






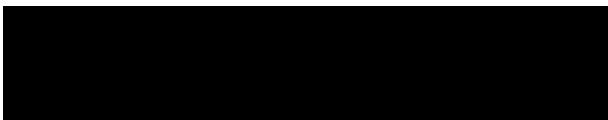
24 April 2020

Royal Commission into
National Natural Disaster Arrangements
Locked Bag 2000
Manuka
ACT 2603

Email: rcnda.enquiries@royalcommission.gov.au

Dear Commissioners

Submission to the Royal Commission into National Natural Disaster Arrangements

1. This submission is made on behalf of  . We thank the Royal Commission for the opportunity to make this submission and we would be happy to answer any further questions as required.
 2. Established in Nowra in  is a generalist legal service assisting regional, rural and remote clients on the South Coast of New South Wales. We cover the Local Government Areas of the Shoalhaven, Eurobadulla, Bega Valley, Snowy Monaro, and Queanbeyan Palerang.
 3. Our mission is to provide an accessible, professional legal service, responsive to the needs of those most disadvantaged and which promotes just and lasting solutions to legal and social issues in our community. We give advice in civil law including family law. We give advice over the telephone daily and face to face through our fortnightly outreaches to Nowra, Wreck Bay, Ulladulla, Batemans Bay, Moruya, Narooma, Bega, Eden, Queanbeyan and Cooma.
 4. From January through March 2020 we delivered extra services to our communities to address their needs in the aftermath of the bushfires. We offered legal advice at community meetings in Kangaroo Valley, Manyana, Lake Conjola, Fisherman's Paradise, Kioloa/Bawley Point, Braidwood, Cooma, Jindabyne, Bega, Eden.
 5. We collaborated with Legal Aid NSW ("**Legal Aid**") to provide legal assistance at the Disaster Recover Centres ("**DRCs**") in Bega and Ulladulla as well as providing the legal services at Mobile Disaster Recovery Centres in Nerriga, Numerella, Bombala, Cobargo, Towamba, Womboyn, Eden and Wydham.
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6. During this period, the type of assistance we offered people affected by the bushfires included:
- Assisting clients to understand their insurance cover and the terms of the insurer's Product Disclosure Statement
 - Engaging with insurers who were delaying assessments and their decisions
 - Advising clients about accepting cash settlements offered by insurance companies.
 - Advising clients about their tenancy rights during evacuations and whether they had to pay rent
 - Advising uninsured clients about their options
 - Providing information on NSW Disaster Welfare programs and assisting them to complete the applications.
 - Providing information about NGO assistance packages (eg: Red Cross, Salvation Army) and assisting clients to complete applications.
 - Advising clients about how an insurance payout may affect Aged Pension payments
 - Assisting clients to get Disaster Recovery Assistance from Centrelink
 - Advising clients about their rights and responsibilities in a Multi Occupancy corporate structure
 - Advising clients on their public liability arising after an insurance claim is settled.

Observations about the overall coordination of the Bushfire Relief effort

7. The DRCs organized by the Office of Emergency Management and the respective councils appeared to be well run and provided a one-stop shop to access government and non-government assistance.
8. After – hours Community Meetings also appeared to be well organised and run by the local councils with many government and non – government organisations attending to showcase their services. The Community meetings appeared to be necessary for many community members so that they could vent their frustrations about how long everything was taking, while at the same time, have their questions answered and connect with the relevant services.
9. Legal Aid's response to the bushfires in the South Coast and Southern Tablelands was well coordinated.
10. ██████████ worked with Legal Aid across Shoalhaven and Eurobodalla shires. The pooling of resources gave both agencies the ability to service a wider area and reach more bushfire affected people in the South Coast and Southern Tablelands. Working in tandem our agencies were able to provide representation at community meetings, staff DCRs and service small and remote towns that otherwise would have missed out on essential legal services.

Working collaboratively to improve community accessibility to legal services and to be better prepared for future disasters

11. Greater interaction and sharing of resources between Legal Aid and community legal centres has the potential to improve the provision of disaster legal relief to remote regions in a timely and economic manner.
12. In preparedness to staff DRCs, [REDACTED] was fortunate to receive training and mentoring from Financial Rights Community Legal Centre and Legal Aid in disaster and trauma response. This training was beneficial and equipped staff with the skills to respond to the needs of bushfire affected clients effectively and with sensitivity.
13. In building future preparedness this training could be rolled out to community legal centre lawyers and local private lawyers to establish local response teams for future disasters. These teams could be activated and deployed to staff DRCs in tandem with Legal Aid staff.
14. Teams of trained community lawyers and volunteer private lawyers would bring to a disaster response team local knowledge, familiarity, and continuity.
15. The benefits of including community legal centres and volunteer private lawyers in disaster response programs are many. They have the potential to build a unifying trust during a disaster response, establish community preparedness for future disasters, and develop community resilience in healing and recovery.
16. If you have any further queries regarding the contents of this letter, please do not hesitate to contact us on [REDACTED].

Yours faithfully

[REDACTED]
Principal Solicitor

[REDACTED]
Solicitor