Whilst financial counsellors may already have a solid understanding of their local community, additional demographic, and socio-economic data may be required to develop inclusive and appropriate activities to support the community to become disaster resilient.

4.5.1 Compiling community profiles

By compiling key demographic and socio-economic data (an area's community profile), service providers can capture key information and identify community strengths and potentially 'vulnerable' groups. Many local government areas already have community profiles available, so check for existing information first.

Developing a community profile can enhance understanding and includes researching and exploring:

- the history of the local area
- Indigenous / First Nations knowledge
- local population, culture and demographics
- existing social, community and organisational networks e.g. associations, faith-based groups, clubs, sporting groups, community groups, multicultural groups, small business
- the resources (human, economic, environmental, information) available to the community (internally or externally)
- the assets and strengths that exist in the community (human, social, economic, environmental, or part of the physical or community infrastructure)
- the hopes, aspirations and priorities of the community
- the hazards that exist in and around the community and the level of associated risk
- the level of community awareness of these hazards
- previous community requests for assistance or risk reduction action
- previous local emergency management incidents
- stories and previous experiences from local emergency services.

Viewed through a disaster preparedness lens, this information can help financial counsellors better target disaster preparedness, response and recovery approaches. The following information on the local community can be considered:

- **Demographic data**
 - Age profile
 - Gender profile
 - Disability profile
 - LGBTIQ+ profile
 - Aboriginal and Torres Strait Islander profile
 - Culturally and Linguistically Diverse
- **Socio-economic data**
 - Labour force – such as employment status, industry and occupation categories
 - Income
 - Insurance uptake
 - Housing – such as tenure, household composition, homelessness
 - Primary producer and small business presence
- **Geographic context**
 - Metropolitan, rural or remote
 - Natural hazard exposure
 - Essential service availability and connectedness
 - Infrastructure availability

For additional information, see:

- ABS Community Profiles⁵²
- Developing Community Profiles for Community Engagement⁵³
- 2021 WA Census All persons QuickStats⁵⁴
- Community Insight Australia tool⁵⁵

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Check to see what community profile information is already available in your area. Compile relevant demographic, socio-economic and geographic data, including the strengths and complex needs of the local community and periodically update the information.	Agency managers and relevant staff
Become familiar with the community profile data	Agency managers Financial counsellors and capability workers

4.5.2 Community dynamics

Another important aspect of community context is the dynamics within the community. This includes a number of factors such as community connectedness and resilience, and the community perception of trust in the local government. Community dynamics will be specific to place and community. Communities that are resilient will typically have the following characteristics:

- higher levels of trust amongst community members
- social cohesion
- inclusivity
- supporting attitudes and values
- strong leadership
- a sense of community
- good communication and information sharing
- collective efficacy
- community involvement in various activities
- social capital
- trust and engagement with government

The role of local government is very important in disaster preparedness, response, and recovery, and community trust and engagement is critical in building disaster resilience. In cases where the local government is less proactive in this, as a result of limited funds and/or capacity for example, different community networks may need to be activated to support disaster preparedness and recovery activities.

For additional information and resources, see:

- ABS Census data⁵⁶
- Local Governments and Disaster Risk Reduction⁵⁷

4.6 Understanding vulnerabilities

Vulnerability refers to the degree to which individuals and communities are susceptible to harm, disruption, or adverse impacts because of a natural hazard.⁵⁸ In the context of financial counselling, the most vulnerable are often those lacking financial resilience: people with debt, who don't have a safety net/savings; people who are accessing income support; those who have no income, etc. There is much evidence that the most vulnerable groups in society are often disproportionately affected by disasters.⁵⁹

Disaster vulnerability can be categorised into demographic, socio-economic and geographic vulnerability, all of which are interlinked.

Everyone has a unique combination of capabilities and capacity to prepare for, cope with, and recover from a disaster, meaning that they are vulnerable and resilient in different ways.⁶⁰ It is important to be aware of the assumptions that are often made about “vulnerable” individuals and groups, and to challenge those assumptions if necessary. Whilst some individuals may be classed as vulnerable in some ways, they may also have strengths and networks that help them. Not only can they potentially support themselves during critical stages within disasters, but they may aid others.⁶¹

Ultimately, in the context of disasters, the vulnerability of individuals, groups and communities varies greatly, and many place-specific factors go into determining this. For example, communities with high social capital may be more successful at caring for vulnerable individuals within their community. Additionally, a community's vulnerability to disasters should not be thought of as static or fixed and may change over time. The following sections look at these factors in turn.

4.6.1 Understanding demographic vulnerability

The nature and severity of impacts from disasters depends not only on the type of disaster, but also on the exposure and vulnerability of different community members. Although everyone within a community may be impacted by a disaster, individuals, families and specific population groups may face different levels of risk and vulnerability requiring more targeted support to remain safe and to prepare for, respond to, and recover from, disaster events.

Certain considerations may make people more vulnerable to disasters, including: age (both older and younger people), gender, sexual orientation (LGBTIQ+ community), disability, cultural background, and identity. These are looked at in turn below.

4.6.1.1 Older people and disasters

Older people can be more vulnerable to the negative physical, emotional, social and economic impacts of disasters, particularly older people who live with impaired physical or cognitive ability or chronic illnesses; who are caring for another dependent person; who require home care themselves; who have limited economic or social resources; and who are physically or socially isolated.

Some factors that make older people more vulnerable in disaster settings are:

- Increasing healthcare needs and costs.⁶²
- Chronic illnesses/mobility problems.
- Vulnerability to being taken advantage of by carers, friends or family. Power dynamics may shift in crises, because of their perceived vulnerability, or a loss of social supports.
- Living alone or as an isolated couple- older people are more likely to experience psychological impacts in disaster settings because of the isolation.
- Having low or no income.
- Stoicism- older people may be less likely to evacuate in disasters as they possess strong ties to their home and community, have their self-esteem linked to their financial and monetary worth, and have perceived strength in surviving adversity, particularly among regional populations. In such cases, older people may not reach out for assistance until their financial situation reaches a crisis point. In such cases, disaster vulnerability is increased.⁶³
- Being a woman. Older women who relied solely on their spouse's income, who were homemakers and who have little to no superannuation of their own, are particularly vulnerable in disaster settings.
- Living in precarious and vulnerable housing situations.
- Decreased rates of IT literacy. Being unable to handle online banking, bill payments, personal financial transactions.

Financial counsellors can address the issues faced by older people in disaster settings by:

- **Identifying and stopping financial elder abuse:** financial elder abuse is defined as the deliberate or unintentional use of an older person's property, finances and/or other assets without their informed consent or where consent is obtained by fraud, manipulation or duress, e.g., unexplained bank account withdrawals, feeling unable to refuse constant requests for money, feeling pressured to sign a legal document, a friend/relative moving into the house and not contributing to the cost of utilities.⁶⁴ Elder abuse often worsens during times of disasters as power dynamics are shifted.
- **Assisting with insurance matters:** Older people may have significant assets tied up in their homes. Bushfires and storms can lead to significant property damage that without proper insurance coverage, can be difficult to restore/replace. Financial counsellors can help assess

insurance coverage, guide the process of filing claims, and provide overall advocacy and support.

- **Helping to manage healthcare costs:** Many older people have chronic healthcare needs that require regular monitoring, treatment and medication, which disasters can disrupt access to. Financial counsellors can assist in navigating health insurance claims, exploring available healthcare resources, and managing unexpected medical expenses/increasing health care costs.
- **Accessing grants and government entitlements:** Most older people rely on fixed incomes, such as government pensions or retirement funds. Some older people are fully dependent on their adult children for financial assistance. Disasters can disrupt these income streams. Financial counsellors can assist in budgeting, accessing disaster grants, and accessing financial assistance programs for older people.
- **Being a source of emotional and mental health support:** Older people may be more susceptible to the emotional and mental health impacts of disasters, due to increased rates of isolation. The stress and trauma can affect decision-making and overall well-being. Financial counsellors can be a valuable source of emotional support, provide referrals to mental health services, and alleviate stress by addressing financial issues.
- **Providing community resources and referrals:** Financial counsellors should be aware of local community resources and services available to support older individuals in disasters. These may include senior centres and My Aged Care programs. Financial counsellors can help older people identify and access suitable supports.
- **For additional information and resources, see:**
 - Financial Elder Abuse: Public Trustee⁶⁵
 - Elder abuse information brochure⁶⁶
 - Elder Rights WA factsheet⁶⁷
 - Elder Abuse Protocol: Guidelines for Action⁶⁸

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Address systemic issues faced by older people at the state and federal levels	FCA FCAWA
Provide training for financial counsellors and capability workers so that they can better help older people in preparing, responding and recovering from disasters	FCA FCAWA Agency managers
Undertake disaster resilience activities with older people	Financial counsellors and capability workers

4.6.1.2 Young people and disasters

The Australian Institute of Health and Welfare considers young people as those aged between 12-24. This stage in life has been identified as a critical time for acquiring the emotional and cognitive abilities for independence.⁶⁹ Most young people do not have adequate savings or financial reserves to fall back on in disaster settings, especially if they are living independently. Young people, like some older people, may have precarious housing situations; the majority of young people living independently are renters, susceptible to rent increases leading them further into financial stress.⁷⁰ Many young people are balancing working multiple jobs and studying, to be able to afford housing. This compounded stress puts young people at an increased risk of mental health issues.

Furthermore, studies have found that young people are particularly vulnerable to predatory for-profit loan providers that hand out loans indiscriminately, as they lack the financial literacy skills normally gained through life experiences. This places young people at an increased risk of debt.⁷¹ Disasters therefore exacerbate the pre-existing financial issues faced by young people.

Financial counsellors can help young people prepare, respond and recover from disasters by:

- Teaching young people financial literacy skills and knowledge.
- Talking to young people about the importance of insurance both in terms of motor vehicle insurance as well as contents insurance if they rent.
- Providing referrals to other services e.g., housing, alcohol and other drugs (AOD) recovery, mental health services.
- Developing budgets.
- Helping young people access sources of government assistance where needed, e.g., Youth Allowance, disaster grants.

For additional information and resources, see:

- WA Youth Action Plan 2020-22⁷²
- Young people and money⁷³

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Address the systemic issues faced by young people in disaster settings at the state and federal levels	FCA FCAWA
Provide training for financial counsellors and capability workers on the issues experienced by young people in disasters so that they are more capable in helping young people prepare, respond and recover from disasters	FCA FCAWA Agency managers
Undertake disaster resilience activities with young people	Financial counsellors and capability workers

4.6.1.3 Gender and disasters

The link between disasters and increased rates of family and domestic violence (FDV) is well established. When disasters occur, pre-existing and detrimental gendered expectations are amplified which can be harmful for both women and men. These gendered stereotypes and expectations often see women as being self-sacrificing for their family, whilst men are often framed as 'heroes' putting themselves in harm's way to protect their family and property. These unrealistic expectations can lead to trauma and domestic violence following disasters. Further information can be found on the Gender and Disaster Australia (GADAus) website, the leading national organisation offering evidence-based education, training and resources to address the harmful impacts of gendered expectations in disaster.

Financial counsellors can help address gender-based violence in disaster settings by:⁷⁴

- Increasing FDV related training understand what FDV is, what signs to look for and how to approach the subject with clients, etc.
- Including women in all stages of disaster management planning.
- Being aware of the link between disasters and FDV, addressing any internalised gendered expectations, and calling out biases perpetrated by other people, service providers, etc.

- Being aware of the intersection between gender and other disaster vulnerabilities, such as culture.
- Practicing trauma-informed care to validate the experiences of FDV survivors, check whether they have a safety plan and empower them to escape their situations.
- Providing referrals to other services e.g. FDV shelters, legal, etc.

For additional information and resources, see:

- Gender and Disaster Australia⁷⁵
- Checklists to keep women and children safe after disasters⁷⁶
- Embedding gender equality in emergency management planning⁷⁷

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Increase FDV related training for financial counsellors and capability workers.	FCA FCAWA Agency managers
Have genuine inclusion of women in all stages of disaster management planning	Agency managers
Be aware of the link between disasters and FDV, and address any internalised gendered expectations, and call out biases perpetrated by other people, service providers, etc.	Financial counsellors and capability workers
Be aware of the intersection between gender and other disaster vulnerabilities, such as culture.	Financial counsellors and capability workers
Undertake FDV-related training	Financial counsellors and capability workers
Practice trauma-informed care – validate the experiences of FDV survivors, check whether they have a safety plan and empower them to escape their situations.	Financial counsellors and capability workers
Provide referrals to other services e.g. FDV shelters, legal, etc.	Financial counsellors and capability workers
Address the systemic issues faced by women in disaster management at the state and federal levels	FCA FCAWA

4.6.1.4 LGBTIQ+ people and disasters

There is much international evidence that the LGBTIQ+ community is often marginalised in their normal day-to-day life and that this is exacerbated in disaster settings. Negative attitudes and discrimination against LGBTIQ+ community members in disasters can take many forms, from verbal abuse to violence and in some instances even sexual abuse.⁷⁸ The consequences of discriminatory attitudes are significant barriers to accessing disaster relief, directly affecting health and wellbeing. Displacement and loss of home can signify loss of a safe place away from judgement and discrimination, amplifying distress, and marginalisation.⁷⁹ Furthermore, many disaster relief and recovery services are provided by religious organisations, which may lead to further isolation and suffering.⁸⁰ The LGBTIQ+ community may experience increased rates of mental health issues such as depression and anxiety in disaster

settings, which are compounded by social and political isolation. It is also important to note that the intersection between gender, sexuality and disability often amplifies the barriers faced by individuals in disasters.⁸¹

Financial counsellors are trained to provide holistic support to their clients in times of stress, and this includes providing emotional support as well as referrals to community services. Their support is tailored to needs, providing inclusive assistance and advice. Additionally, they can help address some of the issues faced by the LGBTIQ+ community in disaster settings by:

- Building their capacity on the specific issues faced by the LGBTIQ+ community, and how they may be exacerbated by the intersection between gender and disability.
- Understanding and addressing internalised biases against the LGBTIQ+ community.
- Practicing trauma informed care and being a source of emotional support.
- Being aware of, and providing referrals to, community support organisations and other resources.

