

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
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Attachments: [Carers NSW Flood inquiry submission.pdf](#)

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Submission details

I am making this submission as	Other
Submission type	I am submitting on behalf of my organisation
Organisation making the submission (if applicable)	Carers NSW
Your position in the organisation (if applicable)	Policy and Development officer
Consent to make submission public	I give my consent for this submission to be made public

Share your experience or tell your story

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

Supporting documents or images

Attach files

- [Carers NSW Flood inquiry submission.pdf](#)
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20 May 2022

NSW Department of Customer Service
GPO Box 7057
Sydney NSW 2001

Carers NSW thanks the NSW Government for the opportunity to provide feedback to the 2022 Flood inquiry. As the Carer Gateway Service Provider (CGSP) for NSW 4, covering the Hunter, New England Central Coast and North Coast PHNs, Carers NSW has been supporting carers, including on the ground at Service NSW Recovery Centres, who have been significantly impacted by recent flooding and severe weather events across Northern NSW. This submission will draw on Carers NSW consultations with carers and service providers in flood affected regions, as well as observations and insights from Carers NSW staff providing direct services to flood-affected carers, to highlight the need for greater and more targeted support for carers in preparing, responding to and recovery from natural disasters.

Carers NSW is the peak non-government organisation for carers in New South Wales (NSW). A carer is any individual who provides care and support to a family member or friend who has a disability, mental illness, drug and/or alcohol dependency, chronic condition, terminal illness or who is frail. Carers NSW is part of the National Carer Network and a member of Carers Australia. Our vision is an Australia that values and supports all carers, and our goals are to:

- Be a leading carer organisation in which carers have confidence
- Actively promote carer recognition and support
- Actively support carers to navigate a changing service landscape that will be characterised by ongoing policy reform
- Promote connected community experiences and opportunities for carers that are inclusive of diverse carer groups
- Lead and advocate for carer-specific and carer-inclusive policy making, research and service delivery
- Continue to be a quality-driven, responsive and carer-focused organisation.

Thank you for accepting our submission. For further information, please contact Melissa Docker, Senior Policy and Development Officer at _____ or on _____

Yours sincerely,



Elena Katrakis
CEO
Carers NSW

Introduction

From late February to early March 2022, eastern Australia experienced one of the most catastrophic flood events on record, severely impacting the Northern Rivers region. The region experienced significant damage to property, leaving thousands of dwellings uninhabitable, as well as damage to roads and businesses, the destruction of crops, and the loss of livestock. Understandably there has also been a significant impact on the health and wellbeing of people living in these communities as they continue to struggle to come to terms with the enormity of their loss.

For carers and the people they care for, floods have had even greater effects, with disruptions to formal services and informal support networks, difficulties accessing essential goods and services, loss of or damage to medical and mobility equipment, and limited accessible emergency accommodation options. Research following floods in the same region in 2017 indicated that carers and the people they care for were likely to experience more significant and longer-term impacts than other members of the community,¹ highlighting the need for a targeted, specialised response for these groups.

Key issues for flood affected carers

To better understand the impacts of recent flooding in NSW on carers, the Carers NSW Policy team has been consulting with carers and service providers in flood affected regions. Reported issues and feedback from Carer Gateway staff and subcontracted service providers were also incorporated into this process. Key issues identified included:

Care sector visibility

Carers have reported that in the initial response there was limited visibility of care service systems (e.g. My Aged Care, NDIS and Carer Gateway) in flood-affected areas, including within Recovery Centres. This made it difficult for flood-affected carers to fully understand or access the services and supports that may have been available to them to support them in the caring role. From a public relations perspective, those services/agencies that had not provided a presence were noted by the community.

Carers NSW has worked with Resilience NSW to increase our Carer Gateway outreach and presence in flood affected areas, including a presence at Service NSW Recovery Centres. However, this was delayed due to complexities in coordination efforts and limited capacity in Recovery Centres. Carers NSW has now been attending Service NSW Recovery Centres to offer support and while this has been well received, much of the information and referral support has been focused on directing people to other more appropriate service systems or supports (for food, shelter and clothing) and assisting with service navigation.

Mental health supports

Carers NSW heard from carers that within Service NSW Recovery Centres there were limited or no social workers available on site to provide trauma-informed support to persons affected, including carers. While Carers NSW understands that Services Australia, who attended the Recovery Centres, does have some social worker support available, it is not clear if this was made available on the ground when and where it was most in need. Furthermore, it has been reported that many carers are still in 'survival mode' and are therefore only able to focus their energy on meeting the essential needs for themselves and the person they care, including accommodation and food. As such, they have had

¹ Bailie, J., Longman, J, Villeneuve, M. & Bailie R. (2022) *Homeless and looking for help – why people with disability and their carers fare worse after floods*, available online at: <https://theconversation.com/homeless-and-looking-for-help-why-people-with-disability-and-their-carers-fare-worse-after-floods-178983>.

limited capacity to engage with the mental health supports that are available and they will likely require this support to be available long-term.

