



## National Recovery and Resilience Agency submission to the NSW Independent Flood Inquiry

The National Recovery and Resilience Agency (NRRA) appreciates the opportunity to make a submission to the NSW Independent Flood Inquiry as established by the Acting Premier Paul Toole to examine and report on the causes of, preparedness for, response to and recovery from the 2022 catastrophic flood event.

The NRRA's submission is addressed to meet the Inquiry's Terms of Reference, in particular:

- d) the transition from incident response to recovery, including the roles, structure and procedures of agencies, government, other entities and the community;
- e) recovery from floods, including:
  - i. immediate housing, clean-up, financial support and community engagement measures; and
  - ii. longer-term community rebuilding support.

The NRRA acknowledges the significant flooding across both New South Wales (NSW) and Queensland, but noting the Terms of Reference, this submission references NSW only unless stated otherwise.

### Context

The early 2022 NSW Flood event was severe with almost 6.5 million people living in the NSW areas impacted (as at 1 May 2022), and tragically, 11 people lost their lives.

More than 3,000 homes have been rendered uninhabitable in NSW, over 1,500 have been destroyed or severely damaged and over 1,200 businesses have suffered a direct impact (as at 13 April 2022) impact.

Recovery and reconstruction will take time and early estimates indicate that there will be over \$1 billion worth of insurance claims linked to this event in NSW. The NRRA is committed to helping flood-affected communities to recover and rebuild.

As at 6 May 2022, the former Australian Government had committed more than \$2.3 billion to the NSW flood recovery effort through Disaster Recovery Funding Arrangements, Australian Government Disaster Recovery Payment (AGDRP) and Disaster Recovery Allowance (DRA) and special supplement.

### Financial support through Disaster Recovery Funding Arrangements (DRFA)

The Australian Government provides financial assistance directly to the States and Territories (the States) to assist with costs associated with providing certain disaster relief and recovery assistance measures through the Disaster Recovery Funding Arrangements (DRFA). The

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DRFA is a joint Australian Government-State cost sharing arrangement to alleviate the financial burden on the States and facilitate the provision of relief and recovery assistance to disaster affected communities.

On 28 February 2022, Resilience NSW notified the National Recovery and Resilience Agency (NRRRA) that the NSW severe weather and flooding (from 22 February 2022) was an eligible disaster under the DRFA and activated a range of Category A and B DRFA assistance, including support for individuals and families to alleviate personal hardship or distress, funding for state agencies and local governments to restore damaged essential public assets and undertake certain counter disaster operations, and financial assistance for primary producers, small businesses and non-profit organisations. The initial DRFA activation covered 17 Local Government Areas (LGAs). A further four event extensions were notified by Resilience NSW as the impact and extent of the disaster became known. All DRFA notifications were processed quickly as a priority by the NRRRA. As at 28 April 2022, DRFA assistance had been activated in 60 LGAs across NSW.

In response to severe/catastrophic disasters—such as the NSW severe weather and flooding (from 22 February 2022)—States may request Australian Government financial support for a range of additional extraordinary relief and recovery assistance measures through Category C and D of the DRFA. These types of requests are made by State Premiers and require approval by the Prime Minister. As at 28 April 2022, five phases of Category C and D assistance had been requested and approved to the value of over \$2 billion. The extraordinary assistance made available includes: an Enhanced Clean-Up Package; a Property Assessment and Demolition Program; extraordinary Recovery Grants for small business and non-profit organisations, primary producers; \$1m payments to local governments; the engagement of Community Recovery Officers; a Temporary Housing Recovery Package; Back to Home Grants; a Primary Industry Support Package; a Northern Rivers Business Support Package, including funding for anchor, medium and small businesses; Rural Landholder Grants; funding to improve roads and transport assets; funding for new Aboriginal Housing and to repair Aboriginal community infrastructure; funding to repair riparian sites and community owned assets; and funding for new flood levees.

The requests for Category C and D assistance were made using the new streamlined process for activating DRFA Category C and D assistance, which is currently being trialed. The new process enables a consistent approach to extraordinary DRFA funding requests, ensuring governments can respond quickly and appropriately to address unmet and urgent relief and recovery needs. For the February-March 2022 NSW Flood event (from 22 February 2022) the new process was effective in timely and substantial support to affected communities. Officials from the NRRRA and Resilience NSW worked closely on the development of each phase of Category C and D assistance. The NRRRA deployed a DRFA Specialist in early March to work alongside Resilience NSW on the development and design of the early phases of Category C and D assistance. As a result of this close collaboration, the NRRRA was able to provide quick and well-informed advice, which enabled timely decision-making.

