



# Research, Respond, Recover: **A year on from disaster**

Northern Rivers Community Foundation  
Flood Impact Report

**May 2023**







“

*You can see capital recovery and progress in buildings. You can't see the mental health crisis and damage caused by this massive trauma. Some are finding it hard to put one foot in front of the other.*

**James Short**  
Director, Business of Smiles



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## Acknowledgements

A year on from disaster, we acknowledge what the people of this region have endured, and the heroism, strength, and resilience of our Northern Rivers communities. We are fortunate to have heard from those who have worked alongside residents and business owners from the worst impacted parts of the NSW Northern Rivers region. We have witnessed stories of recovery and heed the advice they have offered.

We acknowledge and thank the community organisations that have shared their knowledge, lived experience

and time with us by contributing to this research, as well as the NRCF staff and volunteers for generously donating their time, including Marian McKillop and Lisa Ainsworth.

The work that we do, including this research and our grant funding for grassroots organisations across the region, is made possible by the generous support of partners including funding partners Siddie Family Foundation and The Paul Ramsay Foundation. We thank them for their ongoing commitment and support.



The Northern Rivers Community Foundation acknowledges the traditional custodians of Bundjalung Country where we work, across the region of the Northern Rivers, and pay respect to their Elders, past present and emerging.



# Executive Summary

## Introduction

The floods of February and March 2022 have profoundly affected many communities. The aftermath of the disaster has left many people exhausted, struggling with trauma, and in need of support. Community response has been compounded by numerous challenges including a significant reduction in volunteer numbers, employees struggling with flood recovery, depleted workforces, and a funding squeeze. These concurrent challenges make it difficult for not-for-profit organisations to deliver their services and meet demand.

The research project aims to understand the issues and conditions impacting community recovery, to be better placed to support not-for-profit organisations in the important work they do across the region.

## NRCF Flood Impact Research

This report explores the findings of the Northern Rivers Community Foundation's (NRCF) Flood Impact Survey, the second survey in a longitudinal study - tracking the trajectory of recovery of the not-for-profit sector and the communities they serve, following the 2022 flooding disasters in the Northern Rivers NSW.

## Our approach

Throughout February and March 2023, 188 not-for-profit community organisations from across the Northern Rivers region participated in a survey conducted by the NRCF team online and by telephone. Respondents were asked to provide information about the recovery progress of their community and organisation, including perceptions of recovery, funding, ongoing challenges, and barriers to recovery. The survey also requested insights and feedback on experiences and challenges during the 12 months post-disaster.

The findings of the survey, along with recently published industry reports, inform this report.

## Insights

The survey findings provide insights into the recovery journey, highlighting the many and complex challenges faced by communities of service across the region in restoring pre-disaster levels and building resilience for future disasters.

Key findings include:

- Community recovery is slow:**
  - Community and organisational recovery rankings are low at **4.8** and **6.4** out of 10 respectively
- A funding cliff is imminent:**
  - Over **60%** of organisations are preparing for a funding gap, when recovery funding ends in the coming months
- Mental health and wellbeing, and housing and homelessness remain key issues of concern:**
  - 36%** of respondents identified these issues as the biggest barrier to recovery in the next 12 months
  - More than **60%** of organisations are facing challenges with staff experiencing mental health problems
- Disaster recovery support was inadequate:**
  - 63%** of organisations reported *none, weak or average* disaster recovery support received from government agencies

The report shares feedback from respondents that provides further insights into the sentiment and experiences of those with lived experience. Key insights include: opportunity for improvement in disaster response; importance of community; role of community; culturally appropriate response; trauma and mental health; funding and the funding gap; housing and homelessness; emergency granting; and volunteers.

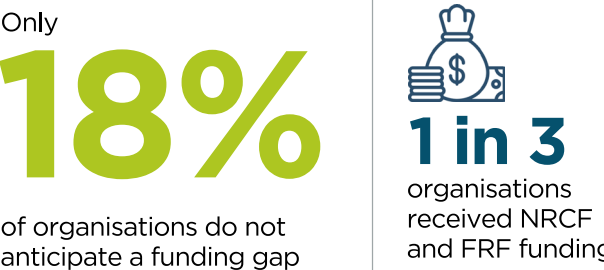
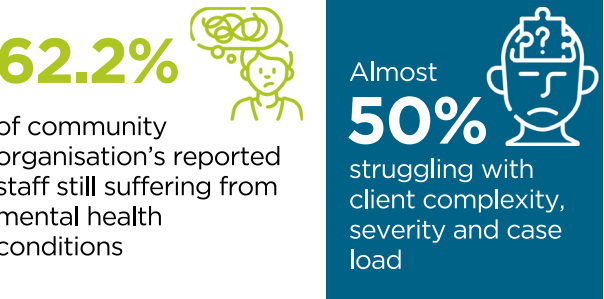
## Next Steps

This report provides a snapshot of recovery at this moment in time. NRCF will conduct the survey for the next three years to track the trajectory of recovery and share the findings with our partners.

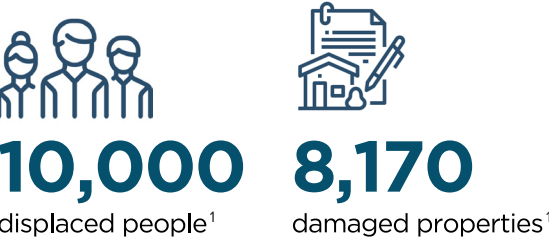
NRCF recognises the critical role the Foundation can play in continuing to support community organisations on their recovery journey through developing our networks and partnerships, continued research and reporting, evidence-based funding support, and by building a sustainable legacy for the future.