Difficulties accessing available supports

In times of crisis, such as natural disasters, governments often invest in a number of initiatives aimed at addressing immediate need, such as pensions and allowances, grants, schemes and rebates. However, these initiatives often require individual applications for each, creating a significant amount of additional administrative work for carers who are often already time poor due to their caring role.

Carers NSW staff have reported that many carers have approached them in Recovery Centres for assistance with navigating different disaster support systems and support completing forms as many are feeling overwhelmed. Furthermore, staff have reported that some carers have needed to use Carers NSW laptops and phones to access this assistance as they either do not own the appropriate digital devices or their digital devices were damaged, destroyed or misplaced as a result of the flooding.

In relation to accessing Carer Gateway supports directly, staff in Service NSW Recovery Centres have noted that most carers seeking support through Carer Gateway have contacted the 1800 number after visiting the Recovery Centre, preferring not to have detailed conversations within the centre where there is limited privacy. Additionally, on 2 occasions carers presented to a Recovery Centre on a day after Carers NSW had left the centre, however, the Carers NSW Mobile Intake and Assessment Outreach worker was able to contact those carers and arrange to go back to their community and conduct these assessments at their home or in the Recovery Centre nearest to their home.

Need for additional formal supports

Carers have reported that there is an increased need for respite services and replacement care to enable flood-affected carers to participate in recovery efforts, such as cleaning their home, or to complete administrative tasks in order to access additional financial and practical support. While many flood-affected persons will need to engage in these types of activities, for carers who provide significant hours of care, or where the person they care for cannot be left alone for even short periods of time, replacement care may be needed to enable them to undertake these tasks.

Furthermore, in regions where many residents have been significantly affected, such as Lismore, many carers are unable to draw on their local informal networks who may have previously provided support with the caring role, as family and friends have also been affected, reducing their availability and capacity to provide assistance. In some instances, informal networks have also been re-located to suitable temporary accommodation a significant distance away, reducing access to support.

Access to suitable and appropriate accommodation

Many people impacted by flooding are currently unable to inhabit their regular dwelling due to water damage or the subsequent development of hazardous mould. Carers have reported that there have been significant challenges accessing suitable emergency accommodation due to accessibility requirements and limited supply. Carers have also reported rent gouging in widely affected regions due to supply shortages. For carers and the people they care for, who may require specific accessibility features (e.g. a ramp, wider doorways), there may be no choice other than to pay significantly inflated rent to access a suitable dwelling. Some carers have reported having to move in with other family members, resulting in severe overcrowding of dwellings. Other carers have reported having to move into mobile home villages, which provide very little security of tenure, fewer tenancy rights and often little or no accessibility features.

Carers NSW commends the NSW Government on providing some assistance with rental costs for those affected.² However, carers have reported that for those with significantly inflated rent and those in areas with severe supply shortages, who will not be able to return to their previous dwelling indefinitely, these financial supports are not likely to meet the long-term need. Consequently, carers will likely experience significant financial hardship, in some instances resulting in homelessness, if they are unable to continue to meet their accommodation expenses.

The NSW Government has also provided emergency housing modules in Northern NSW³ and relocated a number of people from this region to areas with greater supply of housing, e.g. Brisbane. However, these modules may not be suitable for many people and the people they care for due to their limited accessibility features. Furthermore, while relocating people to alternative regions with greater available housing stock may be workable for some, carers and the people they care for often need to remain within the local area to stay connected to formal and informal supports.

For those able to remain in their dwelling, Carers NSW has heard that many carers are experiencing significant challenges removing and managing mould. Carers NSW has heard that professional mould cleaning services can cost up to \$2,000 per room, which equates to approximately \$10,000 for a three-bedroom house with two living spaces. Carers have reported to Carers NSW using a majority of their Disaster Relief Grant for individuals to fund mould cleaning services, and are likely to require further mould cleaning services with ongoing wet weather forecast over coming months. This has impacted on their ability to use this funding for other costs associated with returning to their home such as replacing damaged or lost equipment or items.

Furthermore, a number of carers impacted by mould have reported that they have had significant difficulty accessing mould cleaning services as they are renting and their landlord has not approved or funded this support. With a significantly depleted housing stock in flood affected regions, carers in this situation have no choice but to remain living in hazardous or unsafe conditions as no alternate housing is available.

Access to essentials

People living in flood-affected regions have reported significant difficulty accessing essentials, including food, medication, and fuel. For carers supporting persons with dietary requirements relating to their medical condition or disability, food hampers or meals provided through community services or charities

Penny lives in the Northern Rivers and cares for two children with disability, one who uses a wheelchair for mobility. The rental property that Penny and her children were living in is now uninhabitable. Due to rent gouging, Penny has had difficulty finding an accessible, affordable rental property that meets her children's needs. While Penny has been able to secure a property, this has been at a significantly inflated cost. Penny is accessing the NSW Government's rental support payment, however she is concerned that this support is not available long term, and that despite the financial support she is receiving with rent, she is still having difficulty meeting her living costs, especially as she has not been able to access food hampers or free meals as they do not meet her children's dietary requirements related to their disability. Carers NSW has provided the carer with \$3,000 in grocery vouchers through Carer Gateway to assist Penny and reduce her distress.*

*Names changed to protect privacy

² <https://www.service.nsw.gov.au/transaction/apply-flood-recovery-rental-support-payment>

³ <https://www.nsw.gov.au/media-releases/modular-housing>

may not be suitable, meaning that they may have to travel further or to a number of areas to source the food suitable for the person they care for.

