

# NSW Government 2022 Flood Inquiry Submission

Thank you for the opportunity to raise the following issues for consideration by Professor Mary O’Kane AC and Michael Fuller APM.

This submission is jointly made on behalf of Northern Rivers Women and Children’s Services Inc. (NORWACS) and Gender and Disaster Australia Ltd (GADAus).

- Insurance is problematic as it precludes assistance for anyone with what is considered to be ‘pre-existing’ mental health issues. However, disasters such as the recurring Lismore floods is an assault on whole communities, inevitably resulting in widespread personal struggles for individuals. This is not an individual ‘problem’ to be solved by a diagnosis of depression or anxiety or PTSD. As Australians face more frequent and more intense disasters, the health impacts – both physical and mental – must be part of our emergency planning, response and recovery. Insurance is a central part of recovery and reconstruction (wherever that happens). Government must have oversight to fill any gaps left by insurers’ decisions. Disaster survivors in this country must be afforded the care they need after disasters like Lismore’s 2022 flood events which rendered the town uninhabitable; caused death and destruction; and resulted in immeasurable human suffering and loss of faith in public institutions. After Black Saturday in 2009, public donations were channelled through VBBRA and ultimately recognised the need to fund both psychological assistance (with no limits for bushfire affected people) and alternative therapies not usually included, e.g. under Medicare. A broad range of therapies were funded, including equine therapy, massage and meditation. A similar approach could be taken in the Northern Rivers region to begin to heal the hurt of abandonment felt by so many residents in this part of NSW.
- Women on lower incomes have no choice but to inhabit low lying areas in this region, vulnerable to flooding and other disasters. This is documented all over the world and is the result of gender discrimination rather than individual choices. In these floods, the women and children living in these vulnerable areas were first and worst affected, and were forced to return to homes that ranged from damaged and dirty to dangerous and uninhabitable. The choice facing women was to live in unhealthy homes, or to be homeless. A tough choice at any time, worse when children are involved. We know that resilience is correlated with the degree of social and financial resources available to individuals. Governments must ensure the emergency response prioritises Australians without the means to be resilient in the face of wholesale devastation such as the Lismore floods.
- In the weeks following the flood, family and domestic violence reporting plummeted. As basic needs were attended to, our concern was for women living with perpetrators of violence against them. We know from service experience and from research in Australia and international that domestic violence increases in and after disasters. Our service and others in the region could not reach out to women to offer support or resources. Roads were impassable, rental vehicles were not available, outreach seemed untenable. We know that violence against women in Australia is at epidemic proportions, and the murder of women by their partner is higher than one woman a week. This is not an issue for after the disaster has passed. It is not a separate issue to wait while emergency services put their attention firmly elsewhere. It is possible to address this known problem that accompanies disasters by incorporating attention to domestic violence in emergency planning. Governments must require this is part of all levels of disaster management.

- Service providers face a double burden in disasters and this is still happening in our region. Professionals working in human services must deal with a workload that takes up every available hour. The individuals and the community they support are struggling with a multiplicity of urgent issues. The pressures on people in disasters' aftermath is well documented, and frequently leads to long-lasting damage to relationships, financial stability, housing, and mental and physical health. The pressure on service providers is both in the magnification of issues faced by their clients, and within their own lives, living circumstances and loss of place. Governments must recognise this loss of social infrastructure and local capacity as an inevitable and intrinsic part of disasters' impact, and act to mitigate it by funding professionals from other areas to assist service organisations under the direction of existing CEOs and management structures. This temporary arrangement should be funded until it is no longer required.
- Research and lived experience tell us that local leaders are worn down in the aftermath of disasters. People working in disaster recovery can be resourced to ensure sustainability, e.g. as members of local community recovery committees and networks or as organisational managers. Such resources can be as simple as providing secretariat resources or psychological/professional support to local leaders who are often the target of criticism and abuse.

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