## At A Glance: Impacts - 12 months on

### Survey Insights



### General Insights





# Background

The February and March 2022 flooding events, when numerous rainfall and river height records were broken, devastated our beautiful Northern Rivers region. Immediately following the disaster, as a long-standing community foundation with connections to grassroots community organisations throughout the region, NRCF conducted research to determine the extent of the impact of the floods and the need for immediate and ongoing support.

In the weeks following the 2022 disaster, through [The Flood Relief Fund](#), NRCF expedited emergency response grant funding with almost \$1M distributed to community organisations embedded, connected and trusted to provide emergency response and disaster recovery support in their local communities.

A year on from the disaster, recovery efforts are still underway, and the impact will continue to be felt for years to come. NRCF has again surveyed our network, conducting research to better understand the scope of need in flood-affected communities, and the trajectory and impediments to recovery. This report presents the findings of the research, insights into the recovery and resilience of the region, and outlines next steps in supporting the recovery journey.



# Research, Respond, Recover: A year on from disaster

## Vision

NRCF's vision is for the survey to become a longitudinal study - tracking the recovery of the grassroots, charity, volunteer and community sector after a severe disaster. Thanks to our partners The Paul Ramsay Foundation, this has been underwritten for four years.

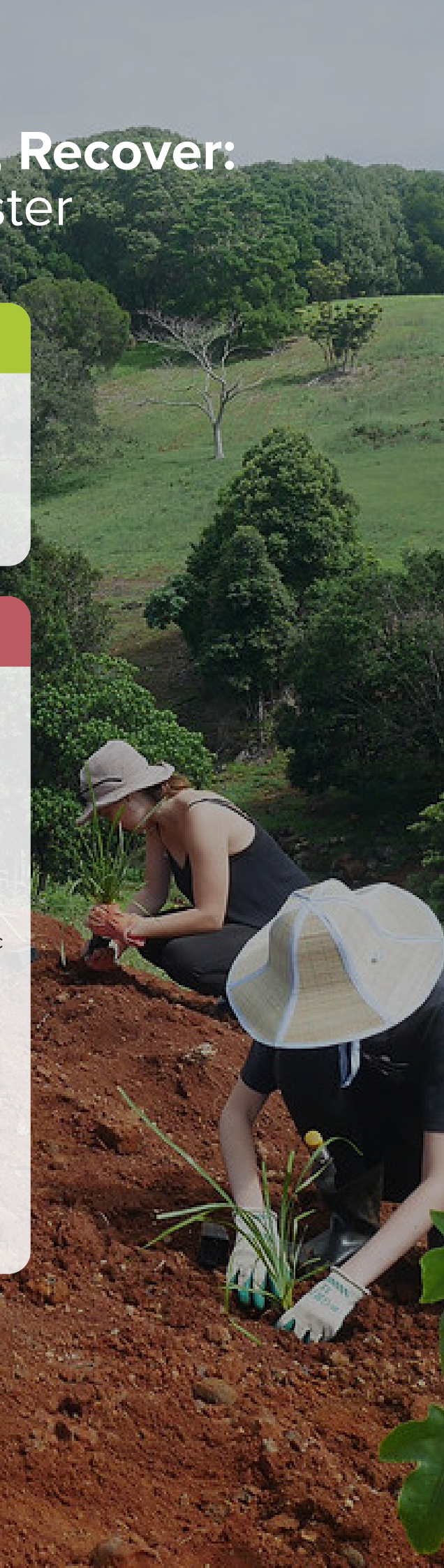
## Broader Lens

Disasters are something we have faced throughout Australia in the last few years and will continue to face in our region. The Northern Rivers area is still grappling with the aftermath of numerous and concurrent catastrophes, including the 2017 floods from ex-tropical cyclone Debbie, the 2019 bushfires, and multiple flooding incidents in 2022. Research indicates that the frequency and severity of disasters, such as floods and bushfires, will only intensify<sup>2</sup>.

Research<sup>3</sup> also shows that disasters such as bushfires and floods can exacerbate existing challenges such as domestic and family violence, the housing crisis (homelessness, housing availability and affordability), mental health and wellbeing. NRCF, the community organisations we support and our partners, have been instrumental in supporting the local community to recover in the aftermath of the devastating 2022 floods.

We must continue to work together to provide support for ongoing efforts to aid our communities in the wake of such devastating disasters. Through our dedicated evidence-based research we aim to provide crucial insights to inform these efforts and help our communities to thrive.

**paulramsay**  
**FOUNDATION**  
PARTNERSHIPS FOR POTENTIAL





# Research Methodology

NRCF conducted our second annual flood impact survey between 1 February and 17 March 2023. The survey, supported by an awareness campaign to Northern Rivers based not-for-profit organisations, launched online on 1 February 2023. NRCF's team, with the help of dedicated volunteers, contacted community organisations by phone during February and March to provide the opportunity to complete the survey by phone.

## Purpose

The purpose of the survey was to invite community recovery leaders to provide insights into the recovery of their communities from the 2022 flood, to assess the recovery progress of not-for-profit organisations, and to provide insights into their current needs and mechanisms of support.

## Sample

The target population for the survey was not-for-profit organisations affected by the floods 12 months ago. The sample size was 188.

n=188

## Data Collection

The survey was conducted online using Survey Monkey and by telephone. 16 questions were asked, including multiple choice, ratings, matrix and open-ended. Respondents were asked to provide detailed information about the recovery progress of their community and organisation. Anonymous responses were permitted to encourage honesty in responses. Online survey responses took an average 6 minutes; telephone responses varied, with many considerable longer and in-depth.