For additional information and resources, see:

- Pride and prejudice: LGBTIQ community responses to disaster events worldwide (AIDR)⁸²
- Voices of LGBTIQ+ people who lived through disasters⁸³

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by LGBTIQ+ people in disaster management	FCA FCAWA Agency managers
Undertake training on LGBTIQ+ issues in disaster management	Financial counsellors and capability workers
Understand and address internalised biases against the LGBTIQ+ community	Financial counsellors and capability workers
Understand the specific issues faced by the LGBTIQ+ community, and how they may be exacerbated by the intersection between gender and disability	Financial counsellors and capability workers
Practice trauma informed care and be a source of emotional support	Financial counsellors and capability workers
Address the systemic issues faced by the LGBTIQ+ community in disaster management at the state and federal levels	FCA FCAWA

4.6.1.5 Disability and disasters

People with disability are often disproportionately affected by disasters and have varying levels of resilience and capacity to recover. Many are socially or physically isolated and lack access to evacuation warnings and appropriate transport for themselves, for those who care for them and any medical equipment necessary for their well-being should they need to evacuate.⁸⁴ For people with disability, financial counselling not only provides essential financial literacy skills and knowledge, but also empowers people by imparting a sense of independence, stability and confidence.

More specifically, financial counsellors can help people with disability prepare for disasters by:⁸⁵

- Accessing disability support and government entitlements: NDIS programs, tax concessions (Disability Tax Offset). By maximising entitlements, people with disabilities can become considerably more resilient to the financial impacts of disasters.
- Budgeting: Budgeting plans can help people with disability outline their financial goals, manage daily expenses, and prepare for future needs. Budgeting considers the regular support payments from government programs, any related healthcare costs, and potential unexpected expenses, ensuring that funds are allocated wisely, and needs are met efficiently.
- Referrals to community resources and support networks: getting connected to local disability support groups and advocacy organisations can provide additional guidance and support and can be invaluable in disaster settings.
- Providing resources in accessible formats, such as:
 - Large print
 - Braille
 - Audio and video
 - Auslan
 - Easy read
 - Printable versions

For additional information and resources, see:

- Create accessible materials, both print and digital documents⁸⁶
- Supporting Australians with disability through disasters (NEMA)⁸⁷
- Disability inclusion in Disaster Risk Reduction⁸⁸
- Collaborating4Inclusion⁸⁹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by people with disabilities in disaster management	FCA FCAWA Agency managers
Ensure financial counselling resources are available in accessible formats	FCA FCAWA Agency managers
Undertake disaster resilience activities with people with disabilities	Financial counsellors and capability workers
Address the systemic issues faced by people with disabilities in disaster management	FCA FCAWA

4.6.1.6 Aboriginal people and disasters

Aboriginal people across WA often have a deep connection to Country. This is a source of strength and resilience that is deeply intertwined with their spiritual and cultural connection to their land. This relationship with land is not merely physical but can also encompass a deep emotional and spiritual bond which provides strength and sustenance in times of adversity. However, when disasters damage Country, the harm felt by Aboriginal peoples can be particularly profound due to the deep connections many Aboriginal people feel between land, culture, history, colonisation and identity. Additionally, trauma can also arise from needing to relocate and losing, or being separated from, loved ones and community.

Indigenous peoples across Australia are often referred to as 'vulnerable' and their circumstances are frequently framed in a negative light. Applying a strengths-based approach can focus on the unique

characteristics that help Aboriginal people have resilience during times of stress. This approach was used in the 'Looking through an Aboriginal Lens: Results of the Ngalang Moort Wangkiny Project (100 Families Western Australia) study, which examined Aboriginal people's everyday experiences of hardship, strength and resilience.⁹⁰ It found that resilience is embedded within the collective ethos, where the wellbeing of the family is seen as integral to individual resilience. Strong kinship ties, community support, and collective responsibility often serve as a cushion during times of stress or hardship. This study found that Aboriginal people were especially advantaged in getting informal support in a time of crisis compared to Non-Aboriginal people in the study. In times of disaster, therefore, Aboriginal kinship ties and community support may be a strength that can help individuals be more resilient.

It is important to acknowledge that Indigenous Australians' perceived vulnerabilities stem from systems of inequity rather than being inherent characteristics. Aboriginal peoples have historically experienced, and continue to experience, structural and cultural barriers to building individual and collective financial capability and security. Factors such as limited financial literacy, geographical remoteness, language and value differences, and a lack of trust in services have reinforced the financial exclusion and situational vulnerability of Indigenous people.⁹¹

Additionally, Indigenous communities have distinct risk factors that are compounded in a disaster which put them at higher risk of being more greatly impacted by a disaster and having to face more complex issues in their recovery,⁹² such as:

- Overcrowded, multigenerational households living in poor-quality housing;
- lack of access to health services;
- lack of appropriate infrastructure;
- lack of access to transport;
- poor access to roads to evacuate.

When working with Indigenous communities around disaster preparedness, response and recovery, financial counselling services need to embed Indigenous-specific approaches into the practice. There are a number of considerations financial counsellors should be aware of the following:⁹³

- using empowering language that gives Aboriginal people respect and agency, for example, using 'working with', rather than 'working on' Aboriginal clients and communities;⁹⁴
- employing a strengths-based approach which highlights the strong elements of Indigenous peoples' culture relating to community support and resilience.⁹⁵ Strength in Aboriginal culture could be understood as the ability to overcome adversity, maintain cultural heritage, support the community, and sustain a strong connection to country. It is often seen as a collective rather than an individual characteristic, embodied in community resilience and cultural preservation;
- differences in perspectives. Financial counselling services mainly focus on individual interests, concerns and growth, as services are based on western norms and ideologies. However, this way of thinking may not be compatible with Aboriginal people's values, which have a collective family perspective. Services should operate with this difference in mind to better connect to Aboriginal clients;
- the importance of kinship structure. Aboriginal people have strong kinship ties leading to strong family and extended family commitments. Family members play an important role in promoting each person's well-being and survival within the kin group and this can be a powerful safety net in times of disaster. However, this can also impede personal upward social mobility by emphasising the welfare of the extended family over the individual. Low incomes, combined with a sense of communal obligations, may cause hardship for all families concerned. Consequently, budgeting may be difficult. Financial counsellors, therefore, need to be aware of the kinship structure when assisting Indigenous clients.

Financial counsellors can help Aboriginal people prepare, respond, and recover from disasters by:

- being aware of racism and trauma and practicing trauma-informed care. Apart from the trauma caused by the disaster, Aboriginal people may experience discrimination after disasters in evacuation and response centres. Trauma can be compounded through racist encounters and culturally unsafe processes.
- creating culturally safe spaces by:
 - building relationships with the Aboriginal community and having working knowledge of local customs, communities and individuals;
 - publicly acknowledging the local Traditional Owners of the land;
 - creating a separate and safe space for Elders;
 - having adequate facilities for families with children and babies.
- working alongside Indigenous community controlled organisations;
- advocating for the genuine inclusion of Aboriginal leadership in recovery efforts;
- understanding and planning for the unique impacts of disasters on Indigenous communities and providing culturally appropriate support;
- acknowledging that Indigenous communities have intrinsic strengths that are often overlooked in disaster recovery⁹⁶. Instead of viewing Indigenous people as being inherently financially vulnerable, adopt a strengths-based approach that builds on the strengths and resilience embedded in the community⁹⁷.

For additional information and resources, see:

- Working with First Nations People⁹⁸
- NSW Government- Working with Aboriginal People and Communities⁹⁹
- Engaging with Traditional Owners¹⁰⁰
- Community Inclusive Recovery Practice: Working with Indigenous communities in recovery from disasters¹⁰¹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Address the systemic issues faced by Aboriginal people at the state and federal levels	FCA FCAWA
Acknowledge that Indigenous communities have intrinsic strengths that are often overlooked in disaster preparedness, response and recovery	FCA FCAWA Agency managers Financial counsellors and capability workers
Provide training for financial counsellors and capability workers on the systemic issues faced by Aboriginal people in their day-to-day lives, during disasters, and how to best support them in disaster preparedness, response and recovery	FCA FCAWA Agency managers
Provide training for financial counsellors and capability workers on how to provide culturally safe and appropriate care	FCA FCAWA Agency managers
Create culturally safe spaces for in-person financial counselling appointments	Agency managers
Work alongside, and have genuine collaboration with, Aboriginal-led community organisations	FCA FCAWA

	Agency managers Financial counsellors and capability workers
Be aware of the intersection between racism and trauma and practice trauma informed care.	Financial counsellors and capability workers
Undertake training on how to provide culturally appropriate support	Financial counsellors and capability workers

4.6.1.7 Culturally and Linguistically Diverse communities and disasters

Whilst it is difficult to generalise across different cultures and peoples, there is much evidence that Culturally and Linguistically Diverse communities and individuals, especially those who have recently moved to Australia, may be particularly vulnerable to disasters. This may be for several reasons, such as:¹⁰²

- Low English proficiency and poor access to translation services and/or service providers that can address language barriers.
- Unfamiliarity with WA's physical and social environment.
- Poor awareness or understanding of local natural hazards.
- Undeveloped social support networks.
- Previous traumatic experiences.
- Low levels of insurance coverage.

These factors lead to individuals being less likely to engage in disaster preparedness actions and less able to undertake efficient disaster response. Consequently, they may be more likely to experience difficulties in disaster recovery.

Financial counsellors can better engage Culturally and Linguistically Diverse communities in disaster preparation, response and recovery by¹⁰³:

- Networking with Culturally and Linguistically Diverse community organisations thereby creating pathways for involvement
- Gaining the support of community leaders/key gatekeepers for effective engagement
- Translating resources (flyers, checklists, etc.) into the languages of the most prevalent cultural demographics in the LGA
- Using accessible English in all resources and communication
- Being aware of, and learning more about, different communities and their cultural differences
- Helping Culturally and Linguistically Diverse clients understand the importance of natural hazard insurance and walking them through the purchasing process.
- Hiring more Culturally and Linguistically Diverse staff/having translators available- agency

For additional information and resources, see:

- Engaging Culturally and Linguistically Diverse Communities¹⁰⁴

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by Culturally and Linguistically Diverse communities in disaster contexts, and how to best address them.	FCA FCAWA Agency managers
Network with Culturally and Linguistically Diverse community organisations to create pathways for involvement.	FCA FCAWA Agency managers Financial counsellors and capability workers
Translate resources (flyers, checklists, etc.) into the languages of the most prevalent cultural demographics in the community.	Agency managers
Hire more Culturally and Linguistically Diverse staff/have translators available.	Agency managers
Use accessible English when communicating with people who are not fluent in English.	Financial counsellors and capability workers
Be aware of, and learn more about, different communities and their cultural differences.	Financial counsellors and capability workers
Address the systemic issues faced by Culturally and Linguistically Diverse communities in disaster management.	FCA FCAWA

4.6.2 Understanding socio-economic vulnerability

4.6.2.1 Low-income and disasters

The capacity of people living on low incomes to prepare for, respond to, and recover from a disaster is severely inhibited by their lack of financial resilience; those who are most affected can least afford it. They may be unable to undertake certain disaster preparation actions, for example setting aside an emergency fund or getting insurance. Additionally, they may also live in more hazard-exposed areas or in conditions that exacerbate their disaster risks, such as overcrowding. Once disaster strikes, already financially vulnerable people may become further disadvantaged.¹⁰⁵

Financial counsellors are experienced in helping financially vulnerable individuals. In relation to disaster preparedness, they can assist in several ways, including:

- Helping develop financial literacy and disaster resilience skills through community education workshops.
- Sharing methods of low and no cost preparedness:
 - Creating an emergency plan
 - Finding sources of emergency alerts
 - Building an emergency supply kit
 - Discussing the importance of storing important documents

- Accessing sources of government support such as Centrelink payments, especially in the preparation phase, to increase financial resilience.
- Connecting them to essential community services, for example housing.

For additional information and resources, see:

- Additional help in disasters (Services Australia)¹⁰⁶
- The unequal burden of disasters in Australia (AIDR)¹⁰⁷
- Got 15 Minutes to Burn?¹⁰⁸

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on the issues faced by low-income households in disaster contexts, and how to best address these issues.	FCA FCAWA Agency managers
Undertake training on the issues faced by low-income households in disaster management, and how to best address them.	Financial counsellors and capability workers
Undertake disaster resilience building activities such as: <ul style="list-style-type: none"> • Sharing methods of low and no-cost preparedness • Helping access sources of government support • Connecting low-income individuals to essential community services 	Financial counsellors and capability workers*
Address the systemic issues faced by low-income households in disaster management at the state and federal levels	FCA FCAWA

*Capability workers can carry out some of these activities working within the scope of their role and working closely with financial counsellors.

