



2011 Flood Recovery Evaluation

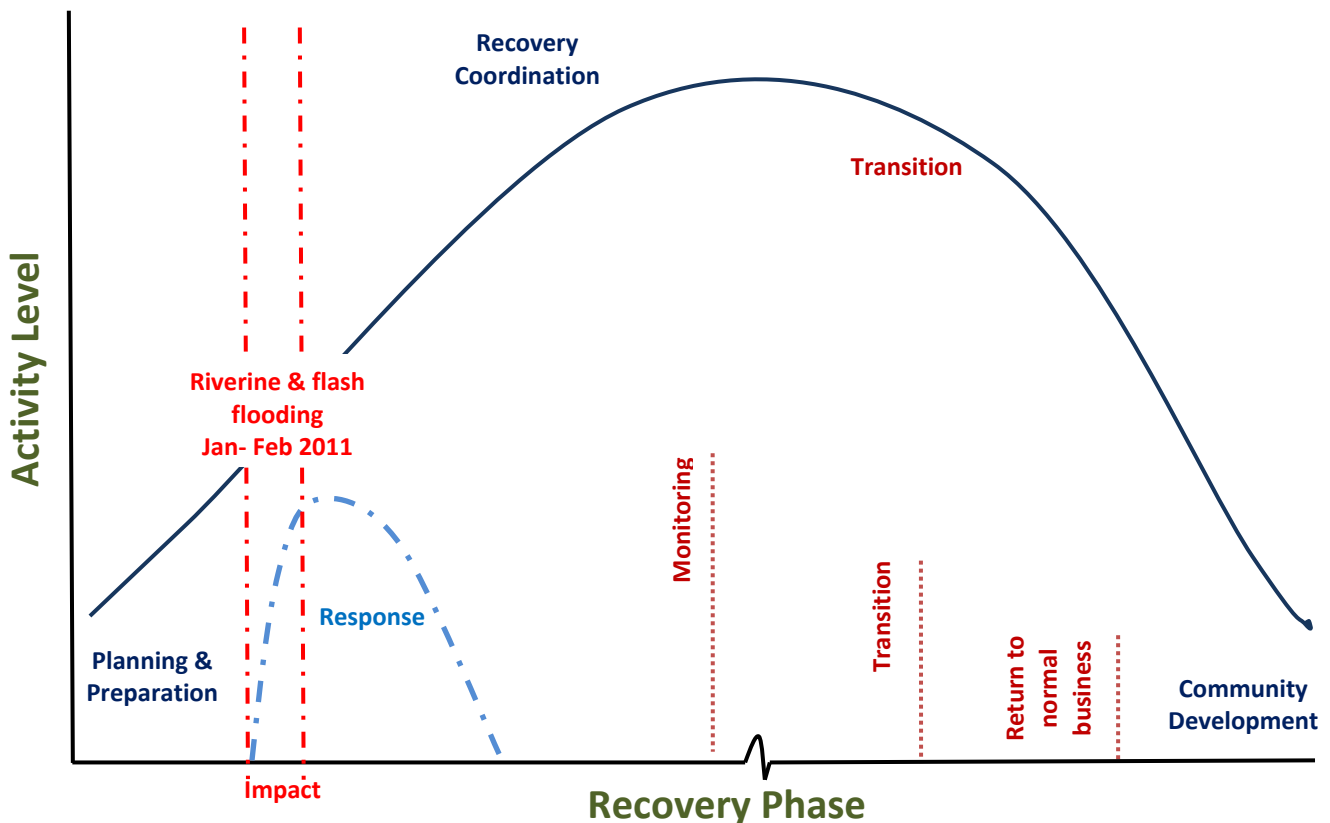
Contents

2011 flood recovery evaluation framework	3
Transition from recovery to normal business	3
Purpose of document	3
Scope of evaluation	4
Authorisation	4
Outcomes	4
Evaluation background	5
Incident Background	5
Phases of relief and recovery	9
Recovery evaluation in Buloke Shire Council	11
Evaluation Process	11
Methodology	11
Themes	11
Invitees	11
2011 Flood Recovery Evaluation for Buloke Shire Council - Evaluation Sessions	12
Glenloth East Community	12
Charlton Community Recovery Committee	14
Charlton Community	16
Donald Community	18
Culgoa Community	20
Coonooer Bridge Community	22
2011 Flood Recovery Evaluation for Buloke Shire Council – Overall evaluation	24

2011 flood recovery evaluation framework

Transition from recovery to normal business

The transition from response to recovery can be a long process for communities who have experienced significant emergencies. The figure below shows the activity level as it fluctuates across all phases of recovery. A key component of the transition to normal business is evaluating the success of the relief and recovery activities undertaken. Evaluation complements transition and aims to ensure best practice in preparation to the next event.



Purpose of document

It is proposed that Health & Human Services (DHS/DH), in partnership with other State Government Departments, support flood affected Local Government Authorities (LGAs) in:

- Developing an effective (place-based) evaluation framework of the community and/or municipal recovery activities implemented for this incident;
- Assisting the LGA to facilitate the evaluation and
- Development of the final report.

To this end, this document has been developed as a template for local government to amend to fit their own evaluation needs. It is a basis for evaluation only and not meant to be restrictive in nature.

The document has two main sections. They are;

- Background information covering transition from recovery to normal business and evaluation that is designed to be generic across all LGA's; and
- Specific arrangements for the LGA that should be edited accordingly.

Scope of evaluation

The evaluation covers both relief and recovery activities and services.

Authorisation

Authorisation to undertake the evaluation and creation of the outcomes report is given by the Buloke Shire Council.

Outcomes

The analysis will assist in planning and preparedness for future disasters. This analysis will also assist in the review of the BSC Municipal Emergency Management Plan and the BSC Flood response plan. Outcomes of the evaluation process will include:

- Data collection via community consultation sessions;
- A document that identifies and captures lessons learnt;

Evaluation background

Incident Background

All areas of the Shire were impacted to a limited or significant extent by the January flood incident.

