NCOSS
NSW Council of Social Service

Submission to the Inquiry on the

Review of the operations of the NSW Reconstruction Authority regarding the NSW East Coast severe weather from May 2025

15 October 2025 Final Submission
10 December 2025 Responses to Supplementary Questions

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Executive Summary

NCOSS thanks the Committee for the opportunity to provide a submission on the review of the operations of the NSW Reconstruction Authority relating to recent disaster events.

In the last 12 months, NCOSS has supported member organisations in communities that have been severely impacted by numerous disaster events, including:

- Severe weather, power outages and flooding in Far West NSW in September 2024

- Severe weather and storms that impacted from Mid North Coast to Riverina in January 2025

- Northern Rivers, Mid North Coast, Hunter and Tablelands after Tropical Cyclone Alfred Severe Weather in March 2025

- Mid North Coast, Hunter and Tablelands after severe weather and flooding in May 2025

The NSW Reconstruction Authority's (the Authority's) recovery processes, especially those led by community facing staff, have been increasingly responsive to community needs and well-received by community groups and local social service organisations supporting impacted communities. The Authority's community-facing staff are to be commended for providing sensitive and responsive support to the community. However, the Authority's current systems are not structured to adequately support people living in poverty or the community organisations that support them.

Drawing on feedback from our members, and our own experiences supporting the social service sector, our submission responds primarily to the following terms of reference:

a) the Authority's response to, and any changes or improvements to the operations of the Authority

e) The application of any relevant funding under the Joint Disaster Recovery Funding Arrangements, including the implementation of any recommendations arising from the Colvin Review published in October 2024.

The Authority has a vital opportunity to strengthen its response to disasters. NCOSS has outlined practical ways to strengthen the system to better support those most impacted by disaster events.

Summary of recommendations

The Authority:

1. Review funding and operational frameworks to ensure consistent application of community-led principles across all regions.

2. Urge the Federal Government to increase income support so people on low income aren't pushed deeper into poverty when impacted by disaster.

3. Urge the Federal Government to implement the Colvin Inquiry Recommendations for the Australian Disaster Recovery Payment (ADGRP)[1], specifically:

    a. More clearly define the purposes of the AGDRP and existing DRFA (Disaster Recovery Funding Arrangements) hardship payments.

b. Consider the AGDRP as part of a holistic package of support to individuals and families.

c. Strengthen eligibility based on criteria including geographic location, impact zones and reducing the eligibility timeframes.

4. Provide surge funding to local social service organisations, through existing service delivery contracts, to cover the additional costs to services of providing disaster support.

5. Urge the Federal Government to implement the Colvin Inquiry Recommendations to:

a. separate recovery funding into two streams, one for short term relief and immediate recovery and one for longer term recovery work with community.

b. prioritise the redirection of AGDRP funding towards disaster resilience and risk reduction program/s such as those delivered through the Disaster Ready Fund.

c. Simplify grants provided to small-to-medium sized social service organisations through the Disaster Recovery Funding Arrangements. Funding for Recovery Support Services should be a minimum of 12 months and include an upfront project establishment payment and brokerage funds.

6. Urge the Federal Government to separate the Disaster Ready Fund into two distinct and clearly differentiated streams – Community and Infrastructure.

7. Create a new Climate Change & Disaster Adaptation Fund – program-based funding aligned to meet broader social outcomes measures *and* adaptation goals.

8. Build partnerships with Government Departments managing the majority of social service contracts – NSW Department of Communities & Justice, NSW Ministry of Health, Commonwealth Department of Social Services to:

a. Share service data to understand community needs, both as a result of disaster and in longer term recovery, and allocate resources accordingly.

b. Align disaster support funding with core service delivery contracts to reduce administrative burdens on social service organisations and enhance recovery and resilience outcomes for communities.

9. Partner with Councils to establish *ongoing*, *funded* relationships with social service organisations to build community adaptive capacity. This will enable:

a. the development of processes and communication pathways that can be quickly and effectively applied during disaster relief and recovery.

b. The identification of communities at most risk, both from natural hazards *and* due to socioeconomic conditions.

c. Collaboration between government, social service organisations and the community to develop disaster support plans specifically for, and with, parts of the community who may be more vulnerable to disaster impacts.

