

Northern Rivers Community  
Foundation

# Housing and Homelessness in a Flood Recovery Final Report

12 September 2022



PaperGiant



A flood affected house in North Lismore

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# Foreword

For almost 20 years the Northern Rivers Community Foundation (NRCF) has carried out evidence-based grant making in its local region, the Northern Rivers of NSW. Housing and homelessness has been a key issue for the community organisations being funded and the communities they serve.

This ongoing crisis was exacerbated following the 2022 February and March floods. NRCF and its partner organisations were battling against this issue pre-flood when these natural disasters displaced some 1,300 people across the region, and further drove the urgency of housing and homelessness across our region.

In May, 2022 the NRCF commissioned research and design organisation Paper Giant to continue to delve into the housing and homeless crisis from a community and community organisation perspective and capture some of the challenges and nuance involved.

This report, *Housing and Homelessness in a Flood Recovery*, has engaged people from all areas of our community, from those with lived experience of housing issues and homelessness, to community organisations and local government representatives looking for ways to combat the problem. We have been overwhelmed by the spirit of generosity that exists in the community. People have welcomed us into their homes or temporary accommodation and been willing to share their stories and experiences. Time-poor organisations have somehow managed to find the time to evaluate our findings and share ideas and solutions to this complex problem.

To our communities across the seven Local Government Areas of the Northern Rivers - Your resilience and generosity were present in every story and idea you shared. It commanded our attention and our respect.

This document attempts to share those stories, opinions and initiatives we have gathered across the process. We are thankful to our partners, collaborators and community. Most of all, we hope it will provide directions on how we can generate positive social change within the system.

Thank you,

The Northern Rivers Community Foundation and Paper Giant



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# Acknowledgement of Country

We acknowledge the Traditional Owners of Country on which we meet and work throughout Australia, particularly those of the Bundjalung Nation to which the knowledge for this report belongs. We acknowledge the unique and valuable role that First Nation people's knowledge and wisdom must play in connection, recovery, and improvement in the way we live and interact with our environment.

Paper Giant also acknowledges the Wurundjeri and Boonwurrung people of the Kulin nation, and the Ngunnawal people as the Traditional Owners of the lands on which our offices are located.

We recognise that sovereignty over the land has never been ceded, and pay our respects to Elders past, present, and emerging.



# Acknowledging our partners

The following partners were instrumental in shaping the research agenda, sharing their perspective on the challenges in the region and providing access to community representatives.

**End Street Sleeping Collaboration**

**Momentum Collective**

**Northern Rivers Community Gateway**

**North Coast Community Housing**

**Social Futures**

This report was produced with the support of:



The **Paul Ramsay Foundation's** (PRF) mission is to break cycles of disadvantage in Australia. PRF focuses on the most stubborn barriers to change, where multiple cycles of disadvantage collide and experiences of disadvantage persist across generations. The research was funded by the Paul Ramsay Foundation. Any opinions, findings, or conclusions expressed in this report are those of the author(s) and do not necessarily reflect the views of PRF.

PRF would like to thank its partners who were involved in this research for their contributions.

# Acknowledging our collaborators

The following organisations and individuals generously offered their time, perspectives and insights by sharing their stories, introducing us to community members with lived experience of housing and homelessness challenges, and participating in workshops helping to shape insights and solutions.

- David Brown**
- Ballina Shire Council**
- Byron Shire Council**
- Chinderah Hub**
- Container of Dreams**
- The Creative Capital Company**
- Lynda and Christopher Dean**
- Dan Etheridge**
- Fletcher Street Cottage**
- Helping Hands**
- Jali Local Aboriginal Land Council**

- KoHo Affordable Housing**
- Koori Mail**
- Kyogle Council**
- Lismore Council**
- Mid-Richmond Neighbourhood Centre**
- Mullumbimby and District Neighbourhood Centre**
- Murwillumbah Community Center**
- Northern Rivers Community Legal Service**
- Northern Rivers Joint Organisation**

- Pottsville Neighbourhood Centre**
- Queer Family**
- Resilient Lismore**
- Resilient Byron**
- Richmond Valley Council**
- The Winsome Hotel**
- Wardell CORE**
- Women Up North**
- Michael Wolfe**

Northern Rivers Community  
Foundation

# Housing and Homelessness in a Flood Recovery Executive Summary

19 September 2022



**PaperGiant**



A flood affected house in North Lismore



# Introduction

## Background

For almost 20 years, the Northern Rivers Community Foundation (NRCF) has carried out evidence-based grant making in the Northern Rivers of NSW. Housing and homelessness have been consistent and escalating issues for the community organisations we fund and the communities they serve.

Following the 2022 February and March floods, NRCF commissioned research and design organisation Paper Giant to delve into the housing and homeless crisis from a whole-of-community perspective. The research aims to understand the post-flood context, changed conditions and urgency, and build shared visions, solutions, and basis for action.

## Purpose

The report provides both system-level and individual insights. It aims to provide community members, organisations, policy makers, and housing innovators with a body of evidence to advocate and activate housing responses suitable for their community.

## Methodology

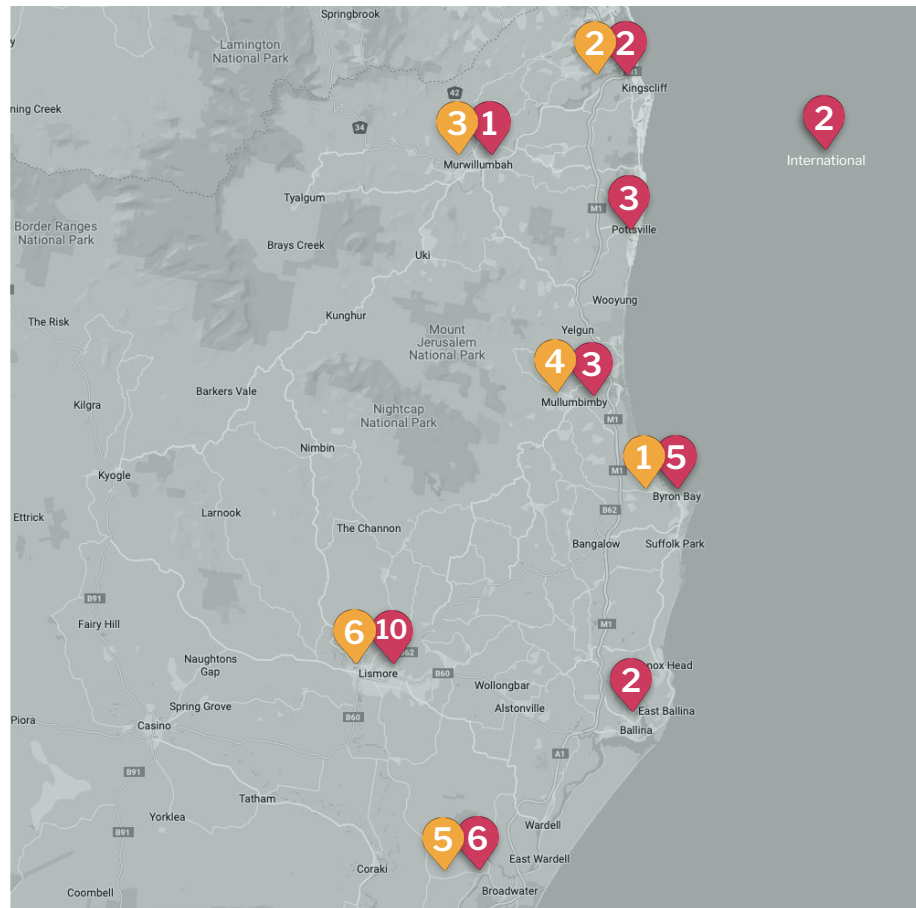
The research activities focused on canvassing a broad range of perspectives and gather insight into the complicated system that surrounds the housing and homeless issues in the region.

We engaged 34 organisational participants (community groups, not-for-profits, government, housing industry professionals and businesses) through a combination of interviews and workshops. We held 21 interviews with community members who have lived experience of homelessness or housing difficulties both before and after the 2022 flooding.

Many of the organisational participants were brought together for a co-design workshop and follow-up sessions. The workshop provided a forum to synthesise findings and brainstorm ideas and interventions that might create change within the housing and homelessness system in the Northern Rivers.

The research generated almost 100 insights and approximately 80 solutions, of which we present the most realistically achievable solutions in the summary pages. Further detail is available throughout the report and the Summary Report, available at

<https://nrcf.org.au/our-impact/research/>





# Insights & Solutions

## 1. Long term housing issues are acute

Due to a range of factors, such as the broader housing market, government policies, wage stagnation and internal migration, housing in the Northern Rivers region is hard to find or afford.

### Insights

- 1.1.Rental housing is scarce and unaffordable
- 1.2.Buying a home is out of reach for most
- 1.3.Demand for social housing far outstrips supply

## Solution (1. 1.S1)

### Community Land and Housing Trust Models

A number of models are currently being explored in the region around Community Land Trusts and Housing Trusts.

A trust is set up by the community collectively, as a non-profit entity with the objective of providing affordable housing for those who need it. The trust acquires land or builds housing, thereby removing it from the commercial property market. In this way, house and land prices remain more stable as they are not subject to the speculative investor forces that drive high capital gains within the property market.

A region-wide approach involving multiple local governments may allow the value uplift benefit of upzoning to be more equitably distributed within the housing trust. Further, a region wide approach may deliver economies of scale and help to share risk.

## 2 Floods have significantly impacted the community

The community has been deeply impacted by the recent floods. People have lost their homes and belongings; businesses are suffering; and everyone is grappling with the aftermath of disaster.

### Insights

- 2.1.Thousands of residents have lost their homes and have been displaced
- 2.2. People have suffered significant personal financial loss
- 2.3. Businesses are suffering
- 2.4. The community is traumatised
- 2.5. The loss of community negatively impacts recovery and sustainability

## Solution (2. 2.S1)

### Fact sheets to assist with key decisions

In the wake of the floods people are having to make some of the most important decisions of their lives without sufficient information. These are decisions about insurance, their mortgage, whether and how to process buy-backs or land swaps. In the absence of reliable information, victims are turning to word of mouth and social platforms; which are timely and contextually rich but not always accurate.

Prepare a series of fact sheets with rich and detailed information and advice, including wrap around services presented practically and simply and tied to the stages of disaster recovery that we know the community is progressing through.

# Insights & Solutions

## 3 Services and supports are falling short

Government-led services and initiatives have fallen short and people still don't have appropriate options for housing. Community organisations are heavily involved in supporting the community after the floods, but are stretched thin in doing so.

### Insights

- 3.1. Immediate disaster response efforts were lacking
- 3.2. Supports implemented by government aren't effective
- 3.3. There isn't appropriate temporary housing
- 3.4. Community organisations face many challenges

## Solution (3. 2 .S1)

### Community driven recovery

A model is developed and funded, that enables community-driven recovery. Decision making power is placed in the hands of community organisations and community members. Expertise is included across the areas of lived experience, disadvantaged community members, building, planning, development, council and state and federal government.

Funding is delivered to initiatives that are identified as most beneficial to the community. This may include scaling up activities that are proving successful, as well as piloting or implementing new initiatives.

## 4 People are experiencing socially detrimental outcomes

The long term housing pressures, impact of the floods and ineffectiveness of overall solutions is leading to a number of detrimental outcomes for community members

### Insights

- 4.1. Residents are being displaced
- 4.2. People's recovery is being hampered
- 4.3. Many people live in unsuitable conditions
- 4.4. Disadvantaged people are being left behind

## Solution (4. 4 .S1)

### Co-design disaster responses and recovery efforts

Amplify the voices and needs of disadvantaged people by including these groups in solution generation and the planning of recovery efforts.

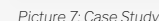
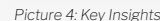
# Overview

This document has four main **Insight Chapters** (Picture 1).

Most **Insight Chapters** contain a **Research Story** (Picture 3) which is a fictionalised representation of some of the stories and events we heard throughout the research.

Each **Key Insight** contains several **Insights Detail** (Picture 5) pages that further delve into the finding. As well as a set of possible **Solutions** (Picture 6)

Our **call to action** is for you the reader, to review the challenges and potential solutions detailed here and consider where you might apply your capabilities or those of your organisation. We ask you to read this document with a mind to approaching the NRCF to express your interest in collaborating on upcoming solution efforts.



# Research approach

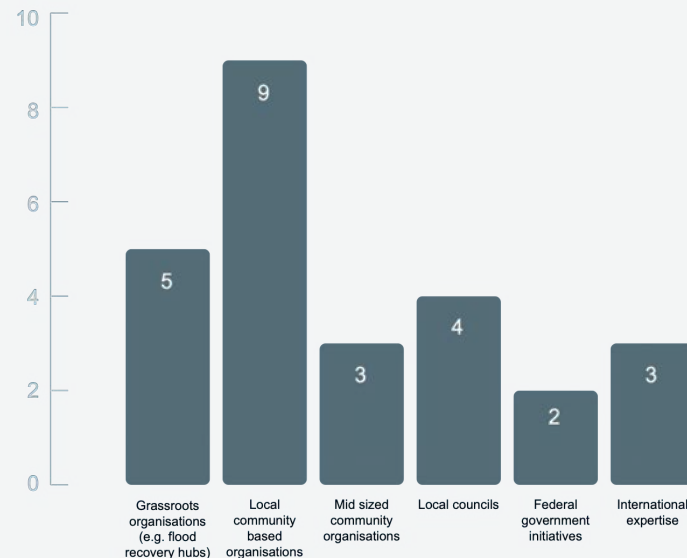
Our approach to the research was separated into two streams.

We ensured that we engaged both organisation and community members to canvas a broad range of perspectives.

We engaged **34** individuals within **24** community organisations and local government agencies through a combination of interviews and workshops. This engagement was combined with a series of co-design workshops that brought together many of the representatives we had previously engaged with. Workshops provided a forum to synthesise findings from our research, while also enabling us to brainstorm ideas and interventions that might create change within the housing and homelessness system.

## Research Questions

- What are the critical factors that are impacting the housing and homelessness situation in the region?
- What are the grassroots workarounds and solutions that residents are employing to address their housing needs, particularly in the context of flood recovery?
- What are some of the more successful local, national and international housing and homelessness initiatives and how might they be implemented in the Northern Rivers?
- What solutions to housing and homelessness issues do people of the Northern Rivers want to see put in place?



Please note: Interviews were held with more than one person in some organisations and some organisations are represented in more than one category

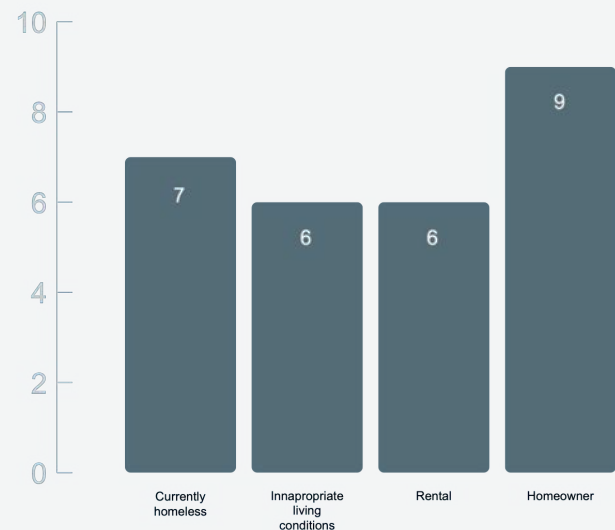
# Research approach

We talked to **21** community members that have lived experience of homelessness or housing difficulties both before and after the flooding between 27th of February and 2nd of March 2022.

These engagements were one-to-one interviews, which were conducted in a environment of the subject choosing. Our research were trauma informed and we had safety and care protocols in place for both the interviewee and interviewer/s.

## Research Questions

- What are the human impacts of the housing availability situation at an individual level; logistically, financially, emotionally and psychologically?
- What are people experiencing, both positive and negative, when they seek help or assistance?



Please note: Some people are represented in more than one category



# Who we spoke to

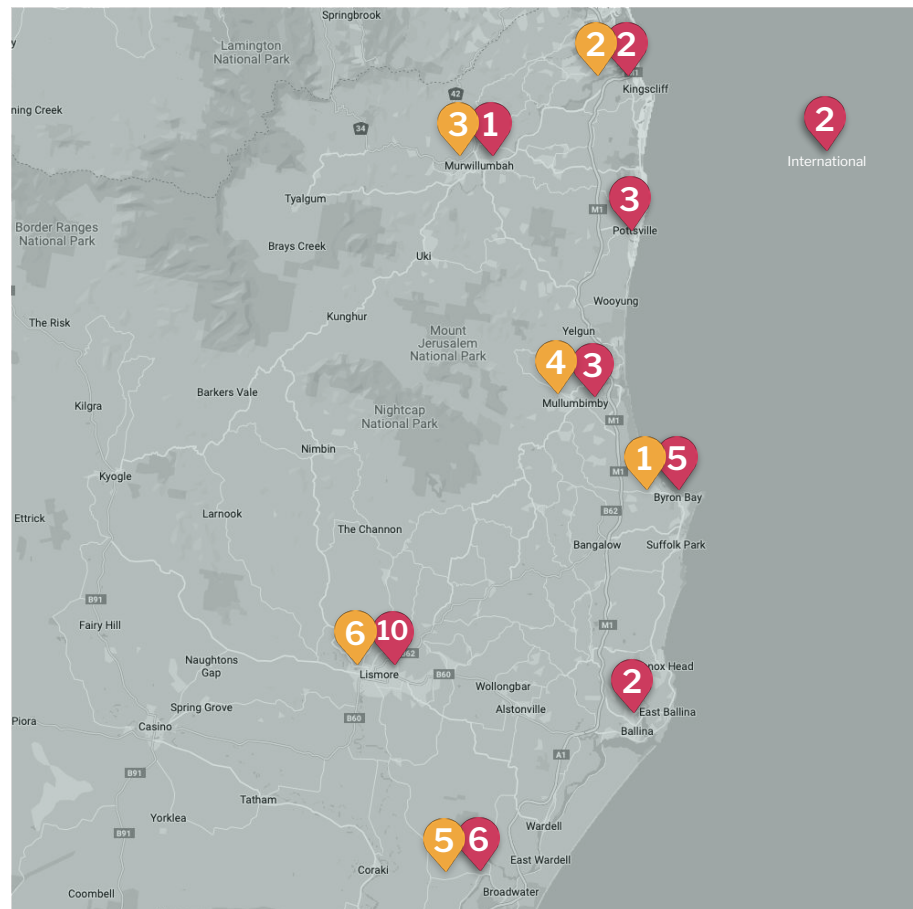
Organisations

**34** interviewees

Community

**21** interviewees

*Please note: Interviews were held with more than one person in some organisations and some organisations are represented in more than one category.*



# Insights, Stories and Solution Ideas

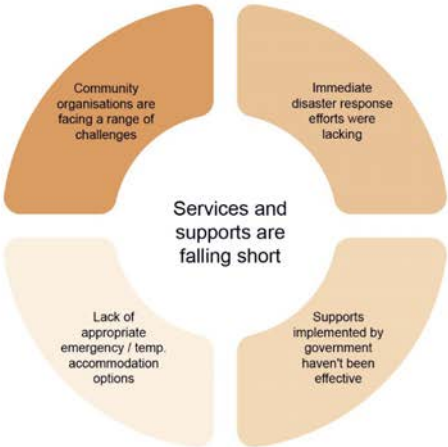
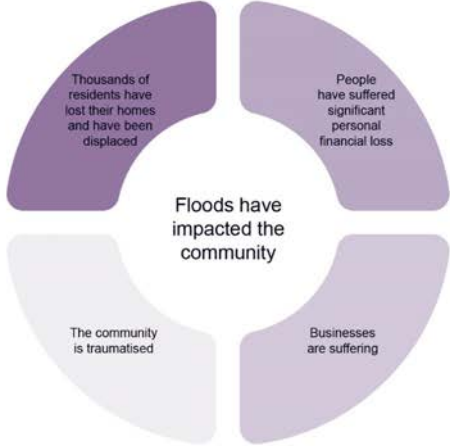
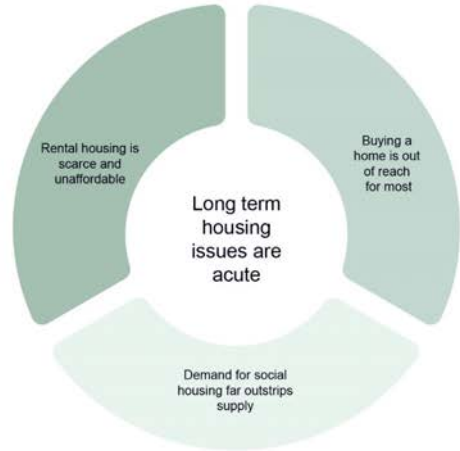
# System map

Over the course of interviews and workshops, we used what we learned to build a map of the systemic factors involved in creating or maintaining key problems.

This map tells the story of what's involved in the issues people are facing in the region, around housing, homelessness and flood recovery efforts. Factors that we identified through the course of the research appear in the small circles, with connections going to the factors and/or problems they have an impact on.

The findings in the report are structured to align with the map, with chapters speaking to key problems, represented in the middle of the largest circles on the map. They are:

- 1. Long term housing stress is particularly acute
- 2. Floods have impacted the community
- 3. Services and supports are falling short
- 4. People are experiencing socially detrimental outcomes



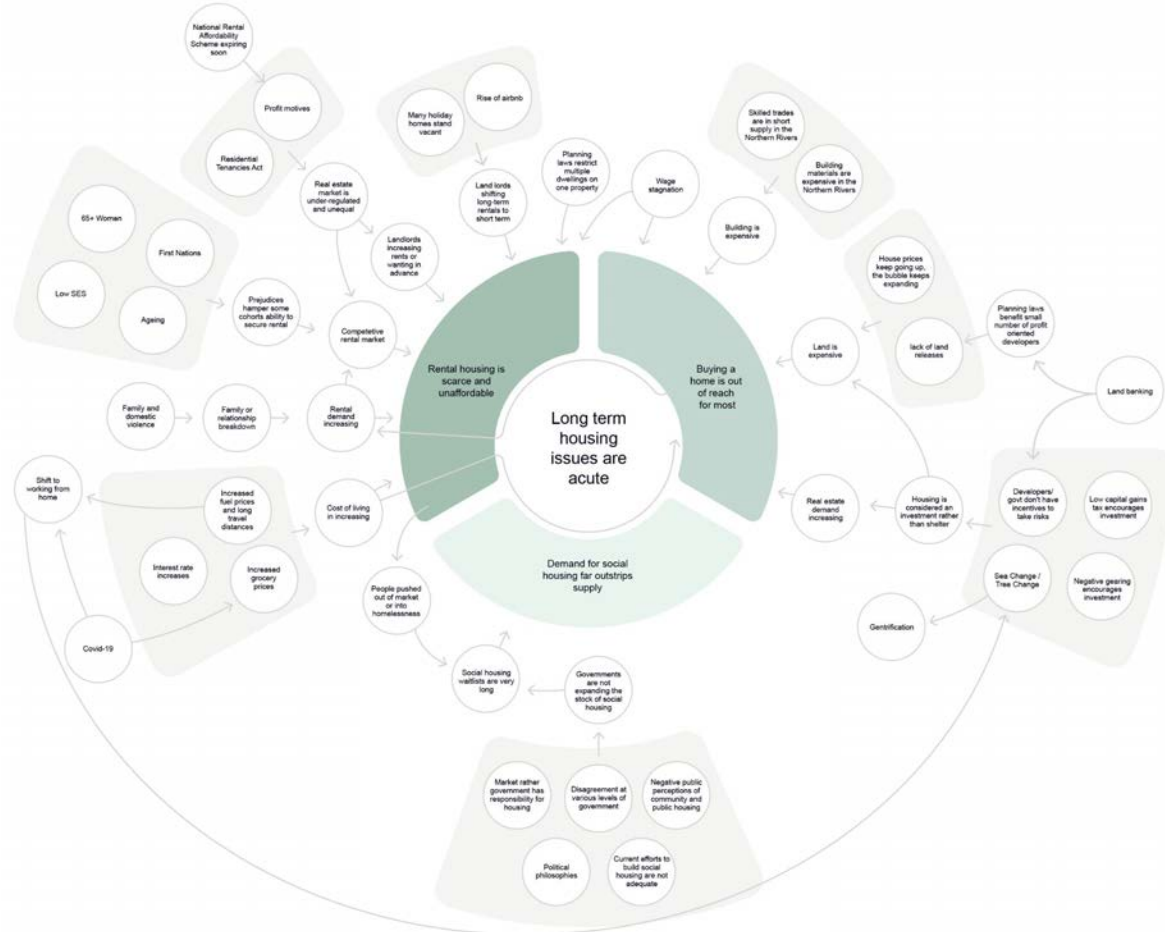
1

# Long term housing issues are acute

Due to a range of factors, such as the broader housing market, government policies, wage stagnation and internal migration, housing in the Northern Rivers region is hard to find or afford.