The townships of Charlton, Donald and Culgoa were most significantly impacted by the floods but the damage to the rural economy of the Shire should not be underestimated.

Thousands of hectares of crop and pasture were affected, with several hundreds of hectares still under water twelve months later.. Stock losses were not as significant in Buloke as in some other municipalities impacted by the January floods but some of the losses are of strategic importance due to the nature of the businesses associated with them.

Total damage of public and private infrastructure in the Shire is estimated to be in excess of \$50M. Damage to Council infrastructure is estimated at \$60 million.

Community confidence has been severely eroded as a result of the flood situation. For the Charlton community the January flood was the third such situation in a four month period.

While communities affected by the floods are starting to return to some level of normality, the impact of the trauma many have faced, and are continuing to face as they seek to rebuild their homes and lives, is having an impact.

A summary of the impact of the January floods on Buloke communities is set out below.

Charlton:

Heavy rainfall on the 13th of January added to an already flooded Avoca River and fully saturated surrounding catchment area. The result was the highest river levels in recorded history and widespread riverine flooding.

The flood resulted in:

- 80% of Charlton township being inundated and remaining under water for up to 3 days.
- An estimated 400 residents being forced from their homes by flood waters.
- Establishment of an Evacuation Centre. The number of evacuees required the establishment of a secondary Evacuation Centre in the nearby town of Donald.
- 95% of the businesses located along the length of High Street being inundated
- Charlton Hospital being inundated (Damage to the Hospital was so severe it requires total replacement)
- Essential services such as the Police Station, Ambulance Station and CFA Station were inundated and not able to be used for some days.
- The Charlton power substation being inundated resulting in loss of power to 85% of Buloke Shire residents and an estimated 30% of residents and businesses of Northern Grampians Shire for a period of up to five days. This failure obviously impacted power supplies which in turn led to a failure of the mobile telephone and internet services. The failure of these services created a communications vacuum which exacerbated the impact of the flood situation. The loss of power and lack of a safe water supply required food drops to be made into the town in the two days following the flood.
- Sewerage and water supply systems in Charlton were affected by the floods and were out of service for up to 1 week after the flood

- Charlton was isolated from surrounding towns for nearly two days as a result of the flooding of State Highways linking the town to Donald, Wycheproof, Boort and Wedderburn respectively.
- Inundation of community infrastructure including the Swimming Pool, Community Theatre, Municipal Offices, Museum, Pre-School, Senior Citizen's Centre, Bowling Club, Croquet Club, Harness Racing Club, Pony Club, Golf Club, Maternal and Child Health Centre, Traveller's Rest, Caravan Park and Recreation Reserve facilities.
- Extensive damage to surrounding agricultural land
- Extensive damage caused to the surrounding road infrastructure.

Donald:

Heavy rainfall in the Avon Richardson catchment and in and around Donald over the period 12 January through 14 January resulted in flood conditions. The result was the highest river levels since 1909 and widespread riverine flooding.

The flood resulted in:

- Flooding of Goodwin Homes retirement village requiring the evacuation of resident to nearby towns (An entire section of the Village has had to be rebuilt as a result of the flood event)
- Inundation of 2 Motels and 13 homes. (One of the homes has subsequently been demolished as a result of the damage caused.)
- Loss of power for 3 days due to inundation of the Charlton sub-station. The loss of power and associated impact on mobile telephone and internet access created similar problems to those experienced in Charlton.
- Establishment of an Evacuation Centre. The Evacuation Centre also served to accommodate evacuees transported from Charlton.
- Donald township being effectively cut in half by flood waters for 2 days.
- The town was isolated by flood waters from the surrounding towns of Charlton, St Arnaud, Birchip and Wycheproof for varying periods of time due to flood waters across State Highways.
- Inundation of community infrastructure including the Donald Swimming Pool, Heritage Walking Trail, Cricket Club Rooms, Apex Park, Hockey Club and Archery Club.
- Extensive damage to surrounding agricultural land.
- Extensive damage caused to the surrounding road infrastructure.

Wycheproof:

Wycheproof township and surrounding farm lands were impacted by riverine flooding as flood waters from the Avoca River spread across the area and spilled into the Tyrell Creek catchment. Water volumes were extremely large with an estimated area of 25 square kilometres under water in and around the town. Water flowed into the Corrapjurup Creek, a tributary of the Avoca/Tyrell system, which has not ran water since 1924 and threatened the town on three sides. An evacuation notice for the town was issued by the SES on 15 January but action by the community resulted in the construction of a series of levy banks around the town. The levy banks held water back from the town and only three houses on the western side of the town were surrounded by water. Many rural properties experienced extensive crop, stock and infrastructure damage.

The flood resulted in:

- Three houses being surrounded by water.
- Up to fifty rural properties being severely impacted by flood waters for periods of up to one week. Food drops were arranged for several properties due to the depth and extent of water surrounding homesteads.

- Inundation of the Charlton power substation resulted in no power to the town for more than two days. This had an impact on communications, the provision of local services and local water supply. (At one point during the weekend of 14 to 15 January the Wycheproof Service Station was the only source of fuel for more than 50% of the Shire due to the initiative of the owner in powering a bowser with a portable generator.)
- Extensive pasture damage.
- Extensive stock losses.
- Extensive damage to farm sheds and equipment.
- Extensive damage to a key local poultry and meat processor resulting in the loss of local jobs.
- Extensive damage to road infrastructure. (Some roads in the area remain closed 6 weeks after the event as a result of the extent of damage.)
- Road access to and from Wycheproof to Charlton, Boort, Birchip, Donald and Swan Hill were impacted for varying periods due to flooding of State Highways.

Culgoa:

Culgoa sits adjacent to the Tyrell Creek and is impacted by riverine flooding. The Tyrell Creek is fed by waters from the Avoca River. In flood conditions the Tyrell Creek becomes a very wide fast flowing water mass. In flood conditions the Tyrell Creek inundates homes and rural properties on the eastern and western sides of the Calder Highway as it passes through Culgoa. The Calder Highway is impassable during flood conditions. Flood peaks in the Culgoa area were the highest in recorded history.