The NRRRA continues to liaise closely with Resilience NSW regarding recovery assistance for the February-March 2022 NSW Flood event (from 22 February 2022). Officers are engaging on a regular basis to understand ongoing and emerging recovery needs, share intelligence and information, provide advice and feedback on ideas for further DRFA assistance and monitor program implementation. A full timeline of decisions related to the activation of the DRFA in relation to this event is available at [Attachment A](#).

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### Individual support through AGDRP, DRA and Special Payments

For major disasters that have such a significant impact on individuals and families that assistance over and above what is available through the DRFA is needed, the Australian Government, through the NRRRA, can activate the Australian Government Disaster Recovery Payment (AGDRP) and Disaster Recovery Allowance (DRA) to provide additional support. The AGDRP is a one-off, non-means tested payment of \$1,000 per eligible adult and \$400 per eligible child who have been adversely affected by the disaster. Acknowledging that major disasters can have a significant impact on people's ability to earn an income, the DRA is a short-term income support payment for individuals who experience a loss of income as a direct result of the disaster. Both payments are managed by the NRRRA and delivered by Services Australia.

On 28 February 2022, the AGDRP and DRA were activated in response to the February-March 2022 NSW Flood event (from 22 February 2022). As the impact and extent of the disaster became known, these payments were extended three times to additional LGAs, closely aligned to the areas activated for DRFA assistance by the NSW Government. As at 27 April 2022, over 990,000 claims for AGDRP have been paid worth over \$1.130 billion and over 17,600 claims for DRA worth over \$37.2 million.

For individuals in the worst affected areas within the Northern Rivers Region, the former Australian Government also made available two additional special payments:

- 1) an AGDRP supplement payment providing individuals with up to \$3,000 in direct financial support, and
- 2) a top-up to the Disaster Recovery Allowance of \$350 per week for up to 13 weeks. As at 27 April 2022, over 169,000 claims have been paid for these two payments worth over \$188.6 million.

The NRRRA is continuing to provide advice to both the Commonwealth and NSW governments regarding these payments.

### Emergency Response Fund (ERF)

The maximum available allocation of \$150 million under the Emergency Response Fund in both 2021-22 and 2022-23 has been committed to support recovery and post-disaster resilience activities in response to the February-March 2022 flood event.

In 2021-22, \$75 million will be provided to NSW to fund the construction of flood protection or mitigation infrastructure in areas that were significantly impacted by the February-March 2022 flood event. The grant will fund projects in areas of greatest need, as agreed between the New South Wales and Australian Governments.

In 2022-23, the NSW Government will receive an additional \$150 million to fund flood mitigation initiatives in the Northern Rivers region, in recognition that the Northern Rivers region is highly vulnerable to frequent flooding and were significantly impacted by this event. This will be informed by the Northern Rivers Resilience Initiative, which provides \$10.4 million over two years from 2021-22 to identify options and opportunities for mitigating risks and building resilience in the Northern Rivers region in partnership with the Commonwealth Scientific and Industrial Research Organisation. The Northern Rivers Resilience Initiative will deliver a rapid design process to understand the drivers behind

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the flood event and develop community supported solutions for resilient investment, in close consultation with the New South Wales Government and the Northern Rivers community.

### Additional support measures funded by the Commonwealth Government

Given the magnitude of the event, particularly in the Northern Rivers region, a range of additional support measures were announced on 9 March 2022 to respond to community recovery needs:

- An additional \$800,000 is being provided to the Rural Financial Counselling Service – Northern NSW region under the Regional Small Business Support Program pilot until 31 December 2022 to increase service capacity to support local small businesses who employ less than 19 people with free and independent case-managed financial counselling support. This will support those businesses who have been impacted by floods to understand their financial position and their viability of their enterprise.
- \$10 million for the Resilient Kids measure, provided over four years from 2021-22 to the North Coast Primary Health Network to implement mental health and trauma-informed supports for school-aged children in the Northern Rivers region affected by the 2022 flood event. This recognises the effect a natural disaster can have on the mental health of school-aged children and aims to address the trauma that may arise from the flooding event and reduce the longer-term mental health impacts.
- \$31.2 million to support the mental health of Australians in the areas impacted by the 2022 floods. The funding is for immediate and longer term services that are available for individuals, families and communities impacted by the disaster and to support communities recover and build resilience.
- Over \$4.7 million will be provided over two years to ensure continuity of primary health care services for flood-affected Australians. The funding is for the delivery of primary care services on the ground immediately in disaster affected areas and are engaged in locally-focused emergency preparedness, response and coordination.
- \$7.1 million was provided to expand the existing Strengthening Business service already delivering services to 32 LGAs impacted by bushfire, floods and COVID in NSW, VIC and SA to support an additional 31 LGAs impacted by the 2022 floods in Northern NSW and Southern QLD.
- Over \$5.4 million for the delivery of legal assistance services to support relief and recovery. This funding supports existing legal assistance services operating in affected communities: legal aid commissions, community legal centres, and Aboriginal and Torres Strait Islander Legal Services to assist individuals, small businesses, and primary producers to navigate through the legal issues that arise in the aftermath of the floods.
- \$25 million for Emergency Relief, Food Relief and Financial Counselling providers across flood-affected areas of QLD and NSW. This provides immediate financial and material aid services – including the provision of emergency clothing, food and other essential items.
- \$6.9 million to provide payments of \$10,000 to child care services in flood affected areas that closed for 8 days or more and agrees to certain eligibility requirements.