## Survey

The survey remains open, however responses beyond 17 March 2023 are not included in the findings. [View the survey here](#)

### Responses

Online: **133**

Telephone: **55**

Total valid responses: **188**

Invalid/duplicate responses: **7**

Anonymous: **28**

Second year responders: **103\***

\*These organisations participated in our survey in 2022 following the flooding disaster.

## Data Analysis

The data collected from the survey was downloaded and coded for analysis. Responses were analysed to identify common themes, trends, patterns, challenges, and opportunities. Analysis included identifying the key challenges and issues noted by the organisations at different stages in their recovery process, current and anticipated needs.

## Limitations

The survey captures data from not-for-profit organisations that may have been funded by NRCF, or which may be considering grant funding applications in the future. This may impact the information that has been shared in the survey and may include bias. Respondents had the opportunity to respond anonymously, which may have led to incomplete or inaccurate responses but conversely may have encouraged greater openness in responses. The sample size is relatively small, and therefore results may not be representative of the entire sector. Not every response was answered by all participants.

# Research Findings

The survey findings provide insights into the recovery journey, and highlight the many and complex challenges still faced by communities across the region in restoring to pre-disaster levels, meeting increased need, and building resilience for future disasters.

## Recovery Rating

While we understand that the following ratings are subjective, we acknowledge that the cohort that responded to the survey are deeply embedded in their communities and in are in a strong position to gauge the progress that has been made, as well as offer insights into the work that remains to be done.

### Community Recovery Rating:

How well your community has recovered from the disaster to date?

**4.8** average rating

### Organisation Recovery:

How well your organisation has recovered from the disaster to date?

**6.4** average rating

## Ongoing Impact:

What impacts, if any, are still affecting your organisation?

Wellness, mental health of staff: **62.2%**  
PTSD, specific complexities of the demographic, exhausted workforce

### Other included:

- Reduced revenue due to no access to facility
- Reduced number of people able to volunteer
- Challenge of securing medium-term funding for mobile counselling to continue work over the next three years
- New office less than ideal, fridge and other items promised by DCJ [NSW Department of Communities and Justice] have not come through
- We have been inundated with surrenders, strays and people abandoning pets due to rental issues, pod limits or people leaving the area. Many animals still lost from the floods were not sterilised so we are also seeing an influx in irresponsible pet ownership and backyard breeding.
- Lack of tradesmen
- Lack of readiness of community to engage as many still don't live in [the area] due to home refurbishments.

### Almost half of the organisations noted:

Client complexity/severity and or case load **48.9%**

Staffing levels **45.2%**

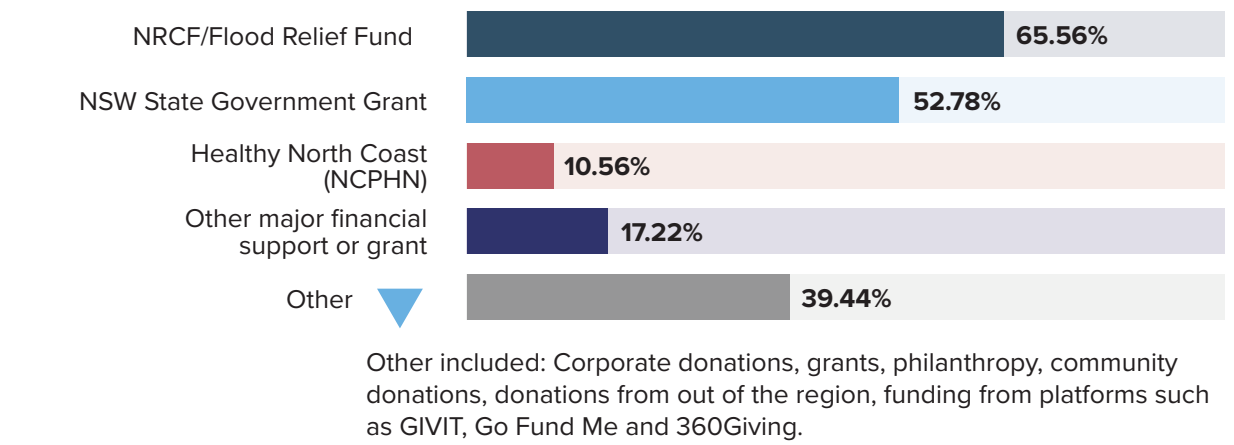
Funding **48.4%**

Damage to facility or office continued to impact their operation, with 1 in 4 not returned or not permittedable to return. **1 in 4**