The flood resulted in:

- An evacuation notice being served on Culgoa residents on 15 January and the flood crisis continuing for the next seven days.
- Evacuation of townspeople to an Evacuation Centre established in Sea Lake.
- Twelve homes in Culgoa township (50% of the town) being inundated by flood waters and water around a further 10 homes.
- Three rural homesteads near the town being severely impacted by flood waters.
- Loss of power to the town as a result of the inundation of the Charlton substation.
- Transport of food staples to the town in high clearance CFA vehicles for three days as a consequence of the power outage and relative isolation of the town.
- Extensive damage to road infrastructure.
- Widespread pasture damage.

Birchip:

Flash flooding on 13 January led to overflow of the Dunmunkle Creek causing some local flooding and crop damage around the outskirts of Birchip.

Nullawil:

Nullawil is impacted by riverine flooding from the Tyrell Creek. The Tyrell Creek is fed by waters from the Avoca River. In flood conditions the Tyrell Creek becomes a very wide fast flowing water mass.

The flood resulted in:

- Inundation of one home in Nullawil.
- Some damage of pasture.
- Loss of power due to the inundation of the Charlton substation.

Coonooer Bridge:

This small community sits on the Avoca River some 15 kilometres south east of Charlton. River heights in Coonooer Bridge are a key indicator of the likely impact of floods on Charlton. Parts of the area are low lying and flooding is not uncommon.

The flood resulted in:

- Six houses being inundated.
- Extensive damage to road infrastructure.
- Damage to community infrastructure.
- Some damage to pasture.
- Extensive damage to the natural environment.

Nandaly:

This small community sits adjacent to Lake Tyrell in the north of the Shire. The town is subject to flash flooding and was impacted by heavy rainfall on 13 January.

The flood resulted in:

- One house being affected by flash flooding.
- Extensive damage to local road infrastructure as a result of the volume of water arising from the rainfall event.
- Some crop damage.

Farming Communities: (Glenloth, Corack East, Teddy Waddy, Teddy Waddy East, Litchfield and Wooroonook)

These, and a number of other small rural communities, were severely impacted by the floods. Paddocks in some of these areas remain under water more than 18 months since the January 2012 flood event. Some farms will not return to production for at least another two seasons. Parts of some of the area are low lying and flooding is not uncommon.

The flood resulted in:

- Extensive damage to road infrastructure.
- Damage to farm equipment.
- Damage to hay stocks.
- Extensive damage to crops and disruption to livestock farming.
- Extensive damage to intensive farming enterprises and closure of a local specialist abattoir.
- Extensive damage to the natural environment.

Below is a table showing Disaster Relief Payments allocated within Buloke Shire. Buloke Shire had the largest number of claims and the largest total amount paid in the State.

AGDRP Claims - Victorian Local Government Area breakdown as at: 30/12/11		
Profile A85: Victorian Floods Jan 2011		
	Claims	Total
LGA Name	Granted	Amount Paid
BULOKE	3,633	\$ 3,998,200
	34,296	\$ 39,523,000

Sources:

Claims Granted: Dept of Human Services' Emergency Recovery Payment (ERP) System

Produced by: Emergency Management Branch, Department of Human Services

Phases of relief and recovery

Before the event

Most emergency and recovery services were centred around bushfire risk. The Buloke Shire Council had been in drought for over 10 years until the September 2010 flood event. A further minor flood event in late November 2010 saw a degree of complacency develop and may explain why action was not taken earlier in the January 2011 event.

Flood warnings for the area are reliant on the Yawong river gauge, in the January event the gauge not only broke but was still sending a reading, creating a belief that the river had peaked at the September 2010 level and therefore communities and emergency services thought that they had prepared appropriately.

Relief services

Relief was slow at first, both human and other resources were very scarce, as was information. The power failure and ensuing loss of both telephone and internet saw further challenges in the week after the event.

It was difficult to communicate the scope of the event to outside agencies. Although Charlton was the most affected, it was also the first town – the disaster continued for some days to the other end of the Shire.

In an event of this size affecting many small communities, a large percentage of Buloke Shire employees were either affected themselves or unable to assist as roads were closed for days.

Building the recovery service

The Manager Flood Recovery position was appointed 2 weeks after the event, until then daily briefings were held with the Senior Management team on a daily basis. A Flood Recovery Action Plan was also drafted to provide guidance and direction. Flood Recovery Newsletters were distributed to the affected communities on a twice weekly basis.

Coordination with local agency representatives and community was initiated early with the creation of the Buloke Flood Network (for health and human services) and Community Recovery Committees. Both of these provided an analysis of service gaps and provided a two way communication process. The Buloke Shire Council is in a difficult geographic area – many agencies provide an outreach type service but are not located within the Shire. Some agencies service the area from two different regional locations – Bendigo and the Grampians in the South and Swan Hill and Mildura in the North, not just the Health Services but also the Catchment Management Authorities as well.

Although Charlton was chosen as the primary site for recovery services, most buildings were flooded and arrangements needed to be made for a relocatable building. The building was not operational until May 2011, services were provided from the Charlton Shire Hall and recovery staff based out of the Wycheproof Office. Once the building was operational it provided a multi agency service provision with office space available for any and all flood related services.

Information and an overall view of the situation was difficult to obtain. In March/April, BSC in partnership with the Victorian Council of Churches undertook a doorknock of Charlton, Culgoa and Donald. Although time consuming, this provided the most accurate and effective data collection and was the first time that accurate overall data could be reported on. Further data was collected via rural outreach in partnership with the Red Cross in May 2011.

Flood Recovery Case Support workers were employed using State funding via East Wimmera Health Service in May 2011. Provision was made within the Shire temporary building for these employees to ensure that the building operated as a one stop shop for recovery related services. Buloke Shire Council assisted Case Support Workers through the provision of administrative services and information obtained during the data collections we had already done.

These Case Support Workers allowed Shire Recovery staff to focus on overarching community assistance whilst they took over the majority of individual assistance requirements.