Detailed Commentary

The Authority's response to recent disasters has improved over time, but it could still be more effective

After the May 2025 floods, NCOSS attended recovery meetings for the Mid Coast, Central Coast and Hunter regions, led by the Authority's community-facing teams. In these regions, the Authority's community-facing teams took a proactive approach, engaging directly and widely with social service organisations and community groups involved in flood recovery. This enabled timely identification and action on issues, particularly for residents who may struggle to engage with recovery support such as older residents living in caravan parks. NCOSS members in impacted regions reported communication from the government had improved compared to the 2022 floods.

The Authority's community-facing staff applied the principles of community-led recovery [i] [ii] by:

- **recognising that individuals and the community may need different levels of support** and endeavouring to provide or link people to appropriate support
- **channelling effort through existing community assets** such as community groups active in recovery and local social service organisations able to identify and respond to community needs.

However, the system within which Authority staff operate does not support the application of community-led principles across all the Authority's areas of operation. For example, time-limited funding tied to an individual disaster event results in restrictive and bureaucratic funding requirements that further disadvantage those experiencing hardship.

Recommendation

The Authority should:

1. Review funding and operational frameworks to ensure consistent application of community-led principles across all regions and areas of operations.

The Authority's current approach does not adequately support people experiencing poverty and needs to be simplified

People experiencing poverty and disadvantage (including people with disability, low-income renters, people who are homeless, First Nations peoples, and those who are socially isolated) are the most impacted by disaster and have the fewest resources to recover [iii]. Local social service organisations have reported that complex grant application requirements for multiple grants adds further distress for residents already coping with the stress of flood impacts.

> *"Some elderly people who are permanent residents of caravan parks struggled to understand the recovery support that was available. Caravan park staff took on the role of informal case managers, bringing issues to the Authority and ensuring these residents were able to access support."*
>
> *Feedback provided Mid North Coast recovery*

These processes also significantly increase the workload of community members and social service organisations who provide support to disaster-impacted residents:

"Local social service organisations, such as neighbourhood centres, provided support to flood impacted residents to complete applications for government grants. They reported that residents were frustrated and confused by application processes such as requests for documentation that had been destroyed by flood waters."

Feedback provided Mid North Coast recovery

Simplifying the grants available for immediate support will reduce the confusion and stress for applicants and ensure those already experiencing hardship are not further disadvantaged.

Recommendation

The Authority should:

2. Urge the Federal Government to increase income support so people on low income aren't pushed deeper into poverty when impacted by disaster.

3. Urge the Federal Government to implement the Colvin Inquiry Recommendations for the Australian Disaster Recovery Payment (ADGRP)[1], specifically:

   a. More clearly define the purposes of the AGDRP and existing DRFA (Disaster Recovery Funding Arrangements) hardship payments.

   b. Consider the AGDRP as part of a holistic package of support to individuals and families.

   c. Strengthen eligibility based on criteria including geographic location, impact zones and reducing the eligibility timeframes.

Social service organisations cannot provide recovery support without adequate financial support

When disaster strikes, local social service organisations provide disaster support, on top of their core services, while simultaneously managing direct impacts and increased demand from their communities. Often, these organisations implement new processes to become providers of GIVIT, and similar, disaster-focused support. Establishing and maintaining new processes – training staff and volunteers, maintaining records, time spent with applicants and managing applications - impose costs on organisations that are not covered by core funding or disaster-specific financial support.

When specific disaster recovery funding is provided, it can be complex and administratively burdensome. For example, the Authority engages local social service organisations to deliver Recovery Support Services (funded through Disaster Recovery Funding Arrangements), recognising the value of their expertise and local connections. However, the strict structure of DRFA requirements places considerable pressure on the operations of social service organisations:

- **Financial burden:** The reimbursement funding model requires organisations to bear costs that can be significant, especially during the establishment phase of the grant.

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- **Redundant operations:** As grants are separate from existing agreements, organisations can be required to establish new operational processes to fit the finance and reporting requirements.

- **Short-term contracts:** Recovery Support Service contracts last between three and 12 months. In prolonged recovery periods exceeding 12 months (such as in the NSW Northern Rivers), local social service organisations have been re-contracted up to five time, creating uncertainty for staff and administrative burden.

- **Event-specific limitations:** As all DRFA grants are tied to specific disaster events, a Recovery Support Service can only case manage residents impacted by the specific disaster they are funded for. Residents impacted by other events or who are not directly impacted by the disaster but are experiencing hardship, must be referred to business-as-usual social support and case management (if available).