4.6.2.2 Primary producers and small business

Farmers have unique disaster vulnerabilities. The isolated location of some farms means that they can be heavily exposed during disasters, especially fires, and it can be difficult for emergency services to reach the area, and for residents to evacuate safely if roads are cut off.

In the early stages of disaster recovery, restricted access to the affected area for themselves, their staff and customers can result in significant financial implications, even where the business itself may be largely unaffected. Lack of access to essential utilities such as electricity, water, telecommunications, transport and supplies can compound the disruption caused by the emergency, as can the unavailability of staff who may have been personally affected. Many farmers are impacted by prolonged outages; for example, if dairy farmers have no back-up generators, they are unable to work their milking machines. Consequently, cows that go un-milked are open to several debilitating diseases.¹⁰⁹

Very often business owners will also be local residents and thus, they can experience a 'double' impact if both their home and business have been damaged or destroyed. Farmers and primary producers may also be faced with the distressing task of dealing with dead and injured livestock. Farmers are often also volunteer firefighters, therefore feel a compounded impact.

Farmers and small businesses also often do not engage with support services, including financial counselling, until they are in crisis both financially and mentally. This means that the recovery process

may be more complex and lengthier. As with other cohorts, timely engagement as issues emerge can be helpful when it comes to dealing with the issues faced by farmers and rural small business owners.

In WA the most common disasters impacting small business are severe rainfall (including storms, flooding and hail), bushfires and heatwaves. The Small Business Natural Disaster Preparedness and Resilience Inquiry¹¹⁰ prepared for the Australian Small Business and Family Enterprise Ombudsman presents some key learnings and recommendations regarding small business and disasters.

Rural small businesses can seek help from both generalist financial counsellors and Rural West; however Rural West is the only service provider for primary producers. FCAWA can facilitate referrals between generalist and small business financial counsellors if needed. Rural West provides both the Regional Small Business Financial Counselling Program, and the Rural Financial Counselling Service of WA, which serves primary producers (see Section 6.5). They provide holistic support to clients and are especially skilled at addressing psychological distress experienced by farmers.¹¹¹

For additional information and resources, see:

- ifarmwell¹¹²
- Assistance for Primary Producers: Disaster Funding Recovery Arrangements WA¹¹³
- Drought, disaster and rural support ¹¹⁴
- Tips on how to engage with fire-affected farmers¹¹⁵

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors on the issues faced by primary producers and/or small businesses in disaster management, and how to best address these issues	FCA FCAWA Rural West Agency managers providing small business financial counselling services
Undertake training on the issues faced by primary producers and/or small businesses in disaster management, and how to best address them.	Rural West Small business financial counsellors
Be informed on the sources of financial assistance available for primary producers and/or small businesses	Rural West Small business financial counsellors
Build networks with the community in disaster preparedness, and engage social networks in spreading resources	Rural West Small business financial counsellors
Address the systemic issues faced by primary producers and small businesses in disaster management at the state and federal levels	FCA FCAWA Rural West

4.6.3 Understanding geographic vulnerability

Geographic vulnerability refers to the physical exposure of communities to natural hazards. For example, rural communities have more vegetation than metropolitan areas, therefore are more bushfire prone. Rural communities are also more likely to have lower socio-economic statuses than their metropolitan counterparts, which means less preparatory actions can be taken, resulting in more complicated recoveries. As such, geographic vulnerability has physical, geographical, developmental and social dimensions.

4.6.3.1 Hazard exposure

Some areas are more predisposed to certain natural hazards than others. This may occur due to features of the land (such as proximity to vegetation, coastline, etc.), and climatic influences that lead to higher risk during certain seasons, for example, northwest WA has a defined cyclone season from November to April (see section 4.1.1 for more information). It is important to note that hazard exposure is often the result of people building on finely balanced ecosystems.

4.6.3.2 Metropolitan, regional and remote areas

Whether communities are in metropolitan, regional or remote areas influences their physical risk of disasters. Regional and remote areas are at higher risk than metropolitan areas, due to factors such as the availability of essential services (e.g., firefighters, community services, hospitals, etc.) and the availability and quality of infrastructure. Remote areas with low population density may be harder to access in times of disaster, such as floods or bushfires. The quality of infrastructure assets is also important to consider. Roads, bridges and power grids that are old or in disrepair, for example, may be drivers of disasters when they fail.¹¹⁶ For example, a bridge that is an isolated community's only point of access may result in people being stranded without essential goods if it fails in times of floods.

Financial counsellors and host organisations can help communities address geographic vulnerability by:

- Undertaking risk assessments to assess natural hazard exposures, essential service availabilities, infrastructure vulnerabilities, etc.
- Holding disaster preparedness and financial resilience community education workshops.
- Undergoing relevant natural hazard training and skills building.

For additional information and resources, see:

- GADAus resources¹¹⁷
- WA Map of Bushfire Prone Areas¹¹⁸

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Provide training for financial counsellors and capability workers on understanding and addressing geographic vulnerabilities	FCA FCAWA
Undertake risk assessments to assess natural hazard exposures, essential service availabilities, infrastructure vulnerabilities, etc.	Agency managers
Understand the local community's geographic vulnerabilities	Financial counsellors and capability workers
Hold disaster preparation community education workshops	Financial counsellors and capability workers

4.7 Supporting clients and the community in disaster preparedness

When disasters occur, individuals and communities often face a myriad of financial challenges that can significantly impact their economic well-being. Disasters create financial stress and hardship that can affect anyone, including people who have not previously needed assistance. Underlying or unaddressed financial issues may have been present for years prior to the disaster and may be exacerbated by the event. The financial issues caused by disasters can be long lasting and experienced for years after the event. Financial counsellors and capability workers can help build community disaster preparedness and resilience by delivering community education programs¹¹⁹ and supporting other community efforts, as well as addressing this directly with their clients.

4.7.1 Working with the broader community

Many individuals within communities do not understand the risk of natural hazards to them personally and the services they depend on. Regardless of whether the risk is bushfire, flood, or storm, enabling understanding and incentivising preparation can universally reduce the impact of disaster.¹²⁰

Financial counsellors have an important role in developing community disaster resilience that is often not recognised and supported. They can host community education sessions, workshops and seminars on disaster preparedness and financial literacy. However, this important function is often overlooked by funding providers and host agencies, as they may not understand the holistic, educative role held by financial counsellors. It is important to raise awareness of the broad range of support that may be provided by financial counsellors to government organisations, funding providers, host agency managers.

Financial counsellors can also support the broader community becoming disaster resilient through:

- linking in with existing disaster preparedness initiatives. This helps to raise awareness of financial counselling support available, actions that can be taken to become better prepared for disasters, and available resources on the topic;
- connecting with disaster preparedness organisations and services. This helps to raise awareness of financial counselling support available and may ensure funding. This can be done by linking in with partner organisations such as fire and ambulance services and Legal Aid/community legal services and their activities and events around disaster preparedness;
- working with community organisations and key leaders. This provides financial counsellors with valuable knowledge on community dynamics, politics, and isolated groups, amongst other things. Key community leaders can help communities and individuals trust financial counselling services when there is a history of distrust towards government services. Financial counsellors should attend community fairs and events, such as business chambers, men's sheds and Country Women's Associations, to raise awareness of the support available.

For resources on disaster preparedness, see:

- AIDR handbook on community engagement for disaster resilience¹²¹

4.7.2 Working with clients

Financial counsellors can help clients become prepared for disasters by discussing the following:

- Important document storage:
 - Checking the Salvo's Moneycare important documents checklist¹²² for what to prepare.
 - Making sure that documents and precious items are stored where they can be easily accessed during an emergency.

- Discussing document storage options. For example, electronic documents can be stored in AusPost's Secure Document Vault,¹²³ whilst wills can be lodged with the WA Will Bank.¹²⁴ Also see Justice Connect Get ePrepared.¹²⁵
- Clients should be informed of the pros and cons associated with both physical and digital document storage, including cybersecurity, so that they can make the best decision for their circumstances.
- Insurance matters:
 - Help clients understand disaster risks and recommend the client consider purchasing insurance if not already covered. For example, discussing Bushfire Attack Level (BAL) ratings with clients in bushfire prone areas can help ensure that clients are not under-insured.¹²⁶
 - See the Good Shepherd's "Insure it. It's worth it" report¹²⁷ with its useful template to calculate the value of common items to insure.
 - Additional information on insurance is presented in Section 6.4.1.
- Disaster risk and assessments:
 - Certain clients, especially primary producers and small businesses would benefit from undertaking disaster risk assessments to identify potential hazards and risks on properties that could harm people, environments, livelihoods and compromise insurance plans. Financial counsellors can raise awareness of this and help clients plan for the disaster risk assessment.
- Emergency planning:
 - Emergency plans are a quick, easy and no-cost way of increasing the chances of survival for individuals, families and neighbours during a disaster.
 - The DFES¹²⁸ provides resources on how to develop emergency plans for each natural hazard.
- Budgeting and emergency funds:
 - Budgeting and emergency funds are ways of increasing a client's financial resilience, allowing them to 'bounce back' rapidly after a disaster.
- Non-material impacts of disasters:
 - Educating people on the invisible (non-material) loss that people experience in disasters can help them become more mentally prepared and resilient.

To raise awareness of disaster preparedness, and for preliminary disaster risk assessment, financial counsellors can include a question regarding the level of the client's disaster preparedness in the agency intake form.

For more information and resources on disaster preparedness, see:

- DFES resources¹²⁹
- Australian Red Cross disaster resources¹³⁰
- Red Cross Get Prepared app¹³¹

SUGGESTED ACTIONS	KEY STAKEHOLDERS
Connect with disaster management organisations	Agency managers Financial counsellors and capability workers
Connect with community organisations, services and key leaders.	Agency managers Financial counsellors and capability workers
Link in with existing disaster preparedness initiatives	Agency managers Financial counsellors and capability workers
Ensure financial counsellors and capability workers are properly supported to undertake community outreach activities, such as community education workshops	Agency managers
Provide community education workshops and seminars on disaster preparedness	Financial counsellors and capability workers

5 RESPONSE AND EARLY RECOVERY

The protection and preservation of life is the over-riding goal of the response phase. Disaster response relates to the actions taken immediately after a disaster event has occurred. This includes the establishment of evacuation centres and providing immediate support to affected community members to minimise suffering and provide for basic human needs. Early recovery is the period when the evacuation centres are stood down and recovery hubs are established. Community members are coming to terms with the impacts of the disaster and are accessing emergency relief and support services.

5.1 *Understanding WA disaster response arrangements*

Each disaster response is unique and dependent upon the hazard and the severity of the incident. For the disasters covered by this Framework, the DFES takes up a command-and-control role for “on the ground” emergency management, except for heatwaves which are managed by the DoH. As the combat agencies work to bring the disaster under control and ensure all citizens are safe, the DoC commences early recovery activities alongside, but separate to, the response activities. Emergency Relief and Support (ERS) services provide immediate and ongoing social services to alleviate, as far as practicable, the effects on individuals impacted by an emergency. The DoC has the primary responsibility for coordinating the provision of ERS services across six functional domains:

- emergency accommodation
- emergency food
- emergency clothing and personal requisites
- personal support services
- registration and reunification
- financial assistance

In the disaster response and early recovery phases impacted community members are supported in different ways depending upon their need. The average length of stay in evacuation centres is three to four days but depending on the scale and nature of the disaster, it can last for much longer. The local government and service providers who deliver catering, accommodation, psychological first aid, personal support or chaplaincy are all involved in evacuation centres, which becomes the central mustering place where community meetings are held, and updates shared.

When the disaster is still occurring or has just finished, people may be still processing the trauma that they just experienced, and/or ensuring the safety of family, friends and neighbours. Therefore, assistance with financial issues may be low on their hierarchy of needs. Apart from assistance with disaster grants which is usually handled in the early recovery phase, other financial issues are typically dealt with in the recovery phase.

5.2 *Activate Emergency Action Plan*

Organisations providing financial counselling services in disaster affected areas need to activate their Emergency Action Plans. This ensures staff are safe and it provides a plan of action for linking in with disaster response organisations to best support the community. Power cuts and telecommunication outages can significantly impair response efforts, and it is important to have contingency plans in place to ensure a speedy return to service. (See Section 4.3.3 for further details).

5.3 Communication and cooperation

5.3.1 Communication between agencies and organisations

Rapid communication and cooperation are key in the often chaotic and quick-changing response and early recovery phases. Financial counselling host agencies need to coordinate service capacity and capability in the affected community with FCAWA, to ensure that, if needed, the community's needs can be met by harnessing extra capacity from other areas, and adequate funding is provided to support service provision. FCAWA as the peak body should liaise with the DoC and local government to determine need and help coordinate financial counselling support services. Where financial counselling services are provided by external agencies to the local community, clear communication is vital to ensure that providers can link into existing networks with community organisations and key community leaders and stakeholders.