Information

Communities were kept informed via the Flood Recovery Newsletter, local newspapers (including specific flood related inserts) and posters and emails related to events and other important items.

A suite of information regarding services and assistance was also available at the Recovery Centre.

Flood Recovery and other Council staff attended Community Recovery Committee, Chamber of Commerce and other flood related meetings to provide assistance and information to individuals and groups. On average, Flood Recovery staff have attended 3 community meetings per week since the January 2011 event and as much as possible attended existing meetings rather than creating new committees.

Return to normal

Buloke Shire is still in the process of formulating its transition plan. We have reduced the Flood Recovery Team staffing levels by 1 EFT and are focussed on the remaining items in the Buloke Shire Recovery Action Plan and the acquittal of funding programs.

Assistance will continue to be provided to Recovery Committees until at least the end of 2012.

On the whole, with the exception of the Flood Recovery Team and the Road Reconstruction team, Buloke Shire Council has returned to normal business.

Recovery evaluation in Buloke Shire Council

Evaluation Process

Evaluation sessions were held in the following communities:

- Charlton Community Recovery Committee, which has approximately 20 members
- Charlton Community, population 800
- Glenloth East Rural community, consisting of approximately 30 households
- Donald Community, population 1500
- Culgoa Community, population 60
- Coonooer Bridge population 50

Methodology

The Buloke Shire covers a large geographical area, consisting of both townships and large rural land holders. The Shire has conducted its recovery services acknowledging the differing needs between these communities. Six independently facilitated consultation sessions were held, one in each of the above mentioned communities to ascertain an evaluation of services from as many different viewpoints as possible.

Themes

The themes to be covered in the evaluation session are

Theme	To be reviewed
	X
Communications	X
Community events	X
Farming and small business recovery	X
Psychosocial, health & well-being activities	X
Engagement with insurance companies	X

Invitees

This section lists the invitees to participate in the evaluation session. Completing this will help ensure that all relevant parties are represented in the evaluation process.

Name	Method	Category
Glenloth East	Individual Invitations	Rural community
Charlton CRC	Individual Invitations	Recovery Committee
Charlton	Recovery Newsletter, local advertising	Township
Donald	Recovery Newsletter, local advertising	Township
Culgoa	Letter box drop	Township
Coonooer Bridge	Individual invitations	Rural community

2011 Flood Recovery Evaluation for Buloke Shire Council - Evaluation Sessions

Glenloth East Community

Date	4 th June
Time	7.00pm
Place	Glenloth East Hall
Attendees	14
Background	<p>Glenloth East is situated on the Avoca River 30km north of Charlton. The area mostly consists of a mixture of broad acre farming and livestock. There is also an abattoir, piggery and some poultry farming in this area.</p> <p>This area was without any form of communication for at least 4 days due to a combination of power failure and breakdown of the Telstra mobile telephone infrastructure. For some residents it was over a week before power was restored.</p> <p>Residents of the area received no prior warning of the severity of the flood and no outside agencies were able to offer assistance during the emergency.</p> <p>Crop loss was widespread in this area. Flooding of the area had also occurred in late November 2010 and farmers were still waiting for the ground to dry out in order to recommence harvesting.</p> <p>Fencing and livestock loss was also significant.</p>

Theme	Comments Summary
Farming and Small Business Recovery	<p>What Worked Well:</p> <ul style="list-style-type: none"> Blazeaid assistance was excellent. <p>What Didn't Work Well:</p> <ul style="list-style-type: none"> Financial Stress – lost the best harvest in over a decade Many tough years ahead to recover damaged infrastructure, stock losses and soil damage. Shearers needed to assist the most in the initial phase. Fencing is still an issue. Some roads were inaccessible for weeks, farming businesses such as the local piggery could not get goods to market. Residents isolated for months with 4WD or tractor access only out of their properties Rural Financial Corporation provided mixed information regarding eligibility for grants Low interest loans were difficult to obtain Not enough information from Powercor regarding the length of the power outage.
Communications	<p>What Didn't Work</p> <ul style="list-style-type: none"> Telephone contact initiated by some agencies early on but not effective or appropriate. Advice should have been provided earlier and needs to be provided by experienced people. Telephone exchange is in the middle of a flood plain with no back up batteries. Were totally isolated for too long.

	<ul style="list-style-type: none"> • Felt they had to travel into a township to receive any information. • Most contact word of mouth only in the first 2 months. • No power, no phones, no internet, no road access, no postal delivery service in the initial phase = no communication. • Loss of power and telephone communication in the response phase directly impacts recovery. • Contact difficult – the area does not all share a postal code. Although hard copy communication works best, there aren't any set mailing lists for the area, some have post office boxes in various towns and some have roadside addresses. • Poor state of roads not well communicated, never sure if road will be open or not. Signs were washed away in many instances.
Interaction with Insurance Companies	<p>What Didn't Work:</p> <ul style="list-style-type: none"> • Farmers not covered • Insurance premiums unaffordable • Product disclosure statements complex and hard to read. • No insurance for rural landholders where water went underneath their residence and caused stumping/structural damage. • Septic damage not covered • Definitions of storm vs flood very poor.
Community Events/Mental and Physical Health and Wellbeing Activities	<p>What Worked Well</p> <ul style="list-style-type: none"> • First event held 6 weeks after the event. This was the first contact for most people in this area, both with agencies and each other. Felt that it was the first real opportunity to stop and talk to each other. • Childrens' entertainment provided an opportunity for adults to talk freely with each other without distressing their kids. • Events thoughtful and well planned by FRO and other Council staff • Locally held events worked well. Many were too busy to attend events held in townships with the initial clean up, harvest to be finished and then the next crop sown. • For most people, the firesheds held at their local hall were the only events they attended. • Support good from CFA peer support and the Salvation Army • Good information and services provided at the local Fireshed events
Other	<ul style="list-style-type: none"> • No warning could not plan and had no idea what was coming. Preparedness directly impacts recovery • Funding to the Shire requires the use of outside contractors – no work can be done until contracts finalised and signed. • VicRoads should request assistance from the Shire with road signs and road closures. • No constructive action taken regarding minor obstructions in the river. • Flood mitigation study does not include Glenloth East. • Lack of action by Catchment Management Authority. • Catchment Management Authority and Buloke Shire did not work together regarding responsibility for the Avoca River • Community lives on a floodplain, experienced and expect floods – however the January 2011 event behaved very differently and water travelled in different ways than was expected.