## Sections

- ➔ Rental housing is scarce and unaffordable
- ➔ Buying a home is out of reach for most
- ➔ Demand for social housing far outstrips supply



## 1. US1

# Kylie, Anthony and Jake's Story

## *Stories - Middle Class Homelessness*

Kylie is a primary school teacher and her husband, Anthony, works part time as a mental health nurse. Their son, Jake is 11 years old and goes to school in Lismore.

Mid 2021 they moved out 'temporarily' while their landlord renovated the house and were told they could sign a new lease when it was completed. However, when it was time to move back in, the landlord put the rent up by \$230 a week. They managed to find a house sitting gig, in Byron Bay, to buy some time while looking for a more reasonably priced place. They haven't found one.

In Byron, they are an hour away from Jake's school, their community and supports. Kylie is great at budgeting, but the increased petrol bill, and other cost of living increases, pushed them into a precarious position.

After the floods, house sits and other temporary options started to run thin, the family began sharing more of their story on Facebook. They used Go Fund Me to raise enough money to purchase a caravan. They have just secured a spot in a local holiday park but they're only allowed to stay for 150 nights.

The family is part of a new middle class homeless cohort. They've been to breakfast at the homeless shelter but with alcohol affected people and occasional violent scuffles, it doesn't feel safe for Jake.



*I thought homelessness looked like living on the street, but it's about catching a house sit here or there or staying in a caravan park.*

*You're living in limbo. You can't make plans. Everything is very short term. You don't know where you're going to be. Life is on hold - you are basically trying to unpause it.*

## 1.1

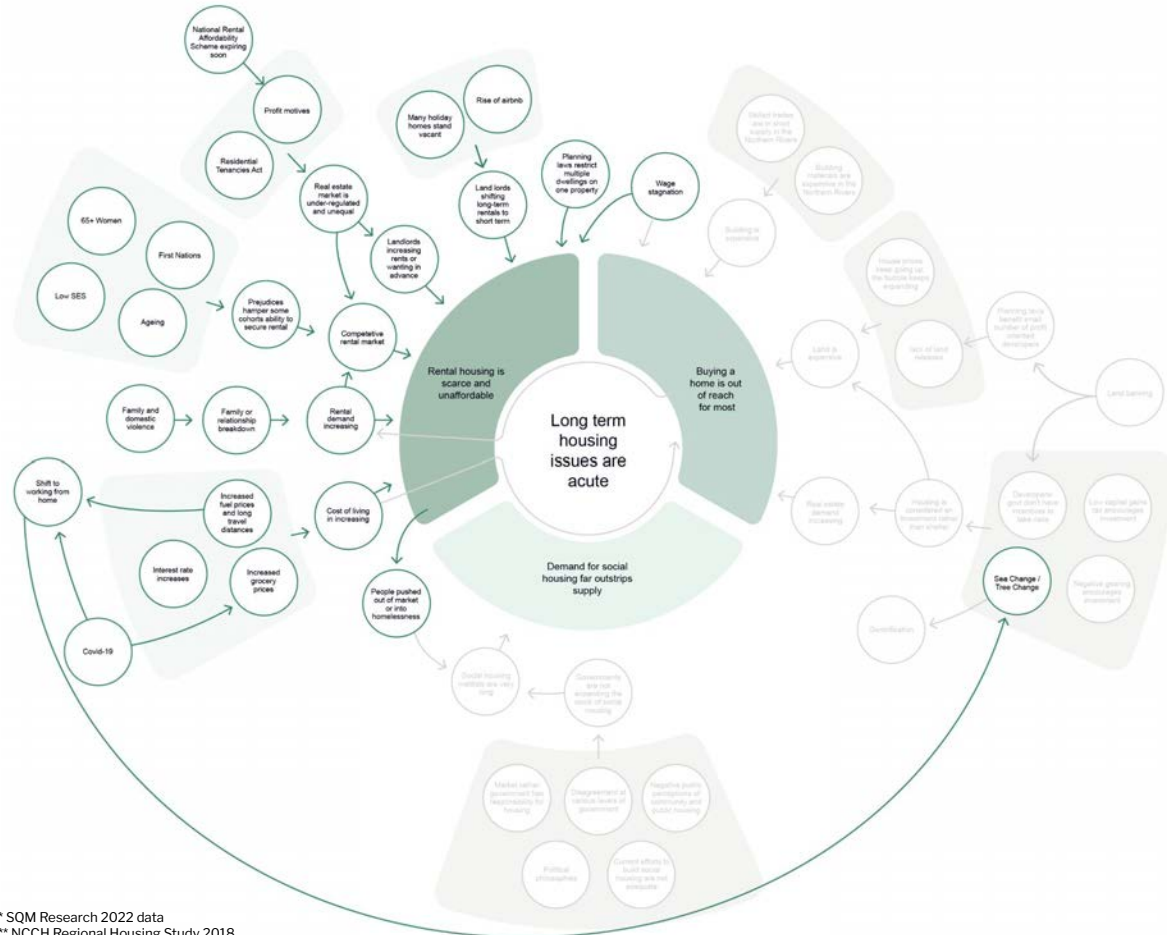
# Rental housing is scarce and unaffordable

**Less than 1% of rental property in the region is vacant and available for rent\*. Up to 59% of rental households are experiencing housing affordability stress\*\*. Byron Shire has the least affordable rents of any council area in NSW\*\*.**

External forces such as COVID-driven worker migration, internal housing migration and gentrification have increased demand and driven up the price by more than double over the last 5 years. In March 2022, Anglicare reported that of 327 private rentals advertised in the North coast <7% were suitable for households living on minimum wage without placing them in housing stress\*\*\*.

Long term local renters describe a process of having to move further and further out from their community in order to find a home that they can afford. Those who don't succeed in this quest are forced to leave the area.

Unscrupulous landlords are participating in rental bidding, where they accept offers over the listed price. Others are evicting tenants with no just cause in order to release their property back onto the market at an elevated price.



\* SQM Research 2022 data

\*\* NCCH Regional Housing Study 2018

\*\*\* Anglicare Rental Affordability Snapshot, April 2022



## 1.1.A

**Landlords are shifting long-term rentals to short-term**

The continuing popularity of the area as a holiday destination, coupled with the rise of Airbnb and similar platforms has made it more enticing and easier for homeowners and landlords to rent their properties out for short-term stays.

This activity cannibalises the stock of long term rental properties making it harder for permanent residents to find accommodation. Byron Shire Council has attempted numerous interventions to curb the practice but none have made a significant dent in it.

## 1.1.B

**Remote working practices are driving up purchases, and rental prices**

The appearance of COVID 19 and lockdowns have changed working practices the world over. During 2021, nearly 50% of Australian workers were working from home and since the lockdowns many have continued to do so, aided by high bandwidth internet and online productivity tools. Many have realised that if they can work from home, they might as well make the Northern Rivers their home.

Internal migration from big cities is driving up rental prices and eating into supply, making it harder for existing residents to find suitable rentals.

## 1.1.C

**Relationship breakdowns and domestic violence are coupled with housing stress**

Our research uncovered multiple instances of relationship breakdowns causing one or both parties to lose their accommodation. This was often because without dual incomes they couldn't afford the rent.

The NSW Homelessness Strategy 2018-2023 reports: "Domestic and Family Violence (DFV) is a leading cause of homelessness among women and children, with one third of people accessing SHS (Specialist Homelessness Services) reporting experiencing DFV"



*The funding is usually around the dwelling so when people have split, they don't always get the money. It's forcing couples in DV [domestic violence] back into living relationships. The choice is between returning to violence or losing their community, moving to another location and living in poverty.*

**Organisational participant**

*Domestic and family violence is... up to forty five percent of the reason why somebody will not have housing.*

**Organisational participant**

*Women are not able to leave the relationship because there is, there's no housing.*

**Organisational participant**

### 1.1.D

#### Prejudices hamper some cohort's ability to secure rental

Some cohorts reported facing active discrimination when attempting to secure rental accommodation (i.e. being refused because of their circumstances). Some reported passive discrimination (i.e. no suitable rental options for their circumstances).

Discrimination was reported or observed against the following rental seeking cohorts:

- People with disabilities
- Aboriginal and Torres Strait Islanders
- LGBTQIA+ people
- Older aged people, particularly women 65 years and older
- People with low socioeconomic status
- Pet owners



*Aboriginal people had significant issues - difficult to get Aboriginal people into private rental.*

**Organisational participant**

*So much red tape, so much \*@\$%!!  
So much we have to go through to get a roof over our heads.*

**First Nations Organisational participant**

*Anecdotal evidence from homeless services and those with lived experience showed rejection from family was a big driver of homelessness, particularly among young members of the LGBTQI community.*

**Melbourne University Associate Professor Ruth McNair**

### 1.1.E

#### Holiday houses are sitting unoccupied much of the year

The coastal areas in the region have a higher proportion of holiday rentals and these traditionally stand vacant outside the high season. Airbnb and its ilk are increasing occupancy rates in many of these dwellings but, of course, this doesn't help long term residents.

Many see unoccupied holiday homes as a wasteful contributor to the problem of insufficient rental housing stock, and propose strategies to force owners to release their properties to long term residents.

### 1.1.F

#### The real estate market is under-regulated and unequal

14.8% of households are residential investor landlords who receive incentives via negative gearing and capital gains tax concessions (source: ABS).

Participants reported instances of many unfair practices in the rental market, including: rent bidding, exclusion based on pet ownership, “no grounds” evictions, arbitrary rent raises simply because the market can sustain it, and evictions after flood events with rents hiked once the property is returned to the market advertised as “renovated”.

Though the Residential Tenancies Act 2010 has been established to protect tenants, we heard that it needs to be strengthened.



*Not only is affordability is an issue, the real estate game is dog eat dog. You gotta get in, make an offer, and hope that someone won't come in and make a slightly higher offer.*

**Community participant**

### 1.1.G

#### Planning laws restrict multiple dwellings on one property

While the situation varies across the Local Government Areas (LGAs) depending on particular planning policies, all have some form of restriction on the number of dwellings allowed on residential and rural properties.

With so much unpopulated freehold rural land and large urban blocks with single dwellings in the region, we heard that existing landholders should be allowed to add dwellings and make more accommodation available.

### 1.1.H

#### People are finding houses through social connections, social media and luck - not from services

We heard many reports of tenants finding homes through friends or community connections, by 'working around the system', calling in favours or simply being in the right place at the right time.

Rentals are so scarce that the "formal" services and procedures (e.g. real estate agents or social housing providers) simply can't keep up with demand.

Home seekers are pleading on social media platforms, knocking on doors and pinning ads on community notice boards.



*In the past 20 years, only went through real estate once. When you've been here for a while you hear about places through word of mouth...I just connected with the owner and she offered me the place straight away.*

**Community participant**

*Property manager came down (they were working as a removalist moving the previous tenant out) and that's how I got the place.*

**Community participant**

### 1.1.I

#### Skilled workers use their labour instead of rent money

With a history of travellers working on properties as 'WWOOFers' (Willing Workers on Organic Farms) for many years, the area has a record of creative approaches to trading work for accommodation. We heard stories and interviewed one participant who had traded their building skills for accommodation.

There may be an opportunity to help tenants 'hack the system' by equipping them with rebuilding skills.



*You come in and get a feeling of empowerment on the tools and that extends out into other life*

**Community participant trading building skills and labour for rent**

# Solutions

## 1.1.S1 *Community Land and Housing Trust Models*

A number of models are currently being explored in the region around Community Land Trusts and Housing Trusts.

The general concept is that a trust is set up by the community collectively, as a non-profit entity with the objective of providing affordable housing for those who need it. This is achieved by the trust acquiring land or building housing and removing it from the commercial property market. In this way, house and land prices remain more stable as they are not subject to the speculative investor forces that drive high capital gains within the property market.

Land holders and philanthropists may participate, effectively as equity investors, and can see a return in the form of rental returns (as part of a build to rent model) or commercial and residential property as contributed land is developed.

A region-wide approach involving multiple local governments may allow the value uplift benefit of upzoning to be more equitably distributed within the housing trust. Further, a region wide approach may deliver economies of scale and help to share risk.

Approximately **500** people may be rehomed in an affordable and sustainable way.



# Solutions

## 1.1.S1 Community Land and Housing Trust Models

### PLACE & COMMUNITY

- A localised response led by and based in the local community.
- Enables people to stay connected to the area.

### POTENTIAL PARTNERS

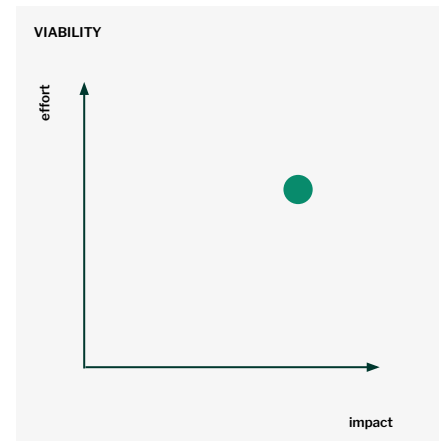
- Local land holders.
- Housing-related community organisations.
- Local Government areas (e.g. Ballina Shire Council, Lismore City Council, Byron Shire Council).
- Local banking institution.
- Jali Local Aboriginal Land Council.
- Local values based building developers.
- Philanthropic property investors.

### BENEFITS

- Low - medium income families within have access to affordable housing.
- Maximises the use of existing and underutilised lands.
- Economically self-sustaining.
- Doesn't rely on significant change of state or federal government policy.
- If piloted and successful, could act as a best-practice example for further housing solutions.

### CHALLENGES

- Alignment of partners with differing interests.
- Model may only work if packages of freehold land are sold off, which may be unpalatable to some land holders.
- Complexity of commercial and governance models.
- Long timeframes around ROI





# Solutions

## 1.1.S2

### **Regulate short term private rentals (e.g. Airbnb, Stayz) more heavily**

This could include heavier restrictions, regulation, enforcement and taking legal action (Note: Byron Shire Council is trialling efforts in this space).

## 1.1.S6

### **Incentivise developers to build affordable rentals**

Incentivise developers to maintain a certain proportion of affordable rentals or contribute to a fund for building them by either regulating or providing a relaxation of planning regulations in exchange.

## 1.1.S3

### **Incentivise landlords to offer affordable rentals**

Council would offer incentives for landlords offering affordable rentals. This could take the form of a reduction in rates or relaxed planning requirements.

## 1.1.S7

### **Rent control**

Set up legal framework for secure long term rentals with controlled rental increases.

## 1.1.S4

### **Encourage build-to-rent models**

In the US and UK they have a track record of creating better security of tenure for tenants through long-term leases and institutional investment, which may provide a more stable housing supply throughout the property cycle. Affordability may be improved through provision of shared facilities.

## 1.1.S8

### **Provide a Living Wage**

Advocate for a living wage or a social wage at the federal level sufficient to cover living costs and that doesn't leave people in housing stress. Fund it through fossil fuels or developer profits.

## 1.1.S5

### **Reconsider multiple occupancies as an option for affordable accommodation**

Communes have had a long history in the region and have all but been regulated out of existence. Could it be worth investigating a new twist on the old theme to address housing supply?

## 1.1.S9

### **Levy on real estate profits**

A percentage of real estate sales is put back in to supporting subsidised housing e.g. at the state government level.

# Solutions (cont.)

## 1.1.S10

### Subsidised head leasing

Create a scheme with State Government as the head leasing entity from private landlords with State Government subsidising the difference between affordable rental and landlord / market rental.

## 1.1.S11

### Van parks for rough sleepers

Utilise vacancy in holiday parks (for example during the off season) to rough sleepers and other people facing homelessness.

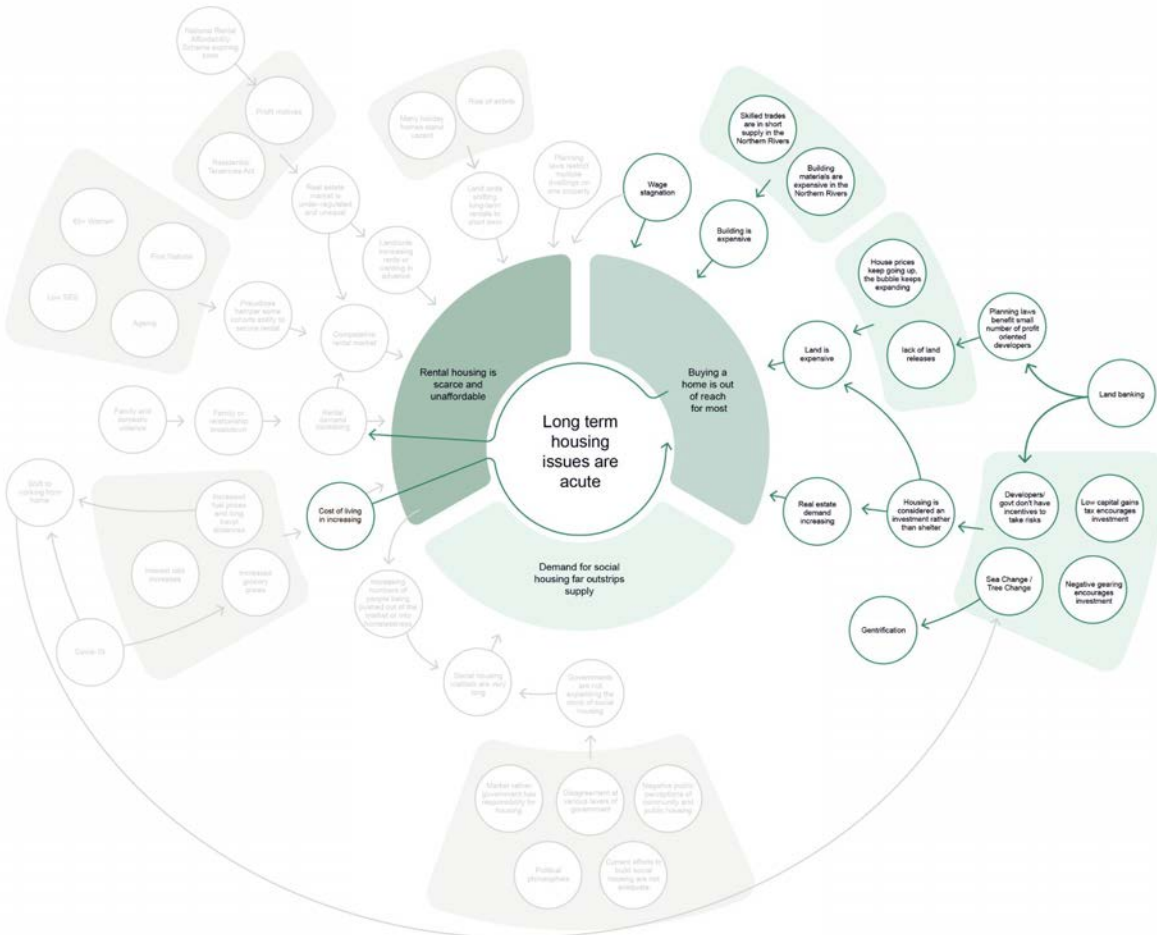
# Buying a home is out of reach for most

**Average house prices across the region have doubled in the last 5 years. Lismore has gone from \$340k in 2016 to \$612k in 2021. The median house price in Byron Bay is \$3.15M**

House prices have been increasing dramatically, now moving into line with prices observed in major cities like Sydney and Melbourne. And yet, the wages in the region are one third lower than the NSW median.

Recent floods have exacerbated the situation by removing some 3,500 dwellings from the market, creating scarcity and further driving up prices.

For many long term locals, and even new arrivals, the prospect of owning their own home in the Northern Rivers is moving further and further out of reach.



### 1.2.A

#### Housing is considered an investment rather than shelter



For many 'ordinary' Australian investors, property is something they know and understand, at least more so than the stock market.

Federal government policies promoting negative gearing and capital gains concessions support real estate investment. But binding shelter to speculative market forces has damaging implications for everyday Australians.

The market currently dictates whether or not people have access to something that many consider a basic human right.

Amateur investors are gambling with human shelter.

*Market issue, has become an investment issue rather than a housing issue... [the] market [is] driven to maximise profit.*

**Organisational participant**

*Australia has been in that right leaning political perspective for many years...housing as investment rather than housing as homes.*

**Organisational participant**

### 1.2.B

#### Land is expensive and in short supply



With rolling hills and open paddocks dominating much of the landscape, some participants indicated that the region appears to have a surplus of land. But in fact there is a dearth of vacant property zoned for residential habitation.

Local Environmental Plans restrict how much rural land can be used for homes. Some farmland is gradually rezoned and released for residential use, but often goes to land speculators where strategies like land banking ensure that new land releases arrive at prices well above affordability thresholds. Developers, rather than community, receive most of the benefit of the increased value from upzoning.

*Land as a bank is a very good investment...there isn't an incentive to release soon, developers will sit on land because they are still earning capital gain as well.*

**Organisational participant**

### 1.2.C

#### Building and materials are expensive

Local trades have become increasingly expensive. They themselves respond to the market conditions, but are also confronted with the need to pay more to live in the area.

Building material costs have skyrocketed due to supply chain issues created by COVID. The problem is further exacerbated by increased transport costs and increased costs of raw materials (construction steel has increased 70% this year alone).

Both these factors drive up the cost of a new home in the Northern Rivers.



*The materials, like, you know, increase by 25%. I don't know, upwards... then [its] just not viable... Inflated costs and yeah. That's the trade issues..*

**Community participant**

*Impossible to get a tradie because they're all up at Lismore.*

**Organisational participant**

### 1.2.D

#### Demand for houses is high

Perpetuated by gentrification, work from home arrangements and COVID-driven internal migration, the demand for property in the region is continuing to increase uncontrollably. This drives prices to unprecedented levels.

Parts of the Northern Rivers were once places where residents could afford an honest place to live. Now people need to become part of the real estate market in order to compete, and any people in the region can't afford to do that.