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### **NRRA Recovery Support Officer (RSO) Deployment**

The NRRA operating model includes Recovery Support Officers (RSOs), who are recruited from within their communities to provide recovery and resilience assistance. Due to the scale of the recent flood event, the NRRA deployed additional RSOs from across Australia into impacted communities to assist the local RSO's as well as our jurisdictional recovery partners.

Within the Northern Rivers region, from 27 February 2022 NRRA RSOs participated as observers on emergency management committees to support local stakeholders and provide real time observations to inform Commonwealth recovery planning. As the event progressed, RSOs partnered with local and jurisdictional recovery partners to support on the ground recovery structures including recovery hubs, assistance points and community outreach events.

The RSOs play a coordination role on the behalf of the Australian Government, and during the recent floods, were deployed alongside Services Australia.

The NRRA also deployed Liaison Officers in the State Emergency Operations Centre in Sydney and in the Regional Recovery Operations Centre, in Lismore in support of recovery efforts. The NRRA also had representation from the RSO network on the NSW State Recovery Committee and the Northern Rivers Regional Recovery Committee.

During the floods, the NRRA Coordinator-General the Hon Shane L Stone AC QC visited a number of affected areas in NSW along with local RSOs to speak with local communities and responders. This included Ballina, Byron, Lismore, Woodburn, Broadwater, Wardell, Mullumbimby and Murwillumbah.

### **Strong Partnerships**

The NRRA values the strong and collaborative relationship it has with the NSW Government. In particular, the NRRA and Resilience NSW regularly engage at all levels on recovery and resilience activities, including the jointly funded DRFA.

During the recent 2022 NSW Flood event, NRRA and Resilience NSW officials engaged on a daily basis on a range of issues to support the short and longer term recovery needs.

For example, data teams worked closely to share impact and payment data to support the development and targeting of support and to monitor the uptake of recovery programs. This flooding event was the first time the NRRA has had direct access to real-time damage assessment information at the address level. The NRRA was aware that damage data provided in the early stages of the flood was subject to further validation and was to be used in conjunction with other contextual information. Going forward, the NRRA can see a number of improvements to how this data is summarised and shared and will continue to work with NSW on these issues.

In terms of broader coordination, the NRRA participated in relevant National Coordination Mechanism (NCM) meetings led by Emergency Management Australia to coordinate the national response to flooding and severe weather. NSW Government representatives also attended the meetings. NRRA held an additional charities NCM on

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7 March 2022 to seek better understanding of issues and barriers to relief and recovery for flood-affected communities.

Consistent with the Australian Government Crisis and Recovery Framework (AGCMF), once the event transitioned from the response to recovery phase from a Commonwealth perspective on 16 March 2022, the NRRRA took over management of the event from Emergency Management Australia. NRRRA was then responsible for chairing the Australian Government Crisis and Recovery Committee (AGCRC) to bring together relevant Australian Government agencies.

The NRRRA also used its communications channels – including its website and social media channels to provide factual information about available financial and other assistance.

### Monitoring and Evaluation

The Australian Government has a responsibility to monitor disaster recovery and resilience expenditure and its impact. To enable this, the NRRRA has established a *Monitoring, Reporting and Evaluation Framework* to ensure all Australian Government measures are monitored and reported on.

### Lessons Learnt from previous disasters

NRRRA used insights from previous disasters to inform its recovery response. This includes the 2019 -20 Black Summer Bushfires, and the 2019 North Queensland Monsoon Trough.

Outcomes and recommendations from the *Royal Commission into National Natural Disaster Arrangements* also guided NRRRA's efforts.

Lessons that have been learnt and continue to be applied include: best practice in communicating and supporting affected individuals and communities; ensuring a focus on community-led programs and initiatives; embedding disaster risk reduction and resilience to build back better and; focusing on a range of short, medium, and long-term recovery planning.