Referral pathways with community services need to be activated so that clients can receive the support they need. Furthermore, previously established networks with community organisations and key leaders should be activated as needed to reach vulnerable groups and mobilise community strengths. New leaders are likely to emerge following a disaster and financial counsellors should be aware of this and seek them out to inform them of the support that they can provide.

5.3.2 Staying updated on the latest emergency information

In the response phase, the threat to life may be high as HMAs work to suppress the disaster and/or clean up the aftermath. As part of the on-the-ground recovery team, financial counsellors may find themselves in hazardous conditions. Therefore, it is crucial for workers to take charge of their own personal safety by staying updated on the latest emergency information, and the progress of the response. Emergency WA¹³² provides regular updates on ongoing incidents in WA. The website also provides instructions on what to do, road closures, the response progress, and other sources of information.

For additional information see:

Up-to-date information on current emergencies can be found on the National Emergency Management Agency (NEMA) website¹³³

5.4 Working with external parties

The disaster response phase may be accompanied by an influx of external organisations, volunteers, donations and tourist. Financial counsellors need to be able to work with and around external factors to best support their clients in disaster recovery.

5.4.1 Media attention

Disasters come with media coverage from traditional media (news broadcasts, newspapers, etc.), as well as from social media. Media is a powerful tool that when harnessed correctly can communicate the disaster response and raise awareness on the community's needs. It can attract volunteers and donations, and this can have a positive impact on the situation. However, it can also result in negative outcomes since it can lead to an influx of outsiders and intrusive engagement with the community. Agency managers and financial counsellors operating in a disaster impacted community need to be aware of the media coverage so that they can understand what information the community is receiving and responding to in order to best support them. Additionally, scams and misinformation are rife after a disaster. By having financial counsellors on the ground during the response phase they can become a trusted source of information.

5.4.2 Spontaneous volunteers and tourists

A flood of volunteers may come with the “honeymoon”¹³⁴ period in disaster response and early recovery. The honeymoon phase is characterised by a sense of shared survival, anticipation of help, and an influx of “spontaneous” volunteers, often influenced by media, and outside agencies. Spontaneous volunteers are those who are unaffiliated with any part of the existing official emergency management response and recovery system and may or may not have relevant training or experience.

By its nature spontaneous volunteering is informal and flexible and can have significant positive impacts in the early disaster response phase. Volunteering WA is activated by DFES and DoC to support the community by recruiting volunteers and directing offers of free support from the community such as accommodation, food and clothing. They have a several resources to support this process and host the Emergency Volunteering platform.¹³⁵

It is important to be aware that spontaneous volunteering can come with challenges. When volunteers are untrained, or their actions are uncoordinated, they may cause harm to themselves, for example by entering collapsing buildings, or they may impede organised rescue work, for example by blocking access roads.¹³⁶ They may also intrude upon the pre-existing support pathways and services set up by legislated response and recovery organisations; offers of assistance can overwhelm relief and recovery agencies, while the work of coordinating and managing volunteers can detract from the critical work of assisting the affected population. Managing spontaneous volunteers is therefore important.

Financial counsellors need to be aware that the community may become flooded with spontaneous volunteers, volunteers from external organisations, and donations that need to be managed in the disaster response phase. Proper pathways and training are required to ensure that financial counselling services can operate efficiently in the sometimes chaotic disaster response environment.

It is important to note that the number of people from outside affected communities who volunteer often falls sharply after the honeymoon phase is over. This short-term support only strengthens the need for financial counsellors to have a genuine commitment to stay, respond, support and advocate for clients in the long-tailed recovery phase. The recovery process is unique for everyone; some may not even process the trauma that they experienced and begin rebuilding until years later.

Another phenomenon experienced post disasters may be tourists visiting the disaster site to see first-hand the impact of the natural hazard. This group are not motivated to assist the impacted community, instead it is driven by curiosity and self-gratification. This can have several impacts including interference with disaster response efforts and re-traumatisation of community members who have been affected by the disaster.¹³⁷ Service providers need to be aware of this issue, and call it out where applicable, as it is detrimental to a community’s recovery.

For additional information see:

- Spontaneous Volunteer Management Resource Kit¹³⁸
- Spontaneous Volunteer Engagement in Recent Emergencies in WA¹³⁹

5.5 *Providing practical assistance and trauma-informed support as needed*

In most disaster scenarios, community recovery services are present in recovery hubs. Financial counselling support may be provided by financial counsellors present in a recovery hub, or through referral from organisations working in the recovery hub or undertaking outreach activities in impacted locations. In some instances organisations with experience of providing disaster financial counselling support, such as the Salvation Army and St. Vincent de Paul, are sent to disaster-impacted communities.

At this stage the nature of the support provided by financial counsellors is being present, providing trauma-informed, practical assistance and psychological first aid (when needed). They can be a trusted source of information on the types of emergency relief available. In some cases they can provide

information on financial counselling services through flyers, that can promote the National Debt Helpline and their services.

Through their support they provide a calming influence to assist those impacted, and likely in financial difficulty, to understand the immediate and subsequently longer term financial implications of the disaster. Moreover, they can inform community members of resources available with reference to the disaster and their individual situations and can also help them complete applications.

The National Disaster Mental Health and Wellbeing Framework provides guidance on how best to provide support. FCA research states that it starts with listening and becoming a source of trusted information. Being present in the emergency and recovery centres provides the opportunity to explain the role of financial counselling in recovery from disasters and to build trust.

5.5.1 Psychological first aid

Psychological first aid¹⁴⁰ is a ‘humane, supportive response to a fellow human being who is suffering and who may need support’. It is an approach to helping people affected by an emergency, disaster, or traumatic event. Financial counsellors, as part of the services present in recovery hubs, have the crucial role of providing psychological first aid to individuals that may be traumatised in the immediate disaster aftermath; their ability to calm and reassure the disaster-affected is a strength that is often not recognised by host agencies and financial counsellors themselves.

The five elements of psychological first aid are:

- **Safety**
 - Remove or reduce exposure to threat of harm
 - Help people meet basic needs- food, water, shelter, financial and material.
 - Help people obtain emergency medical attention
 - Provide physical and emotional comfort
 - Provide repeated, simple and accurate information on how to meet basic needs
- **Calm**
 - Stabilise those who are overwhelmed or disoriented
 - Provide an environment removed from stressful external stimulants
 - Listen to people’s stories
 - Be friendly, gentle, empathetic and compassionate
 - Be an accurate and trustworthy source of information on the progress of the response efforts and be able to let people know when they can return home, take their kids to school, etc.
 - Provide information on stress and coping
 - Be a source of emotional support
- **Connectedness**
 - Help people contact friends and loved ones
 - Keep families together
 - Connect individuals and families with community supports (organisations, groups and resources) and other services
 - Respect cultural norms- gender, age and family structures
 - Offer practical help to people to address immediate needs and concerns

- **Self-efficacy and group efficacy**
 - Engage people in meeting their own needs - do not push problems or solutions onto people.
 - Assist with decision making- if people are ready for it, help them to prioritise problems and solve them.
- **Hope**
 - Convey expectancy that people will recover
 - Be present and willing to help
 - Reassure people that their feelings are normal

Psychological first aid is **not**:

- Debriefing
- Obtaining details of traumatic experiences
- Treating, labelling or diagnosing
- Counselling
- Something that only professionals can do
- Something that everybody affected by a disaster will need.

For additional information and resources, see:

- Mental Health and Wellbeing Framework¹⁴¹
- Psychological First Aid- An Australian Guide¹⁴²
- Psychological First Aid (Safer Care Vic)¹⁴³

5.5.2 Best practice trauma-informed support

Trauma-informed practice is central to the training received by financial counsellors and capability workers. It involves recognizing the prevalence and impact of trauma on individuals and integrating this understanding into the way financial counselling services are delivered. Trauma-informed financial counselling services do not retraumatise or blame disaster-impacted people for their efforts to manage their traumatic reactions. Instead, they convey a message of hope that recovery is possible. Trauma-informed care also requires knowledge of sensitivities, complex needs and triggers that result from specific traumas.¹⁴⁴ Trauma can result from various experiences, including domestic violence, abuse, **disasters**, or other distressing events, and it can have a significant effect on a person's emotional, physical and financial well-being.

The 6 key trauma informed principles¹⁴⁵ are:

- **Safety:** emotional and physical safety e.g. welcoming environment and being respectful of privacy
- **Trustworthiness:** clarity, consistency, interpersonal boundaries, being respectful and professional, keeping your word, especially with follow-ups.
- **Choice:** Ensuring that clients have a choice in their recovery actions. Service providers need to be aware of 'levels of need'. Individual, emotional and sentimental needs come first, followed by practical, financial and then business needs- small business and primary producers have complex needs, as they need to manage recovery on both financial and personal fronts.
- **Empowerment:** prioritising skill building through providing an atmosphere that allows clients to feel validated and affirmed
- **Collaboration:** co-decision making – 'doing with' rather than 'doing to'

- **Cultural Sensitivity and Diversity:** respecting diversity in all its forms (cultural, gender, sexual, etc.) and being sensitive of how different experiences may intersect with trauma.

By incorporating trauma-informed principles into financial counselling, financial counsellors can provide a more compassionate and effective approach to addressing clients' financial and emotional needs.

5.5.3 Providing practical assistance and information on available emergency relief

Disaster payments can be essential forms of financial support in the immediate disaster recovery phase. Funds, such as the Lord Mayor's Distress Relief Fund¹⁴⁶ and the Disaster Recovery Payment,¹⁴⁷ can be made available to impacted community members. Sources of disaster financial support are discussed further in Section 6.1.3.

Community members may not be aware of these sources of support or may need help filling out the forms, which is something financial counsellors can assist with. Additionally, important documents and forms of identification are often destroyed during disasters such as bushfires and floods. Financial counsellors can help community members establish their identity through various ways. Austrac¹⁴⁸ has useful guidelines around this. This is discussed further in Section 6.4.4.

In the immediate aftermath of a disaster, those that have been impacted may be in need of referrals to other services, for example housing, emergency relief and food access, and mental health services. Financial counsellors can connect clients to essential services that ensure their wellbeing. It is important to not force services upon people and listen to what they need instead.

For additional information and resources, see:

- Department of Home Affairs: Disaster Assist¹⁴⁹
- DFES: Recovery Funding WA¹⁵⁰
- Lord Mayor's Distress Relief Fund¹⁵¹
- DHA: Disaster Recovery Payment¹⁵²
- AUSTRAC: Assisting customers who don't have standard forms of identification¹⁵³

5.6 Practice self-care

Financial counsellors can be exposed to regular vicarious trauma in their day-to-day lives, and even more so in disaster settings. Workloads may also be draining, as they receive an influx of clients, most of which have never needed financial counselling before. To maintain their emotional, mental and physical wellbeing, financial counsellors need to practice continuous, and regular self-care. Oftentimes disaster response and recovery workers are affected by the disaster themselves, making them vulnerable to additional stress and burnout.

5.6.1 Vicarious trauma

Vicarious trauma, also known as secondary traumatic stress or compassion fatigue, is the process by which those that support or observe the distress and suffering of others begin to suffer similar symptoms.¹⁵⁴ It is different to burnout as it also includes emotional contagion and even secondary victimisation. As such, frontline workers and those working with disaster-impacted communities, such as financial counsellors, are susceptible to vicarious trauma.

Symptoms of vicarious trauma include:

- Difficulty managing emotions
- Difficulty accepting or feeling okay about oneself

- Difficulty making good decisions
- Problems managing the boundaries between oneself and others (e.g. taking on too much responsibility, having difficulty leaving work at the end of the day, trying to step in and control the lives of others)
- Problems in relationships
- Physical symptoms such as aches and pains, illnesses, accidents
- Difficulty feeling connected to what is going on around and within
- Loss of meaning and hope

Some strategies to manage vicarious trauma include:

- **Self-awareness and reflection:**
 - Maintain self-awareness of emotional and psychological well-being.
- **Supervision and peer support:**
 - Engage in regular check-ins with a qualified supervisor who can provide guidance, support, and a safe space to discuss challenging cases. Agency managers have a legal obligation to reduce and manage vicarious trauma in the workplace. Peer support networks can also be valuable.
- **Professional boundaries:**
 - Establish and maintain clear professional boundaries to avoid becoming overly involved in the personal trauma experiences of clients. Know when to seek guidance or refer cases to other financial counsellors.
- **Self-care practices:**
 - Practice self-care often. This includes activities that promote physical, emotional, and mental well-being, such as exercise, meditation, hobbies, and relaxation techniques.
- **Regular breaks:**
 - Take regular breaks to recharge. Allow time away from work-related stressors to maintain a healthy work-life balance.
- **Professional development:**
 - Invest in ongoing professional development to enhance skills, knowledge, and coping mechanisms. Attend workshops or training sessions focused on vicarious trauma and resilience.
- **Supervision on challenging cases:**
 - When dealing with traumatic cases, ensure adequate supervision and debriefing afterward. Discussing challenging cases with a supervisor can help process emotions and prevent vicarious trauma.
- **Healthy support systems:**
 - Build and maintain a strong support system of friends, family, and colleagues with mutual experience. Share experiences and feelings with trusted individuals.
 - It is critical to maintain healthy, supportive relationships. Even if external stressors cannot be removed, social networks can promote psychological safety. Support systems may consist of close friends and families, but they can also be local support groups or people dealing with similar challenges, so fellow financial counsellors. Talking with people with similar experiences may even be more validating, and less frustrating than those who do not relate, as less time is spent explaining.

