

20 September 2019

Office of Security and Emergency Management &  
State Emergency Service  
Department of Police, Fire and Emergency Management  
Department of Premier and Cabinet  
GPO Box 123  
HOBART TAS 7001

To Whom it May Concern

*Re: Tasmanian Disaster Resilience Strategy 2020-2025;  
People at risk in an emergency: a guide for Tasmanian government and non-government  
community service providers; and  
Tasmanian Emergency Management Arrangements (TEMA) Issue 1.*

Thank you for the invitation to comment on the above draft documents.

TasCOSS supports all efforts to ensure that all Tasmanians have the best possible chance to survive and rebound from natural disasters and other emergencies through:

- Awareness of risks and how to prepare for them
- Awareness of avenues for support and assistance before, during and after disasters and emergencies
- Support to access all necessary information, support and assistance.

As all of these documents note, these goals are best pursued through a shared approach bringing together all levels of government, non-government stakeholders, families and communities. These three documents, taken together, provide a good framework for how a shared approach can evolve. TasCOSS is particularly happy to see an explicit focus on people at risk in an emergency – a vital area, given Tasmania’s ageing population and high levels of disability.

Taken together, however, these three documents also show the limitations of Tasmania’s current disaster preparedness, response and resilience mechanisms for Tasmanians on low incomes or facing vulnerabilities. For example:

- The *Tasmanian Disaster Resilience Strategy* has as one of its goals that Tasmanian individuals, households and communities are prepared for disasters, and encourages that Tasmanians be supported and empowered to manage disaster risk through accessible and useful information. However, preparing a property against disasters, particularly a rural property, can be physically strenuous and can require a range of equipment (chainsaws etc.); hiring someone else to do the task can be prohibitively expensive.

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- While some of the state’s aged care and disability services offer help with light gardening, none offer help with heavy outdoor work, and no services are available to help people who do not fall into the aged/disability cohorts.
- *People at risk* correctly notes that the concept of shared responsibility should not mean that non-government community service providers are expected to take on additional functions that are not within their scope of practice. Not-for-profit transport providers are not currently capable of providing guaranteed transport at any given moment; do not provide after-hours transport; and do not have the capability to be operating in disaster-affected areas, meaning that Tasmanians who depend on them for transport will not be able to be assisted in many, if not all, emergency situations. *People at risk* suggests if that if a community service provider identifies a client without access to transport, their details should be shared with emergency service organisations in the event of an emergency or disaster. However, to be able to share information in the context of fast-moving developments, CSOs would need to be aware of all emergencies in the state at all hours of the day.
- While the goal of individual, family and community resilience before, during and after disasters certainly is furthered by the strategies, actions and guidelines laid out in these three documents, it is also linked (particularly at the household level) to the financial reality of insurance.
  - Across Australia, non-insurance has been shown to be clearly related to financial exclusion: households are more likely to be insured if they described themselves as able to raise \$2000 in an emergency, particularly if those funds would come from their own savings, while people who are unemployed or who are short of money are more likely to be uninsured.<sup>1</sup>
  - In 2009-10 (the most recent figures available), 29% of Tasmanian households – 59,000 households – were without house (structural) insurance, and 17% were without contents insurance.<sup>2</sup> In 2007, an estimated 23% of Australian households had neither.<sup>3</sup> Meanwhile, an estimated 31-33% of households in Glenorchy’s lowest SES SA1s are underinsured for home and/or contents, compared to 14-15% of households in Hobart’s highest SES SA1s.<sup>4</sup>

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<sup>1</sup> Tooth, R (2015) Analysis of demand for home and contents insurance. Insurance Council of Australia.

<sup>2</sup> Tooth 2015.

<sup>3</sup> Tooth, R and G Barker (2007) The non-insured: who, why and trends. Insurance Council of Australia.

<sup>4</sup> Booth, K and D Kendal (in press) Underinsurance as adaptation: household agency in places of marketization and financialization. *EPA: Economy and Space*.

Taken together, these issues point to the need for development, promotion and resourcing of:

- Programs giving people on low incomes practical assistance in preparing their properties against disasters. Research conducted in the Blue Mountains found that even among people who had participated in community sector-driven emergency preparedness activities, 8% said that they did not know who would help them in case of an emergency. Just as tellingly, only 3% said that their source of help would come from community sector organisations themselves, possibly reflecting the sector's lack of mandate, funding and skills in this area.<sup>5</sup>
- Mechanisms for the effective sharing of information between the not-for-profit and emergency response sectors.
- Affordable house and contents insurance products for Tasmanians on low incomes (see, for example, <http://goodshepherdmicrofinance.org.au/services/good-insurance/>).

We recommend the documents, and their respective strategies, policies and plans, be reviewed to address these concerns.

Yours sincerely



Kym Goodes  
CEO

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<sup>5</sup> Redshaw, S, V Ingham, J Hicks and J Milynn (2017) Emergency preparedness through community sector engagement in the Blue Mountains. Australian Journal of Emergency Management, 32(2), pp. 35-40.