

Reinforce place-based services to mitigate cost of living harms

Climate change is amplifying the cost of living, particularly for vulnerable people, including First Nations and culturally or linguistically diverse communities. As disasters become more frequent and severe, local services must be equipped to respond swiftly, equitably and sustainably.

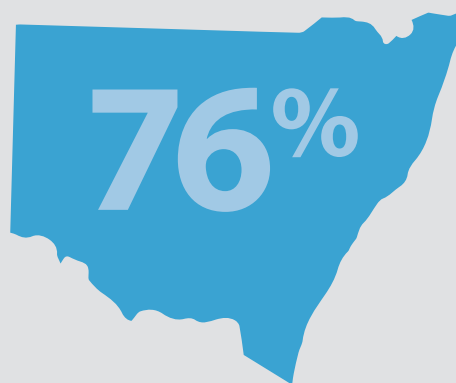
NSW Government must increase the integration of place-based neighbourhood centres into disaster and cost of living response strategies, with investment to ensure these services can effectively upscale to deliver timely, inclusive and effective support when it matters most.

Key recommendations

1 Leverage place-based organisations to deliver government supports

Actions

- Streamline existing financial supports and integrate delivery through trusted local services.
- Expand place-based access to disaster support, rebates and voucher schemes.
- Fund assessment and case management roles within place-based services.



The 2022 floods **affected over three quarters** of local government areas in NSW.

NSW Reconstruction Authority *State Disaster Mitigation Plan 2024-2026*



Every \$1 spent on disaster preparedness **saves \$7 on disaster response.**

Northern Rivers Community Foundation's *Flood Impact Report*, May 2023)

Impact

Low income households often live in high risk areas with limited financial buffers. Disasters are worsening pre-existing vulnerabilities, increasing support complexity and making government supports harder to access, especially when digital access or ID documents are lost. Place-based services already deliver emergency relief and schemes such as EAPA vouchers and food relief, and are well positioned to expand access to disaster recovery rebates, reducing long term social and financial costs.

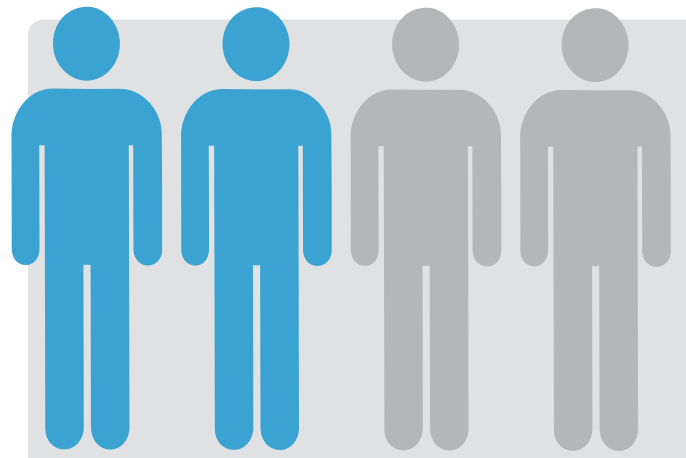
2 Boost core funding for neighbourhood centre and workforce sustainability

Action

Commit to long term core funding for community and neighbourhood centres to scale service delivery and sustain workforce continuity during crises.

Impact

Established neighbourhood centres are critical in providing recovery support during disasters. Their deep local knowledge, trust and established networks enable timely and targeted support. Currently under-resourced, they cannot meet increasing community needs, sustain 7-day outreach or intensive case coordination. Upscaled, stable funding will strengthen disaster resilience, ensure equitable recovery and embed robust workforce support systems to ensure long term community stability.



Nearly 50% of support services reported **struggling to manage** client complexity, severity and case load.

Northern Rivers Community Foundation's *Flood Impact Report*, May 2023

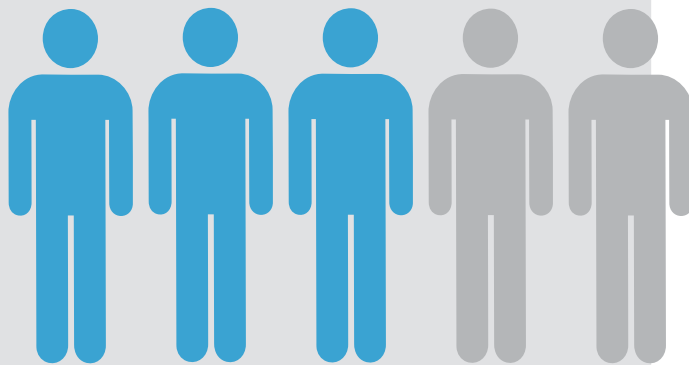
3 Invest in place-based services for disaster planning and community development

Action

Fund established community and neighbourhood centres to lead community disaster preparedness and recovery planning.

Impact

Externally managed emergency responses often fail to meet local needs. In contrast, established place-based services are agile, responsive and capable of both immediate relief and long term recovery. Their presence reduces duplication and bridges the gap between government and community. With compounding disasters in many areas of NSW and rising service demand, investment in local planning capacity is essential.



1 year post-flood, 3 out of 5 workers were **still affected by** related mental health conditions.

Northern Rivers Community Foundation's *Flood Impact Report*, May 2023

About the NSW Financial Inclusion Network | financialinclusionnetwork.com.au

The NSW Financial Inclusion Network formed in 2015 as a policy think tank, engaging the community sector and government to build a more financially inclusive future for NSW. It is funded by NSW Fair Trading and facilitated by Northern Rivers Community Gateway.

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This document and its recommendations have been developed in consultation with NSW Financial Inclusion Network members, and are therefore based on the particular expertise of those organisations.