- **Seeking additional help:**
 - If the above strategies have been tried and prove ineffective, talking to a mental health professional may be the next step. Professional counselling can provide a confidential space to process emotions and develop coping strategies. Many Employee Assistance Programs provide this support.

Remember that protecting against vicarious trauma is an ongoing process practiced across all three phases of disaster management that requires self-awareness, proactive coping strategies, and a commitment to personal well-being.

For additional information and resources, see:

- Australian Red Cross Recovery Basics¹⁵⁵
- Vicarious trauma: Self-care to manage the impact of other people's trauma (ACT government)¹⁵⁶
- Psychosocial hazards in the workplace- code of practice¹⁵⁷
- Mental Health and Wellbeing Framework¹⁵⁸

6 RECOVERY

Recovery is the process of coming to terms with the impacts of a disaster and managing the disruptions and changes caused, which can result for some people in a new way of living. Being ‘recovered’ is being able to lead a life that individuals and communities value living, even if it is different to the life they were leading before the disaster event.¹⁵⁹

The recovery phase is a complex and multi-faceted experience, unique to each individual, requiring detailed engagement and negotiation with a wide range of stakeholders. It takes time (sometimes years or even decades) and should progress at a pace that is right for the impacted individuals and communities. It is not a linear process, and needs can emerge over time, often years after an event.

Financial assistance is an important way to help individuals in the immediate aftermath of a disaster. However, past disasters have demonstrated that we need to improve how this assistance is accessed. Navigating the complex system of recovery support can be traumatising. The assistance measures that are currently provided should be evaluated to ensure they are accessible and cover the range of needs and circumstances that arise following a natural hazard disaster event. In addition, delivering recovery support in a more accessible way, adopting case management services, and more effective communication can improve the recovery process.¹⁶⁰

6.1 Understanding WA disaster recovery arrangements

Recovery is defined as the support of emergency affected communities in the reconstruction and restoration of physical infrastructure, the environment and community, psychosocial and economic wellbeing.¹⁶¹

It is the responsibility of local government to manage recovery, and the DoC to manage welfare services in an emergency. Early disaster recovery occurs immediately after the threat to human life has subsided, alongside, but separate from, the response phase. Recovery activities begins once the immediate response to the disaster is underway, and the situation has stabilised to a point where attention can shift from saving lives and addressing immediate needs to rebuilding and restoring the affected community. The recovery phase is often described as being ‘long tailed’, as it can span months or even years, depending on the scale of the disaster. The work of financial counsellors starts with the commencement of the disaster, and ends when the community is full recovered, which may take years; financial counsellors provide enduring, reliable, and trustworthy support for the community.

Disaster recovery can be complex, especially in the case of concurrent disasters, or when disasters occur rapidly one after the other, overwhelming the community. Community-focused recovery approaches are essential in building true disaster resilience over time. Due to the nature of the support provided, financial counsellors follow-up with clients to check on outcomes and see whether additional support is required.

The National Principles for Disaster Recovery outline that successful disaster recovery relies on:¹⁶²

- Understanding the community context:
 - Demographics
 - Vulnerabilities
- Acknowledging the complex and dynamic nature of emergencies and communities
- Using community-led approaches:
 - Being responsive and flexible, empowering communities
- Ensuring coordination of all activities:
 - Efficient distribution of disaster recovery services e.g., financial counsellors, that target the most vulnerable and affected areas.
 - Continued assessment of impacts and needs through data collection

- Employing effective communication:
 - Efficient communication between organisations, agencies, and services
 - Efficient communication with affected communities and individuals
- Acknowledging and building capacity:
 - Recognising, supporting and building on community, individual and organisational capacity

6.1.1 Community-led recovery

Successful recovery is community-centred, responsive and flexible, engages with community and supports them to move forward. Financial counselling host agencies need to ensure that a community-led approach is embraced for effective recovery.

The term ‘community-led’ emphasises a community driven approach that strives to achieve strong community participation and leadership in all levels of planning, implementation and evaluation of recovery processes. Community-led social recovery processes fundamentally aim to support self-help and strengthen the resources, capacity and resilience already present within individuals and communities. Achieving community-led recovery may be challenging when:

- local, trusted community leaders have died or left the area because of the disaster;
- communities of interest with diverse competing needs are involved;
- affected individuals are widely dispersed;
- vulnerable, marginalised or minority groups are excluded from community decision-making processes.

Effective community engagement and strong facilitation processes are required to ensure communities can determine their own needs and shape recovery programs and activities that best them. Community-led recovery should¹⁶³:

- assist and enable individuals, families and the community to actively participate in their own recovery;
- recognise that individuals and the community may need different levels of support at various times- all clients are unique, have different capacities and recovery timelines. Some may not fully realise the effect the disaster has had on them until years down the line and will only then turn to financial counsellors when they are in a critical state to “pick up the pieces”;
- be guided by the communities’ priorities;
- channel effort through pre-identified and existing community assets, including local knowledge, existing community strengths and resilience. Community organisations are invaluable in reaching vulnerable groups and avoidant individuals early in the disaster recovery phase, allowing issues to be addressed early on before they spiral and leave long-lasting financial wounds on clients;
- build collaborative partnerships between the community and those involved in the recovery process;
- recognise that new community leaders often emerge during and after a disaster, who may not hold formal positions of authority;
- recognise that different communities may choose different paths to recovery.

Financial counsellors should work within a community-led recovery approach, applying principles that strengthen community cooperation and participation, where possible.

Additional information and resources

- Local organisation guide to planning and preparing for community-led disaster recovery¹⁶⁴
- Fundamentals of Community Recovery¹⁶⁵

6.1.2 WA disaster recovery bodies

Western Australia's recovery activities are underpinned by the National Principles for Disaster Recovery and are delivered across four recovery environments: social, built, economic and natural.¹⁶⁶

The SEMC, as the peak emergency management body in WA, plays a key role in setting the strategic emergency policy framework in WA, including facilitating consultation and coordination between emergency management stakeholders.

The relevant controlling agency with responsibility for the response to an emergency must initiate recovery activities during the response to that emergency. The DFES is the controlling agency for most natural hazards, although the local government or the Department of Biodiversity, Conservation and Attractions (DBCA) may be the co-controlling agencies for smaller fires.

DFES is assigned the role of state recovery coordination in Western Australia. In this capacity DFES advises the government on recovery needs and recommended recovery arrangements and programs for each event informed by the local government and State recovery agencies. In large events a Recovery Coordinator or Controller may be appointed by the government to coordinate state resources in support of recovery. For smaller recoveries, DFES supports the local recovery coordinator.

Four recovery domain groups may be established under the state recovery coordination arrangements to coordinate recovery across the social, economic, built environment and natural environment realms. The DoC as the lead agency for the State Support Plan for Emergency Relief and Support, chairs the Social Domain. The Social Domain brings together services providers to coordinate the delivery of emergency relief and support services¹⁶⁷ for recovery and advise DFES on recovery needs. The Social Domain includes financial counselling,

Once the response phase is over, the DoC is responsible for closing the evacuation centre and transferring leadership over to the local government. The local government may establish a recovery hub to provide a 'one stop shop' for community members to access support and information. A range of services are engaged in the recovery hub, such as State Government agencies, insurance companies, Centrelink, Salvation Army, etc. The scope of support provided by the DoC is outlined in the State Support Plan – Emergency Relief and Support¹⁶⁸ and appropriate services will be determined based on disaster impact.

Local governments play a major role in disaster recovery. Local governments are guided by their Local Recovery Plan within their LEMA. However, the capacity of local governments to lead recovery in the immediate aftermath of a disaster varies significantly, and DoC will plan its service delivery according to local capacity.

Recovery is more effective when local governments take a proactive role and are engaged with their communities through all phases of recovery. Where recovery needs are complex and/or the capacity of local government is limited (some local governments may not receive adequate funding for recovery activities), State Recovery will activate operational support to coordinate a whole-of-government approach, or partner with local governments to support impacted communities. In such cases community networks become more important as local government resources may be unreliable. This highlights the importance of network building in the preparedness phase.

6.1.3 Sources of disaster financial support in WA

The SEMP states that "primary responsibility for safeguarding and restoring public and private assets affected by an emergency rest with the owner",¹⁶⁹ whether it is an individual or a community. However, the state is aware that individuals and communities do not always have the resources to provide for their own recovery.

In WA, various forms of support are available to individuals and communities impacted by disasters. The support services aim to address a range of needs, including emergency assistance, financial support, mental health services, and community recovery efforts.

To best support individuals impacted by a disaster, it is important for financial counsellors and capability workers to stay informed about available support services through official channels, including government agencies, local authorities, and reputable organisations, such as banks.

The following is a list of some key sources of disaster support in WA. The list is not exhaustive and additional research is recommended:

- **Disaster Assist Website** ¹⁷⁰
 - This website provides a comprehensive overview of disasters that have recently impacted Australia.
 - It presents financial information for eligible disaster declared areas and individuals as well as Disaster Recovery payments for New Zealander Special Category Visa holders.
- **Australian Government Disaster Recovery Payment (DRP)**¹⁷¹
 - The DRP is a one-off, non-means tested payment of \$1000 for eligible adults and \$400 for eligible children who have been adversely affected by a major disaster either in Australia or overseas. DRP is activated when the impact of a disaster on individuals and families requires Australian Government assistance, in addition to that provided under standard recovery assistance.
 - Each disaster is different and as a result the timing and nature of additional levels of assistance varies from disaster-to-disaster and community-to-community. DRP assists with the short-term recovery needs of the community.
- **Disaster Recovery Allowance (DRA)**¹⁷²
 - This is a short-term income support payment to assist individuals who can demonstrate that their income has been affected as a direct result of a disaster.
 - The DRA assists employees, small businesspersons and farmers who experience a loss of income as a direct result of a major disaster.
- **Services Australia (Centrelink)**¹⁷³
 - In an emergency, Centrelink will ensure that payments to its existing clients in the area affected by the emergency are not disrupted. In addition, it can often provide financial assistance to any person whose livelihood has been affected by the emergency.
 - Additional Child Care Subsidy may be available for people in temporary financial hardship because of a disaster.
 - Low Income Health Care Card may be available for people who have reduced income as a result of a disaster.
- **Public Appeals – Lord Mayor’s Distress Relief Fund**¹⁷⁴
 - The Lord Mayor’s Distress Relief Fund was established in 1961 to provide relief of personal hardship and distress arising from disasters occurring within WA. The perpetual fund is a registered charitable body and has approval of the Australian Taxation Office for tax deductibility of contributions.
- **Premier’s Relief Payment (PRP)**¹⁷⁵
 - The PRP provides special emergency financial assistance to residents whose usual place of residence has been destroyed or damaged by an eligible bushfire, or other natural disaster.

- The payments are designed to help households cover urgent needs, such as temporary accommodation, purchasing essential items, and arranging emergency transport.
- The scheme is activated by the WA Government following significant natural disaster events and is administered by DFES. Details on eligibility, application processes, and payment amounts are provided when the scheme is activated.
- **Premier's Natural Disaster Recovery Fund (PNDRF)¹⁷⁶**
 - The PNDRF aims to bridge the gap between immediate support and insurance payouts by tailoring financial assistance to meet the specific needs of individuals, households, local businesses, and community groups impacted by disasters.
 - The fund is activated by the Premier in situations where a natural disaster has significantly affected people and/or property.
 - Payments of up to \$20,000 are available, with amounts varying based on assessed needs and the cohort of the applicant.
- **Support for primary producers¹⁷⁷**
 - Relief measures are available through DPIRD to assist in meeting the needs of primary producers whose assets or primary production business has been affected by a disaster.
- **Rural Financial Counselling Service Program¹⁷⁸**
 - This program has been in operation since 1986 and provides free and independent financial counselling to eligible farmers, fishers, foresters and small related enterprises who are experiencing, or at risk of, financial hardship.
 - The RFCS aims to:
 - transition clients out of financial crisis;
 - improve clients' business profitability or facilitate a dignified exit; and
 - improve clients' financial well-being and resilience.
- **Banks**
 - Many banks have their own disaster frameworks outlining the support they provide their customers. This is not consistent across banks. It is advised that financial counsellors check with the various banks to see what support is available.

Additional grants and support may be available for disaster impacted communities. Online searches and consultation are advised to see what support is available.

For more information see:

- Bushfire recovery and Centrelink¹⁷⁹
- National Australia Bank (NAB) disaster relief information for financial counsellors¹⁸⁰
- Telstra disaster response and assistance¹⁸¹

6.2 Assistance planning how funds will be spent

In some instances individuals may have little experience of managing grants or large sums of money, especially following insurance pay-outs. Financial counsellors can provide essential support in helping individuals and small businesses determine how best to spend the funds. Where funds are given for a specific purpose, such as insurance payouts to fix up, rebuild or purchase a home, recipients may need assistance in ensuring funds do not get diverted to other perceived needs.

6.3 Communication and cooperation

Local organisations providing financial counselling services need to work closely with the DoC and local governments, who are responsible for coordinating emergency relief and disaster recovery activities, to be informed of local progress and ensure a smooth recovery process. In some cases a Local Recovery Coordination Group and sub-committees are activated. These are excellent mechanisms to share information especially through coordinated outreach activities.