Furthermore, carers have reported difficulty funding and sourcing replacement essential mobility equipment and medical devices such as hoists, blood glucose monitors and Continuous Positive Airway Pressure (CPAP) machines, potentially increasing the need for health interventions and potentially contributing to greater long-term negative impacts of flooding on the health and wellbeing of carers and the people they care for.

Carers have reported that in some instances, substantial equipment—such as hoists—were not covered under home and contents insurance, meaning that they are unable to access funding for replacement equipment. For those who may be able to source replacement equipment, there is a significant delay on occupational therapist (OT) sign off, which is often required before funding for equipment is approved. In some locations, it has been reported that there is a 16 week wait on OT services, however, they are still unable to access even equivalent equipment to what was lost as an interim measure without OT approval.

Increased vulnerability and opportunities for abuse

Carers and the people that they care for are more likely to have been impacted in recent flooding events as they are disproportionately represented in low socio-economic groups, who are more likely to be residing in disaster prone areas due to lower accommodation costs. With many carers and the people they care for having lost many or a majority of their possessions, income and assets, there is an increased risk of abuse or exploitation for these groups, who often already experience compounding disadvantage. Furthermore, carers have raised concerns about the potential financial risks to the person they care for, with other family members and friends potentially accessing financial supports on the care recipient's behalf without their knowledge or consent.

Recommendations

- Improved and timely coordination between Resilience NSW and Departments and Agencies responsible for national care service systems following natural disasters to ensure ongoing presence of NDIS, Carer Gateway, and My Aged Care representatives (including Services Australia aged care specialists) in flood affected regions to enable carers and the people they care for to access formal care supports as they continue to recover.
- Improved coordination with the care sector at times of disaster or crisis to ensure care sector representatives, social workers, and mental health professionals are included in the localised emergency response in a timely manner and have an on the ground presence.
- Ongoing, increased access to trauma-informed mental health support in flood affected regions over the next 12 months.
- Increased support with form filling and service navigation in flood affected regions over the next 12 months to support carers to access available recovery services, supports, schemes and rebates, as well as access additional formal supports as needed.
- Greater privacy provisions within Service NSW Recovery Centres, such as temporary partitions or access to private rooms where possible to enable spaces for flood affected residents, including carers, to speak openly about their experiences and needs.
- Provision of accessible temporary accommodation, such as accessible housing modules at the nine temporary accommodation sites that have been secured by the NSW Government across the Northern Rivers region.

- Coordination with Federal Government departments and agencies to ensure priority access to suitable, accessible accommodation for flood affected carers and those they care for, especially those receiving support through formal service systems.
- Additional coordination with the National Disability Insurance Agency (NDIA) and the Department of Health to identify and collate a database of available, suitable and accessible dwellings, such as Specialised Disability Accommodation (SDA) or Supported Independent Living (SIL) accommodation or cottage respite facilities that may be able to be utilised for emergency accommodation.
- Ongoing additional financial support with rental costs for carers in flood affected regions, such as extension or increase of the flood recovery rental support payment, to ensure that additional or exacerbated short- and long-term accommodation costs are met in disaster regions.
- Increased financial support to assist with upfront and ongoing costs associated with mould cleaning, especially for households with persons living with respiratory conditions.
- Increase funding for tenancy support services to assist with advocacy for vulnerable persons living in flood-affected areas, especially in regards to management or removal of mould in rental properties.
- Interim measures under Enable NSW that enable replacement mobility equipment, equivalent to that which was lost or damaged without OT approval, whilst awaiting full OT equipment assessment.
- The provision of a specialised telephone line through Enable NSW for flood affected persons seeking equipment repairs or replacement as this does not fall clearly under any of the options available on the Enable NSW 1800 line (1800 ENABLE).
- Coordination with NDIA to enable access to existing National Disability Insurance Scheme (NDIS) funded equipment which is no longer in use, with suitable second-hand mobility equipment made available to flood affected carers and the people they care for at low- or no-cost where they cannot fund equipment through existing service systems. Priority for equipment should be given to those whose inability to access equipment has increased the intensity of the caring role, or has reduced independence or limited access to community participation of the person receiving care.
- Initiation of an awareness raising campaign, overseen by the NSW Ageing and Disability Commission, with Government and private services e.g. banks focusing on identifying and responding to potential abuse of vulnerable persons in the community, especially in the context of natural disaster recovery.

Conclusion

Carers NSW again thanks the NSW Government for the opportunity to provide feedback in response to the 2022 Flood inquiry. Carers NSW believes that ongoing improvement in the preparation, response to and recovery from natural disasters, including flooding is likely to improve outcomes for carers in flood prone regions. Furthermore, Carers NSW believes that a targeted approach, focusing on meeting the additional and specialised needs of vulnerable persons, including carers and the people they care for is necessary for ensuring that these groups are not disproportionately affected by these events.