

22 May 2020



NSW Independent Bushfire Inquiry  
GPO Box 5341  
SYDNEY NSW 2001

To whom it may concern

**SUBMISSION TO THE INDEPENDENT EXPERT INQUIRY INTO THE 2019-20 BUSHFIRE SEASON**

Business NSW welcomes the opportunity to provide a submission to the *Independent expert inquiry into the 2019-20 bushfire season*.

Formerly the NSW Business Chamber, Business NSW is the peak policy and advocacy body which has been representing businesses in NSW since 1826. Business NSW is one of Australia's largest business support groups with a direct membership of 20,000 businesses. Business NSW works with government, industry groups, as well as business and community leaders to provide a voice for our members. Operating throughout a network in metropolitan and regional NSW, Business NSW represents the needs of business at a local, state and federal level.

Business NSW is pleased the independent inquiry will examine matters relating to planning, responding to and coordinating responses to the bushfires. This submission comments on the response phase which concerns the immediate needs of communities following a natural disaster as well as subsequent recovery phases. We also wish to draw attention to policy measures that could better prepare communities in mitigating risks relating to bushfires.

Business NSW's experience with previous natural disasters suggests decentralising key decision-making processes enables governments to be more responsive to needs on the ground. As part of the broader Chamber network, Business NSW notes local Chambers of Commerce provide a ready vehicle to better understand the needs of affected businesses and communities.

Local Chambers of Commerce and their constituent SMEs are significant conduits of social capital within regional communities. They are uniquely positioned to have visibility over emergent challenges, including during times of natural disaster. In this respect they can be an effective partner to governments in identifying needs and delivering support. We encourage the inquiry to consider their role within the broader emergency response architecture.

Business NSW recently provided feedback on our members' experiences as part of a pre-Budget submission to the NSW Government.<sup>1</sup> This submission:

- noted estimates of the economic impact of the bushfires, including early estimates of potential job losses and business impacts (page 8)
- outlined anecdotal feedback received from NSW businesses including key concerns relating to cash flow and accessing government support (page 8)

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<sup>1</sup> <https://www.businessnsw.com/content/dam/nswbc/businessnsw/pdf/200310%20-%20NSW%20Pre-Budget%20Submission.pdf>.

- recommended policy measures to build resilience and to protect from natural disasters (pages 11-15)
- recommended tax changes to enable better risk mitigation into the future, including the impact of the Emergency Services Levy and other stamp duties on insurance premiums which have the potential to contribute to underinsurance (page 13)
- published the results of a survey commissioned to better understand the impacts of the bushfires on NSW tourism businesses (pages 16-18).

Business NSW is pleased the inquiry is examining coordination with other tiers of government. We believe there is an opportunity to consider coordination matters within the broader context of the NSW Government's *Review of Federal Financial Relations* chaired by David Thodey AO.<sup>2</sup> This may provide an opportunity for governments to consider how to best partner with the states and territories on the funding of land management, risk mitigation, emergency response and economic recovery initiatives.

If you have any questions about this submission or would like to discuss in more detail, please feel free to contact [REDACTED]

Yours sincerely

**Mark Frost**  
Chief Economist

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<sup>2</sup> <https://www.treasury.nsw.gov.au/federal-financial-relations-review>.