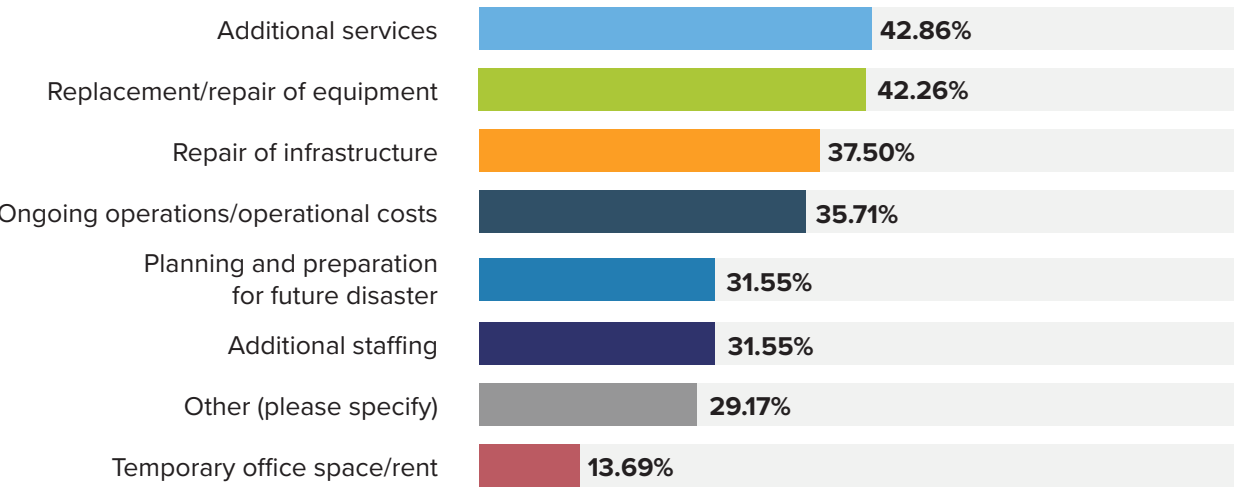
Others **27.0%**

Disaster Recovery Funding Allocation

Where was disaster funding from?



What was disaster funding used for?



Disaster recovery support in the last twelve months

Reports have highlighted the spectrum of support in response to the disaster, from the heroic pursuits of the Tinnie Army that deployed to help rescue community members trapped by flood waters, the Mud Army, to the shortage of volunteers hindering response, and failures of lead agencies and telecommunications services<sup>4</sup>.

As last year’s Select Committee’s Response to Major Flooding report<sup>5</sup> highlighted, government response to the disaster fell short on many levels. Feedback from respondents was critical of all levels of government, most notably for the lack of speed in disaster and recovery response; bureaucratic procedure blocking response and funding; clear, timely and appropriate response, decisions, and information flow.

We asked respondents to indicate what level of support their organisations had received in the 12 months following the disaster from the following:

Government agencies, NRCF and The Flood Relief Fund, Other Funders, Other Community Organisation, and/or the wider community (volunteers, donations etc.):

- Only **1 in 4** organisations reported High to Strong support: Government agencies (23%), wider community (28%)
- **63%** of organisations reported *none, weak or average* disaster recovery support received from government agencies.
- **1 in 3** organisations were funded by NRCF/The Flood Relief Fund (37%)
- Other funders **1 in 6** (17%)

This data will be recorded over the next three years to provide insight into the changing nature of support following a disaster at differing points in time.

Funding Gap

The disaster has been cited as the second most expensive disaster<sup>6</sup> in Australian history, with an estimated cost alone to rebuild Lismore of \$1bn<sup>7</sup>.

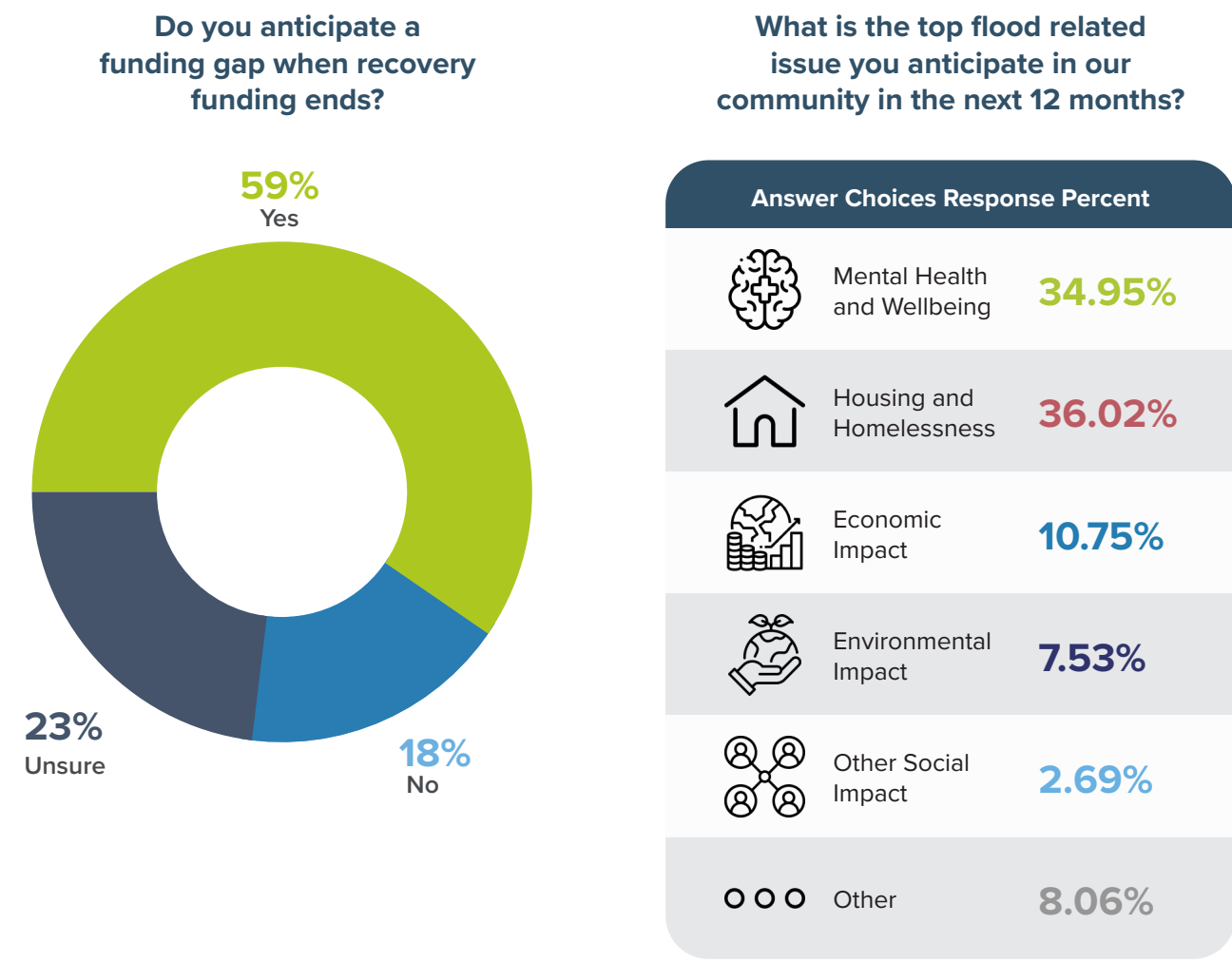
External funding was critical in the emergency response phase and will continue to be so as the region moves through the phases of recovery.