Recommendation

The Authority should:

4. Provide surge funding to local social service organisations, through existing service delivery contracts, to cover the additional costs to services of providing disaster support.

5. Urge the Federal Government to implement the Colvin Inquiry Recommendations to:

    a. separate recovery funding into two streams, one for short term relief and immediate recovery and one for longer term recovery work with community.

    b. prioritise the redirection of AGDRP funding towards disaster resilience and risk reduction program/s such as those delivered through the Disaster Ready Fund.

    c. Simplify grants provided to small-to-medium sized social service organisations through the Disaster Recovery Funding Arrangements. Funding for Recovery Support Services should be a minimum of 12 months and include an upfront project establishment payment and brokerage funds.

6. Urge the Federal Government to separate the Disaster Ready Fund into two distinct and clearly differentiated streams – Community and Infrastructure.

7. Create a new Climate Change & Disaster Adaptation Fund – program-based funding aligned to meet broader social outcomes measures *and* adaptation goals.

Community-led recovery is most effective when social service support and disaster support systems are aligned

Social service organisations play a critical role in providing disaster support, bringing considerable expertise and knowledge of their community, particularly for people experiencing disadvantage. Social support and disaster support systems should work collaboratively to support the community through disaster and increase its adaptive capacity. However, in practice, these systems work in

parallel, leaving social service organisations to do most of the work to adapt to rigid government disaster support systems. These organisations are required to adapt their core service delivery to meet the needs of the disaster-affected community or are required to make significant organisational adjustments to continue supporting their community via the disaster recovery system. As highlighted in the Colvin Review Report the recovery phase is not ideal for implementing transformational changes aimed at reducing risk[iv].

> *"Local Councils are funded through the DRFA to provide Community Resilience Network meetings to social service organisations and community groups. Some NCOSS members report that, though they see the value of these meetings, it is difficult for them to attend as they are responding to increases in demand for services as a result of the disaster event."*
>
> *NCOSS member organisations*

> *"The high volume of applications for individual grant support after the NSW East Coast Severe Weather event led to delays in grant payment. To meet basic, immediate food and material needs, residents in financial distress relied on assistance such as GIVIT vouchers and Emergency Relief (funded through the Australian Government Department of Social Services, https://www.dss.gov.au/emergency-support/emergency-relief) provided through local social service organisations. A number of organisations noted their yearly allocation of Emergency Relief funding was exhausted meeting the increased demand. They would therefore have to turn away future request for crisis support."*
>
> *Feedback provided by social service organisations in disaster-impacted regions, 2023-present*

To more fully apply the principles of community-led recovery, including building collaborative partnerships between the community and providing the flexibility to allow different communities to choose different paths to recovery[v], government systems must align social support and disaster support systems.

Recommendation:

The Authority should:

8. Build deeper partnerships with Government Departments managing the majority of social service contracts – NSW Department of Communities & Justice, NSW Ministry of Health, Department of Social Services to:

    a. Share service data to understand community needs, both as a result of disaster and in longer term recovery, and allocate resources appropriately.

    b. Align disaster support funding with core service delivery contracts to reduce administrative burdens on social service organisations and enhance recovery and resilience outcomes for communities.

9. Partner with Councils to establish *ongoing*, *funded* relationships with social service organisations to build community adaptive capacity. This will enable:

    a. the development of processes and communication pathways that can be quickly and effectively applied during disaster relief and recovery.

    b. The identification of communities at most risk, both from natural hazards *and* due to socioeconomic conditions.

    c. Collaboration between government, social service organisations and the community to develop disaster support plans specifically for, and with, parts of the community who may be more vulnerable to disaster impacts.

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NCOSS Responses to Supplementary Questions

1. **What approaches would you suggest to effectively identify vulnerable communities in need of support, so that assistance reaches the right people quickly while minimising risks associated with fraudulent claims and misuse of public funds?**

Use data to identify vulnerable communities

Overlaying hazard risk and socioeconomic data can assist in identifying social vulnerability, where people's circumstances (low income, cultural background, health conditions, etc.) may increase their vulnerability to disasters[1].