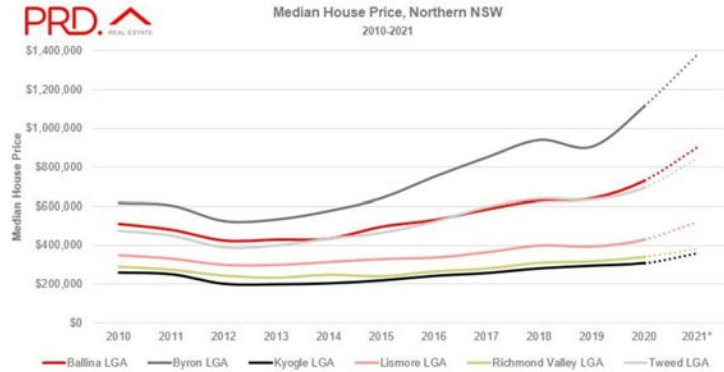
1. 2.E  
Wages have stagnated

Aided by deliberate federal government policy, wage growth across Australia has stalled over the last ten years - it currently sits at 2.5%, half the inflation rate. However, household income in parts of the Northern Rivers have risen at a slower rate than the NSW average.

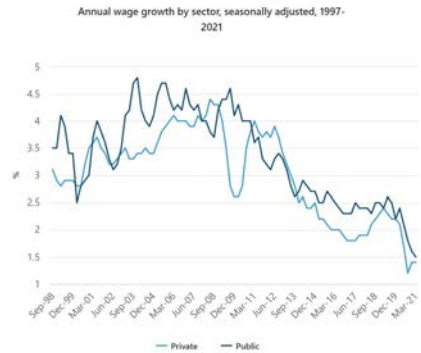
Median house prices have increased over 200% in the region in the last five years alone. The disparity in incomes and house prices triggers housing stress.

Housing stress is typically described as lower-income households that spend more than 30% of gross income on housing costs, and with wages stagnant and housing costs exploding in the Northern Rivers, it's little wonder we are experiencing crippling housing stress.

If real wages were to increase considerably, housing stress would be reduced for many.



*Pictured: Median House Price Northern NSW 2010-2021  
Source: Pricefinder @PRD 2021*



*Pictured: Annual wage growth by sector, seasonally adjusted, 1997-2021  
Source: Australian Bureau of Statistics*



### 1.2.F

#### Caravan park management is actively displacing long-term residents

Van parks have long been a last resort of independent living for the elderly and those of low socioeconomic status. Many are frail with poorly supported care needs.

There are 14 of these parks in the Tweed, 8 were decimated by the floods.

Parks used to be owned by families and private individuals but are increasingly owned by corporate entities. They bring a less compassionate and more economic approach. The result is a less personal response to residents facing hardships and less flexibility when they are behind on their site fees.

Driven by profit, there seems to be a campaign by these newer park operators to shift long-term residents out of parks. In some instances, operators are resorting to unethical means to do this.



*[US fund management conglomerate] are business. They don't give a sh\*t... they're there to make money whereas before [with the] families [park owners] you could talk to them.*

*Site fees increase with inflation in good parks, in other parks they put it up \$40-\$50 a week every year. The reason they put up the price is pure greed...*

*85% of people in these parks are on the red line, living pension to pension... They struggle when site fees go up, they [park owners] try to 'terminate' them [residents]... They [residents] are ordered to leave and they can take their home.*

**Community participant**

*6th owners of the whole park in 11 years. Most are owned by super fund conglomerates now.*

**Community participant**

*They are slowly pushing people out of the park... [The owners] scare them [residents] with legal concerns.*

**Community participant**

# Solutions

## 1.2.S1

### Prototype a model affordable eco village

An affordable eco village could be developed on rural or urban land to explore and showcase multiple sustainable, affordable housing types such as rent to buy, boarding houses, co-living, live/work, build to rent, multigenerational housing, social housing, etc.

## 1.2.S5

### Free up rural land

Explore the change of some rural land use policies (noting the need to also preserve agricultural lands) to allow for upzoning of farmlands for housing development.

## 1.2.S2

### Government controlled upzoning

Government acquires rural zoned land at higher than market rates (to benefit seller). They then rezone it for a mixed use village - part social housing, part freehold sale (the latter funds the model).

## 1.2.S6

### Encourage medium density housing

Adjust planning laws to allow for higher density developments, thereby incentivising new construction projects. Conduct community research to poll for and potentially adjust community perceptions around medium density housing.

## 1.2.S3

### Stop land banking

Council or government imposes restrictions on developers requiring them to develop or sell rural lands within a set time frame.

## 1.2.S7

### Support tiny homes

Streamline or change regulatory obligations to allow small self contained dwellings.

## 1.2.S4

### Unwind negative gearing

Negative gearing and other policies, such as capital gains tax breaks, that encourage housing as investment could be rolled back.

## 1.2.S8

### Incentivise development of diverse housing solutions

Only allow developers to build if they include a percentage of more affordable housing types.

# Solutions

## 1.2.S9

### **Provide better support and advocacy for van park residents**

A volunteer based advocacy group is already doing excellent work to support van park residents in the area but they are completely unfunded, with efforts relying on the goodwill of the organiser. This group advises and represents residents at tribunal hearings and when negotiating with park owners. Financial, logistical and lobbying support would go along way to helping efforts in this space. Ultimately van park residents need greater legislative protections and these would need to be affected at a state or federal level.

### 1.3

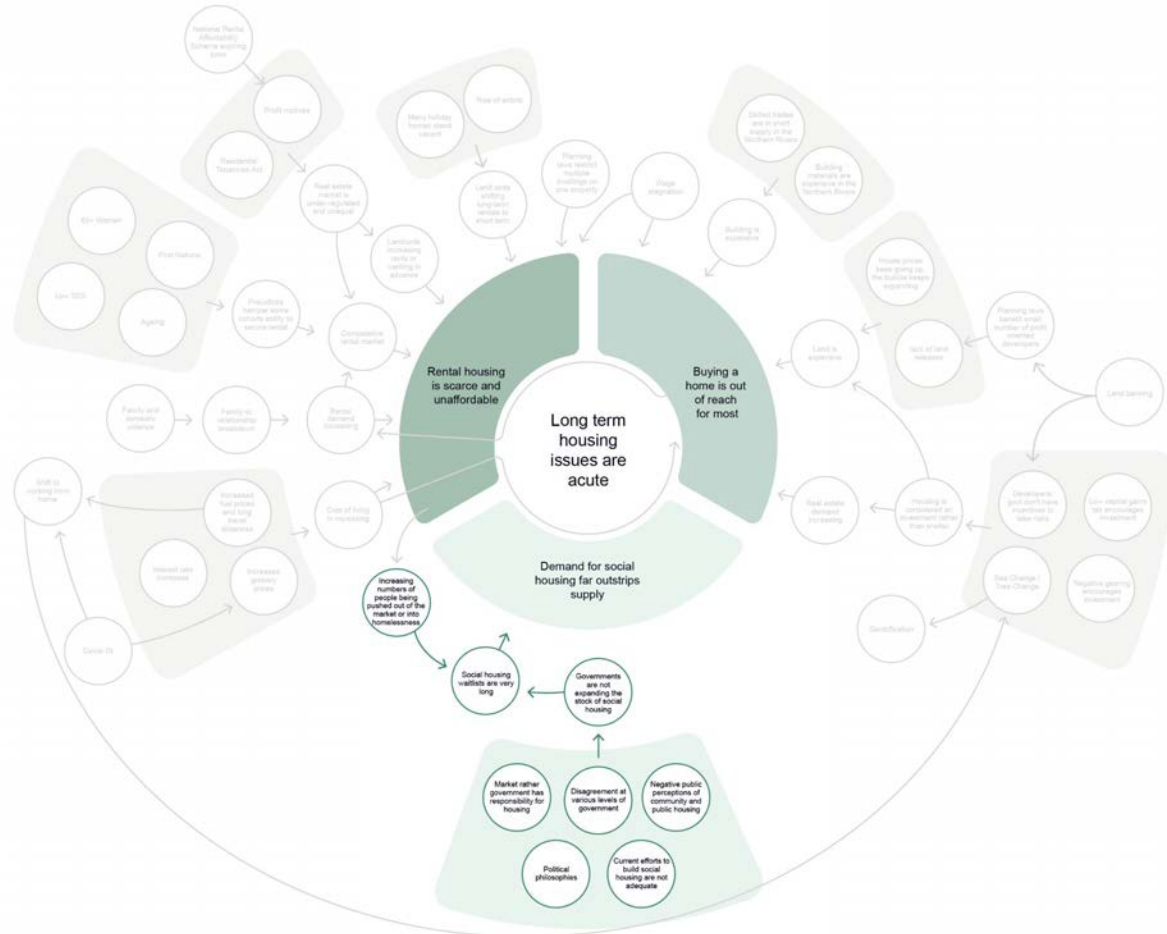
# Demand for social housing far outstrips supply

**Most social housing applicants are on waiting lists for over 10 years. The 2016 census found nearly 1,500 people experience homelessness in the Northern Rivers, more than in Sydney.**

Driven by the lack of investment from government and exacerbated by increasing housing stress, demand for social housing in the Northern Rivers currently far outstrips supply. The situation creates a seemingly irreducible waiting list for those experiencing acute housing stress. Even the needs of those with complex needs or at immediate risk of homelessness are not met.

A new cohort of homeless families who have slipped out of the middle class into peril as a result of housing stress is further increasing demand for social housing and therefore making housing access harder for those already in the system.

Current solutions being proposed will address only a small portion of the issue.



### 1.3.A

#### Social housing waiting lists are very long

The Northern Rivers social housing waiting list rose from 2,257 in 2012 to 3,026 in 2018\*. Most people wait over 10 years\*.

Priority status is allocated to those with complex needs or at high risk of homelessness, but qualifying for the status is challenging.

We spoke to one family with a member in a wheelchair suffering chronic pain who was refused priority status. This family is going through the courts to have their claim recognised.

Even with priority status, waitlists are very long.



*Demand and waiting times [for social housing] are enormous in our region.*

**Organisational participant**

*Prices of houses have gone up...carer payment and rent assistance have not moved in accordance with it...you have to have priority housing in order to live with a disability, it is impossible otherwise.*

**Community participant**

*Got participants on priority waiting list, ten to fifteen years.*

**Organisational participant**

*We're not close to a solution. We're just putting a bandaid over it, and it's every day.*

**Organisational participant**

### 1.3.B

#### There has been a longstanding underinvestment in social and affordable housing

All Northern Rivers council areas have less than the NSW average of 4.9%\* social housing - the figure is only 1.8% in Kyogle Shire\*. Rates of social housing are falling due to little new supply being built.

Before the floods, the regional shortage of social and affordable homes was 6,200\*. It would cost around \$1.8 billion to buy properties to clear the Northern Rivers social housing waiting list\*.

Since the floods, Social Futures has estimated a shortfall of some 18,600 social and affordable homes needing to be built in order to meet need.



*We don't have a system of state owned supply of housing sufficient to meet needs.*

**Organisational participant**

*The government used to build social housing and place families in them and use part of the payments as scaling towards a deposit on their home...so that'd be bought and then government put that money back in to building more social housing. How is that? It's the investment in our future. It's a way for people in low incomes to own homes to create stability in their communities.*

**Organisational participant**

### 1.3.C

#### New efforts at meeting the need for social housing are a drop in the ocean

In speaking to councils, there was concern that approaches based around the development of public lands would not be sufficient to make any significant improvement on the lack of social housing.

For example, Byron Shire Council (BSC) has a proposal to build affordable housing above the council car park (which is a long way from reaching public or council approval) would only address 30 of the 6,200 home shortfall in the region.



*Government released the North Coast regional plan that talks about 89 dwellings over the next 5 years... is an embarrassing statement, because it should be thousands.*

**Organisational participant**

*Council land? A drop in the ocean, [one council] has only identified two sites for social housing.*

**Organisational participant**

*Looking at building some low cost community housing in Goonellabah, it's only eight units.*

**Organisational participant**

### 1.3.D

#### Social housing may not be welcomed by the broader community

Despite the outpouring of community sentiment during floods and around the issue of housing affordability more broadly, when it comes to building social housing in neighbourhoods, residents become nervous about loss of amenity or an anticipated reduction in their property values.

For all our apparent community empathy, sadly there is a strong NIMBY backlash that threatens affordable housing efforts.



*As soon as you talk about affordable housing, people have a perception that it's social housing.*

**Organisational participant**

*[in reference to the BSC council car park affordable housing proposal] We haven't embraced opinions from the community – we haven't even sought them. There's quite a lot of discontent, both with the process, but also with the location of the project in terms of parking loss.*

**BSC Cr Dey (Echo Sep 2, 2022)**

1.3. E  
Many homeless have never been homeless before



*I've never been homeless before this...  
I realised I never had nowhere to go.*

**Organisational participant**

The floods and housing crisis are pushing people, who have never been there before, into homelessness.

More people moving into homelessness is putting increased pressure on an already overwhelmed social housing system.

# Solutions

## 1.3.S1

### Develop public land for social housing

Underutilised council land and crown land (e.g. disused community buildings, car parks, expired quarries, rail and road easements etc.) could be repurposed for social housing development. Note: Byron Shire Council has made progress along these lines.

## 1.3.S5

### Reinstate rent to buy programs

Social housing models used to exist where government purchased properties and tenants would pay rent which goes to building their loan deposit. The tenant would then have the option to purchase their home from the government through a bank loan. The proceeds from the sales fund more social housing.

## 1.3.S2

### Increase density of larger existing social housing blocks

If the land asset is the most expensive part of the equation, consider redeveloping existing social housing sites with increased density to accommodate more people. Mixed tenancy models could be considered to include diverse residents.

## 1.3.S6

### Advocate to increase social housing stocks

Capitalise on post-flood sentiment to engage broader community and government in conversation about why investing in social housing is beneficial..

## 1.3.S3

### Force developers to build what we need

If society needs 20% affordable and 5% social housing, developers could be mandated to ensure that all developments above a certain size reflect this ratio, or collect financial contributions to fund what is needed.

## 1.3.S7

### Implement a levy on high value sales

A proportion of high value sales amounts could be taken as a contribution for social housing. This could be collected from the real estate agent, or from stamp duty fees, when a property over a certain value is sold.

## 1.3.S4

### Supported shop top housing

Develop social or affordable housing above shops in a town centre, with integrated social and economic supports, such as case managers, easy access to services, employment pathways and community rooms.



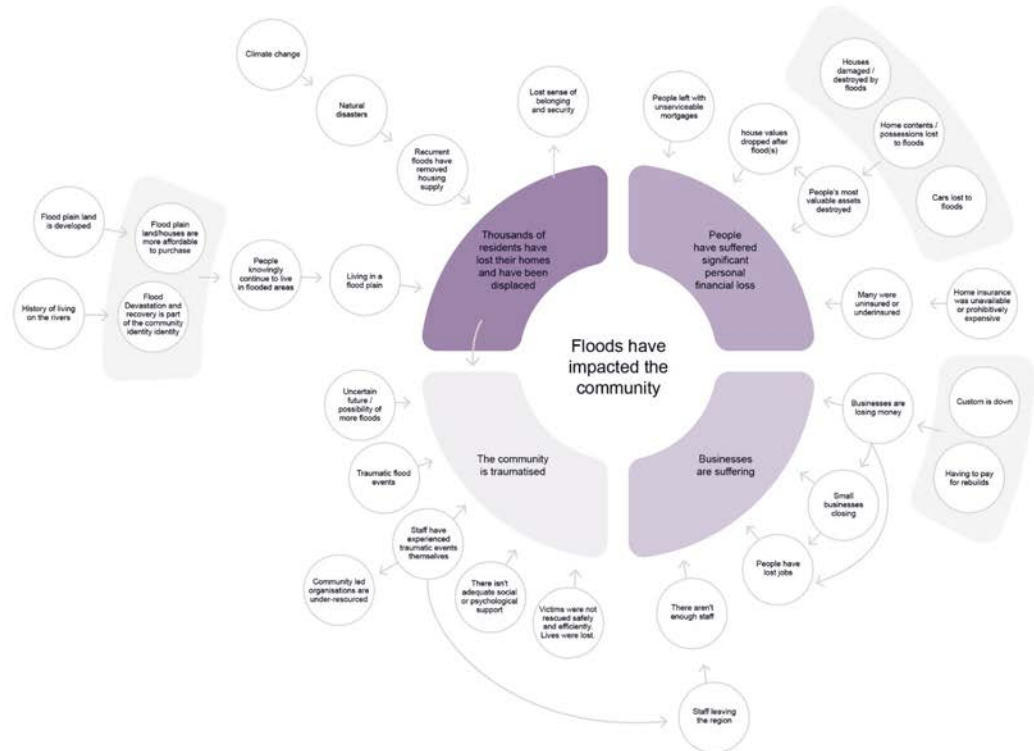
## 2

# Floods have significantly impacted the community

The community has been deeply impacted by the recent floods. People have lost their homes and belongings; businesses are suffering; and everyone is grappling with the aftermath of disaster.

## Sections

- Thousands of residents have lost their homes and have been displaced
- People have suffered significant personal financial loss
- Businesses are suffering
- The community is traumatised
- The loss of community negatively impacts recovery and sustainability



## 2. US2

# Blake's Story

*Stories - Flood devastation, recovery confusion*

Living most of his life in Coraki, Blake was able to get a deposit together and start paying off his own house before prices in the area went crazy. He shares custody of his daughter, Leonie (17), with his ex-partner who lives in Wardell.

The floods were devastating. The water went to the ceiling and he lost pretty much all the contents. Leonie was with her mum and was rescued by boat on the night. They all eventually made their way to the evacuation centre in Evans Head, where they were then moved between a number of hotel rooms over the following weeks - which was often uncomfortable given their relationship status.

Blake returned to his place and joined with the community to clean out houses, including his own. He set up a camp kitchen under a tarp out the back and is sleeping on an inflatable mattress with blankets provided by Wardell Core. Conditions are unsanitary; the mould is coming back and it smells like it might be in the walls. He didn't pull the boards off before the insurance assessor turned up (after 3 weeks) because he'd heard that you might lose your payout if you started repairing before the insurance company assessed the damage. He was knocked back anyway despite others in the same street receiving theirs.

There's talk of buy backs, not sure if he's better off taking that option and moving away or fighting the insurer for a payout? He wonders if he should he rebuild and stay where it's likely to flood again? Maybe he could raise the house but there's confusion from council about how high you can go on stilts or if you have to build a mound. It's all too confusing.



*I'm struggling to comprehend everything that's happened and what I should do next. There are so many decisions to make.*

*I can't have my daughter visit with me while she's studying for her HSC and we have to poo in a bucket at my place.*

*I'm drinking a lot. I mean, I usually drink, but I'm drinking a lot!*

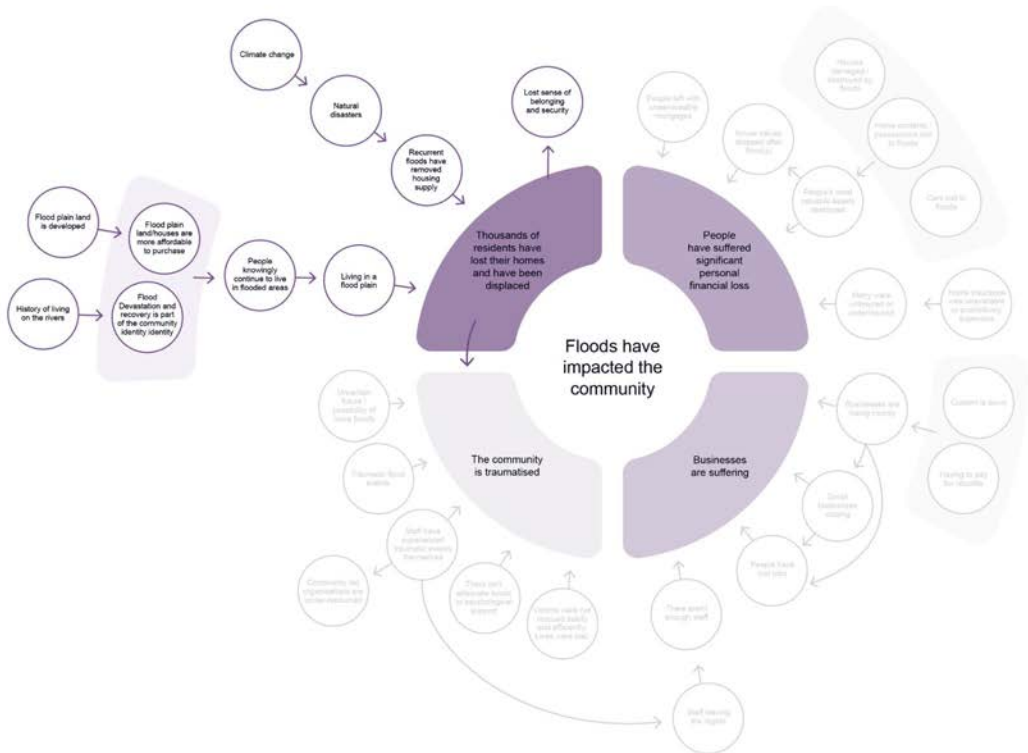
## 2.1 Thousands of residents have lost their homes and have been displaced

**Recent floods in the Northern Rivers caused damage to more than 8,000 buildings, over 3,500 were deemed uninhabitable with over 750 seeing water above the ceiling. Some 1,300 residents were displaced by the floods.**

A small proportion of residents have been able to return, often into unsafe or insecure living conditions. Hundreds are still in emergency or temporary accommodation - which take the form of motel rooms, caravan parks or the couches and spare rooms of friends, family or community members. Sadly, nearly six months after the flood event, others are sleeping rough in cars or tents.

Many of those who have found alternative and temporary accommodation are displaced from their community, work, schools, services and supports.

With little clarity around insurance payouts, buybacks and reconstruction efforts, they face uncertain futures. This leads to a widespread and paralysing communal trauma that is stifling physical and emotional recovery.



### 2.1. A

#### There will be more frequent and intense natural disasters - communities need resilience



*[We need] Climate Change resilience plans for relief on a national scale*

**Organisational participant**

The North Coast Regional Plan 2041 advises: “The impacts of rising sea levels and climate change will be critical to managing coastal and floodplain risks.”

The NSW Flood Enquiry report stated: “NSW is flood prone and has a lot of people living in the floodplain. Floods will continue to be a major risk for NSW.”

The Northern Rivers Joint Organisation (NRJO) submission to the regional housing taskforce observed: “The climate changes in this region may warrant a different design response.”

### 2.1. B

#### Disasters point at the need for system change, and provide opportunities to create it



Significant, widespread and impactful issues such as the humanitarian disaster that befell communities in the wake of recent floods, highlights an issue greater than just the natural disaster.

Poor floodplain housing planning, overwhelmed emergency responders, inadequate emergency or long-term housing, late relief funding and uncoordinated agency response all point towards system failures, and the need for systemic change.

*These complex challenges that existed before a crisis were not able to be solved before the crisis occurred. The housing crisis in the Northern Rivers existed before February 2022, and these natural disasters that can provide opportunities for systems level changes. It can provide opportunities.*

**Community participant**

*This is such a systemic issue, for example, the issue of temporary accommodation is not unique to the recent East Coast flooding events. We know that in the Black Summer bushfires, many of those South Coast communities had, these long-term temporary accommodation issues as well.*

**Organisation participant**

### 2.1. C

#### Floods and reoccurring disasters can be easily forgotten and discounted



*This is where we live and where we've always lived... it's intergenerational... this is just what happens to us*

**Organisational participant**

There's a communal resilience and stoicism that pushes many to put the memories behind them and move on with rebuilding their homes or business, their lives and the community.

But this short-term memory can prevent the community from pursuing long-term change.

People knowingly buy and continue to live in flood prone areas. Often they use contingencies (such as caravans) to buffer the risk.