Only 18% of organisations do not anticipate a funding gap when recovery funding ends. However, almost 60% of organisations anticipate a funding gap, and 23% are unsure.

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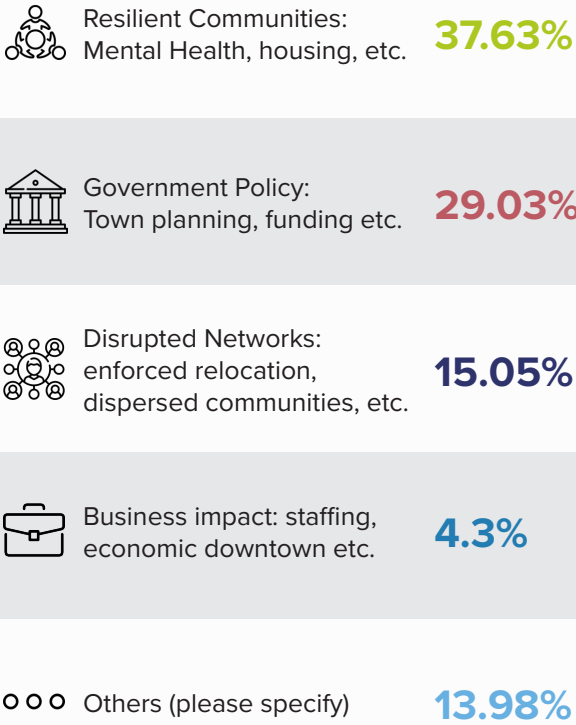
Community donations have dried up now - dependency on this places us and the community in a vulnerable position. RFS [funding] will cease in 2024. DCJ additional funding [funding] ceases in August 2023. Tough economic conditions are approaching and without funding in the pipeline this poses a problem for our org. We don't have grant writers, grant rounds come quickly, writing grants is expensive and often for little reward. The funding environment is very competitive ...

**Julie Williams**  
General Manager, Mullumbimby & District  
Neighbourhood Centre Inc.



Barriers to Recovery

We know recovery takes time and funding and involves complex and multifaceted challenges. We asked respondents to select the issue that they perceived to be the biggest barrier to recovery. Respondents indicated the following as the biggest barrier:



Other included:

- Climate change
- Underfunding of environmental investment
- Deteriorated road network
- Remoteness of our community
- “Government grant processes...lack of transparency and timeliness with NRRC and Service NSW processes, as well as short-term funding (DCJ funding was fabulous, but we need 5 years secure funding, not 1 year insecure funding)”
- “I think that in the nature of what defines a mega disaster, in addition to, in this case an extreme weather event, is a whole heap of complexed things going wrong, which involve a whole heap of complexed societal barriers and “top issues” that have been long under addressed or not addressed adequately”.

“

Every home owner who’s houses are being put back the way they were will likely suffer ptsd every time there’s a severe rain event. It is ludicrous with the projections of climate change that this is allowed to happen. Who is helping these people avoid a repeat? No one.

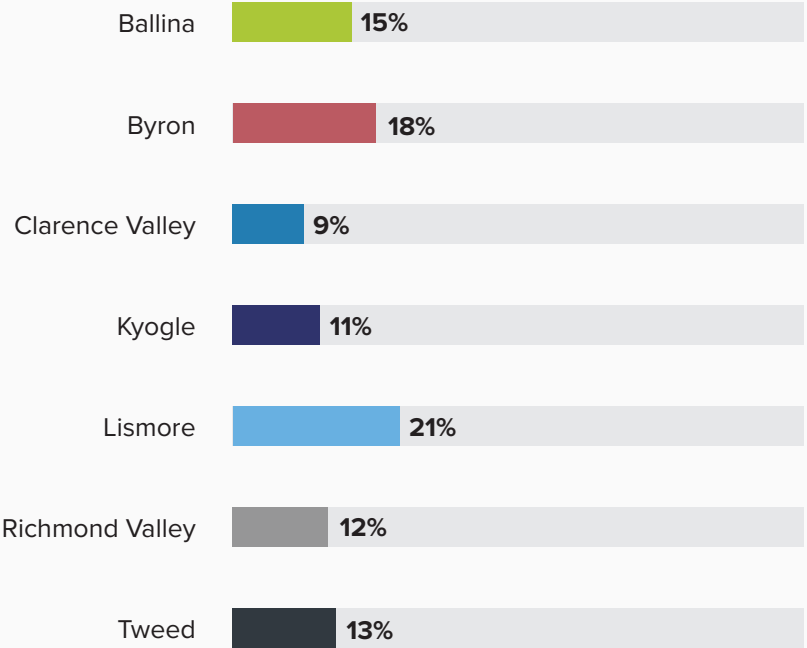
Sasha Mainsbridge  
General Manager, Mullum Cares