The Authority is developing significant data capacity to understand hazards. Detailed socio-economic data is available through many channels. Some examples include:

- NCOSS's Data Dashboard https://ncoss.org.au/data/.
- Resilient Lismore-Southern Cross University Disaster Related Vulnerabilities data method https://resilientlismore.org.au/wp-content/uploads/A3-Disaster-Ready-Census-Data-Table-V5.pdf, developed for the Disaster Ready Together Project.
- Early Insights for More Resilient Communities Dashboard, https://d38eay3mlylad3.cloudfront.net/

Data highlighting areas of social vulnerability can be used to inform disaster **relief** and **recovery.** In recovery, areas/communities within LGAs that will likely need more support can be overlaid with impact assessment data to ensure assistance reaches the right people quickly. For adaptation planning, social vulnerability data can also identify priority communities for engagement.

Ideally, and in a mature system, these data sets would be made available to all levels of government, the social services sector and the community to facilitate better decision-making, planning and resilience for all parts of the disaster support system.

Relationship-building to understand and respond to vulnerability

To effectively understand and respond to vulnerability, the Authority must continue to build connections with other government departments, social service organisations and communities. Priority should be given to government departments responsible for social service support, communities and social service organisations in high hazard risk locations.

NCOSS recommends the Authority:

- **Build deeper partnerships with Government Departments** managing the majority of social service contracts – NSW Department of Communities & Justice, NSW Ministry of Health, Department of Social Services.

- Partner with Councils to establish **ongoing, funded relationships** with social service organisations to build community adaptive capacity.

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[1] Cutter, S. L., Boruff, B. J., & Shirley, W. L. (2003). Social Vulnerability to Environmental Hazards. *Social Science Quarterly*, *84*(2), 242–261.

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2. **What specific improvements do you suggest the Authority could make to the current grant application process to make it more accessible to people experiencing poverty and disadvantage?**

Identify vulnerable communities

Using data to identify social vulnerability and relationship-building outside of the disaster relief phase (see response to question 1) will provide a clearer picture of social vulnerability and also reduce the evidentiary burden on applicants.

Application process

Use **multiple methods of communication with applicants** such as phone call, text or email. Local services noted that some applicants didn't answer phone calls regarding their application as they were from an unknown number and they worried it was a scam call. Their claim was subsequently declined. Calling and then providing a follow-up email or text clarifying the reason for contact may improve the overall application process.

Longer grant availability times. It can take time for people to become aware of and take advantage of the support available. Collecting supporting documentation can also take time, especially if documentation has been destroyed or residents have had to move suddenly or move between multiple emergency accommodation locations.

Consider secondary disaster impacts. Some residents find themselves in financial difficulty as a result of a disaster even though they are not directly impacted. For example, residents who are asked to leave a rental as the owners have lost their home in a disaster and need to move into their second property; residents who are unable to meet a rent increase that is due to high demand for limited rental properties after a disaster, etc. Making application guidelines flexible enough to respond to secondary impacts would ensure grants are more accessible to people experiencing poverty and disadvantage.

Increase the number of personnel processing applications. The high volume of grant applications after recent disasters led to people in crisis sometimes waiting months for the outcome of their application. Increasing the number of personnel to process applications in a timely manner will reduce pressure on people in crisis and the teams managing applications. This will also alleviate the pressure on limited crisis support available through social service organisations (see response to question 3, 'Use of limited business-as-usual resources' for further detail).

Diversifying accessibility to grants. There are many reasons why government support is difficult for community members to access. People may have limited digital literacy or poor access to computers or reliable internet or struggle to engage with the complexity of the application process.

The Authority's community-facing staff have adapted their systems over consecutive events to ensure recovery support is more accessible, including operating mobile recovery hubs in smaller communities and arranging transport from more isolated locations to towns with recovery centres. The practice of engaging local, trusted social service organisations to deliver funded Recovery Support Services also improves accessibility to recovery support.

NCOSS members, including many not receiving recovery funding, report that residents often ask them for assistance accessing online applications, understanding and meeting evidentiary requirements

and communicating and negotiating with government regarding applications. This support is additional to a service's core contracts and imposes costs on organisations that are not covered through existing funding. To cover these costs and ensure vulnerable communities are able to access grants, the Authority could provide surge funding, through core funding contracts, to social service organisations. This model of surge funding has been successfully employed by Department of Communities and Justice after flood events in 2022. See:

- **NGO Flood Support Program** Northern Rivers 2022 https://dcj.nsw.gov.au/service-providers/grants/disaster-recovery-grant-programs/ngo-flood-support-program.html
- **Social Sector Transformation Fund** https://dcj.nsw.gov.au/service-providers/grants/grants-closed/social-sector-transformation-fund-grant-recipients.html

NCOSS members reported these grants were easy to apply for, flexible and enabled them to cover the increased costs incurred to support the community after a disaster.