### 2.1. D

#### Floods have removed housing supply

In addition to displacing some 1,300 people, recent floods have had a significant impact on housing stocks, further exacerbating the pre-existing lack of supply of affordable housing.

Many affordable rental properties have been destroyed (particularly in North and South Lismore and Coraki), transitional housing such as The Winsome Hotel was disrupted and over 34 properties, homes to Aboriginal families, on Cabbage Tree Island were made unlivable.

The removal of these homes from the housing stock has impacted residents not directly affected by floods as they are now competing for an even smaller supply of homes.

### 2.1. E

#### Examples of successful large scale change were not evident

While there are isolated and tentative efforts throughout the Northern Rivers to address issues of housing availability and affordability (e.g. [Byron Shire's Housing Affordability Initiatives](#)) and emergency post-flood accommodation (e.g. the multiple emerging or mooted pod villages), we did not observe any successful widespread or significantly impactful solutions to the problems of short or long-term housing affordability or availability.

The problem is large and complex, the local context is very specific and there are few best practice examples from which to draw inspiration.

### 2.1. F

#### Contextual matchmaking is essential when connecting recipients with supports

Services working to find emergency accommodation talk about the importance of deeply understanding the needs of victims and sensitively negotiating with home owners, motel management etc. to ensure compatibility and a lack of prejudice. The principle was reported by other providers.

This connects with the idea that if your community knows and understands you deeply, it is more seamlessly able to offer you the right supports.



*Matchmaking is a theme... the person offering their home is feeling empathetic, helpless and guilty, feels like they want to help, but it's risky, someone might take advantage, might not be a good fit."*

**Organisational participant**

*So we provide up to 85 volunteers into people's homes and into aged care facilities for people who are isolated or vulnerable. So we match them with our volunteers and, and we support that volunteer through that visiting*

**Community participant**

# Solutions

## 2.1.S1

### **Billeting program to allow displaced people to return close to home**

People could be matched with available rooms near their original location of residence to maintain connection to community and place.

## 2.1.S2

### **Draft a region-wide climate change and disaster resilience plan**

Different LGAs and communities are taking different approaches to responding to the evolving inevitability of climate change, bushfires, damaging weather and flooding. In reality, the human effects of these disasters observe no boundaries - rivers and bushland traverse LGA boundaries and displacement after disasters impacts many communities.

LGAs and communities across the region should work together to agree adjustments to town planning strategies, building codes and zoning approaches to better cater for the way that the build environment interacts with the natural one. For example, a flood plain masterplan for the region could set aside “no-build” zones in high risk areas.

## 2.1.S3

### **Expedite strategies to relocate flood victims outside the floodplain**

With consideration for their personal preferences, those whose homes have been destroyed by recent floods should have the option to move outside the floodplain ASAP. The sooner people can be relocated, the sooner they can re-establish community and commence the process of moving forward. Buybacks and land swaps are examples of approaches in this space that should be expedited.

## 2.1.S4

### **Explore approaches to safe and resilient return to the floodplain**

Those who are unwilling or unable to move from flood affected regions should be provided flood resilient options for rebuilding, e.g:

- Raising their home (potentially with funding support) to well above conceivable flood levels
- Consultation from state supplied flood plain architects and town planners
- Guidance on, and (government underwritten) access to, flood resilient building materials - e.g. Villaboard
- Advice on flood recoverable building practices through training of trades and owner builders - e.g. removable wall panel techniques to allow airing and drying.

# Solutions

**2.1.S5**  
**Divert significant funding to restock the supply of affordable homes removed from the system by recent floods**

With over 3,500 buildings removed from supply by recent floods and Social Futures reporting an shortfall of 18,500 affordable and social homes in the region, there is an urgent need to replenish stocks on a large scale. The government might fund the construction of a large number of homes across the region to house the recently displaced, and take the supply side pressure out of the market.



## 2.2

# People have suffered significant personal financial loss

**Millions in personal property was destroyed. Income was disrupted. Financial supports have been inadequate.**

As floods devastated the region, significant amounts of private property and possessions were swept away. Homes were obviously lost, some were damaged beyond habitability. Those remaining in the flood plain have nearly halved in value. Many families were either underinsured or uninsured and some lost absolutely everything - walking away with only the clothes they were wearing. The Insurance Council of Australia estimates losses in the Northern Rivers (both public and private) to be in excess of \$1b.

Insurance and government supports have not adequately compensated for the losses experienced. Many described being financially set back decades, others will never recover completely. Employment and other income sources was temporarily or permanently disrupted for many.



## 2.2. A

### People's most valuable assets were destroyed



*Rough sleepers have been affected...  
lost their car - which was their house*

**Community participant**

Floods victims lost homes, contents, cars, caravans, livestock and more in the floods. For many victims this equates to a significant proportion of their net wealth wiped out overnight. The financial ramifications are huge - it will take decades for families to recover, if at all. Distressingly, this financial pressure is accompanied by significant mental and emotional stress from which many may never recover.

The Insurance Council of Australia has estimated flood damage in SEQ and NR to equate to approximately \$4.3B. This makes it the 4th largest natural disaster by financial impact in Australian history.

## 2.2. B

### Many were uninsured or underinsured



*The house was underinsured. It was valued the other day at \$270k, I owe \$280k on my mortgage, so the bank is an interested party in the payout*

**Community participant**

Insurance for those living in the flood plain was prohibitively exorbitant (e.g. \$60k p.a.) or simply unavailable.

Because of poor estimating or in attempts to save on insurance premiums, many undervalued their home, contents or vehicles. This led to many residents being underinsured or uninsured, which has left them out of pocket and setting them backwards in their journey towards financial independence.

This situation will create a long term legacy of greater dependency on public services and supports.

### 2.2. C

#### House values dropped significantly after the floods



*What I held in value for my family just plummeted overnight. Overnight the house went from \$450k - \$200k*

**Community participant**

After recent floods, flood plain land values (and therefore house sale prices) dropped dramatically. Meaning that even if a family's house survived the floods relatively or completely unscathed, they were left with a radically devalued asset. Individuals net worths, nest eggs and emergency financial buffers disappeared in an instant. Many of those with a residual balance on their mortgage found that, after making repayments for years, they suddenly now owe more than their property is worth.

Significant setbacks like these are likely to exacerbate generational financial disadvantage.

### 2.2. D

#### Some are paying their mortgage on a condemned home while effectively homeless



*A lot of people are on couches, in tents... houses are condemned and they're still paying the mortgage...Dozens of people out bush who haven't asked for help*

**Community participant**

Because they have received neither insurance payouts nor other forms of compensation for their destroyed homes (e.g. buybacks or land swaps) many victims are continuing to pay mortgage repayments on a home that that they are unable to occupy any time in the near future, if ever.

Along with others displaced by floods, many are living outside the area, with friends, in cars and even in tents while they continue to repay a doomed mortgage.

*You can even own a home and be homeless*

**Community participant**

### 2.2. E

#### Many people have suffered loss of income

Most people in flood affected parts of the region are employed by small to medium sized businesses, many of which were affected by the flood, in terms of direct flood devastation and loss of customers.

Some employees were forced to take leave without pay to clean up their homes. With businesses closing, many residents have suffered temporary loss of income, others still have lost their jobs altogether.

Coupled with the personal financial losses and costs associated with their own flood devastation, a reduced or absent income stream engenders additional personal financial stress.



*Even if the flood doesn't take your home, it might take your job*

**Organisational participant**

*A base income for people affected by flood six to eight months is a good idea, we do it for covid. It's a lot to manage these big decisions, also go to work, also rebuild, also look after your mental health*

**Community participant**

### 2.2. F

#### People make the biggest financial decisions in their life soon after experiencing the biggest disaster in their life

In the wake of the floods, people are having to make complex and long-term decisions, often with little helpful information available to them, e.g:

- Whether to use a payout to reduce their mortgage or to rebuild their home
- Whether to accept a \$20k Back Home Grant now or apply for a larger grant which will take longer to receive
- Whether to take an insurance payout or allow the insurer to rebuild their home.
- Whether to accept a buyback or land swap
- Whether to reinvest a payout into home remediation or move outside the floodplain

Residents need more guidance and information to navigate the options available to them, and to help them make the most suitable and beneficial decision.



*More advice, building advice, financial advice, financial management, it's hard, 'a or b?' once you pick a box you have to live with it...once you make that decision you have to stick with it.*

**Community participant**

*The first week post flood was about just getting through it, sorting, throwing out, cleaning up. Allowed her to distract herself from the real trauma. "You have to carry on and make decisions but you have to fall apart too.*

**Community participant**

## 2.2. G

### Insurance is difficult to navigate and can make or break recovery

Rulings on payouts seem to be ambiguous and inconsistent - some seemingly deserving residents are being paid out whereas other are not.

All of these decision have significant, life changing ramifications, and people are being asked to make them urgently in moments of extreme stress and trauma, without enough clear supporting information.

The implications are increased stress and trauma and a higher likelihood of making the wrong choices.



*Were insured but have not been paid out. Are currently in dispute with the insurance company as they are disputing that they are liable. Have the same policy with the same company as another resident two doors up who was paid out.*

#### Organisational participant

*It would be helpful to have someone smarter than me who may have experience in the situation, with feasibility...insurance to help me make those decisions.*

#### Community participant

# Solutions

## 2.2.S1 *Fact sheets to assist with key decisions*

In the wake of the floods people are having to make some of the most important decisions of their lives without sufficient information. These are decisions about insurance, their mortgage, whether and how to process buy-backs or land swaps. In the absence of reliable information, victims are turning to word of mouth and social platforms; which are timely and contextually rich but not always accurate.

Prepare a series of fact sheets with rich and detailed information and advice, including wrap around services presented practically and simply and tied to the stages of disaster recovery that we know the community is progressing through.

At least **27,000** people directly affected by floods may benefit from timely and accurate information at key decision making points in their journey



# Solutions

## 2.2.S1 *Fact sheets to assist with key decisions*

### PLACE & COMMUNITY

- Localised and highly contextual information specific to the region and locales therein
- Opportunity for residents to connect with community and community organisations through volunteering and other forms of participation

### POTENTIAL PARTNERS

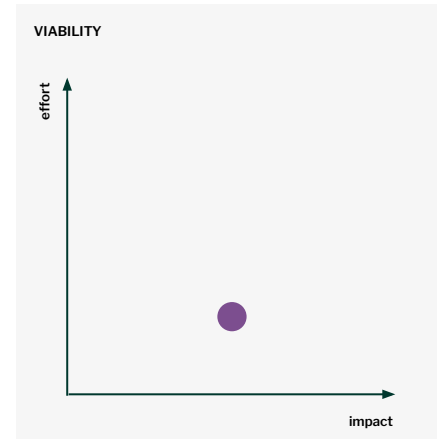
- Community centres
- Hubs and other volunteer organisations
- State disaster and social support agencies
- Wrap around service providers
- BOM

### BENEFITS

- Provides community clarity around key decisions through an authoritative source of truth.
- Prevents people from making poor safety and financial decisions which only place them in short or long term peril and increase the load on social services.

### CHALLENGES

- Information must be sourced and aggregated from multiple agencies and NGOs in a coordinated fashion.
- Many people lost documentation through the floods and printed fact sheets could suffer a similar fate. But almost everybody escaped with their phones. Consider an app.
- Disaster rescue, recovery and resilience strategies need to move be adjusted as the process progresses. Printed materials could become stale. Consider an app.
- Rescue and recovery efforts and approaches are specific to the context of areas within the region. Rather than print versions for each area, consider a location-aware app.



# Solutions

**2.2. S2**  
**Federal disaster insurance fund**

Consider a federally underwritten disaster insurance fund similar to (but without the shortcomings) of the arrangement established in the US after Hurricane Katrina.

**2.2. S3**  
**No loss land swap**

Victims should be allowed to land swap to higher ground without loss of capital gain.

**2.2. S4**  
**Mortgage pause**

Convince banks to offer mortgage relief (i.e. temporary moratorium) without the threat impacts to personal credit rating.

**2.2. S5**  
**Sale top up program**

Federal funding to top up post-flood sale values to pre-flood estimates.

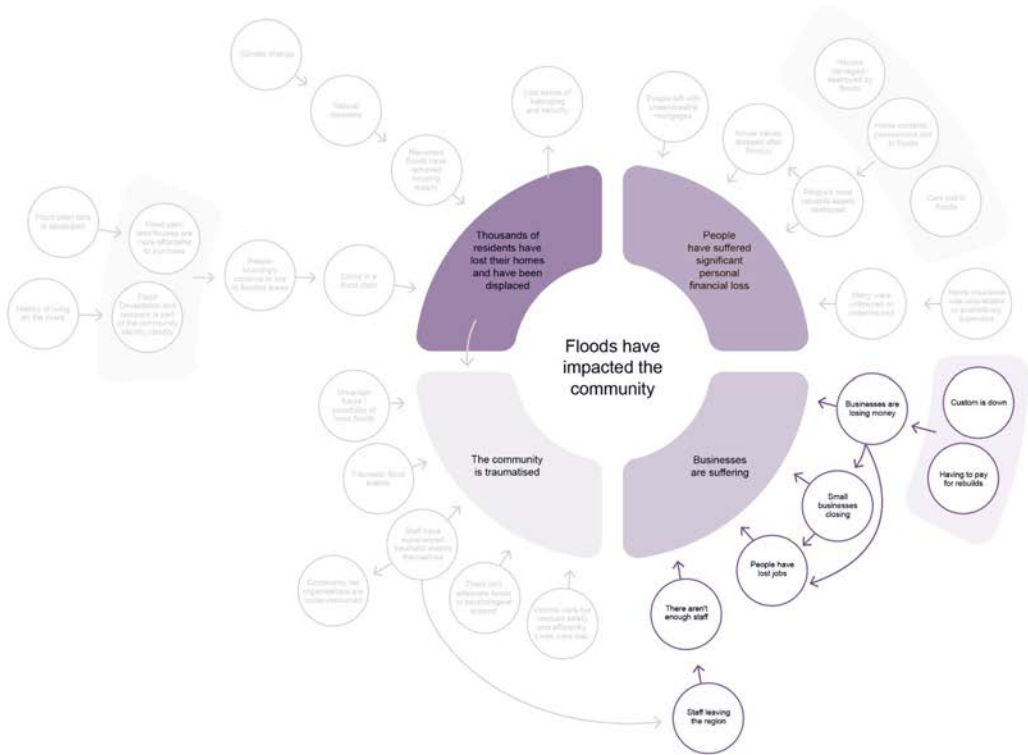


### 2.3

# Businesses are suffering

**Local businesses have been hit hard. Some have been set back decades financially, others have simply cut their losses and will never open again.**

Providing more than just products and service delivery, local restaurants, shops and services, many of which are family owned and operated, are part of the cultural and social fabric of the Northern Rivers reflecting people and place.



### 2.3. A

#### Businesses have shut down and lost customers

Without functional premises and with fewer customers visiting, businesses have been unable to operate normally if at all. Accordingly, many have lost significant revenue. Add to this the costs of rebuilding premises, replenishing stock and re-attracting custom, after 2 years of COVID lockdowns, most flood affected business have been left financially depleted and devastated.

Hundreds of businesses were directly affected by the floods. In Lismore alone, 6 months after the floods, the CBD is still devastated with fewer than 25% of businesses able to trade.

### 2.3. B

#### Workers have been displaced by floods or can't afford to live in their communities

Even when businesses were not directly affected, workers who were affected were often unable to work due to displacement, recovery efforts at home and in the community and emotional exhaustion.

Additionally, with housing housing stocks affected and affordability worsening, many workers cannot afford to live in the communities in which they work. For this reason, local homeless services are losing case workers and councils are unable to attract the planners who might help solve the problem.



*We've moved to Lismore 10 years ago almost... and we were like, we can afford to have a place in our area, and by the time we've tried to save on a community sector wage... we couldn't save fast enough. And we were just at the point of trying to buy something when COVID hit and it just skyrocketed and there was no places anymore.*

**Organisational participant**

*Front line workers can't get to work because they are being pushed further out by housing prices and now that fuel and cost of living is so high, they can't drive in to work.*

**Organisational participant**

# Solutions

**2.3. S1**  
**Relocate the CBD**

Develop a masterplan that considers relocation of CBDs outside the flood plain.

**2.3. S2**  
**Onsite accommodation for workers**

Provide tax incentives and planning relaxations to allow employers to accommodate workers on site.

**2.3. S3**  
**Key worker village**

Create a key worker village with subsidised living costs to house workers close to their work and within their community.

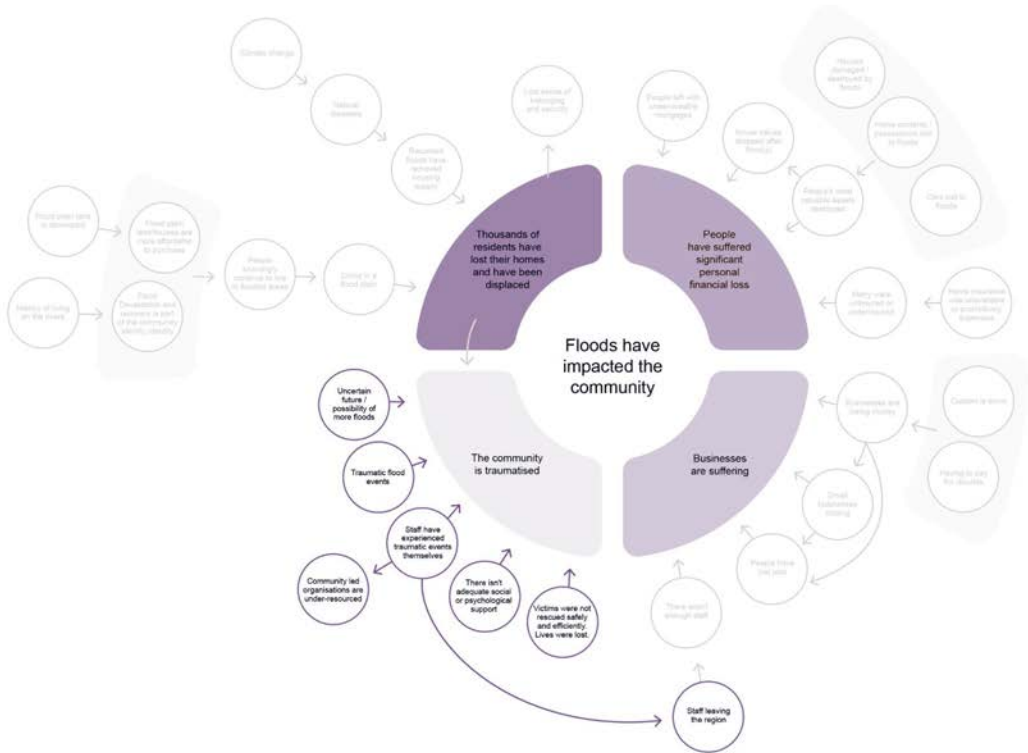
2.4

# The community is traumatised

**The Northern Rivers community has endured Bushfires, COVID lockdowns and multiple devastating floods. Support organisations and individuals report trauma is widespread and under-addressed.**

The lived experience of trauma (both the incidence and severity) ebbs and flows in response to personal and community factors.

Sustained and unaddressed trauma is surfacing in unhealthy ways: significant drug use was observed at recovery centers, domestic violence reports have increased. Many community participants reported negative emotional feelings associated with their experience including depression, anxiety and panic attacks. No systemic recognition of, or response to the problem has yet been established.



### 2.4. A

#### Trauma comes in waves... and a wave is about to crash on the shore

Support organisations are underprepared for the impending wave of trauma and mental health issues.

Mental health professionals report that, months after the floods, residents are emotionally fatigued. As acute supports drop away, and victims begin to appreciate the effort still ahead of them, many are exhibiting signs of emotional distress, poor mental health and posttraumatic stress disorder (PTSD).



*People need counselling. I know I need it now. It's such a lull now everything has stopped, people have started to loose faith to move from. I prefer to be with other people than face my own house.*

**Community participant**

*What we need is mental health workers. Trauma flows down to the kids and they don't have the cognitive abilities to self-care and sooth.*

**Organisational participant**

*We were already developing a list of vulnerable clients in our area that we knew were really struggling with a lack of support or mental health*

**Organisational participant**

### 2.4. B

#### Trauma is constantly resurfacing which makes it hard for victims to progress their recovery

Victims report having to recount traumatic stories to strangers many times over while applying for support at service centres, and further being triggered by fears of more flooding every time it rains.



*There was station after station, after station, there were forms and there was retelling of stories over and over again.*

**Community participant**

*Articulating your needs is very hard when you are traumatised and in shock.*

**Community participant**

### 2.4. C

#### A lack of sensitivity around trauma eroded trust in services



*From a service perspective, they're not necessarily safe places for people to access... it was not trauma informed.*

**Organisational participant**

Many participants reported that their experiences with government service provision further exacerbated their trauma. A lack of empathy or sensitivity to context and an over-reliance on procedure engendered a sense of detached coldness or even hostility when victims needed human connection and emotional support.

The LGBTQIA+ community faces additional trauma associated with the prejudices and insensitivities to their specific needs that they encountered in both emergency centres and when accessing services.

### 2.4. D

#### Participants reported that storytelling is an important element in their recovery



Participants revealed that simply telling their story, in their own way, and in emotionally safe environments where judgement is not present was a hugely valuable element of their recovery.

Examples cited included: Talking to strangers or friends who also went through the floods, being interviewed by national media, writing a short story about the recent experiences.

Other participants have been openly sharing their journey on social media, with one documenting theirs through a series of over 30 Youtube videos.

*Opening up to people is important. I've come to realise that if I don't talk about my problems it comes out in a bad way.*

**Community participant**

*[on speaking to the Guardian Newspaper]  
"I want to share this story because people should know."*

**Community participant**

### 2.4. E

#### Those with a plan are in a much better position to move forward



People reported that having a plan can take many forms, i.e;

- Securing a caravan onsite in which to live while rebuilding,
- organising emergency accommodation for a long stretch of time,
- receiving notification of an insurance payout finding, or
- deciding to either rebuild or move on.

Establishing a plan seems to reduce one of the greatest causes of post disaster anxiety - persistent ambiguity.

*[after purchasing a bus as emergency accommodation]*

*I feel like I'm back, I'm capable, I have options.*

**Organisational participant**

*Being back on your land was a big step in levelling out your emotions about it... coming home... felt like progress... had achieved something... having some sense of control*

**Organisational participant**

### 2.4. F

#### Gender influence on how people react to flood trauma.

There was a view expressed by some that men seem to be more predisposed towards the physical reconstruction aspects of recovery than women.

We heard that men may be using these activities as a way to defer addressing their trauma, whereas a greater proportion of women may be more able to process the emotional ramifications of the floods as they go.

# Solutions

## 2.4.S1 *Community Mental Health Plan*

The community and community organisations could work with state government agencies to create a community based strategic mental health plan. This could identify and outline the specific needs in the community and develop mechanisms for normalising community based support and increasing mental health literacy and competency. It could also develop ways to identify and triage people with more acute needs and enable support mechanisms for vulnerable cohorts.

In practice this could include skills training, a community based approach to support, or redesigning services to be trauma informed.