NRRRA is also focused on disaster risk reduction, to reduce current risks and reduce new risks from emerging. NRRRA is responsible for the National Disaster Risk Reduction Framework and associated action plans, and programs such as the Preparing Australia Program.

### Concluding Comments

The NRRRA anticipates continuing to support NSW communities recover from the recent floods, and work collaboratively with the NSW Government. The importance of mitigating the risks and impacts to people and property remains a focus for the NRRRA.

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**Attachment A – Timeline of events relating to the NSW and Queensland  
February-March 2022 flood event**

Between 25 February and 10 March 2022	DRFA Category A and B activated in 23 QLD LGAs: Balonne, Brisbane City, Bundaberg, Cherbourg, Fraser Coast, Gold Coast, Goondiwindi, Gympie, Ipswich, Lockyer Valley, Moreton Bay, Logan, Lockyer Valley, Noosa, North Burnett, Redland, Scenic Rim, Somerset, South Burnett, Southern Downs, Sunshine Coast, Toowoomba and Western Downs.
27 February to 4 March 2022	AGDRP and DRA activated in the 22 QLD LGAs of Brisbane City, Bundaberg, Cherbourg, Fraser Coast, Gold Coast, Goondiwindi, Gympie, Ipswich, Lockyer Valley, Moreton Bay, Logan, Lockyer Valley, Noosa, North Burnett, Redland, Scenic Rim, Somerset, South Burnett, Southern Downs, Sunshine Coast, Toowoomba and Western Downs.
Between 28 February and 15 March 2022	DRFA Category A and B activated in the LGAs of: Armidale, Ballina, Bayside, Bega, Bellingen, Blacktown, Blue Mountains, Byron, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Cessnock, Clarence, Coffs Harbour, Cumberland, Dungog, Eurobodalla, Fairfield, Georges River, Glen Innes, Goulburn Mulwaree, Hawkesbury, Hornsby, Inner West, Kempsey, Kiama, Ku-ring-gai, Kyogle, Lismore, Lithgow, Liverpool, Maitland, MidCoast, Mid-Western, Muswellbrook, Nambucca, Newcastle, Northern Beaches, Parramatta, Penrith, Port Macquarie Hastings, Port Stephens, Queanbeyan-Palerang, Richmond Valley, Ryde, Shellharbour, Singleton, Snowy Monaro, Sutherland, Tenterfield, The Hills, Tweed, Upper Hunter, Wingecarribee, Wollondilly and Wollongong.
Between 1 and 5 March 2022	AGDRP and DRA for Armidale, Ballina, Bayside, Bega Valley, Bellingen, Blacktown, Blue Mountains, Byron, Camden, Campbelltown, Canterbury Bankstown, Central Coast, Clarence Valley, Coffs Harbour, Eurobodalla, Fairfield, Georges River, Glen Innes Severn, Hornsby, Hawkesbury, Inner West, Kempsey, Kiama, Kyogle, Ku-ring-gai, Lismore, Liverpool, MidCoast, Nambucca, Newcastle, Northern Beaches, Parramatta, Penrith, Port Macquarie Hastings, Richmond Valley, Ryde, Shellharbour, Shoalhaven, Sutherland, Tenterfield, The Hills, Tweed, Wingecarribee, Wollondilly and Wollongong.
3 March 2022	The former Australian Government and NSW Government announced a \$434.7 million funding package under Category D of the DRFA for communities impacted by the flood disaster.
4 March 2022	The former Prime Minister approved additional assistance under Category D to support communities impacted by the severe weather and flooding in South East Queensland
5 March 2022	The former Australian Government and Qld Government announced a \$558.5 million funding package under Category D of the DRFA for communities impacted by the flood disaster.

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9 March 2022	The former Prime Minister announced additional Commonwealth flood support package for more than \$90 million plus additional two additional AGDRP payments for three local government areas in Northern Rivers (above)
10 March 2022	The former Prime Minister announced joint funding program with New South Wales for \$551.7 million to be provided to support flood affected communities with temporary housing
17 March 2022	AGDRP Special Supplement extended to Ballina, Byron, Kyogle and Tweed.
18 March 2022	The former Prime Minister announced \$742 million to further support primary industry, businesses, rural landholders, councils and residents affected by the catastrophic flooding event across New South Wales, through DRFA
18 March 2022	The former Minister for Emergency Management and National Recovery and Resilience announced that \$150 million would be drawn down from the Emergency Response Fund for flood recovery and resilience in NSW and Queensland.



Attachment B: Disaster Declarations since January 2019 in NSW