Charlton Community Recovery Committee

Date	5 th June
Time	5.30pm
Place	Charlton Shire Hall
Attendees	9
Background	The Charlton Community Recovery Committee was formed as a result of the January 2011 floods in February 2011 to assist the community to recover.

Theme	Comments Summary
Farming and Small Business Recovery	<p>What went well</p> <ul style="list-style-type: none"> • Voucher system - assisted both individuals and small businesses with cash injection • Blazeaid base camp based in Charlton supported local business and local groups • Local supermarket closed for 8 days • Clean up home or clean up business? Very difficult choices. • No businesses did not reopen, community and individuals persistent and did not give up <p>What didn't go well</p> <ul style="list-style-type: none"> • Farmers forgotten in the initial stages • Difficult for farmers to qualify for assistance • \$25,000 Rural Finance Grant only cash assistance available
Engagement with Insurance Companies	<p>What Didn't Work Well:</p> <ul style="list-style-type: none"> • Inconsistent decisions by insurance companies • Caused divisions in the Community. • Lack of understanding of the process, some signed with the class action before realising they could object to the ombudsman. • Advice and direction needed earlier, many individuals made emotion based decisions at a very early stage. • Visit by the Insurance Council and the Financial Ombudsman gave many false hopes.
Mental and Physical Health and Wellbeing Activities	<p>What Worked Well:</p> <ul style="list-style-type: none"> • 'Buddy' program effective (group of local residents organised to visit flood affected people and provide support) • Local groups acted quickly, no forms to fill out. • Establishment of The CIRCLE community centre • Case support provided one on one assistance • Dedicated psychologist • Dr Rob Gordon sessions • Buloke Shire Council flood recovery team • Door knocking • BBQs held at the front of the Hall during the initial recovery phase. • Beyond Blue Sessions • The Next Step program • Fireshed meetings • CFA Peer Support • Volunteers – helped to lift spirits, the kindness of strangers • Government working together – St Josephs school giving land for the

	<p>temporary medical centre</p> <ul style="list-style-type: none"> • Announcement of Hospital rebuilding. <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Closure of the Nursing home
Community Events	<p>What Worked Well</p> <ul style="list-style-type: none"> • Emirates Melbourne Cup tour to Charlton • Remember when they came local event • Rex Theatre reopening • One year on service • Victorian Concert Orchestra Performance • Harness Racing Meetings • Charlton Show • Deb Ball • NCFL Grand Final held in Charlton • Buloke Family Fun day • Events supported by local service clubs. • Salaried support people to arrange events • Buloke Shire Mayor/Deputy attended every event • BBQ feedback forums <p>What didn't work Well</p> <ul style="list-style-type: none"> • Event fatigue • Restrictions on the use of Recovery Funds
Communications	<p>What Worked Well</p> <ul style="list-style-type: none"> • Flood Recovery Newsletter • Local volunteer group • Door Knocking • Shire Hall as a centre point • The CIRCLE • Case Support Workers from June 2011 • DHS response good after the first 72 hours <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Army data not effective. • Lack of leadership. • Not enough coordination/communication between community groups. • Spontaneous volunteers need to be organised – Charlton formed their own group. • First 48 hours, no communications, no phones, no electricity.
Other	<ul style="list-style-type: none"> • Material Aid provided at the Pivot Shed • Task was too big for the local Council <p>CRC</p> <ul style="list-style-type: none"> • Not enough guidance on purpose, powers and roles • Local Chair from the beginning rather than a facilitator • Advocacy for the local power station, flood mitigation study and river gauges good. • Essential buildings were restored quickly. • Donald community amazing at the Donald Evacuation Centre • Meeting fatigue <p>Still Need:</p> <ul style="list-style-type: none"> • Salaried support staff for further 12 months • Consistent services • Recovery longer than 2 years • Who will become responsible when salaried positions finish?

Charlton Community

Date	5 th June
Time	7.30pm
Place	Charlton Community Hall
Attendees	10
Background	The Charlton community was severely impacted by the flood event in January 2011, 80% of homes and 95% of businesses were inundated. The hospital was also flooded and requires rebuilding. The majority of community buildings such as the Senior Citizens, Pre School and Shire Office were also inundated and required large scale repairs.

Theme	Comments Summary
Farming and Small Business Recovery	<p>What Worked Well</p> <ul style="list-style-type: none"> • Volunteer assistance and the kindness of strangers <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Felt they were on their own • Didn't know where to start • Not enough support, particularly with insurance • Some business will take 10 years to get back to where they were pre flood • Some flooded in September 2010 as well • RFC grant of \$25,000.00 difficult to get • More assistance needed with fencing, soil erosion and water under their homes • Blazaid – too early for this assistance, nor everyone ready to think/deal with it. <p>What could be done Better</p> <p>Agencies could have got information out to farmers sooner</p>
Engagement with Insurance Companies	<p>What Worked Well</p> <ul style="list-style-type: none"> • Nil <p>What didn't Work Well</p> <ul style="list-style-type: none"> • No credit for previous premiums paid • Still many outstanding issues, class action still continuing • Decisions take too long • Must fight individually • Insurance companies will not share information • Conflicting advice • Conflicting information – hydrology reports • Even when claim approved, issues with scope of works and quality of tradespeople • Poor behaviour, emotional blackmail and unhelpful • Massive increase in premiums • Small technicalities used as a reason to reject the claim • Non disclosure agreements <p>What could be done Better</p> <ul style="list-style-type: none"> • Earlier advice provided to affected people. They are emotionally raw and