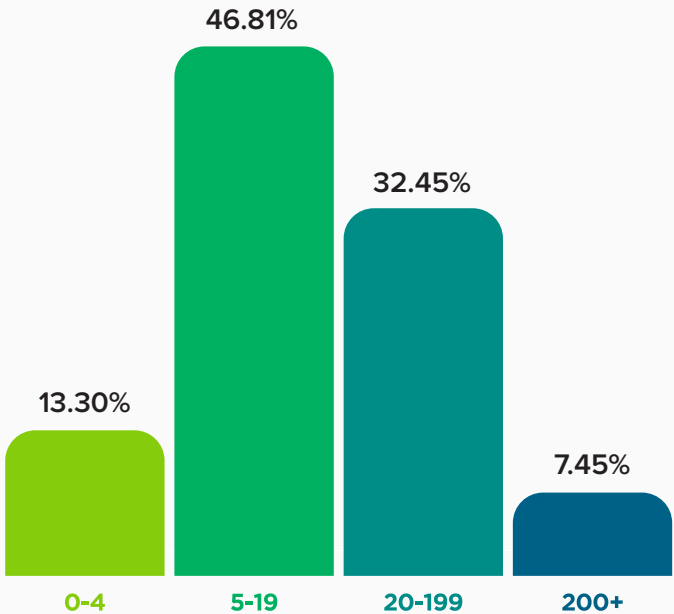
Photo by Destination NSW

About Our Survey Respondents

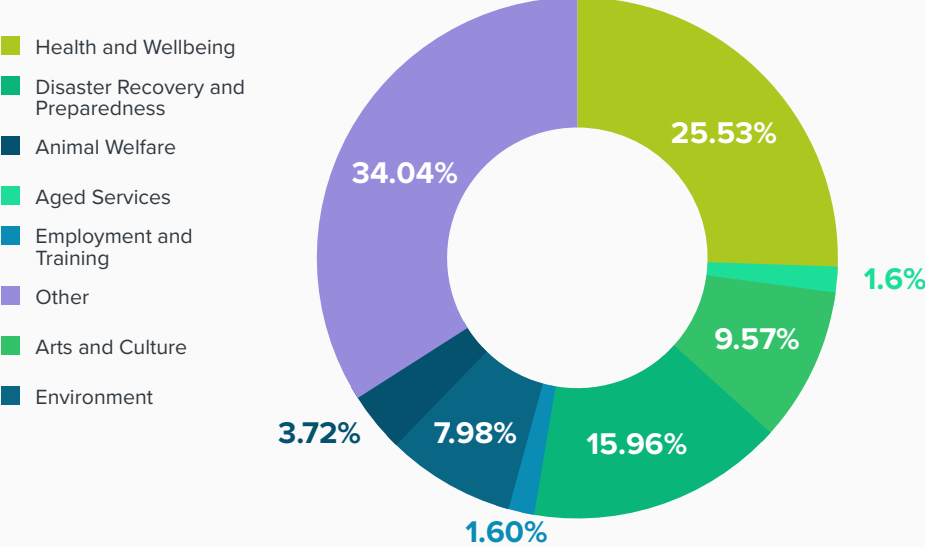
Local Government Area/s of Operation



Organisation size



Key Areas of Impact





# Community Voice

We recognise that our community is still living in this disaster, and that the re-build and recovery. The feedback and insights presented in this report will not be surprising. We hope, however, to record these insights as an important snapshot of recovery at this time; and to share the voice of our community through those that responded to the survey.

The survey's open-ended questions captured valuable, honest and raw thoughts, feelings and reflections on the journey of recovery. Selected feedback is presented below in broad topic areas that emerged as key points that respondents wished to share.



## Importance of Community



*The upside of the floods is the wonderful community response. We've seen so many people taking care of each other. I believe that real change and healing comes from the ground up, through building connections with country and community*

**Elissa McAuliffe**  
Director, Arcoora



*Flood victims have been temporarily rehoused in locations far from home causing fracture community, family support education and the ability to keep an existing form of employment.*

**Elizabeth Jackson**  
President, Liberation Larder



## Role of Community



*Janelle Saffin, Elly Bird and Steve Krieg all deserve a pat on the back. The community spirit of Lismore was incredible.*

**Anon**  
Lismore



## Culturally Appropriate Response



*Aboriginal controlled organisations need to be the first responders for first nations communities in a crisis. First Nations people need to have their needs assessed in the context of the Social and Emotional Wellbeing Framework (SWEb) and not prioritized in context of non-Indigenous Governmental policy and frameworks.*

**Michelle Rogers**  
Partnerships and Engagement Manager, Ngunya Jarjum  
Aboriginal Child and Family Network



*The recovery is very different for people already disadvantaged. There is an extra layer of difficulty for Aboriginal communities as when they are displaced from their homes it can remove them from Country and Culture. This affects Aboriginal wellbeing. Many Aboriginal people won't approach for help if it is not culturally safe, meaning they don't get the help. There are often other accessibility barriers that exacerbate this problem.*

**Evie Wood**  
Co-Founder, Coolamon Community



*The mental health crisis that follows a disaster of this magnitude is significant including triggers of past trauma in individuals. Trauma support needs to move beyond a trauma informed approach into a trauma integrated approach across the community including within organisations as workers are effected too. A Trauma integrated approach acknowledges that organisations need to integrate trauma healing knowledge within their own organisational structures, policies and procedures. A Trauma Healing Response could also be enhanced by drawing from an Indigenous Framework for Trauma Recovery. This framework focuses on a Community of Care as a core healing strategy. It provides an holistic approach that includes, resourced talking/yarning circles, bodywork, one-on-one therapy, the arts through creative approaches, focuses on the whole family, adults, kids, youth, provides activities that support people to make sense of their stories and move through the grief and trauma, incorporates somatic activities, trauma stabilisation techniques, drawing on cultural activities, ceremony and ritual to process the trauma. It is an approach that removes the sharp edges of a clinical approach and focuses on creating safe, assessable environments - communities of care and communities of practice.*