# Solutions

## 2.4.S1 Community Mental Health Plan

### PLACE & COMMUNITY

- Harnesses the unique culture and history of the region in developing its own approach to mental health and supportive community.
- Supports are delivered in place, meeting people where they are at, in ways that support them and don't add burden to their existing load

### POTENTIAL PARTNERS

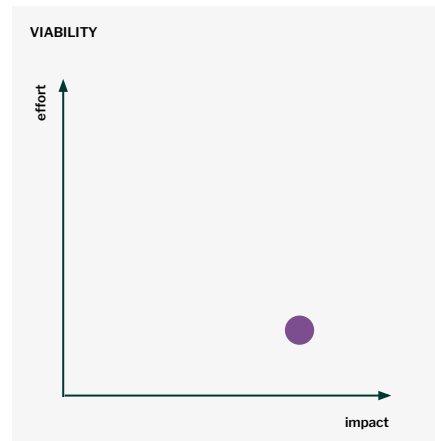
- Community organisations
- Grassroots support services
- Local businesses
- Local council
- State government mental health services

### BENEFITS

- Recognises and places importance of the unmet mental health needs of the community
- Provides opportunity for novel, community-driven approaches to support (outside of traditionally acute needs driven public sector interventions)
- Supports the whole community, many of whom have been busy supporting others despite their own challenges

### CHALLENGES

- There is a broader mental health crisis and lack of mental health services in Australia
- Requires coordination and buy in with state government services
- Requires funding and longer term commitment to see through planning, design and implementation stages



# Solutions

## 2.4. S2

### Help people build a recovery plan

Deliver mechanisms to facilitate victims developing a plan to move forward, e.g: community workshops, downloadable decision-making templates, case management services.

## 2.4. S3

### Help people tell their story

Partner with storytelling professionals (e.g. ABC, TEDx or Byron Writers Festival) to support victims in telling their story in their own way, as a means of progressing recovery.

## 2.4. S4

### Normalise mental health and trauma

Develop programs, particularly targeted at men, to de-stigmatise post-disaster mental health issues. Deliver through tactile, hands-on, practical - possibly even recovery oriented - activities (e.g. “Learn how to reclaim a flood damaged-house”). Such activities support the nervous system and promote mind-body awareness.

## 2.4. S5

### Train trauma-informed practice

Deliver trauma-informed training to all community services for free, mandate it for all government front line staff.

## 2.4. S6

### Deliver perspective to those with influence

Politicians (or celebrities) to share a week living with victims post-flood and act as catalysts for policy change (or social media awareness) based on the direct needs of those with lived experience.

## 2.5

# The loss of community negatively impacts recovery and sustainability

*“A community is a group of people who share an identity-forming narrative. This means, a group of people who share a story that is so important to them that it defines an aspect of who they are.”*

**Toby Lowe, Centre for Public Impact**

The floods are a key part of the Northern Rivers narrative, and are therefore a part of our identity as a community. More importantly, the spirit of selflessness and collaboration that arose during the evacuation and clean-up effort has galvanized the community and forged an extension to this identity - one of resilience and recovery. This **collective** identity lends crucial context to our **individual** identity; our sense of self. And when community is disrupted (e.g. through displacement, partisanship or isolation) it negatively affects our ability to recover healthily and sustainability on a personal level.

Recovery efforts are most successful with community at their core.



### 2.5. A

#### Disaster can bring the community together, how can we build from that foundation?

Disasters are tragic social equalisers - by stripping away material possessions and cutting through class structure, they often reduce people to their most basic human selves. This levelling effect has the fortunate byproduct of drawing disparate people together. We heard many stories of people meeting their near neighbours of decades for the first time in recovery hubs and while helping with cleanup and recovery effort. People responded to the need for support generously and graciously as it arose. Communities were brought closer together as a result.



*Disasters don't reflect the hierarchies of society...[they] can neutralise pre-existing power struggles in communities, everyone needs beddings, clothes warm things.*

*People used to not know their neighbours, everyone talks about how they have built community that wasn't there before.*

*Decision to be a community facility not flood facility, cater to isolated elderly people, disability access, having people come through the door means we can capture the need*

**Organisational participant**

### 2.5. B

#### Even people in need want to contribute and this can unlock biases against support

Victims often contributed to recovery efforts, generously volunteering their time. It give a sense of direction in uncertain times, helps people understand their place in a broader shared solution, allows for a kind of 'giving back' after receiving help themselves and simply conforms to people's notions of 'doing what is needed'.

Many victims are unwilling to accept help. An important outcome of contributing as a victim is that it normalises receiving help, therefore lowering the barrier to accepting it.



*I did it [recovery volunteering] for love... At least I could help somebody... We'd suffered trauma but couldn't imagine the trauma from sliding down a hill in a house*

**Community participant**

*People see the act of service as part of their own recovery story. Community, participation, empathy means that people are part of each other's recovery journey*

**Organisational participant**

*[In response to: Why help out in the community centre?]  
Gives us a sense of purpose*

**Community participant**

# Solutions

**2.5. S1**  
**Encourage participation in recovery efforts by the broader community and victims**

Support grass roots community efforts (e.g community hubs) that allow volunteering and community participation in both recovery efforts and ongoing resilience activity.

**2.5. S2**  
**Facilitate connection of different parts of the community through events**

Events could be designed to bring together a range of community members to normalise experiences, reduce social barriers and increase social supports.

Successful examples observed include Weekly lunchtime barbeques welcoming rough sleepers, flood recovery volunteers, and workers from town where each pay what they can afford, even if that's nothing.

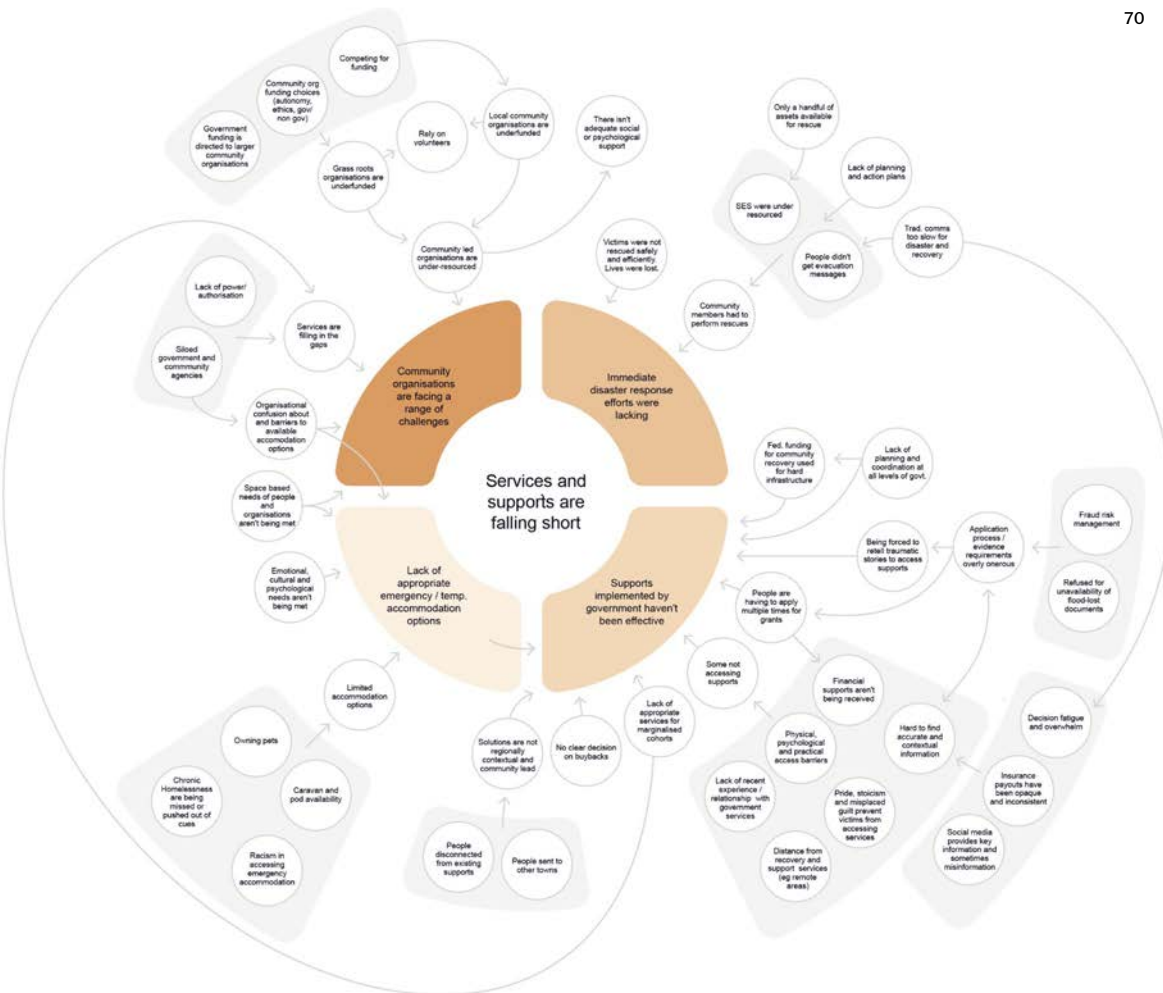
## 3

# Services and supports are falling short

Government-led services and initiatives have fallen short and people still don't have appropriate options for housing. Community organisations are heavily involved in supporting the community after the floods, but are stretched thin in doing so.

## Sections

- Immediate disaster response efforts were lacking
- Supports implemented by government aren't effective
- There isn't appropriate temporary housing
- Community organisations face many challenges



### 3. US1

## Angela's Story

### *Stories - Grassroots community organisation challenges*

Angela has set up and manages a grassroots community flood recovery service. She set it up in response to the floods out of a desire to help, seeing the many ways that larger mainstream services were failing to meet the needs of their local community.

She believes her service is better positioned than larger community services to understand the immediate needs of people in the community. She is determined to make a difference and has a mission that revolves around building a community that is safe, inclusive, flexible and responsive.

Providing social connection for people in the community is seen as an essential element, and key to supporting people's emotional wellbeing.

Her service is entirely resourced through volunteer efforts and donations of time and resources. Frustrated by the lack of government action, Angela is determined to do more for people, and while she wants funding she places a high value on autonomy and doesn't want to be restricted in a way where their flexibility to respond to emerging needs and provide support for all is compromised. value autonomy.

She can clearly see the value the service offers, and is exasperated it isn't supported more fully. The work is somewhat consuming for her and her volunteers, so she is hoping they can survive long enough to be competitive in accessing funding.



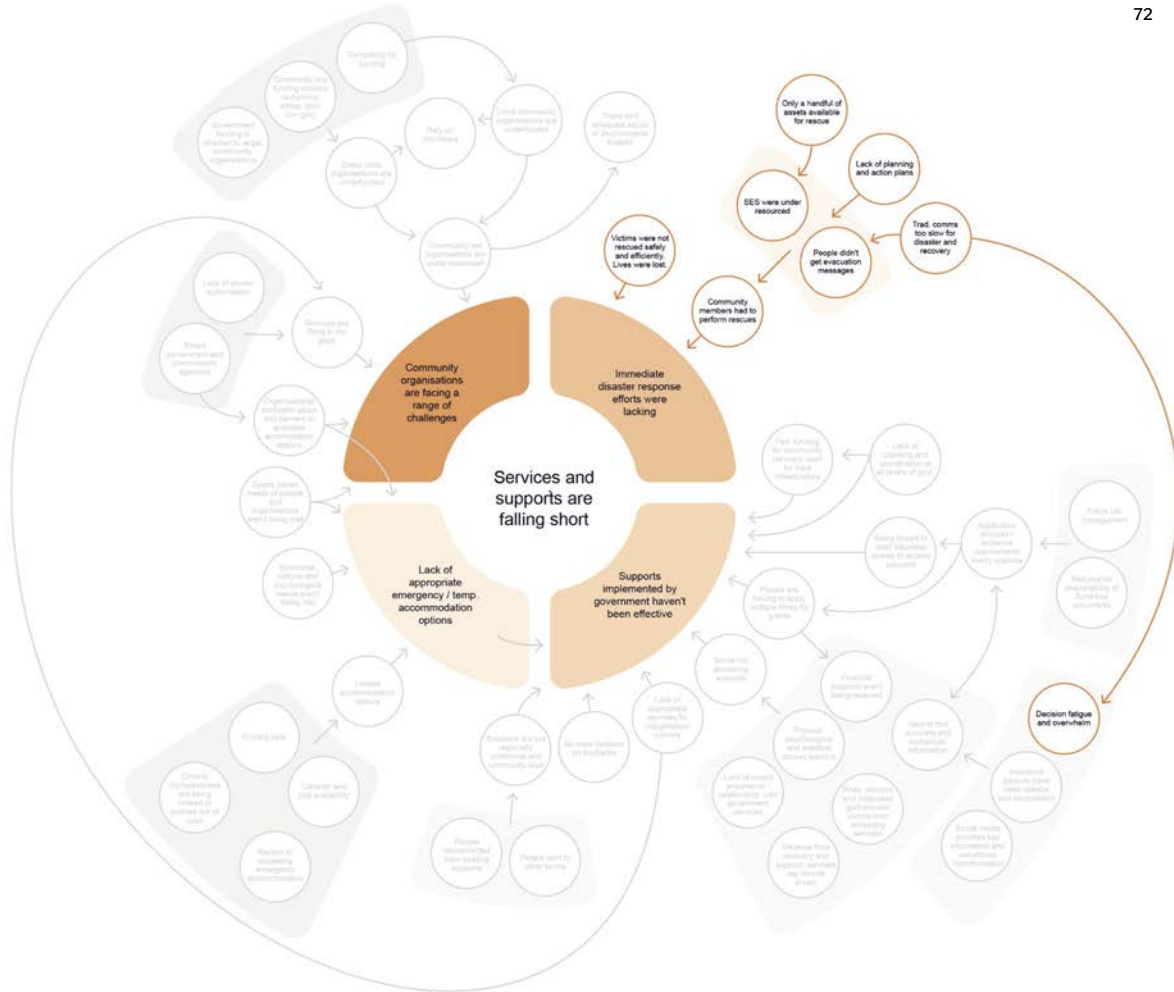
*Why are our services not getting the financial support that we need? The people doing good work should just get funding.*

*We're here for anyone that needs help.*

# Immediate disaster response efforts were lacking

There were issues with communicating the impending flood level and evacuation notices.

This has added to the trauma in the community.





### 3.1. A

#### There needs to be planning for, and execution of better disaster responses in the future

A common issue raised was that there is a lack of planning and action plans in place for flooding events, and that this is something they see as crucial looking forwards.

There is shared understanding that disasters will increase in frequency and intensity with the impact of climate change and that action needs to be taken now to increase the resilience of the built environment and ensure communities are better prepared for the future.

Some spoke about the inadequacy of the roll out of on the ground resources provided by government in the aftermath of the floods.



*Need to be thinking about worst case scenarios now, to develop actions and steps that need to be taken now to avoid future problems....helping communities be better prepared, have the conversations they need to before the event*

**Organisational participant**

*We needed resources on the ground...that was needed three months ago. And instead, and we were caught in two months worth of contract negotiations because the word had to be changed here...it was absolutely insane. And I hope that out of all of this, that government does some evaluation and has an approach to disasters...that can start rolling when the people need it.*

**Organisational participant**

### 3.1. B

#### Up to date lists of vulnerable people are needed

It was mentioned that previously SES would have a list of vulnerable people in the community but this was not apparent in their activities during the recent floods.

A number of organisations mentioned that they use and maintain, or developed lists of vulnerable people, as a mechanism to ensure vulnerable community members needs are known and met, it also helps with following up people for support.



*We were already developing a list of vulnerable clients in our area that we knew were really struggling with a lack of support or mental health.*

**Organisational participant**

*There was a list created of safe places for (LGBTQIA+ people) to live. The university wasn't a very safe place.*

**Organisational participant**

*Honestly without the local boys in their tinnies, so many people would have died.*

**Community participant**

*We had a number of people dying. I really think we had those people die because they were vulnerable people who weren't on a list somewhere, this is who we need to get out first.*

**Organisational participant**

# Solutions

**3.1.S1**  
**Create a disaster response plan that details needs, roles and responsibilities**

Develop an agreed emergency response in partnership with government agencies, councils, community organisations and community members that details communication mechanisms and action plans with specific protocols for vulnerable cohorts.

**3.1.S2**  
**A framework for recruiting and managing volunteers**

Enable local community members who want to volunteer their efforts in an emergency to be able to do so. This could be delivered in partnership with the SES.

**3.1.S3**  
**Establish lists of vulnerable people and needs in advance of disasters**

Coordination of community organisations and support services to identify and maintain lists of vulnerable people who may need earlier or more support in the event of a disaster event.

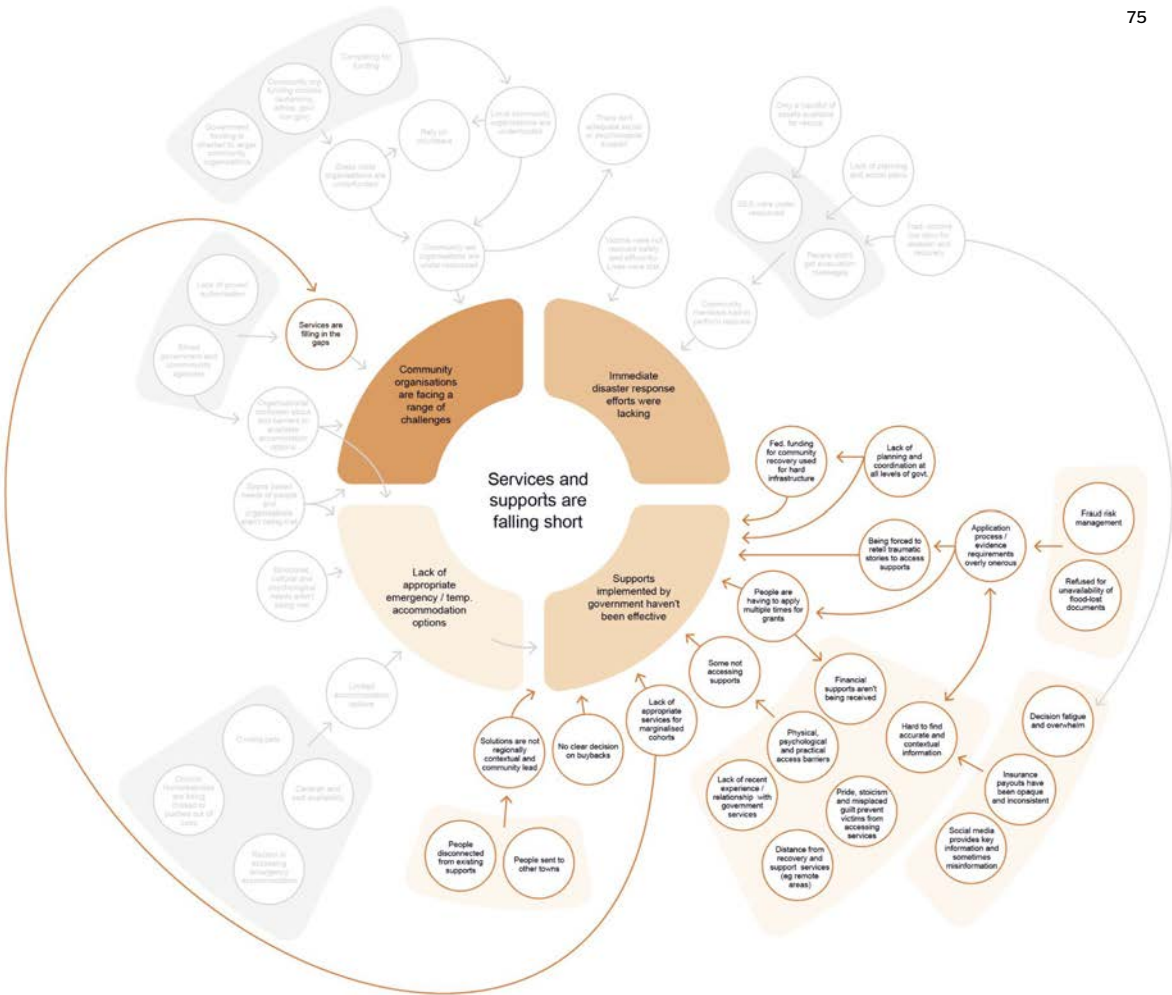
# Supports implemented by government aren't effective

**Many people spoke about shortcomings in the initiatives that have been implemented by governments since the floods.**

Stories of frustration at the delays and inadequacies in responses, as well as the burden and difficulty of accessing and applying for grants were common. Participants talked about the lack of accurate and timely information as problematic, and commented on the ways in which services were not trauma informed or contextually appropriate.

There was confusion about what supports were available to people, timelines involved and how to access them. The confusion was experienced by both community members and community organisations.

People were largely unable to identify any initiatives that had worked well and many spoke about the need for community led, but government supported responses in the future.



### 3.2. A

#### Initiatives have not been contextually sensitive or community based

Many participants spoke about government-led responses not being locally informed or contextually appropriate. Interventions that have been designed or run at a distance have led to range of problems, such as displacement of people from their families and communities.

As part of this, community organisations spoke about not being consulted with or listened to.



*They don't understand us. And they're not listening...didn't know that Cabbage Tree Island was an Aboriginal community Treated each family as individuals , didn't understand that they were part of a community...separation of families...they were just reacting rather than trying to understand.*

**Organisational participant**

*It's easier for them to come in after the flood and tick a few boxes than to come in and listen deeply to the local problems. Humble themselves by admitting that they don't understand the issues in the community.*

**Organisational participant**

*We rely on funding from higher ups and they don't understand our community needs.*

**Organisational participant**

### 3.2. B

#### Disaster happens at a local level and responses need to be designed in the same way

Many had formed the view that responses needed to be community-driven or led, with support provided by government to empower and support in the delivery of this.

This was a consistent sentiment across a range of participant types, including grassroots and other community organisations as well as those from government agencies and those who had experience with disaster recovery in other contexts.



*You can't just cut and paste and think you can do that in any region and every region is unique and has its own socioeconomic and all of those sorts of considerations as well.*

**Organisational participant**

*If you design programs to have as much decision-making power at field level, and as much flexibility as humanly possible at field level, to be able to respond to developing needs...let decision-making authority happen at the coalface, realise that if you want to get anything good done, it's gotta be decisions by the people...those who are closest to the problem are best positioned to find the most appropriate solution to their problem.*

**Organisational participant**

### 3.2. C

#### There has been a lack of planning and coordination at all levels

People spoke about the problems in navigating different government services and being passed from one service to the other, without reaching any resolution.

A number of people spoke about silos and inconsistent policies or information flows within and between government agencies. Some also talked about the lack of coordination between government agencies and community organisations.

There was also acknowledgement that disaster recovery spans all three levels of government, including a range of different Local Government Areas, which presents funding and decision making challenges.



*The contradiction, talk about sort of planned siloing within a department to, to fund (programs that have)...a very strong commitment on paper to ensuring that women get to stay in a local community...but there's no housing. And, and then you have a department in the same funding body talking about 'well they'll just have to go somewhere else'. It's a massive contradiction in terms of planning let alone in terms of delivery.*

**Organisational participant**

*To get into the temporary accommodation, we were told to ring Link2home, who told us it has to be through Services NSW, who said we have to ring someone else...yeah, you're passed around, you're passed around because it's somebody else's job.*

**Organisational participant**

### 3.2. D

#### Disadvantaged people in the community are being excluded

A number of people were critical about the ways in which government-led services have not been designed to support vulnerable members of the community. At times this had led to people being excluded from access, other times it has led to harmful service experiences.

First Nations community members were not engaged or consulted with. People who were sleeping rough, but that had been displaced from their homes, were not eligible for emergency housing. Services and processes were not trauma informed or safe or appropriate for LGBTQIA+ community members.