	<p>upset and may make poor decisions.</p> <ul style="list-style-type: none"> Agents should be more accountable to ensure that their clients understand what they are covered for.
Mental and Physical Health and Wellbeing Activities	<p>What Worked Well</p> <ul style="list-style-type: none"> Door knocks Buddy system <p>What Didn't Work Well</p> <ul style="list-style-type: none"> No professional mental health assistance available at the evacuation centre. On the ground Mental Health services took too long. Not enough support for Men. Elderly most affected. Not enough Medical assistance <p>What could be done Better</p> <ul style="list-style-type: none"> Better supply of medications More access to doctors Laughter workshops
Community Events	<p>What Worked Well</p> <ul style="list-style-type: none"> Meals provided at the Recovery Centre Sorrento Fundraiser with transport and accommodation provided Morning Teas Family Fun Day Emirates Melbourne Cup Visit. One year on service Deb Ball 2011 <p>What didn't Work Well</p> <ul style="list-style-type: none"> Asked too early – what do you want to do? Too busy to plan and organise. <p>What could be done Better</p>
Communications	<p>What Worked Well</p> <ul style="list-style-type: none"> Public Meetings <p>What didn't Work Well</p> <ul style="list-style-type: none"> Initially, had to go to the Recovery Centre for information No community input into the new Hospital location. <p>What could be done Better</p> <ul style="list-style-type: none"> More advice needed early Assistance to prioritise Better Government planning for power failures More frequent information mail outs Provide alternative communication options and have them available in several locations
Other	<ul style="list-style-type: none"> No medication available at the evacuation centre

Donald Community

Date	14 th June
Time	7.30pm
Place	Donald Senior Citizens Centre
Attendees	14
Background	12 homes inundated, retirement village inundated. Water lay in areas for at least 12 months.

Theme	Comments Summary
Farming and Small Business Recover	<p>What Worked Well</p> <ul style="list-style-type: none"> • Centrelink bus visit effective • RFC Grant good • Volunteer assistance beneficial <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Businesses not supported as private residents • Share farmers did not qualify for assistance • Grant assistance limited to infrastructure, no capacity to claim to replace hay or livestock. • Fencing assistance – left too early, most fences still underwater • Donald overlooked • Assistance to town residents disproportionate to what farmers received • Government grants paid to individuals on what is believed to be flimsy reasons, wasted money. • Abuse of the grants by individuals <p>What could be done Better</p> <ul style="list-style-type: none"> • Buddy system to assist business owners • Development of preparedness plans • Establishment of a coordination centre in Donald • Voucher system for local business similar to Charlton
Engagement With Insurance Companies	<p>What Worked Well</p> <ul style="list-style-type: none"> • <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Uncertainty • Insurance companies ambiguous, poorly managed and residents felt that they were required to 'play games' • Hydrology reports expensive and inaccurate • Elders insurance remarked as one of the worst insurance companies • Some companies refusing to re insure <p>What could be done Better</p> <ul style="list-style-type: none"> • If buildings are compliant with current planning scheme, insurance companies should insure them. • More financial support should be available so people can rebuild their homes.
Mental and Physical Health and Wellbeing Activities	<p>What Worked Well</p> <ul style="list-style-type: none"> • Local Churches were very supportive • Service Clubs worked hard • Dr Rob Gordon session • Beyond Blue • Case Support Workers

	<ul style="list-style-type: none"> • Local Doctors support • Support and visits from outside groups • Volunteers and the kindness of strangers • Door Knocks • Good follow up from agencies <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • With the inundation of the retirement village, loved ones are now at least an hour away • Access to activities (Donald does not have a community bus) • Not enough services available in Donald • Formal Mental Health sessions could have been advertised better. • Too much focus on Charlton • Felt like they had to 'beg' for welfare assistance • Rumours <p>What could be done Better</p> <ul style="list-style-type: none"> • More services based in Donald • More low level mental health activities such as support groups
<p>Community Events</p>	<p>What Worked Well</p> <ul style="list-style-type: none"> • Pictures in the Paddock • Firesheds • Support of Guy Fawkes night • Kids entertainment <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • No community bus so access difficult for some <p>What could be done Better</p> <ul style="list-style-type: none"> • Events could target individuals as well as entire communities such as sending families away on holidays • Funding should go toward more practical support • Events were held too long after the flood event • More 'street' events to help local businesses with recovery
<p>Communications</p>	<p>What Worked Well</p> <ul style="list-style-type: none"> • Flood Recovery Newsletters • Door knocks • BSC recovery team • Case Support workers • Grant information communicated well • FR team and Case Support good listeners • Information and support from the Tax Office • Radio ads for agency visits <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • No communication in early stages – mostly word of mouth • ABC radio flood alerts were completely inaccurate and caused panic for both residents and relatives. • Did not know about DHS caravans <p>What could be done Better</p> <ul style="list-style-type: none"> • Local talk back radio • More practical information regarding preparation • Community Radio set up • Neighbourhood Watch type system where people checked up on each other • Local shopfront set up to provide information and support

Culgoa Community

Date	18 th June
Time	7.00pm
Place	Culgoa Bowling Club
Attendees	14
Background	50% of homes inundated, extensive damage to roads and natural environment. Access to the town very limited for some time.

Farming and Small Business Recovery	<p>What Worked Well</p> <ul style="list-style-type: none"> Rural Finance Corporation assistance – Swan Hill Grants <p>What Didn't Work Well</p> <ul style="list-style-type: none"> Fencing and roads require money <p>What could be done Better</p> <ul style="list-style-type: none">
Engagement with Insurance Companies	<p>What Worked Well</p> <ul style="list-style-type: none"> Case support advocated well for individuals <p>What Didn't Work Well</p> <ul style="list-style-type: none"> Damage to buildings still ongoing Uncertainty regarding claim period Cannot understand legal terms Inconsistent decisions Long wait for repairs <p>What could be done Better</p> <ul style="list-style-type: none"> Better communication information from insurance agencies
Mental and Physical Health and Wellbeing Activities	<p>What Worked Well</p> <ul style="list-style-type: none"> The community looked after each other Salvation Army Christmas hampers Red Cross Outreach <p>What Didn't Work Well</p> <ul style="list-style-type: none"> Still fear rain events <p>What could be done Better</p> <ul style="list-style-type: none"> Community debriefing sessions
Community Events	<p>What Worked Well</p> <ul style="list-style-type: none"> Fireshed events <p>What Didn't Work Well</p> <ul style="list-style-type: none"> Funding available but too tired to organise events Small communities have few human resources to arrange events <p>What could be done Better</p> <ul style="list-style-type: none">
Communications	<p>What Worked Well</p> <ul style="list-style-type: none"> Flood Recovery newsletter Doorknock Information on grants <p>What Didn't Work Well</p> <ul style="list-style-type: none"> ABC radio inaccurate Evacuation centre did not provide any information