External organisations who are contracted to provide financial counselling services to disaster affected communities likewise need to work closely with these organisations as well as with local community service providers. This ensures effective practice because they have previously built relationships and trust with the local community, understand the community context, and have well-developed networks with community organisations, services and key leaders. There are also opportunities to work closely with industry, such as banks, to help identify vulnerable individuals and better support impacted customers in a region.

Data collection during the response phase is critical, as it allows for the identification of emerging, as well as systemic issues and helps keep track of the disaster recovery support given by financial counsellors and capability workers. As with the response phase, it is important to keep FCAWA updated on the status and progress of disaster recovery activities to help them advocate for funding and resolution of systemic issues. FCAWA also has an important role in mediating relations between external and local financial counselling service providers, and Rural West for small business owners and primary producers. Furthermore, FCAWA can also facilitate referrals between general and specialist financial counsellors, if the general financial counsellors feel that there is a skills gap between them and their client's issues. FCAWA and FCA can work together to address systemic issues highlighting any WA nuances.

Working with community organisations is one method of contributing towards achieving true community-led recovery. Community organisations can link people (especially more vulnerable groups) in need with financial counsellors. Community organisations can also provide specialist, insider information that help financial counsellors engage with clients more effectively.

6.4 Supporting affected community members in recovery

Financial counsellors play a crucial role in disaster recovery settings by assisting individuals and communities in managing the financial challenges that arise from the impact of disasters. As mentioned previously, the support provided by financial counsellors in the response phase mainly consists of psychological first aid, by assuring individuals and families that they are safe, making sure they have their basic needs met, listening to their stories, and being a source of emotional support. It is important to not force services upon people and listen to what they need instead.

The recovery phase is when most people start coming to financial counsellors for help with financial issues, for example negotiating with creditors. Note that the points at which people seek out help will differ- some may not seek help for months, even years after the disaster has occurred. People may struggle for years on their own to recover, and only when their financial situation has become critical, will they start looking for help, which is when they turn to financial counsellors, who play a critical role in disaster recovery. Such situations highlight the importance of early intervention, to minimise the impacts and stress on both clients and financial counsellors.

The nature of the disaster recovery case work is different to normal financial counselling support, as outlined in FCA's *What the financial counselling sector has learned from the 2019-20 bushfire response report*.¹⁸²

Financial counsellors can assist people impacted by disasters in the following ways:¹⁸³

- Accessing relief for utility bills and other payments:

- Hardship Utility Grant Scheme (HUGS)
- Negotiate with utility providers
- Accessing disaster grants and other government entitlements:
 - Disaster relief application forms are complex- financial counsellors play a key role in helping people navigate the application process for:
 - Centrelink disaster support payments
 - Lord Mayor's Distress Relief Fund and other grants
 - Helping individuals plan how the funds will be spent
- Negotiating with banks and creditors on debt issues:
 - Assist clients to apply for long-term hardship arrangements for mortgages
 - Assist with grant applications
 - Establish payment plans, reduce debt, or waive the debt completely
 - Support when court action being threatened
 - Assist with accessing superannuation to help pay debts
- Assisting with insurance claims:
 - Helping individuals lodge claims.
 - Referring individuals to the legal sector when claims are refused or when the claim is accepted, but the coverage is unsatisfactory.
 - Assistance planning how insurance payouts will be spent.
- Tap into outreach activities organised through the recovery hub or the Local Recovery Coordination Group to meet community members and raise awareness of financial counselling support available.
- Providing referrals to other services, for example legal services.
- Conducting financial assessments to understand the specific needs and challenges faced by clients post-disaster.
- Exploring options and advocating on the client's behalf.
- Emotional support and being there to listen.
- Following up with clients to check on outcomes.

6.4.1 Insurance and disasters

Insurance is an important element in Australia's National Strategy for Disaster Resilience reflecting the focus on the shared responsibility for disaster preparedness, response and recovery between governments, communities and individuals¹⁸⁴. However, at a household level there is evidence of significant rates of under-insurance, with many having no insurance coverage for property (both house and content insurance) or an inadequate level of coverage. In recent years some insurers have substantially increased premium prices in disaster-prone areas or have completely withdrawn coverage.¹⁸⁵ It is important for financial counsellors to be aware of the extent of the services they can provide, and to use referral pathways with Community Legal Centres to ensure clients receive the best possible support.

6.4.1.1 The General Insurance Code of Practice

This is a voluntary Code of Practice (the Code) that requires insurers, and other industry participants, who have adopted the Code, to provide services to their customers in an open, fair and honest way.

The Code sets out standards that govern various aspects of a customer's relationship with their insurer. This includes the process of purchasing insurance, the expectations around claims (such as timeframes for decisions), and how complaints are handled. Additionally, the Code mandates that insurers provide support to individuals facing financial hardship and struggling to meet their financial obligations. This applies in situations where a customer has made a claim but is unable to pay an excess, or if a person owes money to an insurer due to causing damage while uninsured. The Code outlines specific hardship and debt collection standards that general insurers and their agents must follow in these circumstances. The Code Governance Committee (CGC) is an independent body responsible for monitoring and ensuring insurers' adherence to the Code. Financial counsellors are encouraged to report any breaches to the CGC to help resolve individual cases or address potential systemic issues.

For more information, see:

- General Insurance Code of Practice¹⁸⁶
- Resource available through the FCA members' portal: How can Financial Counsellors in disaster impacted communities utilise the Code?¹⁸⁷

6.4.1.2 Governance

The Insurance Council of Australia (ICA)¹⁸⁸ is the representative body for the insurance industry in Australia. When a 'catastrophe declaration' is issued by the ICA, it escalates and prioritizes the insurance industry's response to assist policyholders affected by the natural hazard that triggered the declaration. A catastrophe declaration ensures that claims from affected policyholders are given priority by insurers, with claims triaged to direct urgent assistance to the worst-affected property owners. ICA disaster response specialists are mobilized to the affected area to collaborate with government agencies, emergency services, local agencies, and impacted policyholders. Insurers also deploy their disaster response specialists to help affected customers with claims and assessments as soon as emergency services deem it safe. Additionally, an insurance industry taskforce is formed to address and resolve insurance-related issues that arise from the natural disaster. The ICA is responsible for reviewing and updating the Code to ensure it aligns with the needs of the industry and the policyholders.

For more information, see:

- Insurance Council of Australia's frequently asked questions after a disaster¹⁸⁹

6.4.1.3 Complaints

Insurance complaints are handled by the Australian Financial Complaints Authority (AFCA)¹⁹⁰, a free and independent dispute resolution service for individuals and small businesses. They can make a decision that is binding on the insurer. Financial counsellors should contact AFCA if they are unable to contact their client's insurer or are unsatisfied with their response. They should also be contacted if the client is unhappy with the outcome of the claim, with the proposed settlement, or with the service they received.

The Australian Securities and Investment Commission (ASIC)¹⁹¹ is an independent commission of the Australian Government tasked as the national corporate regulator. They license and regulate insurers and take action against insurers who fail to comply with the financial service laws, including when insurers are being misleading or deceptive or are acting unconscionably. They do not act for individuals and only take action where it benefits the general public more broadly.

For more information, see:

- AFCA and insurance complaints¹⁹²
- How ASIC regulates insurance¹⁹³

6.4.1.4 The claims process

In the context of disasters, being aware of various insurance matters is crucial for individuals and businesses to navigate the aftermath and facilitate a smoother recovery process. Financial counsellors can guide their clients through the claims process, providing advocacy and negotiating with insurers on their behalf.

The usual claims process is:

- Recording damage details
 - After the disaster has passed and it is safe to return home, photos need to be taken of all damage caused to the house, contents, car, and/or small business. Additionally, photos should be taken around the property, including sheds, downed trees and power poles. Note down any injuries or illnesses sustained as a result of the disaster. Also note down periods of unemployment, and the reasons why, as some may be able to claim insurance for loss of income.
 - Advise clients to not destroy, remove or repair things unless necessary, as the insurance assessor must see the damage.
- Lodging a claim
 - If a claim is being made on home building insurance, the availability of temporary accommodation should be understood- what costs are covered, and for how long.
- An assessor measures the extent of the damage and what is covered, if they deem this necessary.
- The insurer may ask for further information.
- The insurer should provide monthly details on the claim's progress.
- A decision to accept or deny the claim should be made within 4 months.
- The claim is paid out or arrangements are made to rebuild, replace property, etc.

In the case of a severe disaster, there may be delays in processing insurance claims, due to the large number of people affected. The decisions on the claims may take up to 12 months.

6.4.1.5 Insurance issues in disaster recovery

Sometimes the insurance process is not smooth, and problems arise. In the *Exposed: Insurance Problems after Extreme Weather Events* report (2021)¹⁹⁴ prepared by the Financial Rights Legal Centre, key issues of concern to clients are outlined. These include underinsurance, problems with cash settlements, delays, poor claims handling practices and insurers' reliance on defect, maintenance and wear and tear clauses. After disasters, some insurers may decline to provide specific natural hazard insurance coverage to vulnerable areas, or they may significantly increase premiums.

Insurance plays a crucial role in disaster recovery for households, businesses and whole communities, and the unavailability or unaffordability of insurance will have devastating consequences in future disasters, slowing and even preventing recovery. This is an issue that needs to be addressed at the state and federal levels.¹⁹⁵

6.4.1.6 Storm versus Flood insurance claims

Most policies differentiate between damage caused by flood water (such as water escaping from rivers, creeks, dams, lakes, and other watercourses) and storm water (including water escaping from drains and rainwater that has nowhere else to go). Most natural disaster events, including storm, are not defined by legislation. "Flood" is defined by legislation, however not everyone will have flood cover.

Some policies may exclude coverage for damage caused by flood water or provide only limited coverage. Some insurers may refuse to cover rainwater runoff or storm surge when the client chooses not to purchase flood cover.¹⁹⁶ Flood water exclusions can only be included in a policy if the insured has been advised of the exclusion in writing.

Additionally, what may appear to be flood damage can sometimes be attributed to storm water, and vice versa. Determining whether damage is due to flood water often requires expert hydrological evidence and legal advice to assess an insurer's decision. It is important to check carefully policy wording before purchasing.

For addition resources and information, see:

- Financial Rights Legal Centre: Insurance problems after extreme weather events¹⁹⁷
- Financial Rights Legal Centre: Flood and storm insurance¹⁹⁸
- Australian Financial Complaints Authority¹⁹⁹

6.4.2 Assisting clients with long-term hardship arrangements for mortgages and debts

Financial counsellors can negotiate with lenders on behalf of their clients to establish or extend reduced payment plans. This might include interest-only payments, extending loan terms, or temporary repayment suspensions. This can help reduce the financial burden in the recovery phase. Many lenders have hardship policies for disaster-impacted clients. Financial counsellors can guide clients through the eligibility and application processes for these programs, which might include extended loan forbearance or modifications.

Financial counsellors can connect clients with grants, subsidies, or low-interest loans provided by governmental and non-governmental organisations to support recovery. These funds may cover housing, essential expenses and even debt relief, reducing the need to rely heavily on loans. Additionally, they can ensure their clients' rights are protected and can intervene if lenders act unfairly, especially if they face foreclosure or other severe consequences.

6.4.3 Support with utilities in disaster recovery

Issues with utilities and essential services such as gas, water and electricity are commonplace after disasters. Fires, floods and cyclones can lead to disrupted services for weeks, if not months. Some may struggle to meet regular utilities payments after disasters, as all their financial resources are put into rebuilding. Financial counsellors play a critical role in helping people access and keep essential utilities services through negotiating with utilities providers and navigating hardship schemes.

The following energy issues may be experienced by people after disasters:²⁰⁰

- **Displacement and continued billing:** disasters can result in displacement from homes and businesses for months or even years as people rebuild destroyed buildings. Issues arise when:
 - estimate usage is based on the same time the year before, but circumstances are dramatically different due to the disaster
 - people receive bills with estimated usage for periods when they were not able to live in the property and not using energy
- **Meter replacement delays:** people may experience extensive delays by retailers arranging to replace their damaged or destroyed meters, after they receive notice from the network that they have a faulty meter. This can be due to internal process issues between retailers and metering providers, lack of metering provider technician availability or a lack of understanding that the problems with the existing meter stem from a disaster. In some instances, people are not aware there is a continued issue with their meter until they query their bills.
- **Collections activity for unpaid bills:** people may continue to experience financial difficulties for years following an extreme weather event. Receiving debt collection notices, phone calls and text messages for unpaid bills and accumulated debt can be an enormous source of stress. Many people are subject to collections activity related to multiple utilities and services. Complaints have been made regarding:
 - receiving extensive collections contact like requests for payment via phone and email
 - difficulty negotiating a payment arrangement with a provider or accessing affordability assistance

- risk of disconnection for non-payment.
- **Network and private installation issues:** Complaints have been made regarding:
 - delays repairing or replacing network assets
 - changes to minimum standards for safety maintenance, such as customers needing to comply with stricter vegetation management requirements
 - defect notices for private installations related to damage or destruction from extreme weather events
 - problems with work completed when restoring or rebuilding a property following an extreme weather event.