*Because this person had been homeless, pre-flood she didn't make the allocation of homelessness by affected by flooding....why?*

**Organisational participant**

*Literally walking from one station to the next with people and trying to stop people getting microaggressions.*

**Organisational participant**

*If people are sleeping rough, they don't have ID or they are 'those people' it is hard to get into a motel.*

**Organisational participant**

### 3.2. E

#### It's not easy to find supports and services

A number of people have never had to seek or access support services before. The pathways to services are often unknown to them.

But people across the housing continuum still reported issues with finding out about services, including government grants and services. Often, people tended to find out about these services through informal channels like word of mouth and social media, or were introduced to them by going to other services.

Organisations spoke about how they have spent significant amounts of time supporting people in connecting with government supports.



*We have case workers who help residents understand what services they can access.*

**Organisational participant**

*For a lot of people, this is their first time having to request services.*

**Organisational participant**

*Am I applying for the right one? I don't know.*

**Community participant**

*When I first moved to the streets, I didn't know about any of these services. It's the kind of thing you have to learn from other homeless people.*

**Community participant**

### 3.2. F

#### Grant application requirements were overly onerous and at times impossible to navigate

Many people spoke about the difficulties they had in applying for government funded grants.

The process required them to tell and retell the traumatic experiences they had been through. Applications were burdensome and difficult to complete and entailed requirements that were at times impossible to meet, such as by being asked to provide documents that were lost in the flood.

A number of people interviewed had applied numerous times, and many have still not been successful in having their application approved.



*Had to write a letter for the grants. Need to have photos before, during and after...I lost everything trying to help people. By the time I got people out, brown snakes out, I had a pair of boardshorts on.*

**Organisational participant**

*So much red tape, so much bullshit So much we have to go through to get a roof over our heads.*

**Community participant**

*The grant system was horrific and hugely problematic...I'm an expert at writing grants and, and I, pulled my hair out, the, yeah, that, that lack of being trauma informed and having, having to retell stories.*

**Organisational participant**

### 3.2. G

#### Some flood victims are not seeking help, or applying for support despite being in need

There is a cohort of people in the community who have a tendency towards self reliance and a perception that others are more deserving of support than them.

This is despite the fact that they are suffering and would benefit from the supports and services available to them.

A number of participants spoke about how this was a barrier that was particularly evident in people who were older in age.



*I never reached out for help apart from friends, I didn't want to clog up the system, I knew I could bounce back.*

**Community participant**

*I don't want to receive help, there's always people worse off than me.*

**Community participant**

*We have a gentlemen, just as someone that stands out in my mind he was coming in each day. I think it was just to sign some paperwork or try and regain some paperwork. He was still wearing the same clothes day after day after day...they'd been in the water and he was still wearing them and still figured out that he didn't need help because there was someone else worse off.*

**Organisational participant**

### 3.2.H

#### Very little has worked well in the government-led recovery responses



*Not really seen anything good.*

**Organisational participant**

Participants were asked about things that have worked well in the disaster recovery responses. Many struggled to identify any government-led initiatives that had delivered well.

One exception was the Camplify program. While it had limitations in eligibility, it was generally reported to be a positive initiative that relatively quickly could provide people with a private place to stay while remaining in their communities and on their properties.

Some commented that they'd like to see this rolled out more broadly.

# Solutions

## 3.2.S1 *Community Driven Recovery*

A model is developed and funded, that enables community-driven recovery. Decision making power is placed in the hands of community organisations and community members. Expertise is included across the areas of lived experience, disadvantaged community members, building, planning, development, council, state and federal government.

Funding is delivered to initiatives that are identified as most beneficial to the community, this may include scaling up activities that are proving successful, as well as piloting or implementing new initiatives.

The Fire to Flourish initiative led by Monash University was assembled in partnership with four communities across New South Wales and Victoria affected by the 2019/20 Australian bushfire season. It provides an example of community lead recovery and resilience in the context of natural disaster.





# Solutions

## 3.2.S1 Community Driven Recovery

### PLACE & COMMUNITY

- Includes the vision and voices of people that live in the community
- Locally led and designed solutions to best meet the needs of community
- Supports the delivery of solutions that are best suited to the area

### POTENTIAL PARTNERS

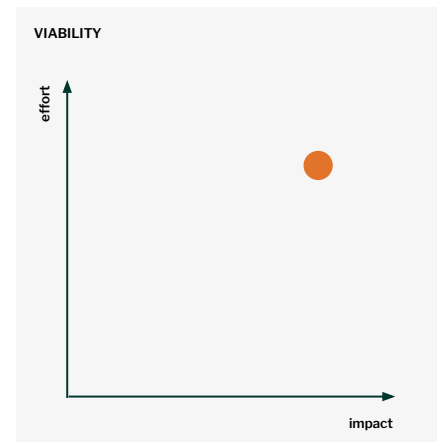
- Community organisations
- Recovery Hubs
- Subject matter experts
- All three levels of government
- Community members

### BENEFITS

- Leverages community expertise and knowledge
- Increases voice of flood affected and disadvantaged community members
- Reduces implementation of ineffective or contextually inappropriate initiatives
- Reduces the barrier of siloing and lack of coordination between agencies and levels of government
- Will benefit future generations

### CHALLENGES

- Developing process for decision making
- Non traditional distribution of power
- Alignment of partners with differing interests.
- Relies on council and government buy in
- Relies on delivery of flexible funding



# Solutions

## 3.2.S2

### **Provide safe and appropriate responses**

Those that are involved in the design and delivery of government initiated services are given training and skills development to be more trauma-informed in interactions and processes.

## 3.2.S3

### **Assessment of gaps and needs in services being rolled out**

Enable opportunities for government and community organisations to work together in an effort to identify areas of need and deploy solutions.

## 3.2.S4

### **Create responsive, flexible, iterative services**

Ensure services have continuous improvement structures and frameworks that include regular check in's to identify what is working, what isn't working and what needs to be modified in response.

## 3.2.S5

### **Financial support options**

Identify novel ways to ease financial burdens for people in crisis, such as a reprieve on taxes or rates.

## 3.2.S6

### **Collaborate and coordinate**

Develop a framework that enables better coordination of government and non-government services, including those that support disadvantaged community members.

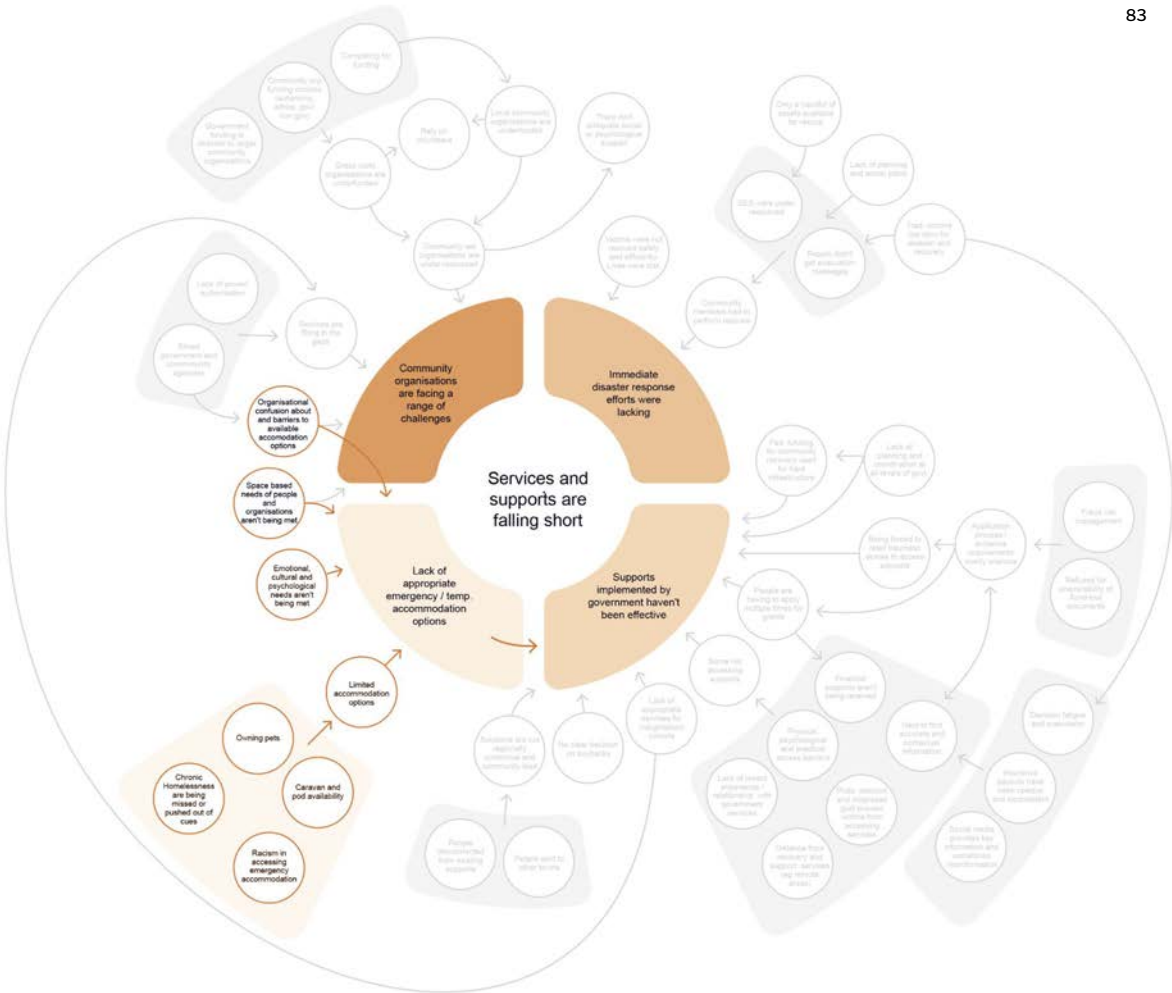
3.3

# There isn't appropriate temporary housing

Given the lack of housing in the community, and with the floods having further removed housing stock, people that have been displaced by the floods struggle to find adequate accommodation. Anecdotally we were advised that Lismore had lost between 40 and 50 emergency accommodation beds.

Government-led attempts to ensure housing availability have not been timely, and are perceived to entail problems. One of the key concerns raised about medium scale initiatives (like pod villages) are that they may displace people from their existing communities and support services. Some initiatives have been more warmly received, such as people being able to place caravans on their existing land-though the eligibility criteria mean that this has not been a solution for all.

Many organisations were unsure what initiatives were underway, or what the initiatives involved. There was a view that nothing to date has been successful in addressing people's immediate housing needs and some have lost hope that the government will help them in any meaningful way in the long run.



### 3.3. A

#### Temporary accommodation options aren't meeting people's needs

People spoke about the ways that their needs are not being met in emergency and temporary accommodation.

For example, people are being exposed to hygiene issues and violence. Practical needs, such as storage space are also not being met.

Many spoke about their concerns that these solutions will end up being permanent, particularly if a path to transition people is not identified One participant spoke about the fact that these types of efforts are 'Internally Displaced People (IDP) Camps' and they should be recognised as such.



*They've had issues from the start. Drug, alcohol, behavioural. Essentially turned into a bit of a ghetto.*

**Community participant**

*Encampments are dangerous, and they institutionalise people into that circumstance...how you actually support people to leave those pods and get into community. How are you going to create, connect those connections with people back to their original communities?*

**Organisational participant**

*A lot of people pissing in the shower...people will shit in the shower.*

**Community participant**

### 3.3. B

#### People are being forced to choose between accommodation and their pets

Participants spoke about how government provided emergency accommodation and non formal crisis accommodation, like couchsurfing, didn't allow pets.

Pets are part of people's family and provide emotional support in a range of ways. The separation between owners and their pets means that people are forced to choose between a place to stay or losing a family member.

This is particularly problematic, given the grief and trauma that is already being experienced.



*Forcing people to give up their animals or choose is awful. They are part of the family.*

**Community participant**

*Government provided no help, they said there was nothing available for people with pets.*

**Community participant**

*We couldn't do it to our son...pets are part of the family*

**Community participant**

### 3.3. C

#### **Socially disadvantaged people are facing barriers in accessing temporary housing**

Many people are experiencing difficulties in gaining access to emergency or temporary accommodation.

Organisations spoke about the challenges in identifying places for people to stay.

Some shared stories of racism towards First Nations community members, barriers for older aged people and bias against those that have been displaced by the floods.

Many participants talked about the plight of those that have been sleeping rough and being de-prioritised for housing despite being the most vulnerable people in the community.



*It does not take into account the barriers for older people in recognising their experience as homelessness, the social stigma and fear and uncertainty in accessing social services*

**Organisational participant**

*Long-term rough sleepers are being displaced from the cues...by those who have become emergency unhoused...while that's essential to get those people into homes and we would support, you know, reducing the time that anyone spends out on the streets, it is having a knock-on effect, which doesn't seem to be being resourced or addressed*

**Organisational participant**

### 3.3. D

#### **Personal connections and influence can help sidestep barriers and makes a difference to finding housing or dealing with recovery**

Organisations and lived experience participants talked about the ways they have been able to overcome barriers through using personal connections or by wielding influence.

Some community members spoke about being strategic in their efforts to secure a place to stay, for example by letting a hotel owner know they had bartending skills. Some organisations have used a solicitor to overcome service barriers.



*We were trying to get someone urgently into Camp Koinonia and we knew there was availability cause we have staff going in and out. But of course, when we contacted Services NSW and it wasn't their problem, but by the way, there was no availability and they weren't going to this and they weren't going to do that. Well, this solicitor overheard the phone call in Coraki Hub and just jumped straight in and that person was housed that night...so they told me about that. So we rang that same solicitor and then she did the same for our client to, all within a space of 24 hours. And all of a sudden there was availability.*

**Organisational participant**

3.3. E  
Some offered some small amounts of respite accommodation

Some organisations mentioned that they had a small amount of temporary accommodation, that they were able to offer to people who were in dire need of a place to stay as a brief respite from the challenges they were facing.



*One of the things that we would, we did was we had somebody in Ballina who had a little studio and we called it a queer BNB. So it was a place people could come for free, you know, we'd stock the fridge just for a few nights or, you know, two to four nights just to get away from the disaster zone and have a bit of a reset. So, I mean, couldn't do a lot, but it was, it was something and it was really useful.*

**Organisational participant**

3.3. F  
Buying a portable home provides a sense of security for people who are staying in flood prone areas

Some residents have, or are in the process of ensuring they have a form of accommodation that is moveable (e.g. a van or caravan) in the event of more floods.

This form of moveable accommodation functions to provide reassurance and a practical form of insurance.



*Can get the caravan out in a hurry*  
**Community participant**

# Solutions

## 3.3.S1

### **Enable or provide easily movable disaster housing**

This could include increasing the rollout of programs that enable caravans on people's own properties, moveable dwellings on unused land, or the creation of a fleet of mobile houses that can be deployed to different areas.

## 3.3.S5

### **Bulk purchase of Airbnb on a longer term basis**

Bulk purchase of Airbnb stays on a long term basis, distributed to flood victims who are in need of safe and appropriate places to stay.

## 3.3.S2

### **Utilise existing empty spaces**

Identify unutilised spaces that could be transformed into temporary or emergency accommodation.

## 3.3.S3

### **Enable options for pets in accommodation**

Work with emergency and temporary accommodation providers to identify barriers and solutions for people and families with pets.

## 3.3.S4

### **Sharehouse matching system**

Utilise empty rooms through developing an online sharehouse matching system where people can easily advertise and find appropriate places to stay.

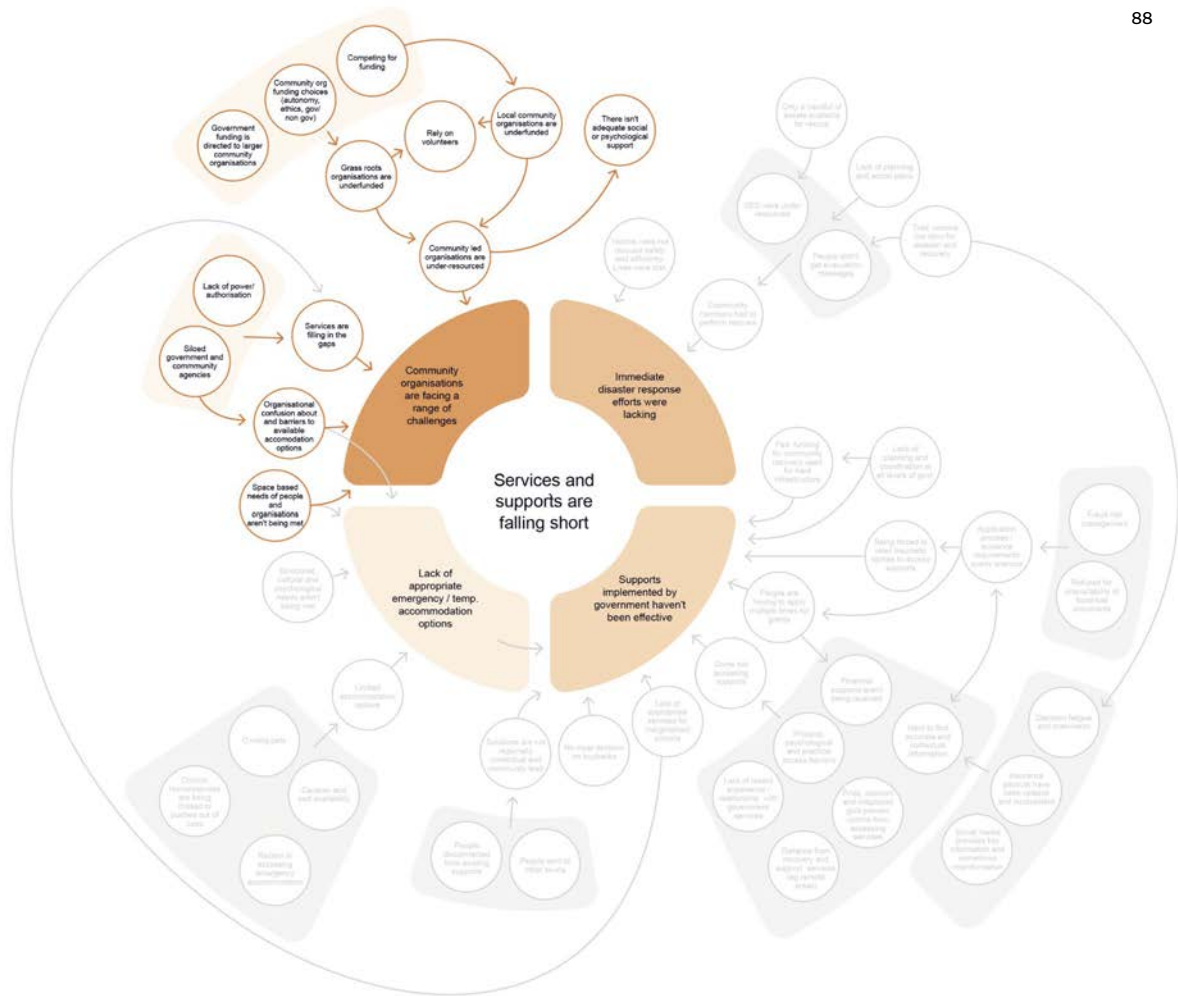
# Community organisations face many challenges

**Community organisations are playing a key role in supporting the community after the recent floods.**

They are filling the gaps left in the roll out of other supports offered to flood survivors and are helping both their existing clientele as well as new cohorts of people who are finding themselves struggling or homeless—many for the first time.

Crucially, community organisations assist people who experience social disadvantage who might otherwise be falling between the cracks of other initiatives.

Many spoke about the inadequacy of government-led supports provided to the community, and that their work involved helping people understand what supports and services were available, as well as support in applying for them, including overcoming barriers to access.





### 3. US2

## Elena's Story

### *Stories - Community organisation challenges*

Elena is a manager in a small, busy, local community organisation that supports people facing a range of social challenges and offers a holistic set of programs and services.

Many of the people the organisation supports don't meet the strict eligibility criteria outlined by the government programs that fund them, but instead of turning them away they support them without funding. The organisation is under resourced and often relies on volunteers to deliver services. Volunteers are welcome, but it does involve risks. Volunteers are not always equipped to deal with the complexities and challenges that people are facing. This can leave volunteers being overwhelmed and stressed and services being delivered in way that causes harm to clients. Elena needs funding but doesn't have the time or staff available to apply for grants, and can see the inequity between her organisation and larger ones that attract more funding and can employ people to write grant applications.

The organisation homebase is still unusable due to flood damage and the amount of people they support has doubled since the floods and continues to increase as people who have been struggling for some time start to come forwards for support.

Elena and her staff, have been heavily involved in supporting people after the floods and she is concerned about the wellbeing of everyone in the organisation. Many have had their properties flood damaged or are facing the fact that it is harder to live and work in the region.

They have all been stretched thin for a long time and it worries her that there is no reprieve in sight.



*Oh god, it's a lot, we're all traumatised, and we're trying to help others that are traumatised.*

*We're just so busy, it doesn't stop, we are seeing probably double the amount of people we used to see, and we don't get funding for it.*

Note: This person and their story are fictionalised but based on real examples from our research.

### 3.4. A

#### It's a major challenge to secure adequate funding to do what's needed

A major challenge that grassroots community organisations face is in securing adequate funding. They report that they deliver much of their work outside of government funding as this type of funding is often onerous to apply for, and often too rigid to meet the broader needs of the people they support.

Private and philanthropic funding is welcome but can entail similar difficulties in application burden and is at times ethically fraught (for example, with end recipients of funds, who may be traumatised, being used for media opportunities).



*We are continuously faced with people that don't fit into the criteria of funding*

**Organisational participant**

*I used to apologise for it coming down to dollars, but there's a lot that comes down, when, when you're already in that space of doing what we do without the dollars and the relationships, and the trust, the missing element is the dollars.*

**Organisational participant**

*There's always issues with being under, underfunded and under resourced.*

**Organisational participant**

### 3.4. B

#### There are funding inequities between larger and smaller community organisations

Some organisations spoke about the need to compete for funding with larger community based organisations.

They report that government funding often goes to larger players in the area, leaving grassroots organisations without.

There was some speculation that this may be done to ease administrative burden within government. Others talked about the organisations who are larger having the ability to employ a grant writer, giving them a clear advantage.



*So, you know, like you have a big mainstream service and they have money coming in...it might not even trickle down to, you know, a small group (like us)...it's fighting for scarce resources.*

**Organisational participant**

*We need funding to apply for funding...big NGOs get recurrent funding but grass roots doesn't get this funding.*

**Organisational participant**

*Maybe one of the pieces of work that philanthropics can do into the future is genuinely develop a relationship with the groups that are on the ground so that they are ready to make decisions quickly, rather than continue to feed a competitive environment that has seen us all pitted against each other.*

**Organisational participant**

### 3.4. C

**Grassroots community organisations are filling the gaps in service delivery and expanding their services, especially for people who are disadvantaged or form part of minority groups.**

Those who experience social disadvantage, including women in abusive relationships, First Nations people, and those from the LGBTQIA+ community often don't have their needs met by, or trust, government and non specialist, mainstream services.



*Local government is the last place I would go to for help.*

**Organisational participant**

*They often do more damage than good and they are completely unaware of it.*

**Organisational participant**

*Most days, walk ins have doubled to quadrupled.*

**Organisational participant**

### 3.4. D

**Community organisations are trusted by the community and the people they serve, but can only do so much**

Community organisations spoke about increased and ever-increasing demand for their services. They are helping people navigate housing and accommodation issues, supporting practical needs after the floods, while still supporting their usual client base, which often raises complex, crisis-driven needs.