**Carlie (Caroline) Atkinson**  
CEO, We Al-li





## Trauma/mental health



*Some recovering well others not at all. Underlying sense of dread that next event will cause loss of life because people are squatting or living in very unsafe conditions.*

**Naomi Shine**  
Chairperson, Lismore Environment Centre



*Mental health & wellbeing, housing and homelessness and the economic impact are all issues that families are struggling with since the floods. We have found families are really struggling to meet basic needs due to many having to find new housing and having to pay exorbitant rents leaving them very little to feed their families and pay essential living costs.*

**Wendy Constantine**  
Manager, Murwillumbah Community Centre Inc



*Mental health of staff is suffering and organisation need to spend money on helping their staff with counselling etc. [Our organisation] rotates roles to give staff a break from the hardest stuff.*

**Anon**  
CEO, Human Services Community Organisation



*We never want to have to go through this traumatising ordeal again. Physical and mental health continues to be dramatically affected by this acute misfortune. Our community, our shire and ourselves were so ill prepared. We still are unaware of how many homes were impacted, how many are still out of our homes or are living in substandard structures.*

**Susan Fell**  
Principal artist and owner, Godwana Textiles



## Funding

Several respondents noted the following:

- Funding applications were too onerous to complete
- Grant writing detracted from core business
- Funding for pre-existing services was stretched, severely hindering response to increased demand for service, and further putting strain on resources, including employees



*We have seen an influx of people come into our service and some from Casino to ask for support as they were unable to access the supports they needed in their area. The barrier of no housing impacts greatly on individuals' mental health. We have had people access the service that have lost everything through natural disasters and because we have such little funding it has been a challenge to support these people with basics such as tents, cooking utensils, clothing and bedding. Some have been middle aged women who are vulnerable and scared to be on the streets alone. Link2home cannot assist these people when there is no available accommodation in hotels, motels, caravan parks etc. Mental health due to homelessness has a huge impact on these individuals. Trauma is another issue that we see every week. The amount of walk ins to access our services has also increased and this high turnover of people with limited staff has a flow on effect. We are very grateful for the funding that we have received from NRCF unfortunately this will end in August but the impact to individuals will still continue after this time.*

**Delia Little**  
Indigenous Family Worker, Kyogle Family Support Services  
Neighbourhood Centre Inc.



*We are a small, new and capable organisation, providing essential flood and fire mitigation work in an area that needs support on many levels. Our main barrier is time and knowledge/experience, with regard to applying for grant funding. We face a lack of time to 'pitch' our great ideas with little or no assistance. We know what needs to be done in our area and how to do it – but then, we meet the issue of funding! We need a person/ third party to listen and look at what we have and guide us to the funding opportunities.*

**Paul Howson**  
Public Officer, Kremnos Community Group Inc





## Funding Gap

Twelve months ago, when disaster struck, there was a substantial influx of funding into the Northern Rivers region to help the immediate recovery and rebuilding efforts. Not-for-profit organisations played, and continue to play, a critical role in the recovery process, supporting affected communities and ensuring the delivery of essential services and resources. As the grants and funding from the government and other sources come to an end mid-2023, there are concerns about a funding gap that may impede the progress of recovery efforts.

As the research has shown, CEO's and their teams on the ground are warning that this funding gap could lead to a significant setback in the recovery process, putting vulnerable communities at risk.

“

*Our concern is our flood relief funding ends in August, we have had an influx of community members looking for support since the recent natural disaster, our funding has given us the ability to employ extra staff to fulfill the extra demand for supports. Our worry is that come August these extra supports will cease. It is evident that come August our community like many others will still be in recovery/crisis. Funding opportunities are great however the time that is spent on applying for grant opportunities is lengthy and this can often take time away from staff's availability for community support.*

**Jade Bennett**

Kyogle Family Support Services Neighbourhood Centre Inc.

“

*Place based orgs should be funded as priority and funded for longer- It is very hard to run projects, build trust with clients and employ good people if you don't know if your service will be running in 6 months' time. Building resilience takes years.*

**Anon**

CEO, Human Services Community Organisation

“

*Gap in services as funding is withdrawn and economic downturn hits - combined with flood and covid fatigue...*

**Alice Cadwell**

General Manager, Spaghetti Circus



## Housing and Homelessness

“

*It is now 12 months on since the flood. Here in Lismore, we still have many people living in the shells of homes and in limbo as they wait to find out what their options will be. We have an overwhelming homelessness, housing, and temporary accommodation crisis.*

*Here at Women Up North many workers and clients are impacted by the flood. Some that do still have accommodation also have an extra couple of hours of travel due to the impact of land slips and washed-out crossings.*

*The community has increased mental health issues and domestic violence, our client numbers are greatly increased, and our work is propped up by a one-off grant from DCJ and donations. Our clients have compounded mental health challenges and have more complex needs. We sincerely hope there will be ongoing support for local community organisations to manage these challenges and are grateful for the support we have received so far from government and community.*

**Jillian Knight-Smith**

Women Up North Housing Inc.