Financial counsellors play a critical role in helping people address the above issues. They provide advocacy, emotional, and practical support in negotiating with utilities providers to reach the following outcomes²⁰¹:

- An extension to pay
- Paying in instalments
 - Most utility providers have hardship officers who can help work out a plan to pay the bills in instalments.
- Reduced or waived utility bills
- Centrelink deductions (Centrepay)²⁰²
 - Centrepay is a voluntary bill paying service which is free for Centrelink customers. People can use Centrepay to arrange regular deductions from their Centrelink payment that go towards paying utility bills.
- Access superannuation to pay utility bills
- Referral to legal services
- Access utility concessions and rebates
- Access to the HUGS for financial assistance (see below)

HUGS²⁰³ is the main form of government support available to WA utility customers in financial hardship. Customers may be eligible for financial assistance through HUGS where payment arrangements and other hardship strategies have been exhausted. People may be eligible if their utility provider assesses them as being in the following situation:

- they are assessed by their utility provider as being in financial hardship and not in payment difficulty;
- they have exhausted all their options with the utility provider and enter into a payment arrangement for at least 90 days to address the outstanding debt; and
- after completion of the payment arrangement, the outstanding bill is still more than \$300.

Financial counsellors can help clients navigate the HUGS scheme and access assistance.

The Energy and Water Ombudsman Western Australia²⁰⁴ is an independent, impartial body that investigates and resolves complaints about electricity, gas and water providers in WA. They are a long-term responder, with a role to provide clear information and referrals for immediate assistance when contacted by consumers. They also have a wealth of resources and information for consumers on concessions and financial assistance, outages and disconnections.

For additional information and resources, see:

- Utilities and Telcos (FCAWA)²⁰⁵
- Complaints about phone companies and utilities (Legal Aid WA)²⁰⁶
- Utility rebates and concessions²⁰⁷

6.4.4 Alternative forms of identity

Clients affected by natural disasters may have lost conventional identity documents such as their passport and driver's license. In such cases, alternative methods will be necessary to verify their identity. The Australian Transaction Reports and Analysis Centre (AUSTRAC)²⁰⁸ provides useful guidelines for establishing identity through other means, which include:

- a referee statement (financial counsellors are eligible referees)
- photographic reference
- letters or forms as referee statements
- having referee statements witnessed
- government correspondence
- clients declaring their own identity

For additional information see:

- AUSTRAC: Assisting customers who don't have standard forms of identification

6.5 *Supporting primary producers and small businesses in disaster recovery*

Primary producers and small businesses often face a more complicated recovery process compared to non-business owners, as they must balance both personal and business fronts. This can lead to increased financial stress, and elevated rates of mental health issues. Early intervention by financial counsellors can help impacted businesses avoid business closure and potentially life-threatening mental health problems.

Small businesses can seek help from both generalist financial counsellors and Rural West; however Rural West is the only service provider for primary producers. Rural West provides both the Regional Small Business Financial Counselling Program and the Rural Financial Counselling Service of WA, which serves primary producers. Generalist financial counsellors have always been able to assist small businesses, but this has not been a large part of their casework until recently.

Rural West financial counsellors use a Business Adaptation Model to engage clients in examining their enterprise, preferred future, management strategy and solution sets to achieve this.

6.5.1 Small businesses

For the financial counselling sector, ASIC has defined a small business as a business with fewer than 100 employees. Financial counsellors can assist small businesses in disaster recovery by:

- Negotiating with creditors, such as banks or finance companies.
- Accessing dispute resolution services, such as the Australian Financial Complaints Authority (AFCA) or other industry Ombudsman services.
- Providing information about the insolvency process for companies.

- Assisting in understanding which disaster payments are non-assessable non-exempt income, meaning it does not need to be included in tax returns. Generally, Australian Government Disaster Recovery Payments are tax exempt.
- Providing information about understanding rights and accessing legal help.
- Helping access grants from disaster funding arrangements and sources of financial support.
- Understanding the points where business and personal assets and liabilities can become intertwined and explaining the implications of this in relation to debts.
- Assisting in transitioning out of owning a business.
- Being a source of emotional support.

Generalist financial counsellors working with small businesses should seek to refer their clients to specialist services if they feel they do not have the skills or knowledge to assist a small business. FCAWA can aid in the referral process.

For more information on working with small businesses, see:

- ATO²⁰⁹
- FCA small business handbook²¹⁰
- Small Business Development Corporation²¹¹

6.5.2 Primary producers

As mentioned previously, financial information is often considered 'sensitive information' by primary producers, which can result in them avoiding seeking help. When they finally decide to engage with rural financial counselling services months or years after the disaster, their finances may be in a critical state, which means more difficult work for the financial counsellor, and more emotional stress for the business owner. This means that early intervention and previously established trust is essential when engaging with rural communities.

Rural financial counsellors working with farmers need to understand the different sources of financial assistance available to farmers post-disaster, and their application requirements.

Sources of financial assistance include:

- Farm Household Allowance:²¹²
 - The program assists farming families experiencing financial hardship for any reason.
 - The program provides eligible farmers and their partners with a package of assistance that includes:
 - up to four years of fortnightly income support (in every 10 year period)
 - ancillary allowances such as Pharmaceutical Allowance, Telephone Allowance, Rent Assistance and Remote Area Allowance
 - a professional financial assessment of the farm business (worth up to \$1,500)
 - funding to help develop skills, access training and pay for professional advice (up to \$10,000 and can include reasonable travel and accommodation to undertake training).
 - regular support of a case manager.
- Concessional loans:²¹³
 - Regional Investment Corporation (RIC) is an Australian Government farm business lender providing low-cost loans for farmers and farm-related small businesses in financial need to strengthen Australian agriculture. RIC loans can be used for management, recovery

and future proofing following severe business disruption due to drought, disasters and other biosecurity issues.

- ATO support and tax concessions:
 - The ATO may give payment extensions, set up a payment plan, remit penalties or interest charged during the recovery phase.

For additional information, see:

- the Department of Agriculture, Fisheries and Forestry (DAFF) page on drought, disaster and rural support²¹⁴
- Disaster Recovery Funding Arrangements WA (DRFAWA) and other disaster payments.

6.5.3 Contamination considerations after disasters

Disasters can result in the release of dangerous materials and chemicals into the environment, where it can be ingested, inhaled or touched by people and livestock, resulting in harm or even death. Cleaning up contaminants can be expensive, adding onto financial stress. At times, the process can cause psychological distress, for example primary producers having to bury their dead livestock after bushfires, floods or cyclones. Financial counsellors need to be aware of the financial and emotional issues associated with contamination clean-up during the recovery phase. The following are some of the main contamination sources:

- Asbestos²¹⁵ is extremely fibrous, and the tiny fibres are easily breathed in where they can become trapped in the lungs. Being exposed to asbestos increases the risk of developing cancers of the lung, ovary and larynx as well as mesothelioma (cancer of the lining of the lung). These cancers often develop decades after exposure to asbestos.²¹⁶ Fire-damaged buildings containing asbestos have the potential to release tiny fibres into the air. Asbestos also poses a major threat after cyclones or severe storms. In the case of a large bushfire event that results in significant costs and damages to the community, the DRFAWA may cover the cost of some, or all, of the removal and clean-up and work with emergency and response agencies, and the Local Government Environmental Health Officer to manage risks.²¹⁷
- Rainwater tanks²¹⁸ can become contaminated after fires and floods, by ash, smoke, debris, bacteria, fire, or firefighting activities. Although contaminated water should never be consumed, it can be used to flush toilets, water the garden, wash cars and fight fires.
- Dangerous damaged goods²¹⁹ may include gas cylinders, containers of corrosives, oils and fuels, pesticides, pool chemicals, and industrial chemicals. Hazardous materials should have been accounted for in the preparedness phase during the risk assessment. After disasters, these dangerous goods may have leaked into surrounding soils or waterways. The environmental contamination needs to be considered in the clean-up. Primary producers are especially vulnerable to chemical contamination after disasters.
- Other contaminants to be aware of after disasters include copper, chrome, arsenic, timber, and ash,²²⁰ leaking sewage from on-site wastewater systems,²²¹ and dead animals,²²² particularly on farms.

7 LEARNINGS

Disasters and disruptions provide an opportunity to learn and share experiences of what works well and what needs to be addressed to strengthen organisational capacity and capability to support community disaster resilience.

7.1 *Disaster resilience*

Disaster resilience is defined as the capacity of communities to prepare for, absorb and recover from natural hazard events, and the capacities of communities to learn, adapt and transform towards resilience.²²³ This Framework embraces the concept of ‘bouncing forward’ after disasters; communities do not only return to their pre-disaster states, but instead grow, become closer and become more resilient for the next disaster. Learning is a key step in bouncing forward after disasters.

7.2 *Data collection*

Operational data collection throughout the preparedness, response and recovery phases is essential for advocacy at the state and federal levels through FCAWA and FCA, and to justify funding requests to DFES and DoC. Financial counsellors should track how they are engaging with their clients and the broader community across all three phases of disaster management. Trackable data includes:

- the type of engagement: whether it’s casework, community education, etc.
- the number of people engaged with
- the time spent on disaster management activities
- the type of support given
- evidence of outcomes achieved. This could be through case notes or testimonials.

7.3 *Outcome measurement and evaluation*

Alongside the tracking of outputs (activities conducted by financial counsellors around disaster management), the outcomes achieved are critical to capture. Measuring outcomes helps organisations and the sector understand the impact that the service is having. Outcomes can relate to changes in circumstances, behaviour, attitudes, perceptions, knowledge and skills because of the support received. Evidence of outcomes can be captured through case notes or testimonials, for example.

7.4 *Identifying and addressing systemic issues*

Service delivery insights collected across all phases of disaster management provides important learning and research opportunities to:²²⁴

- Identify and understand systemic issues and vulnerabilities.
- Identify gaps in service delivery.
- Understand the behaviour of communities, private sector players and government entities across all tiers and knowledge before, during and after a disaster.
- Explore the effectiveness of responses.
- Test and trial new approaches and disaster preparedness plans

Issues that have emerged through data collection should be communicated to FCAWA so that they and FCA can address these at the state and federal levels to strengthen community and organisational disaster resilience. Systemic advocacy involves working for long-term social change to make sure legislation, policies and practices support the rights and interests of communities, especially vulnerable groups.

7.5 *Communicating and sharing learnings*

Resilience is closely associated with good communication and learning dissemination, whereby mutual understanding, fostered by two-way communication, delivers both needed resources to communities, and intelligence regarding community needs to relevant agencies.²²⁵ Financial counsellors can play a key role by sharing disaster resilience learnings with the broader community, helping to convey a sense of hope that recovery is possible. Community organisations and disaster preparedness initiatives can help financial counsellors distribute their findings within the community helping them to reach more vulnerable groups, such as Culturally and Linguistically Diverse communities. Utilising community networks in sharing learnings has the added benefit of strengthening the ties of organisations and initiatives with the community, further adding to disaster resilience.

For more information on learnings management and sharing, see:

- The importance of knowledge management for community organisations²²⁶
- Sharing an impact story that packs a punch²²⁷

7.6 *Building the financial counselling sector's capacity and capability*

The financial counselling sector has a strong role to play in supporting communities to become better prepared for disasters. Through its activities, the sector can help to increase understandings of disaster risk among community members and organisations. Financial counsellors can be part of broader efforts to build resilience by fostering connections and strong partnerships that lead to improved collaboration and coordination of disaster preparedness and response efforts. Strengthening the capability and capacity of financial counsellors around disaster preparedness, response and recovery will help to bolster this and create a culture of continuous learning, collaboration and sharing, thereby helping to make a more disaster resilient WA.

APPENDIX 1

8 EVALUATION APPROACH AND METHODOLOGY

This appendix presents an overview of the evaluation approach and the methodology that was used to develop the Framework and presents the stakeholder participant list across all project phases.

8.1 Evaluation Scope and Approach

CSI UWA was contracted to design a comprehensive Disaster Preparedness, Response, and Recovery Framework for financial counsellors in WA. The project also included the development and delivery of related training and resources. Alongside these activities, CSI UWA conducted an integrated evaluation using a mixed-methods approach. This evaluation combined Developmental Evaluation (to design and refine the Framework and training), Process Evaluation (to capture and assess key implementation elements), and Outcomes Evaluation (to measure the project's impacts). Both qualitative and quantitative research methods were employed throughout the project, and ethics approval was granted by the UWA Human Ethics Research Committee (ethics reference: 2023/ET000335).

8.2 Developmental Evaluation

A Developmental Evaluation approach was central to the project, particularly during the design and early implementation of the Framework and its companion training package. This approach was used to provide timely, iterative feedback during the early sense-making phase. Initially, qualitative data, gathered from interviews with key stakeholders, helped to clarify current disaster response processes and identify existing practices and gaps within the financial counselling sector in WA. The insights revealed from these interviews, along with continuous consultations, enabled the team to iteratively refine the Framework. By understanding complexity and context at a deep level, the evaluation supported system-level change and ensured that emerging findings were captured and integrated into the evolving design.²²⁸

8.3 Process Evaluation

The Process Evaluation was designed to track the project's evolution and to establish clear connections between specific activities and their outcomes. Throughout all phases, this component ensured that research activities were conducted transparently and that the right questions were being asked. It examined whether the intended audiences, ranging from financial counsellors to community members and agency managers, were engaged appropriately, and it scrutinized the integrity of the evaluation process itself. This approach was crucial for understanding how the project was implemented and for identifying areas for further improvement.