3. **How does time-limited funding, which is tied to individual disaster events, impact the work of social services? Do you have any suggestions for how Disaster Recovery Funding Arrangements could be improved to better accommodate the work of community service organisations?**

The Disaster Recovery Funding Arrangements (DRFA), as currently structured and administered, risk becoming detrimental to the communities they are meant to support. More frequent disaster events are impacting households and communities already trying to cope with increasing financial and social pressures. Disaster support must be delivered in a way that develops existing support systems, rather than adding burdens to already strained services.

Use of limited business-as-usual resources

Residents often approach their trusted, local social services when in crisis. These services use their, often limited business-as-usual resources such as food parcels, donations and Emergency Relief payments to assist residents after a disaster. A number of organisations noted their yearly allocation of Emergency Relief funding was exhausted to meet the increased demand after a disaster. They would therefore have to turn away future request for crisis support.

To address the increased need for immediate financial assistance and reduce the financial burden on local services, the Disaster Recovery Funding Arrangements should include a brokerage component, administered through local social service organisations. Disaster recovery brokerage support would alleviate financial pressure for residents waiting on grant outcomes. Brokerage support should be an extension of case management provided through programs such as a Recovery Support Service and include the cost of administering the funding. Local social service organisations can use their existing systems and knowledge of community needs to ensure brokerage funding is appropriately distributed. Brokerage funding can meet costs not covered by Emergency Relief or donations such as fuel, medical bills, rental bonds for people at risk of homelessness and treatment of injured pets.

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Recovery Support Services & recovery grants

Where disaster-specific funding, such as Recovery Support Service (RSS) funding or grants for recovery activities, are available social service organisations have reported that administering this funding impacts their work in the following ways:

- **Event-specific limitations**: As all DRFA grants are tied to specific disaster events, a Recovery Support Service can only case manage residents impacted by the specific disaster they are funded for. Residents impacted by other events or who are indirectly impacted by the disaster and experiencing hardship, must be referred to business-as-usual social support and case management (if it is available).

- **Financial & administrative burden**: The Authority's approach of funding smaller, trusted local social service organisations is important to reaching more vulnerable residents. However, Recovery Support Service funding uses a reimbursement model, requiring organisations to bear significant costs and financial risk to establish and maintain the RSS.

   To establish and administer a Recovery Support Service, organisations are required to establish new operational processes to fit the finance and reporting requirements of the funding. Reporting processes that used existing reporting mechanisms and timeframes would reduce the administrative burden on already stretched organisations.

- **Short-term contracts**: Recovery Support Service contracts last between three and 12 months. In prolonged recovery periods exceeding 12 months (such as in the NSW Northern Rivers), local social service organisations have been re-contracted up to five times, creating uncertainty for staff and increased administrative burden for services. Funding for Recovery Support Services should be a minimum of 12 months and include an upfront project establishment payment and brokerage funds.

- **Abrupt transition from recovery to business-as-usual**: the short timeframes for Recovery Support Service contracts and lack of consonance between recovery services and social service support, lead to a funding and service delivery 'cliff' at the end of DRFA-funded contracts. Existing or new Recovery Support Service clients have to be redirected to social service organisations that may not have capacity or matching service types to receive new clients. Services have reported that this can causes considerable distress and uncertainty for residents as well as staff who need to turn disaster-impacted residents away.

- **Competitive grants for recovery activities:** the DRFA can also include grants for recovery activities such as community gatherings or preparedness education. As these grants are open, competitive grants, smaller social service organisations with strong local connections can be overlooked in favour of larger organisations with greater reach. Additionally, due to the lack of consonance between recovery services and social service support, established community-building activities can be duplicated with the introduction short-lived recovery activities in the same communities.

   Providing grants to place-based local, small-to-medium sized social service organisations through the Disaster Recovery Funding Arrangements to support existing social support activities enables the community-led recovery principle of channelling effort through existing community assets [vi].

- **Short-term funding for Council-community sector collaboration:** The DRFA also funds local councils to establish Community Resilience Networks (CRNs), enabling councils, social service organisations and community groups to meet. Unfortunately, as CRNs only funded short-term, councils and community organisations are unable to develop the relationships and strategies that would build the resilience of the community. Often, CRNs only occur during the busy disaster recovery phase which is not ideal for implementing transformational changes aimed at building resilience[vii]. This is also the busiest time for local social service organisations, meaning they often don't have time to take part in CRN meetings.