	<ul style="list-style-type: none">• Queensland floods on the television at the evacuation centre• Did not have any knowledge of the seriousness of the event <p>What could be done Better</p> <ul style="list-style-type: none">• More accurate updates to people to give them a chance to prepare
--	--

Coonooer Bridge Community

Date	5th July
Time	6.30pm
Place	Coonooer Bridge Hall
Attendees	25
Background	This small community sits on the Avoca River some 15 kilometres south east of Charlton. River heights in Coonooer Bridge are a key indicator of the likely impact of floods on Charlton. Parts of the area are low lying and flooding is not uncommon. Six houses inundated extensive damage to road infrastructure and the natural environment. The farming community saw extensive crop and livestock losses.

Theme	Comments Summary
Farming and Small Business Recover	<p>What Worked Well</p> <ul style="list-style-type: none"> • Those who received assistance were very happy with the service received • Blazeaid • <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Impacts were varied and there was no acknowledgement – all assistance was the same • No money for materials • Little contact from the DPI • Grants not enough compared to impact • Did not know where to start – fencing, crops, livestock • Fencing is still the biggest issue • No assistance for small business owners to claim for loss of income <p>What could be done Better</p> <ul style="list-style-type: none"> • Funded, experienced consultants to assist with what to expect in terms of soil conditions following a flood • Had to use contractors for fencing, local labour would have been better
Engagement With Insurance Companies	<p>What Worked Well</p> <ul style="list-style-type: none"> • Select brokers and individual agents worked hard for their clients <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Insurance companies very slow to react • People thought they were covered and cannot afford to rebuild • No easy access to insurance money • Some companies will not insure at all in this area • Broad acre farmers cannot insure their homes for flood • Inconsistent decision and no explanation as to why <p>What could be done Better</p> <ul style="list-style-type: none"> • Brokers are the better option when seeking farming insurance
Mental and Physical Health and Wellbeing Activities	<p>What Worked Well</p> <ul style="list-style-type: none"> • Community BBQs • Employers very supportive with requests for time off • CFA Peer support • New friendships formed as a result • Donations etc make you feel as if someone cares • BSC provided good referral services • Shire provided links to services

	<p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Felt like poor cousins compared to assistance provided to Queensland • Not enough local doctors • Youth overlooked • Many pastoral care groups flooded themselves and could not provide assistance • Different land boundaries in this area, ie CFA area, LG area all different <p>What could be done Better</p> <ul style="list-style-type: none"> • People are still very emotional with grief/loss issues
<p>Community Events</p>	<p>What Worked Well</p> <ul style="list-style-type: none"> • St Arnaud rotary visit • Firesheds • Care Packages • Events held at residents homes, everyone was welcome and casual get togethers • Blazeaid – Saturday night meal where all farmers were welcome to attend <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • Nothing for young people aged 18-30 • Difficult for those on farms to get together <p>What could be done Better</p> <ul style="list-style-type: none"> • Contact could have been sooner in the 6 months after floods
<p>Communications</p>	<p>What Worked Well</p> <ul style="list-style-type: none"> • Local people looked after each other • Flood Recovery newsletters – although took some time before they were delivered to residents • Word of mouth • Email • Local Radio • Flood Recovery Officers helpful • Facebook – Charlton Flood Page <p>What Didn't Work Well</p> <ul style="list-style-type: none"> • No postal deliveries for 10 days • Area is on the boundary of three shires, difficult to get information • Media very focussed on Queensland and Rochester • No one called when communications restored to see if they were alright • No mobile phone service • No landline for some days <p>What could be done Better</p> <ul style="list-style-type: none"> • Contact should have been made earlier • Upgrades to mobile service so that there is no black spot • Better communication between agencies to reduce the amount of forms • Still no system to warn area of possible flooding

2011 Flood Recovery Evaluation for Buloke Shire Council – Overall evaluation

There are a number of common elements to the comments made by residents who attended evaluation sessions:

Farming and Small Business

- Fireshed events were popular and worked well
- Blazeaid, Service clubs and other volunteer groups provided amazing and selfless assistance
- Confusion over eligibility and claiming of the \$25000.00 RFC grant
- Grants were very small when compared with the amount of damage
- Roads cut off and then in poor condition
- Difficult for farmers to apply for assistance
- Farmers forgotten in the initial stages

Individual Comments

The first fireshed held some six weeks after the event was the first time people had been able to come together. This was the also the first time these people had contact with agencies able to assist and provide support.

One farmer commented that the school bus was unable to pick up his children from the normal point for months. They had to drive through flood waters to an alternative location.

At the initial fireshed meeting, Rural Finance Corporation indicated that each ABN relating to the farm would qualify for the \$25,000. This was not the case in reality and caused conflict and embarrassment. Many were highly critical of the performance of Rural Finance in assisting farmers to apply for these grants

One farmer applied for the Rural Finance Low Interest Loan. At the time he had some cash from the previous harvest, but he knew he did not have enough to see him through to the 2011/12 harvest. His application was rejected because of the money that he had in the bank at the time. When cash flow was under pressure in the lead up to harvest, the low interest loan offer had finished and he was forced to borrow at a very high interest rate. He was then lectured for not getting the low interest loan when it was available.