8.4 Outcomes Evaluation

To assess the project's overall impact, the Outcomes Evaluation documented the changes generated by the project. This evaluation examined the training component and explored changes in the knowledge, skills, and confidence of financial counsellors in preparing for, managing, and recovering from disasters. Additionally, findings were used to refine both the Framework and the training.

8.5 Significance Testing of the Framework

Once the Framework was finalised, a dedicated qualitative evaluation was conducted to assess its significance and value. Key stakeholders were consulted to offer their reflections on the Framework around the Framework's relevance, effectiveness, and potential impact. The qualitative data were systematically analysed using a thematic analysis approach,²²⁹ which involved transcribing and coding stakeholder responses to identify recurring themes. To further validate the findings, the thematic analysis was triangulated with results from a post-conference survey. This methodological triangulation

reinforced the credibility of the insights by confirming that they were consistent across multiple data sources.²³⁰

8.6 Project Phases and Methodology

The project was structured into five key phases, each with specific research and consultation activities. These are presented in *Table 2*.

Table 2: Summary of research and consultation activities across project phases

Phase 1: Initial sense-making	Phase 2: State-wide financial counsellor survey	Phase 3: Community consultations	Phase 4: Framework refinement; development, delivery and evaluation of training	Phase 5: Feedback on Framework
Expert stakeholder interviews Desktop review	Survey distributed to all financial counsellors in WA (n=155)	3 x disaster-affected case study sites are selected and consulted in-person	Refinement of draft Framework; Development, delivery and evaluation of training sessions	Feedback on the Framework during the annual conference and through interviews with key stakeholders
Semi-structured individual and group interviews (n=38)	Online survey (n=37)	Semi-structured interviews and focus groups (n=65)	Written feedback received from key stakeholders (n=8) on the draft Framework Development and delivery of 4 training sessions Pre- and post-training surveys (n=61)	Conference survey (n=40) Semi-structured individual and small group interviews (n=19)
	Development of Framework, training package for financial counsellors, and online resources hub			
DEVELOPMENTAL EVALUATION				
	PROCESS EVALUATION			
			OUTCOMES EVALUATION	
				SIGNIFICANCE TESTING

Phase 1 – Initial Sense-Making

- A rapid literature review was conducted examining existing policies and frameworks. Semi-structured interviews and focus groups were conducted with 38 expert stakeholders including financial counsellors and others who were chosen for their experiences and understandings of disaster response and coordination in WA.
- Aimed to understand the current disaster response context, the architecture of local and state responses, and the associated challenges for financial counselling.

Phase 2 – State-Wide Financial Counsellor Survey

- A gap analysis survey was distributed to financial counsellors (n=155) across WA, with 37 respondents participating.
- The survey explored current practices, levels of preparedness, and identified needs and barriers, informing the subsequent phases of the project.

Phase 3 – Community Consultations

- Site visits were conducted in three disaster-affected areas (Broome, Kalbarri/Geraldton, and Gidgegannup) 65 participants were consulted, including community members, financial counsellors, and agency representatives.
- These consultations helped capture the lived experiences of those impacted by disasters and identified gaps and good practice in disaster preparedness, response and recovery, and in community support.

The Framework was developed by drawing upon the findings from all the desktop research, consultations and surveys

Phase 4 – Framework Refinement; Development, Delivery, and Evaluation of Training

- Feedback on the Framework was obtained from 15 key stakeholders, with detailed written input from eight respondents.
- Four training sessions were developed and delivered between September and October 2024, with pre- and post-training surveys (n=61) assessing the impact on participants' knowledge and confidence.

Phase 5 – Feedback on Framework

- At the FCAWA annual conference (October 2024), the Framework was presented, and 40 conference attendees provided feedback via a survey.
- Additionally, semi-structured interviews were conducted with 19 key stakeholders to capture additional refinements for the Framework and gather reflections on the Framework's value and impact to the financial counselling sector and to organisations more broadly.

Each phase employed a blend of qualitative methods (interviews and focus groups) and quantitative methods (surveys) to ensure a comprehensive understanding of the project's performance. This robust, mixed-methods approach, grounded in the principles of developmental evaluation, ensured that the Framework was continuously refined and adapted.

Table 3 presents the participating organisations and individuals by project phase and research activity. In some organisations several employees were consulted across different branches of the organisation. Following Development Evaluation principles, expert stakeholders were consulted on numerous occasions to ensure correct interpretation of data and processes. In addition to the research activities

outlined above, researchers attended numerous workshops and forums around disaster management focussing on providing trauma-informed support to groups with complex, and often intersecting, needs.

Table 3: Participating organisations and individuals by project phase and research activity

PHASE 1 CONSULTATION – INITIAL SENSE-MAKING (n=38)	
Peak bodies	FCA FCAWA WACOSS WALGA Community Legal
Government agencies	DFES DoC
Community service organisations	Jacaranda Community Services Salvation Army Ngunga Regional Alliance West Legal Aid Salvation Army St. Vincent de Paul society Consumer Credit Legal Service Rural West
Utility firms	WaterCorp Synergy Telstra
Financial counsellors	13
Academics	3
PHASE 3 COMMUNITY CONSULTATION (n= 65)	
Community service organisations	Men's Outreach Broome MercyCare Broome Broome Circle Winnungari Emama Nguda Marra Worra Worra Aboriginal Interpreters WA Ngugnga Group Women's Aboriginal Corporation Centacare Regional Alliance West MEEDAC Mingenew Community Resource Centre

	Jacaranda Community Services
Government agencies	DFES DoC Broome Police Broome Shire National Indigenous Australians' Agency
Financial counsellors	9
Community members	28
Academic	1
PHASE 5 EVALUATION INTERVIEWS (n=19)	
Community service organisations	Jacaranda Community Services Regional Alliance West Centacare Red Cross Salvation Army Rural West
Government agency	DFES DoC
Banking	Bankwest CBA
Peak body	WALGA
Financial counsellors	6

8.7 Additional reports supporting the work

The following internal reports were prepared:

- *NDRR Project – Financial Counsellor’s Association of Western Australia Rapid Review (August 2023)*
- *NDRR Project – Financial Counsellor’s Association of Western Australia Survey Findings Report (February 2024)*
- *Financial Counselling for Disaster Resilience Evaluation Surveys Report – FCAWA DFRS Project (January 2025)*

APPENDIX 2

9 REFLECTIONS ON THE FRAMEWORK

This section presents the key themes that emerged through reflections on the Framework during the significance testing process. Following its finalization, key stakeholders were engaged in discussions, offering insights into their perceptions of the Framework's relevance, effectiveness, and potential impact. Through this process, participants reflected on its role and implications, with thematic analysis identifying recurring themes and critical insights from their narratives. To illustrate these reflections, selected quotes from participants are included, categorized by organizational group.

9.1 Provides clarity for the financial counselling sector in Western Australia around disasters

The Framework was recognized as a valuable resource for financial counsellors in Western Australia, filling a previously unmet need for guidance on their role in disaster contexts, by providing a structured approach for their involvement

It was recognized for providing direction on the activities that can be provided to support community members in disasters and clarifying when referrals to other services are necessary:

"Without this you reinvent the wheel every time." (Financial Counsellor)

"When you have a Framework, you can say what can I do? What is in my realm to do the job and what isn't. And if it isn't within my realm, where can they go? You are not a one-stop-shop, but you need to help people get support." (Financial counsellor)

This was echoed by industry partners who saw the benefit of the clarity provided:

"The Framework provides guardrails. One of the important things is to understand what you can and cannot do, because you don't want to mislead customers, especially in times of despair, because that can lead to worse outcomes further down the line." (Banking industry representative).

9.2 Helps communicate the role of the financial counselling sector in disasters

The Framework was seen as a valuable tool to help financial counsellors explain the support that they provide around disasters to a broad audience:

"Before the Framework we had nothing that we could present to the community or to the broader sector. This helps us explain more easily what we can do to support the community. We can now talk to the council so that they know what a financial counsellor can do when the community comes to them. The Framework can be used to educate community, council and community organisations." (Financial counsellor)

Disaster management is complex and is an area that is constantly changing and adapting to needs. Participants commented that the Framework provides clarity on the financial counselling sector's role within this space and helps to communicate this to all stakeholders:

"The Framework easily shows those we work with what we do in this space. This is very beneficial. Understanding the complexities of disaster response and the role that financial counsellors play in this is very important to the wider community." (Financial counsellor).

9.3 A useful resource for policy development

The Framework was designed to intersect with the way the government conceptualises and responds to disasters, across the phases of disaster preparedness, response, recovery, and ongoing learning to build community resilience to disasters. The aim of this was to ensure that there is greater clarity and alignment with government policy and how organisations address disasters. The Framework was seen as beneficial for helping organisations draft policy and plan action around disasters:

“I can see an organisation basing their disaster recovery policy on the Framework. They come here, include the infographics and write the policy. What you are offering here is a way to frame it and conceptualise it. It is useful.” (Financial counsellor)

9.4 Clarifies support across disaster phases

The Framework is aligned with government conceptualisations of disaster management across the phases of preparedness, response, and recovery. It presents information and actions that financial counsellors and the sector can do to support a concerted approach across these phases. The preparedness phase was seen as especially useful in helping the sector understand that there is much that can be done outside of a reactive approach to disasters:

“One of the key benefits of the Framework is getting financial counsellors to understand what they can do and what they should be doing in disasters, not just following a disaster, but they can do so much beforehand educating the community, for example, informing the community on document storage or developing a disaster preparedness financial checklist.” (Financial counsellor)

Government representatives also highlighted the contribution of the Framework to disaster preparedness and holistic support:

“The Preparedness element is helpful for us and also for the people we work with. It’s good to have a place where its articulated in terms of what the role is and everything in the background, such as the case coordination and the holistic support. All the things included in the Framework shows the breadth of what holistic support entails.” (Department of Communities, Emergency Relief and Support representative)

9.5 Valuable resource for the broader community

A key aim of the project is that the Framework would be shared with different organisations to improve their understanding of the support that the financial counselling sector can provide in disaster management. Stakeholders from various organisations were asked to comment on whether the Framework achieved this aim. Representatives from DFES commented that the Framework was valuable to government agencies, including their department, in explaining the support that the financial counselling can offer them:

“I think definitely for local governments and staff in hubs and so forth, it can give them an understanding of what might be available, what they should be asking for and what that service is and is not. And for us as recovery planners with a coordination function it serves the same purpose; it helps us to understand what might be available.” (DFES representative)

Likewise representatives from the Department of Communities stated that the Framework was helpful to clarify the financial counselling sector’s role in the disaster space:

“The preparedness element is helpful for us and also for the people we work with. It’s good to have a place where its articulated in terms of what the role is and everything in the background, such as the case coordination and the holistic support. All the things included in the Framework shows the breadth of what holistic support entails.” (DoC representative)

“It’s very valuable for each community to have this Framework.” (Financial counsellor).

10 ADDITIONAL RESOURCES

Selected financial Counselling resources

- Members of the FCA association have access to the Financial Counselling Sector Toolkit Disasters page that contains a wealth of relevant resources
- FCA's What the financial counselling sector has learnt from the 2019-2020 Bushfire response document
- FCVic's Disaster Recovery Toolkit²³¹ is a freely available resource that is based on the Empowerment Model in the Disaster Recovery Cycle

Additional disaster resources

- Iap2- the international Association for Public Participation Australia's Natural Disaster Hub²³² has been developed to house a range of resources to help engagement practitioners in the event of a natural disaster. Contains webinars, podcases, guides, reports, toolkits and links to relevant services.

Legal services

Financial Rights Legal Centre²³³ Factsheets:

- Bushfire Insurance
- Flood Insurance Guide
- Flood Premiums
- Storm Insurance
- Insurance Claims Management Services
- Disaster Insurance: Initial Claims Issues

Mental health services

Beyond Blue²³⁴

- Beyond Blue offers supports and services to people in Australia, including how to cope after a traumatic event.

Blue Knot Foundation²³⁵

- Blue Knot is the National Centre of Excellence for Complex Trauma. This site includes resources on understanding trauma, it's impacts and healing strategies.

Mental Health Australia²³⁶

- Mental Health Australia is the peak, national non-government organisation promoting the interests of the mental health sector. This resource includes information on trauma informed practices.

Lifeline Australia²³⁷

- Lifeline Australia provides 24/7 crisis support for people who are feeling overwhelmed or having difficulty coping.

Phoenix Australia²³⁸

- Phoenix Australia has a comprehensive Disaster Mental Health Hub. This site offers many articles, and a specialised information to help support communities before, during and after a disaster.

Lifeline 13 HELP²³⁹

General support services

DFES Information Hotline

- Ph 13 33 37 (emergencies only)

Disaster and Emergency Support Services

- Disaster Response Hotline 1800 032 965 (Dept of Communities) or emergencyservices@cpfs.wa.gov.au

Australian Red Cross²⁴⁰

- Practical emergency management resources to use before, during and after emergencies.

WACOSS²⁴¹

- The Community Relief and Resilience Program exists to coordinate policy and sector support to services who provide material and financial assistance to people living in hardship in Western Australia

Housing

Home Hub²⁴²

- Home Hub offers a place to find or advertise affordable housing, including temporary housing available during times of emergency or crisis.

Small business

Small Business Debt Helpline

- Phone: 1800 413 828

Small Business & Rural Financial Counselling

- Rural West
- 1800 612 004

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