“

*So many members of our community are still in the middle of a humanitarian disaster. Domestic violence, child welfare, depression and mental health are all through the roof since the flood, on top of the housing crisis that already existed. 50% of flood victims are still not back in their own homes! Even people that are back home, many are living in terrible conditions. The 12-month insurance temporary housing is coming to an end and where will people go? The pods? motels?*

**Anon**





## Emergency Granting

There is need in the event of a disaster to disperse funds swiftly through a simple, transparent and equitable granting mechanism that does not burden the applicant.



*Lismore will never be the same again, it will happen again. We were back in our premises in 3 weeks due to [an] NRCF grant. Everything in [the] space [is] removable for next flood. The NRCF response was excellent. Over the phone application and money was sent out quickly.*

**Zeb Schultz**

Artistic Director, RealArtworks Inc.



*It was amazing to get an NRCF grant as the application form was so easy, flexible, very discreet for the families, and funds were provided very quickly. It was a very sensitive time for these families and they appreciated not being identified. State government funding applications were too onerous to complete so they didn't complete the forms.*

**Clare Pearson**

CEO, Little Wings Ltd



## Volunteers



*Would love funding to support recruiting more volunteers, keeping them engaged and support their mental health. We have lost so many volunteers during the floods and a lot of people are still struggling mentally with the aftermath.*

**Anon**

General Manager, Animal Welfare Community Organisation



*All key volunteers personally 'smashed' by floods.*

**Naomi Shine,**

Chairperson, Lismore Environment Centre



## Afterword

As we look ahead on the road to recovery from the 2022 flooding disaster, it is clear that there are a myriad of complex challenges that require sustained effort and long-term robust and innovative solutions. It is our hope that the findings of this report will contribute to positive outcomes for the support that our region receives.

NRCF recognises the critical role that we can play in continuing to support community organisations on their recovery journey through developing our networks and partnerships, continued research and reporting, evidence-based funding support, and by building a sustainable legacy for the future.

Philanthropy can play an essential role in disaster response, especially in domains where government agencies are unable to provide appropriate support or are not meeting community need or timeframes. With governance and granting mechanisms already in place, community foundations are steeped in their communities, and are well placed to connect with their network to understand need and engage donors to meet those needs. Community Foundations work with an established network of embedded organisations on the ground that can direct funds to the greatest area of need while building the capacity of place-based groups to respond.

Our learnings from this research emphasise the importance of a long-term approach to recovery and acknowledging inevitable future disasters. They underscore the need for collaborative efforts and sustained investments to ensure resilience in the face of future disasters.

### Partnerships

Throughout our response to the 2022 floods, NRCF strengthened our networks and developed muscle memory for community and collaborative approaches to system-wide issues. We look forward to developing these trusted partnerships further in the coming years.

This year's survey is part of a longitudinal study that NRCF will continue for up to four years. We look forward to seeing positive outcomes and sharing the trajectory of recovery and resilience with our partners.

If you are interested in being an NRCF partner, please email us: [impact@nrcf.org.au](mailto:impact@nrcf.org.au)

### Funding

NRCF's Annual Community Grants Round, opening in August 2023, will focus on supporting grass roots community organisations to meet the needs of the community in recovery and resilience, housing and homelessness, and disadvantage.

We recognise that this funding alone will not be sufficient, and NRCF will continue to seek additional funding for our region.

Support NRCF's grant program: <https://nrcf.org.au/resilience-and-regeneration-fund/>

### Research

NRCF plans to continue its work to build the capacity of the region by bringing meaning to data, connecting people with knowledge and understanding.

NRCF will research and report on the health of the community through the Vital Signs® report in the second half of 2023. We encourage community organisations to use our research for advocacy and funding applications.

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





## About us

For almost 20 years, the Northern Rivers Community Foundation has responded to the changing needs of our community by connecting those who care with those in need.

NRCF is embedded in the community we serve – community governed and led with deep local knowledge and networks. We build authentic partnerships with grassroots groups, community organisations and philanthropists seeking to support positive change and build social equity into the future.

NRCF is building a sustainable legacy for our community. As an independent, ACNC-registered Public Ancillary Fund, donations are pooled and invested in sustainable and ethical investment funds. Revenue from these investments supports our grant programs, meaning we provide a permanent source of funds to the community year after year. With around \$4.5M under management, NRCF works with 360 community and not-for-profit organisations and a range of donors from individuals to notable large philanthropic foundations.

NRCF takes a hands-on, collaborative, and research-led approach, developing and supporting innovative solutions that drive systemic change.

In response to critical issues impacting the Northern Rivers community, NRCF's annual community grants program has over recent years provided hundreds of community organisations with small grant funding in the following areas:



**Disadvantage (social, economic, cultural and educational)**



**Health and Wellbeing**



**Housing and Homelessness**



**Animal Welfare, environment, and conservation**



**Recovery and resilience**



**Women's Empowerment**

## References

1. <https://www.rdanorthernrivers.org.au/recovery2025/>
2. <https://naturaldisaster.royalcommission.gov.au/publications/html-report/chapter-02>
3. <https://www.ncoss.org.au/policy-advocacy/policy-research-publications/>
4. <https://www.parliament.nsw.gov.au/lcdocs/inquiries/2866/Report%20No%201%20-%20Response%20to%20major%20flooding%20across%20New%20South%20Wales%20in%202022.pdf>
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6. <https://www.rdanorthernrivers.org.au/recovery2025/>
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## Connecting people who care, with causes that matter, to enhance community wellbeing.



*I have always believed that we need to create the community we want to live in - that no joy or success has meaning if it isn't shared with those around us.*

**Lynda Dean**  
NRCF Deputy Chair



### Contact Us

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