The loss of power and the impacts were also a very common topic. The owner of an abattoir had been calling Powercor asking for some indication when the power would be restored. The response from Powercor was always 'tomorrow'. The owner was desperately trying to organise sufficient supplies of fuel for his generators via flooded roads and limited availability. He felt that he would have been more proactive had he known that he would be without power for many days.

Recommendations

Earlier contact with rural areas. Although access is very limited during this kind of emergency, better mailing lists could have assisted with contacting rural residents as soon as the postal delivery service was reinstated.

Consistent information and service levels from agencies. For some, the difference between obtaining a grant or not depended on the individual they contacted within an agency.

Data Collection was poor regarding crop, livestock and infrastructure loss. Although the DPI gathered some data, it was based on PIC numbers, properties that did not have livestock were not contacted. It is difficult to provide evidence of damage and the scale of the flood impact without this data. The dollar figure regarding loss of income in the agricultural sector is still not known.

Loss of Primary residence verses loss of business and income. There was little movement within grant payments. Most assistance was for loss of primary residence and farmers felt that there was very little available for them unless their home was inundated.

Engagement with Insurance Companies

- Inconsistent decisions by Insurance companies
- 15 months on, some are still waiting on a final decision
- Hydrology report results not consistent
- Product disclosure statements difficult to read and understand
- No agreed definition of 'flood'

Individual Comments

Treated like an idiot by her insurance company, all dealings with the company were very difficult.

Insurance company covered a resident for the loss of goods in his shed, but not in his house.

One property was visited on three separate occasions by an insurance assessor. They did not make an appointment and gave no explanation as to why they returned so many times.

Waited five months for a repair to a septic tank

Insurance company accepted claim, then cancelled

A number of residents became very emotional recounting their experiences, despite it being a public forum, one particular couple in their eighties were in tears when they spoke about the challenges involved with repairing their home after their insurance company had rejected their claim.

Recommendations

Earlier access to information regarding the process of disputing companies decision

The provision of unbiased advice and support regarding making an insurance claim during the relief phase would have assisted residents. It was many weeks before information could be provided regarding the objection process.

Mental and Physical Health and Wellbeing Activities

- Beyond Blue Sessions, The Next Step Program
- Dr Rob Gordon Sessions
- The Buddy system (Charlton only)
- Doorknocks
- Case Support Workers
- Fireshed meetings
- Support from CFA Peer Support
- Churches
- More low level mental health assistance is needed
- Familiar faces from agencies important
- Uneven access to services

Individual Comments

Within Donald and Coonoer Bridge there were a number of individuals who felt that services were targeted solely at Charlton.

One Donald resident travelled to Charlton in the early stages to request material aid and felt that she had to 'beg' for assistance as she was not a resident of Charlton and was therefore unworthy.

There was also a resident of Donald who described how her relationship with her partner had completely broken down and they were now separated as a result of the pressures associated with the repair of their home.

Both the Coonoer Bridge and Culgoa communities felt that the evaluation sessions were also a type of community debrief.

Recommendations

Case Support Services were not on the ground in Buloke until May 2011, some 4 months after the event. These services saw a genuine turning point with the ability to assist individuals. Earlier provision of these services would have provided much needed support.

More even distribution regarding access- some people felt everything was in Charlton, dealing with large distances in Buloke Shire for people to get to sessions.

Timing of these activities needs to be appropriate for the community

Low level mental health assistance is needed, like the CFA Peer Support Program supported people really well.

Community Events

- Fireshed meetings – locally held events for rural residents worked well, good information provided at these gathering. First rural communities found out about grants and other assistance.
- Existing events supported
- Inclusion of children specific activities at events
- Participation in all events by the Mayor/Deputy Mayor as well as Flood Recovery staff
- Many get togethers held at individual homes
- Not enough activities for relocated elderly residents from the Charlton nursing home and the Johnson Goodwin homes
- Event fatigue
- Many felt the events were not flood related as the event was held long after the flood
- Money would be better spent on individuals rather than community as a whole
- CRF conditions restrictive, communities felt restricted about what they wanted to fund.
- Decisions around projects earlier on seemed inconstant, around what was endorsed and what wasn't.

Individual Comments

One rural resident was very appreciative of the childrens entertainment provided as part of the fireshed events. She felt that she could talk freely with other adults and express herself without concern that her children would overhear.

Communications

- No landline, mobile phone or electricity in the initial stages
- Inaccurate information via radio caused uncertainty and panic
- No leadership in the early stages, no source of reliable information
- Rural residents had to travel to Charlton to get information
- The CIRCLE in Charlton, local Churches and the Buddy group all provided communication to individuals
- More advice needed early on, particularly with insurance and what household items really need to be thrown out and what can be salvaged.
- Doorknocks enabled a link between residents and available government services. Using local staff also meant that a familiar face was available if they required further services at a later date.
- Flood recovery newsletters good source of information
- Hard copy information most useful, however post code boundaries and Shire boundaries meant it took some time before good mail lists were developed
- Case Support and Flood Recovery provided communication and assistance
- Contact of some kind should have been made with individual residents earlier
- No communications between government agencies, filling out the same information on forms many times

Individual Comments

An elderly resident of Culgoa commented that if nothing else came out of the evaluation he hoped that if a disaster occurred in the future there would only be one form to fill in.

Recommendations

Although many resources were available on line, access to the internet was difficult – especially in the first few weeks. Hard copy information was received very well and seemed to be the most useful to residents. There is no doubt that obtaining information from the internet is a fantastic resource, however take up of the ability to obtain information

Sharing of information between agencies was poor. There was no central source of information and forms needed to be filled in for each and every service. One central database for people, beginning with the data collected by the Red Cross at evacuation centres would have reduced gaps and uncertainty between agencies, and ensured a true record of damage and people affected.

Outreach services only provided a summary of data to Council. This meant that Council struggled to ascertain good information regarding ongoing needs. Eventually, Council undertook rural outreach services themselves in order to ascertain service gaps, this placed a great deal of pressure on Council.

Better communications between Vic Roads and the Buloke Shire on road closures and which roads they are responsible for.

The provision of updates to the community from Powercor when power is out.