The **Disaster Recovery Funding Arrangements** could be improved to better accommodate the work of community service organisations in the following ways:

- recovery funding separated into two streams, one for short-term relief and immediate recovery (clean-up and repair, household grants) and one for longer term recovery work with community (Recovery Support Service funding, recovery activity grants).

- separate the **Disaster Ready Fund** into two distinct and clearly differentiated streams – **Community and Infrastructure:** this would enable longer-term resilience action to be properly funded and developed (e.g. Community Resilience Networks, community-identified resilience initiatives).

- Create a new **Climate Change & Disaster Adaptation Fund** – ongoing, program-based funding aligned to meet broader social outcomes measures and adaptation goals. This would enable recovery, resilience, adaptation and preparedness action to align with existing social service funds.

4. How can the Reconstruction Authority better promote and embed community-led recovery models?

The current structure of recovery frameworks and funding negates the principles of community-led recovery which highlight that recovery requires long-term, sustained effort directed by the community[viii].

While recovery funding remains short-term and focused solely on financial efficiency, the Authority will continue to face the same challenges faced by social service organisations when trying to work in a community-centred way. Time-limited funding tied to a specific disaster event forces time-limited (and, when there are consecutive disasters) repetitive initiatives with limited reach and impact. The Authority, along with funded services, will continue to commit considerable resources to adapting service delivery to satisfy rigid government disaster support systems whilst trying to meet the needs of the disaster-affected community in a community-centred way.

The Authority can better promote and embed community-led recovery models by advocating to state and federal governments for:

- Funding structures with the nuance and flexibility to meet the changing needs of communities across the disaster cycle.

- Alignment of disaster support with broader social outcomes measures and adaptation goals through stronger ongoing, collaborative working between government departments and the social services sector.

Conclusion

NCOSS has observed that the Authority's response to recent disasters has improved, becoming more responsive to community needs. More improvement is required, particularly through simplification of support systems and deeper partnership with the social services sector.

A more coordinated, flexible and community-focused system will ensure the best results for NSW communities facing more destructive and frequent disaster events.

NCOSS welcomes the opportunity to work with the NSW Government to strengthen disaster management systems and processes in NSW to be more responsive to community needs.

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NSW Council of Social Service (NCOSS) is the peak body for non-government organisations in the health and community services sector in NSW. NCOSS works to progress social justice and shape positive change toward a NSW free from inequality and disadvantage. We are an independent voice advocating for the wellbeing of NSW communities. At NCOSS, we believe that a diverse, well-resourced and knowledgeable social service sector is fundamental to reducing economic and social inequality.

NCOSS Contacts

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Acknowledgement of Country

NCOSS respectfully acknowledges the sovereign Custodians of Gadigal Country and pay our respects to Elders, past, present and emerging. We acknowledge the rich cultures, customs and continued survival of First Nations peoples on Gadigal Country, and on the many diverse First Nations lands and waters across NSW.

We acknowledge the spirit of the Uluru Statement from the Heart and accept the invitation to walk with First Nations peoples in a movement of the Australian people for a better future.

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[i] Australian Disaster Recovery Framework Principle 3 – Use community-led approaches
https://knowledge.aidr.org.au/resources/national-principles-for-disaster-recovery/

[ii] Neighbourhood Centres Queensland, Understanding community-led disaster recovery https://ncq.org.au/wp-content/uploads/20240918_NCQ_Handout_WhatIsCommunityLedDR_WEB-1.pdf

[iii] United Nations Office for Disaster Risk Reduction, Inclusion webpage, https://www.undrr.org/inclusion.

[iv] Final Report Independent Review of Commonwealth Disaster Funding, p 100

[v] Neighbourhood Centres Queensland, Understanding community-led disaster recovery https://ncq.org.au/wp-content/uploads/20240918_NCQ_Handout_WhatIsCommunityLedDR_WEB-1.pdf

[vi] Australian Disaster Recovery Framework Principle 3 – Use community-led approaches
https://knowledge.aidr.org.au/resources/national-principles-for-disaster-recovery/

[vii] Final Report Independent Review of Commonwealth Disaster Funding, p 100

[viii] Australian Institute of Disaster Resilience, Disaster Recovery Handbook
https://knowledge.aidr.org.au/media/5634/community-recovery-handbook.pdf

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