A number of participants spoke about how physically and emotionally stretched they and their staff are. Some commented about the fact that they have no time to apply for grants, even though that's what they need to do.



*We see double what we're funded to see what we're funded to see 440 people a year. We see sort of 734.*

**Organisational participant**

*We are continuously faced with people that don't fit into the criteria of funding.*

**Organisational participant**

*In the end we only have so many workers and so many hours in the day, you know, so, you know, we, we do try to support the other cohort, but as far as actually giving them a house, we don't have that capacity because we don't even have enough houses for our own clients.*

**Organisational participant**

### 3.4. E

#### Smaller community organisations rely on volunteers, which is a double edged sword

Those who experience social disadvantage, including women in abusive relationships, First Nations people, and those from the LGBTQIA+ community often don't have their needs met by, or trust, government and non specialist, mainstream services.



*It was not trauma informed...and then there were well-meaning people on the other side of the desk who had no training, sometimes volunteers from, you know, some of the charities.*

**Organisational participant**

### 3.4. F

#### Older aged people are an emerging cohort of people experiencing homelessness

Older people are experiencing homelessness, and are in need of support. Some are coming forward for support and community organisations are supporting them despite not being funded to do so. There were reports of people living in cars, or other inappropriate situations with a number reluctant to seek help, or able to even acknowledge they were in need.

Many spoke about older aged women as an increasing cohort of people becoming, or at risk of becoming homeless.



*Another reason why somebody is not going to have a housing is because they're a woman mature aged woman...they, for instance, would be the statistics that we're not recording...we're not supporting through a funded stream. So there are people in hardship, women, you know, have not had that big superannuation. They, you know, they might not have been in the workforce as often. You know, they don't necessarily have the same access to resources.*

**Organisational participant**

*Elderly that don't wanna apply for anything at all, because they don't want to ask for help.*

**Organisational participant**

# Solutions

## 3. 4.S1

### Increase funding for grassroots community organisations

Directing increased amounts of funding to grassroots community organisations to enable them to scale the work they are doing. This could include recurrent funding for staff.

## 3. 4.S2

### Partner to leverage skills, knowledge and expertise across the sector

Providing a framework for community organisations to identify and engage in partnerships could enable them to better coordinate to support the communities they serve.

## 3. 4.S3

### Support organisations with grant writing tasks

This could include streamlining funding processes and supporting organisations with staffing resources to engage in grant writing tasks.

## 3. 4.S4

### Provide resources to train volunteer staff

Providing mechanisms to train and upskill volunteer staff could decrease risk and increase service quality.

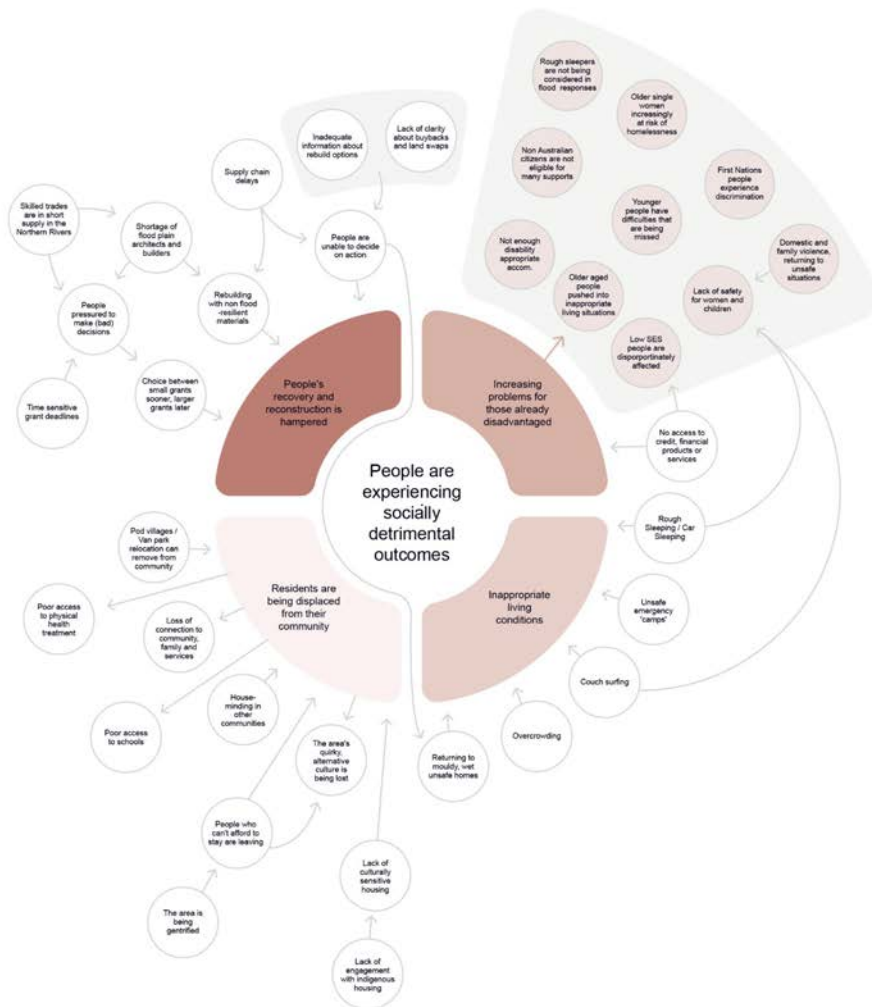
## 4

# People are experiencing socially detrimental outcomes

The long term housing pressures, impact of the floods and ineffectiveness of overall solutions is leading to a number of detrimental outcomes for community members.

## Sections

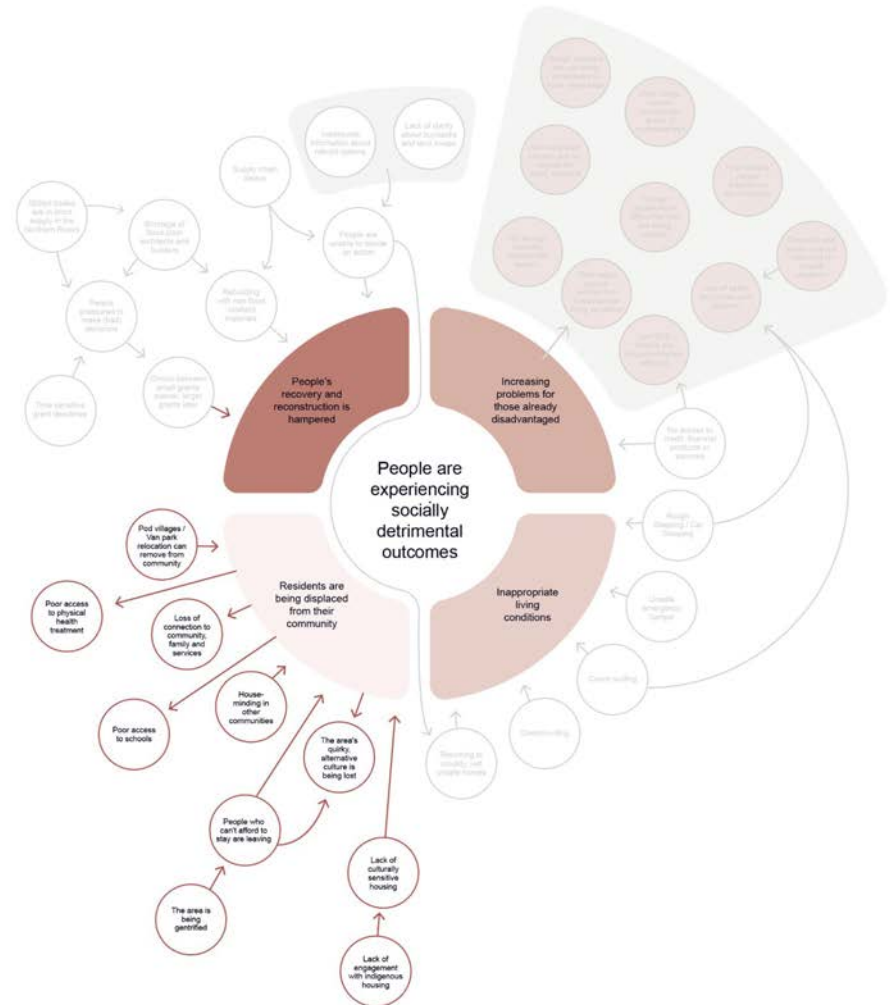
- Residents are being displaced
- People's recovery is being hampered
- Many people live in unsuitable conditions
- Disadvantaged people are being left behind



# Residents are being displaced

Due to the lack of affordable housing and increases in costs of living, people are moving out of their towns and communities. Some are travelling longer distances to work, while others are leaving the region entirely, adding to the difficulties local businesses already face. As the floods have removed further housing stock this has exacerbated pre-existing problems.

There is growing concern that aspects of what makes the region unique is at risk of being lost as the area becomes increasingly gentrified.



#### 4.1. A

##### Displacing people from their communities for emergency accommodation is problematic

In the aftermath of the floods, people were sometimes provided accommodation that sent them away from their communities and existing supports. Some participants reported instances where people were sent to accommodation that was hours away, with no means of transport to return.

There are concerns about the temporary and medium term solutions being implemented, with many participants commenting on the need for solutions that retain people's connection to community and place.



*Don't separate the disabled people from the community. they are people, they are part of the community.*

**Community participant**

*Don't separate the disabled people from the community. they are people, they are part of the community.*

**Organisational participant**

*[on pod villages] Out of town... you are a displaced person outside of your community.*

**Community participant**

#### 4.1. B

##### People are increasingly unable to live in the areas where they work

People are increasingly unable to afford the cost of living in the region. Some are moving further away from where they work and travelling, others are leaving the region entirely.

Businesses and organisations talked about how they are finding it more and more difficult to fill roles. Ironically staff in the organisations we spoke to involved in housing and homelessness in the region had personal stories or anecdotes of this problem.

The cumulative effect of this is not yet known, but if towns don't have adequate numbers of key service or support workers it may have significant implications.



*Social workers can't afford to stay here so are leaving...businesses (are) saying they can't get staff*

**Organisational participant**

*Front line workers can't get to work because they are being pushed further out by housing prices and now that fuel and cost of living is so high, they can't drive in to work.*

**Organisational participant**

*Nearly every town has signs for 'we are hiring' ...very difficult to get employees.*

**Organisational participant**



#### 4.1. C

##### **Due to the lack of affordable housing in the region, people are leaving**

While the unaffordability in the region has been growing over time, there had always been some areas that were more affordable.

This is increasingly no longer the case, with areas that were traditionally more unaffordable no longer so.

This is forcing people to leave the region entirely.



*Two people working full time couldn't afford anything, people have had to move out of the area, the community is getting impacted people are going to Wawrick, people going to Glen Innes, people going across the river..someone going as far as Bundaberg.*

**Community participant**

#### 4.1. D

##### **Loss of connection to community, family and services**

When people are displaced, they lose connections and supports. There are impacts in terms of access to basic services such as health care and schools.

People often move to a place because it accords with their identity and conversely, place tends to imprint character on the person. When people and families are displaced from their homes and the community around them, it has a personal emotional effect.

Participants talked about feeling disconnected and in limbo when separated from their community.



*[we] may have to move out of the area. Don't want to move [our] son out of community / school... but the situation may not be better elsewhere... and the community has supported [us] because they know [us]*

**Community participant**

*Communities are about gathering. If we lose our gathering spaces, what happens to community... libraries... galleries... schools. If Lismore is the heart of the Northern Rivers, how do you replace a heart.*

**Organisational participant**

*Connection is at the absolute top of the list in any disaster.*

**Organisational participant**

#### 4.1. E

### Elements of the area's unique culture are being lost



The Northern Rivers region is known for its unique culture and alternative lifestyle.

A number of people expressed concern that elements of local culture are at risk of getting lost, as the area becomes increasingly unaffordable and gentrified.

This is pushing entire sectors out of the community, including those that may have lower incomes and those that have chosen alternative ways of living. Many locals are ideologically disinterested in the idea of competing in the housing market.

It was noted by some that these people are often the lifeblood of communities contributing greatly to the culture and the arts.

*This changes the whole dynamic of the region...there were people who could afford to live here, created community, arts, opportunities for others, were time rich and were able to spend their time here, they didn't have to worry about six hundred a week for a shitty little flood house. If those people aren't around, people like me lose the reason why we're here.*

**Community participant**

*Capitalism is threatening the culture...it's going to diminish the culture here.*

**Community participant**

*This is a social issue. Are we only valuing one kind of culture? We must be valuing others, particularly our First Australians.*

**Community participant**

*F\*\*k housing...I want to have autonomy. I don't want to be part of the housing industry.*

**Community participant**

# Solutions

**4.1.S1**  
**Enable accommodation at or close to existing homes**

Enable caravans, pods or dongas on or close to existing homes. This involves relaxing planning laws and perhaps partnering with initiatives like Camplify.

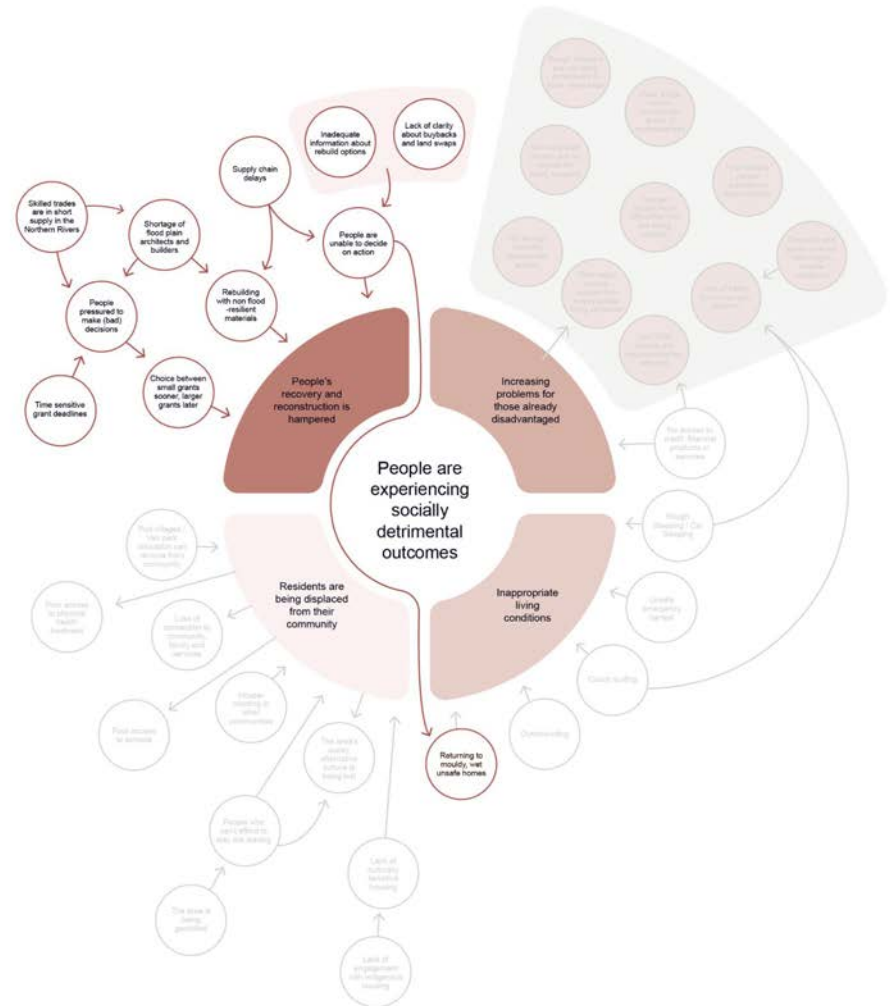
**4.1.S2**  
**Enable workers to remain in the area**

Providing accommodation on site, providing support for travel, or subsidies for key workers may allow them to remain in the region.

# People's recovery is being hampered

In the absence of clarity about things like buybacks and land swaps, and with the shortages of trades and materials, people are often stuck in their decision-making about whether to rebuild or not.

There are also challenges with how to rebuild. Due to time sensitive grant deadlines people sometimes rebuild under time pressure. This, paired with the lack of available expertise, trades and materials is leading to rebuild efforts in ways that will not be flood resilient.



#### 4.2. A

##### People are stuck waiting to hear about what land swaps or buy backs will involve

Many people we spoke to were wondering what the program for buy backs or land swaps will involve as the details of this will have implications for the decisions they make.

In the absence of this, they struggle to know which direction to go in.



*Yes, people are all still in unsafe housing situations, but the worst thing is probably everyone's still in limbo. Yeah. We don't know any real information about buybacks, about houses.*

**Organisational participant**

*Everyone in North Lismore would move out of town if they were offered pre-flood prices.*

**Community participant**

#### 4.2. B

##### Delays in solution implementation are impacting people's mental health

Community members are frustrated at the delays in solutions to their post disaster housing and accommodation issues. The longer it goes on, the greater the impact it is having on people's mental health.

There is a sentiment from some that there won't be a solution offered that deals with the housing problems faced by those that are displaced by floods in any meaningful way.



*And I think that not knowing is terrible for mental health and it just feels like they're delaying, they're playing politics with people's lives and nobody has any faith that they're even actually going to do anything*

**Organisational participant**

*The pods are taking far too long, it needs to be streamlined.*

**Organisational participant**

*I think everyone has hit a wall, feeling left behind. One of the biggest frustrations is that it is 5 months down the track and we've gotten nowhere. We've got families living in tents which shouldn't be happening.*

**Organisational participant**

#### 4.2.C

##### **There have been inconsistent insurance outcomes, with some recovery efforts being delayed by disputes**

Community members are often being hindered by delays in outcomes of insurance claims.

Some are involved in decision review processed or disputes, with a number pointing out inconsistencies in decision making by insurers based on differing assessor reports.

One participant commented that whoever was paying for the report would have their interests progressed.



*We're insured but have not been paid out...currently in dispute with the insurance company as they are disputing that they are liable. Have the same policy with the same company as another resident two doors up who was paid out... circumstances are almost identical..the difference was the hydrologists report.*

**Community participant**

*Both neighbours are still fighting to get their policy paid out both with (same insurer), very different experiences, assessors came to different conclusions, still going backwards and forwards*

**Community participant**

#### 4.2.D

##### **Financial assistance processes are pushing people to move quickly**

Grants and insurance process time frames and limitations entail difficult decisions for people, some with long term implications for their process of rebuilding or recovery.

Some spoke about having to choose between different types of grants, instances where they weren't eligible for grants when they had insurance and choices between pays outs of having insurers manage repairs.

At times these pressures may be leading people to make decisions that they may later regret.



*If you're insured, you don't get the 20k. You need to have a firm answer first. If you do get the 20, you can't apply for the open ended larger funding.*

**Community participant**

*Decided to take the insurance payout and rebuild rather than have the insurer (do it)...can raise the house and use flood resilient materials which the insurer wouldn't have done - they would simply rebuild it in place as it was*

**Community participant**

#### 4.2.E

##### Trades and materials shortages are complex systems issues, including a backlog of disasters

There are trades and material shortages in the Northern Rivers region. But some participants highlighted the broader system at play, including global supply chain delays.

Some also talked about the impact of other relatively recent disasters such as the Black Summer bushfires of 2019/20. These recent disasters have effectively contributed to a backlog of rebuilding work, thereby adding additional pressure on trades and materials.

Those who had had a role previously in disaster responses spoke about the recovery process always involving complexity and taking more time than expected.



*Just noting that this...continues to be an issue in relation to rebuilding off the back of the black summer bush fires... it's the material shortages as well, and the inflationary impacts and just the fact that you can't get a tradie for months on end. So all of this is just delaying those rebuilds*

**Organisational participant**

*The recovery process takes time and is complicated. There are limitations of materials and expertise. There are political complexities and tough questions to be answered,...these realities often feel frustrating and depressing, but the more we expect the recovery phase to be extended and complicated the less frustrating and depressing it will feel.*

**Organisational participant**

#### 4.2.F

##### There is a shortage of skilled housing advice



Some spoke about the difficulty in getting access to information and advice about what to do to build back more resiliently.

There were difficulties reported in getting access to trades as well as specialists like flood plain architects

Some participants spoke about an initiative in the context of cyclone disasters where research based information was used to inform people's efforts to rebuild more resiliently.

*That information about flood resilient architecture is not communicated. People are patching up their houses because they're homeless... waiting for builders and trying to survive. Everything is done in haste.*

**Community participant**

# Solutions

**4. 2.S1**  
**Support people to repair their houses**

Help people to do the basic work that makes their houses more suitable to use as accommodation. This could be done via loaning tools, workshops, a train the trainer model or via a groups that work with each other to repair each others houses.

**4. 2.S2**  
**Incentivise trades to work in the area**

Combine the repairs needed to develop a program of work that would be attractive to larger companies to undertake. This could be managed by a large tender or supplemented with other incentives.

**4. 2.S3**  
**Make funds more accessible**

Relax restrictions on flood affected residents only having access to one type of funding (e.g. Back to Home grant or larger grants) so they don't have to make tough choices.

**4. 2.S4**  
**Support people to build back better**

Provide people with evidence based information on what they can do to make their houses more flood resilient houses so they can build back in ways that are better in the long term.

**4. 2.S5**  
**Information and support for decision making**

Establish community forums with experts talking through difficult topics, outlining the different choices people can make and taking questions.

**4. 2.S6**  
**Provide medium-term accommodation while people work out what to do**

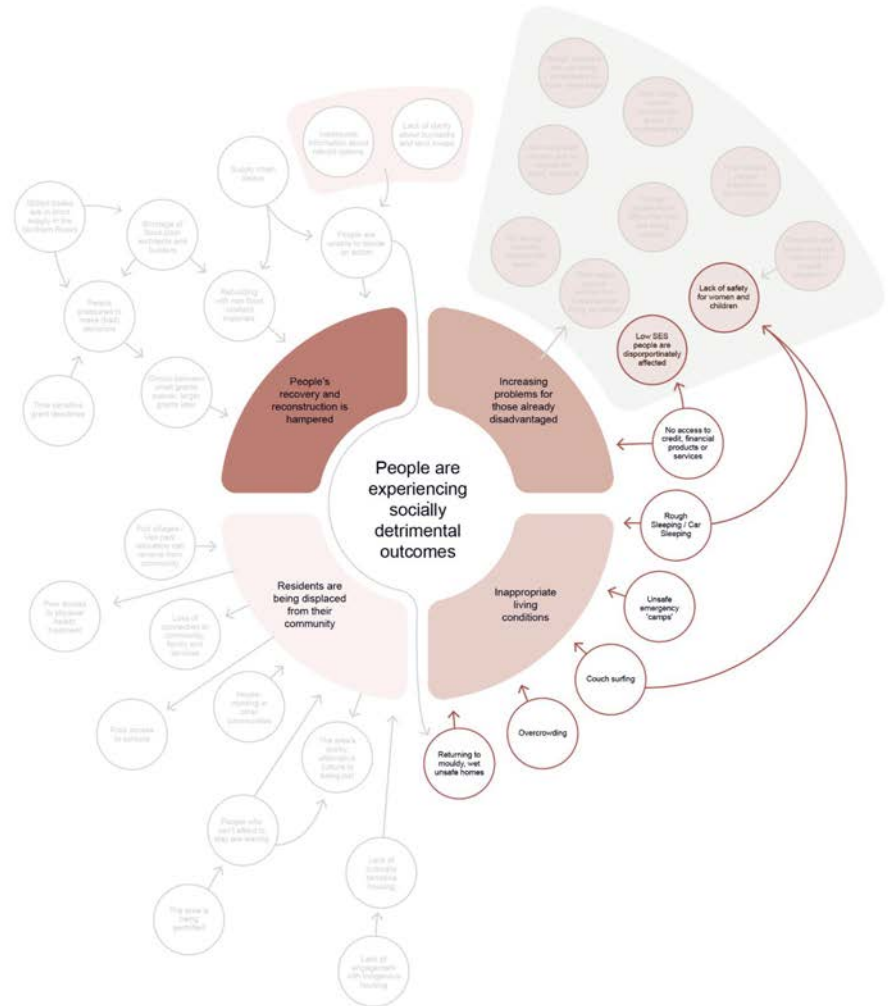
Provide more safe, comfortable, medium-term onsite accommodation options for those considering rebuilding.



Many people live  
in unsuitable  
conditions

There are a range of different situations that people are in, but it includes things like couchsurfing with strangers, returning to mouldy homes, recovery camps, and living in tents or cars.

These situations are putting individuals and families health and safety at risk and it is likely that those who are homelessness for the first time are likely struggling more.



4.3. A  
People are having to choose  
between paying rent and eating

As an example of the impact of the housing pressures and lack of affordable housing in the region, a number of community members we spoke to indicated that they were having to make considered choices about whether they were going to prioritise eating or paying rent.

Some who did not have access to stable accommodation talked about the fact that this exact situation allowed them to be able to afford food.



*Even if it's someone accessing emergency relief for material aid, it's usually because they've had to make a decision between paying their rent and eating.*

**Organisational participant**

*Without rent I can eat, get a campground every fortnight, put some away to fix the van.*

**Community participant**

*Choices are paying rent or eating...you just give up*

**Community participant**

4.3. B  
People have been pushed into  
inappropriate living conditions

While navigating the complexities and delays involved in rebuilding and/or decision making about a path forward, people are resorting to living a range of unsuitable conditions.

This includes couchsurfing, overcrowding, houses without basic facilities, living in mouldy environments and living in cars.



*A lot people are on couches, in tents, houses are condemned and they're still paying the mortgage.*

**Community participant**

*More and more people living in mouldy houses...shells of houses is the best option available.*

**Organisational participant**

*We have enough tents, but we're covered in mould.*

**Community participant**

*Where are they now? back in condemned houses.*

**Community participant**

### 4.3. C

#### These situations are putting people's health and safety at risk



Living in these conditions compromises people's basic needs around privacy, health and safety.

People talked about having very little rights in caravan parks, lack of safety in camps and exposure to mouldy conditions in tents and houses.

One participant talked about recurring illness due to the constant mould they were being exposed to.

*He's trying to straddle floorboards that are still safe and he says he can watch the mould growing...he doesn't have a front door yet or windows yet...he was so cold.*

**Community participant**

*Camp Kanonia, recovery centre where all the flood victims go...drug, alcohol, behavioural. Essentially turned into a bit of a ghetto.*

**Organisational participant**

*There's so many risks and hazards...when you're couch surfing. And that's a lot of that sleeping in cars, sleeping in car parks, you know, and they can't identify that they're doing that. Or, you know, their children will be removed.*

**Organisational participant**

### 4.3. D

#### Those who experience homelessness for the first time are likely to struggle more



A number of participants spoke about unknown numbers of people who were experiencing various forms of homelessness.

Some of these people were reportedly reluctant to seek help, and unfamiliar with how to go about doing so. As the time post floods has gone on, some have started to come forward for support or assistance.

Some participants commented that those new to homelessness are likely to be struggling more than those for whom it is a more familiar experience. Their health and wellbeing may be at great risk as they navigate the many challenges that come with homelessness.

*It's six months on all of the research shows that if people are still homeless, six months on those people are going to have significantly more problems.*

**Organisational participant**

*The data's still does not capture all those people who are couchsurfing, in with relatives, those other areas where they're not registered.*

**Organisational participant**

# Solutions

**4. 3.S1**  
**Expand availability of on site accommodation**

Broaden the rollout of caravans or moveable pods on people’s existing land. This may require changes to some local planning laws.

**4. 3.S2**  
**Support and teach tiny house design**

Provide workshops and support to enable people to design and build tiny houses.

**4. 3.S3**  
**Convert unutilised space into temporary medium term accommodation**

Identify suitable spaces and convert them into temporary medium-term accommodation.

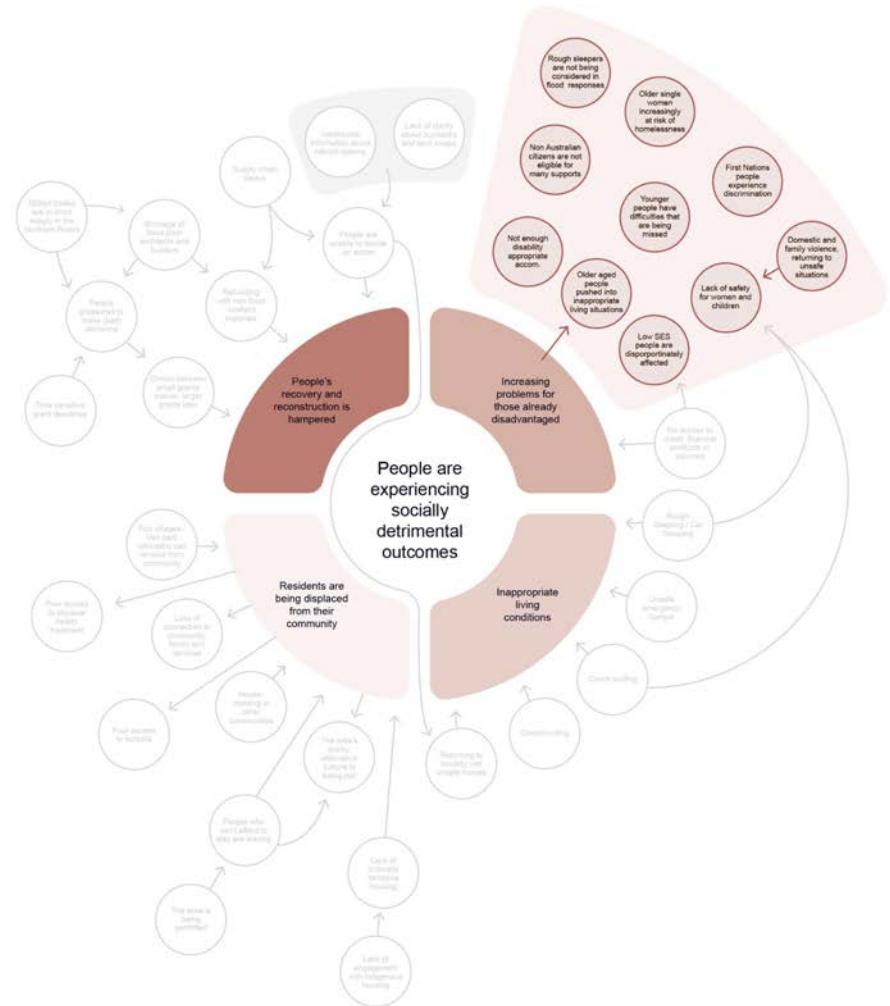
**4. 3.S4**  
**Create a response hub**

Create a hub that is a source of tools, knowledge and also entails a number of staff that are deployed to support residents to make their house safer and more habitable.

# Disadvantaged people are being left behind

Those that live in flood prone areas tend to be those that are lower socioeconomic status, they are overwhelmingly more impacted by the floods and the problems with flood responses.

Throughout this research, there were cohorts of people repeatedly mentioned that are facing additional unique challenges, on top of the broader housing affordability and flood impact issues. This includes difficulties with the design and implementation of responses as well as service access barriers, and problematic service experiences.



#### 4.4. A

##### People on low incomes are being further disadvantaged

People that live in flood prone areas tend to be those of lower socioeconomic status, because those homes are cheaper. Therefore, these groups of people are disproportionately affected by floods and the problems with flood responses.

The rise of house prices, rental costs and costs of living in general have hit those with less disposable income and little buffer the hardest.



*The market just can't equalize itself in this area to be able to provide housing for those on low and middle incomes now.*

**Organisational participant**

*Many Northern Rivers locations are in the 20% most disadvantaged in NSW... The low income households in the Northern Rivers region face the greatest issues in securing housing, and there are a large number of households in this category chasing few available properties.*

**NCCH Report 2018**

#### 4.4. B

##### Some of the most vulnerable people in society are not being thought of or included in responses to disaster recovery and are falling down the priority list

We heard stories of people experiencing homelessness being shifted out of their emergency accommodation as those displaced by floods were placed into their accommodation.

When arriving at recovery centres others were told that they were not welcome because they weren't 'flood victims'.

Others still have been refused recovery payments because they couldn't provide proof of address - because they didn't have a home or their car (which may have been inundated) was their home.



*It is having knock on effects for those who are already experiencing rough, sleeping and homelessness. And that's not being factored into their thinking. And actual fact they're being even more disadvantaged.*

**Organisational participant**

#### 4.4. C

### There are cohorts of people that are facing unique challenges

As some examples of these we heard about **older aged people** facing increasing levels of inappropriate housing and homelessness, as well as barriers to service access due to reluctance and issues with mobility, digital access and literacy.

**Older single women** were often mentioned as a cohort of people increasingly at risk of homelessness, due to issues with gender income inequality and a lack of super.

Organisations that support **women experiencing domestic violence** spoke about them having to return to violent households. Interestingly the importance of cars to them was mentioned, as it can function as an escape mechanism and a safer place, support to have cars replaced or fixed was a gap in government initiatives.

**Residents who are not Australian citizens** but holders of spousal visas (for example) may be avoiding interacting with government or coming forward for support, especially in cases of domestic and family violence. They are also not eligible for many supports

**First Nations community members** were reported to experience racism and discrimination, which was particularly apparent in difficulties with accessing rental or temporary accommodation. The lack of engagement with, listening to, and support for First Nations community and organisations was also spoken about as problematic.

Inappropriate service experiences were also mentioned as problematic for the **LGBTQIA+ community** in that interactions were discriminative and uninformed.

Some spoke about **younger people, and younger First Nations people** as being cohorts of people that are struggling, and whose needs aren't being met.

**People with visible and invisible disabilities** are being disadvantaged through additional service barriers and a lack of facilities for their needs.

**Rough sleepers** are not being recognised as flood victims, and face a range of additional service access barriers. Their usual services are also being stretched in other directions, leaving them with less support.



*(They are) not listening to the voices of the (First Nations) community.*

**Organisational participant**

*Talking about the impact of this flood, excuse me, of this flood on with the increase in DV, which for us has been over a hundred percent increase in referrals.*

**Organisational participant**

*And sadly, you know, women in say, who are on spousal visas and those sort of situations, they're probably not even presenting most of the time.*

**Organisational participant**

*This is an increasing problem. Yes women in cars in the car parks.*

**Organisational participant**

# Solutions

**4. 4.S1**  
**Codesign disaster responses and recovery efforts**

Amplify the voices and needs of disadvantaged people by including these groups in solution generation and the planning of recovery efforts.

**4. 4.S2**  
**Ensure services are safe for people to access**

Build competencies through training service staff and volunteers. Training aims to improve interactions with disadvantaged community members, such as First Nations people, LGBTQIA+ community and in working with people who have experienced trauma.

**4. 4.S3**  
**Clarify community needs**

Conduct research that identifies disadvantaged cohort sizes and defines their needs in more detail.

**4. 4.S4**  
**Create bespoke responses to support different groups of disadvantaged people**

Design support initiatives that better meet the needs of unique cohorts of people.

**4. 4.S5**  
**Support those who may be struggling but not seeking help**

The community could be provided with tools and resources to identify and support those who may be falling between the cracks.



# Case Studies

# Many efforts, none ideal yet.

The landscape of housing affordability solutions, within Australia and around the world, is wide and varied. This is especially true in the context of disaster recovery.

Some solutions, such as the Nordic social housing models, have been in place for decades and are highly effective, but would require a considerable shift in political ideology and public support in Australia.

Most of the local solutions are too embryonic to prove their applicability to the Northern Rivers context, i.e;

- Elements of the Byron Bay Affordable Housing Strategy are promising, but are still subject to council and community consultation.
- Pod villages (i.e. Wollongbar) are drawing criticism for displacing people from their immediate neighbourhood.
- Pods in towns (i.e. Mullumbimby) are facing backlash from neighbours worried about their property values dropping, and
- Vans onsite at people's homes have been welcomed by residents but the sustainability of enabling homeowners to rebuild in a floodplain are questioned.

We have detailed some of the less well documented yet potentially promising models from Australia and beyond on the following pages.

# Witchcliffe Eco Village

## WHAT'S IT ABOUT?

Situated on 120 rural hectares in WA's Margaret River region and inspired by principles of permaculture, the Eco Village is designed as a highly resilient and sustainable place to live. It is 100% self sufficient, capturing all of the communities energy and water needs through solar and rain and stormwater capture respectively. It is carbon negative over the life of the buildings. The community grows its own produce through communal and household gardens and village residents participant in restoration of large onsite conservation zones.

Village planning and construction design accommodate a diversity of age and socio economic groups, from families with kids to share houses to retirees. Housing affordability is baked into the design - 15% of dwellings must be priced at no more than 30% of median weekly shire incomes. Eligibility criteria for affordable lots requires that new entrants: must plan to live permanently in their home, must not own another property (i.e. not buying for investment) and must not be earning above certain income levels (i.e. a genuinely in need of an affordable home).



# Witchcliffe Eco Village

*Continue*

**WHAT PROBLEM DOES IT AIM TO ADDRESS?**

Housing affordability and displacement of locals: Speculative investment, holiday letting and skyrocketing home prices in a desirable rural locale close to beaches and bush, making it hard for locals to live where they work and with their community.

Disposable consumerist practices and loss of connection with land.

Government not moving fast enough so principled developers and investors stepping in.

**HOW DID IT WORK?**

Houses are being built. Infrastructure is working. Community is diverse, strong, passionate and growing.

Developers faced challenges:

- Delays in planning process at LG and State level, particularly getting approval for innovative solutions (e.g. microgrid, waste/rainwater, verge plantings)
- Uncertainty and risk plagued the project
- Every year delay added \$1 million per year, over 5 years added \$15k per lot
- Finance was risky and hard to secure

**CONSIDERATIONS FOR THE NORTHERN RIVERS**

Social needs and economic drivers in Margaret River region are very similar to those in the Northern Rivers.

Ecological sustainability and resilience resonates with our community.

Witchcliffe is an experiment seeing success - they have “open sourced” their plans and documentation. With council support, Northern Rivers might leverage these successes and attempt a similar experiment.

**MORE INFORMATION**

[Ecovillage Website](#)

[BSC Housing Forum slides including presentation from Witchcliffe founders](#)

# The Dutch Social Housing Model

## WHAT'S IT ABOUT?

Dutch non-profit, privately run social housing organisations accommodate 4 million people in 2.4 million homes across the Netherlands - nearly  $\frac{1}{4}$  of the population. The priority target groups are low income earners and low-middle income earners. Other target groups include the elderly, disabled persons, students, refugees and homeless persons. Social housing organisations set their own rent - as appropriate to the context of their region - but rents are limited to 30% of the nation maximum controlled rent and annual rent increases are capped.

Construction is financed by the social housing organisations own equity and bank loans. The collective assets of all social housing organisations are used as collateral for financiers through a sectoral guarantee fund which also watches over risk management. Ultimately, bank loans are backed up by the Dutch State and municipalities which act as potential guarantors of last resort. This results in more favourable financing terms and counter-cyclical investments, without any direct subsidies for new investments. Profits must be reinvested. Local government, local tenant associations and the housing providers collaborate to ensure housing constructions are tailored to regional needs.



# The Dutch Social Housing Model

*Continue*

**WHAT PROBLEM DOES IT AIM TO ADDRESS?**

To provide high quality housing for those who experience problems finding appropriate or affordable housing on their own.

Contribute to the social wellbeing and resilience of communities throughout Europe.

To ensure sufficient investments in housing on a long-term and sustainable basis.

**HOW DID IT WORK?**

Fostering social and economic diversity in the tenancy base contributes to attractive neighbourhoods and prevents ghettoization

Offering senior citizens a smaller social apartment frees up their larger private home for younger, larger families, while allowing them to maintain independence.

A “housing first” approach to the homeless recognises that other challenges are solved more easily once a stable home is in place.

**CONSIDERATIONS FOR THE NORTHERN RIVERS**

Factors are similar, e.g. the private housing market is inflated due to favourable tax arrangements for buyers / investors and a socially left leaning ideology prevails.

Yet success requires great political autonomy at the local government level and stronger cooperation between all levels of government than we may be used to in Australia.

Dutch communities are more accustomed to high density living arrangements that we are.

**MORE INFORMATION**

[Dutch Social Housing in a Nutshell](#)

[Affordable Housing Models in the Nordic Countries](#)



# Home by Hand (Community Land Trust)

## WHAT'S IT ABOUT?

Located in New Orleans, in the USA, Home by Hand offers a range of affordable energy efficient, storm resistant homes to low and moderate income households. They are a nonprofit affordable housing developer that partners with others to provide home ownership in a way that builds family assets and supports neighborhood revitalisation and resilience. They place 10 to 15 individuals and families into affordable homes every year. Houses are constructed using high-quality materials to keep monthly bills and insurance low.

One of the ways they deliver houses is through a Community Land Trust, which provides affordable housing by selling the home and leasing the land to homeowners for a small monthly fee. It is made affordable by taking the cost of land out of the real estate transaction. Under this Community Land Trust model, homebuyer subsidies allow buyers to purchase homes at a lower cost than traditional affordable housing programs. When owners sell their homes, the large subsidies stay attached to the house and allow the next round of buyers to get in affordably.



# Home by Hand (Community Land Trust)

*Continue*

**WHAT PROBLEM DOES IT AIM TO ADDRESS?**

Reduced housing affordability, difficulty with access to home ownership.

Disaster resilient housing, in an area that has been prone to severe hurricanes and flooding.

**HOW DID IT WORK?**

Has worked to achieve a balance of quality and affordability.

Has created a financially viable model.

Works at a relatively small scale in terms of houses provided per year.

**CONSIDERATIONS FOR THE NORTHERN RIVERS**

There are likely to be willing partners for a similar initiative.

There may be differences in things like land affordability and materials costs which could change some of the financial elements of the program.

**MORE INFORMATION**

[Home by Hand](#)

[A conversation with the executive director of home by hand](#)



## WHAT'S IT ABOUT?

A program that provides funding to help homeowners, with homes built prior to 1984, who live in recognised cyclone areas in coastal parts of Queensland improve the resilience of their homes.

Research by James Cook University informs what improvements can be made to improve the cyclone resilience of homes, if homeowners make these improvements they may be eligible for a Queensland Government grant of 75% of the cost of improvements (up to a maximum grant value of \$11,250). They may also be eligible for reductions of up to 20% in their insurance premiums.

It works to incentivise homeowners living in areas of cyclone risk to make their homes more resilient to disaster.

## Suncorp Insurance Cyclone Resilience Benefit

With Suncorp Insurance's Cyclone Resilience Benefit, more than 40,000 North Queenslanders are enjoying reduced Suncorp home insurance premiums – and safer homes.<sup>^</sup>

No one knows storm season like a North Queenslander. Cyclones and tropical storms have had devastating impacts on our coastal communities. Fortunately, there are steps you can take to help make your home safer and more resilient. And with Suncorp Insurance, you could save on your insurance premium by making your home more cyclone resilient.

## Here's how you could save

Our Cyclone Resilience Benefit helps eligible new and existing customers in cyclone impacted areas of Australia. You could be eligible if:

- you purchase or hold a Suncorp Home or Landlord Insurance policy,
- your property is located in an eligible area, such as coastal areas north of the Tropic of Capricorn, and
- you undertake improvements to your roof, windows, doors, shed, as well as cyclone preparation in general<sup>1</sup>

In fact, you could get up to 20%<sup>^</sup> off your home or landlord insurance if you make cyclone resilience improvements or renovations to your home.

We've put together a list of ways to help [make your home more cyclone-ready](#).

Explore Suncorp Home Insurance

# Household Resilience Program

*Continued*

**WHAT PROBLEM DOES IT AIM TO ADDRESS?**

Homes exist in disaster prone areas, those built prior to 1984 were not required to be built to the standards for cyclone resilience and are more at risk of damage.

This program aims to reduce the risk and cost of recovery associated with disasters.

**HOW DID IT WORK?**

According to media the program has supported over 3000 low income households to make their homes more resilient. It also was reported to save homeowners an average of 9% on their insurance premiums and had flow on benefits to local trades.

The amounts of funding are relatively small.

**CONSIDERATIONS FOR THE NORTHERN RIVERS**

It may provide a mechanism to support people in making more resilient choices in how they build back their homes. Homes in flood zone are typically poorer quality.

The costs associated with making homes flood resilient may not be comparable to those required for cyclone proofing.

It may work to unintentionally incentivise houses to remain in areas of great flood risk.

**MORE INFORMATION**

[Queensland Government Household Resilience Program](#)

[Suncorp Insurance Cyclone Resilience Benefit](#)

[Media Release](#)

# Design Principles

# Design Principles

To assist the NRCF, and the reader of this document, in evaluating these ideas (as well as ones that may be developed in the future), we have 10 Design Principles which can be used to generate or evaluate ideas.

These design principles are the product of the numerous discussions and workshops we ran with participants and the NRCF team members across the project. They encapsulate both ambitions for grand change as well as cautionary reminders of how the situation in the Northern Rivers got out of hand in the first place.

**Community based** - Retains, supports and fosters connection to a sense of place and community

**Community made** - Local community, and those who solutions are designed for are leading initiatives and given decision making power through design and implementation.

**Contextually sensitive** - Aware of the various contexts involved, like the needs of individuals, local issues, needs and constraints.

**Flexible and responsive** - Needs change rapidly in response to disaster and disaster recovery, flexibility allows the ability to respond well.

**Supports the whole person** - Going beyond accomodation infrastructure, supports people's broader health and well-being needs.

**No one is left behind** - Includes solutions for those who are already experiencing disadvantage in our communities.

**Allows choice** - People have the time, space and ability to freely choose and make informed decisions about what initiatives they want to be involved in.

**Enables self reliance** - Facilitates people building autonomy and freedom, not leading to dependencies beyond support from agencies or government.

**Economically self sustaining** - Initiatives move towards being economically viable and ultimately pay for themselves.

**Embodies resilience** - Initiatives respond to current environmental conditions and predictions of future changes and disasters, such as flooding, as well as use methods and materials that reduce detrimental environmental impacts and contribute to a more regenerative future.

# Final thoughts

# Final thoughts

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The housing and homelessness situation in the Northern Rivers is a complex issue that is further complicated by the recent natural disasters that have impacted the region.

Issues, such as housing and rental prices, are systemic and not quickly resolvable.

Currently, neither federal, state, nor local governments have longer-term transformative programs in place that will meet the increased demand for social or affordable housing in the region.

Despite the hopelessness of the situation, numerous possible interventions will help meet demand and change the outlook for the region over the next decade.

We have detailed many of these ideas and interventions in this document, ranging from whole-scale changes to the housing system to grass roots interventions.

## Next Steps

We have detailed many of these ideas and interventions in this document, ranging from whole-scale changes to the housing system to grass roots interventions. We are looking for opportunities to partner with those reading this report and they, along with other readers are invited to:

1. Consider the challenges and potential solutions contained herein,
2. Think about where you or your organisation may have skills or capabilities to collaborate in support of progressing solutions
3. Get in touch with the Northern Rivers Community Foundation to join upcoming solution activation efforts. Supports in the form of collaboration partner introductions and grants will be available.

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# Thank you

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