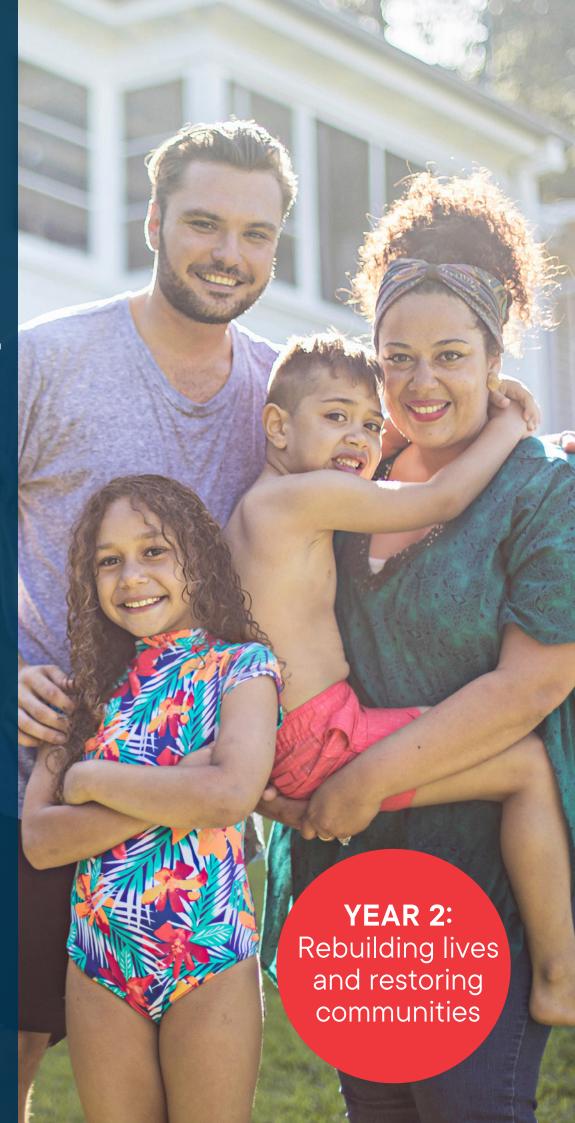


12-month

Disaster Appeal Report

Response Recovery Rebuild



A message from the frontline

Foreword



THERE WERE VARIOUS NEEDS FOR THOSE IMPACTED BY THE BLACK SUMMER BUSHFIRES OF 2019-20. SOME PEOPLE LOST THEIR HOMES, LOST THEIR LIVELIHOODS, AND SADLY LOST LOVED ONES. BUT EVERYONE SHARED A FEAR OF THE FUTURE AND THE STRUGGLE AHEAD TO PIECE THEIR LIVES BACK TOGETHER.

The first 12 months saw the demand shift from immediate emergency relief towards early recovery support. As residents settled in temporary accommodation, they had more headspace to make big decisions about rebuilding or resettling.

In the second year, those who decided to stay embarked on a journey to rebuild their homes, their livelihoods and their lives; a journey that The Salvation Army continued to come alongside as together, we tackled flooding in regional New South Wales and a second prolonged COVID-19 lockdown across Victoria and NSW.

In this report, you will read about how residents' needs transitioned; from clearing land and preparing properties for planning, to rebuilding and refurnishing newly built homes.

The Salvation Army's Strategic Emergency and Disaster Management General Manager, Drew Ruthven, said while most impacted residents needed support in 2020 and 2021, a small number of people had reached out to The Salvation Army in the second year for the first time since the fires.

"We had 105 new clients receive help this year [2021]. Many had tried to go it alone but realised over time they needed help," he said.

Drew also said the education and workplace pathways grants - a partnership with Bendigo Bank and The Salvation Army - were in high demand over the year because youth and young people were ready to resume study or work.

"Some grants paid for school fees, which in turn relieved pressure from the household budget for the year. The workplace items covered in these grants funded tools, safety equipment and clothing, and transport, making it easier for those employed to attend their place of work and earn an income."

Financial stress is a major contributing factor to mental

health, and the strong link between the two is seen every day by our Moneycare financial counsellors.

The Salvation Army's Moneycare Regional Manager for NSW and ACT, Kristen Hartnett, noted that housing stability was one of the significant challenges for people in bushfire-impacted areas.

"We saw people who were fully insured, and while their insurance provided enough funds to pay for rent for one year, we met with people needing to rent for another year with limited capacity to pay. We continue to see others who are still impacted by a lack of employment opportunities.

"The Salvation Army is able to leverage its capacity to connect people with local corps [churches], bushfire recovery officers, Salvos Stores and Doorways emergency relief to help individuals and families holistically," Kristen said.

"Our corps are at the coalface of our communities, and they have played a huge role in connecting bushfire-affected people to a wide range of local support services."

Thanks to our generous supporters in Australia and overseas, The Salvation Army can continue journeying with our communities as they work through their long-term recovery. Life is slowly returning to a new normal, but the struggle continues for many, and the Salvos will be there at their point of need.



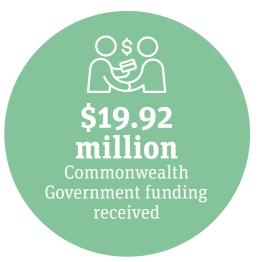
Authorised by Captain Stuart Glover Secretary for Mission 10 January 2022

How we've helped

The Salvation Army has assisted more than 13,000 people through about 28,000 consultations since the Bushfire Disaster Appeal was launched on 9 November 2019. More than 4700 of those consultations occurred in 2021 as residents reached out for support to move back into their homes, back into education or employment, and back to their lives. The vast majority of 2021 consultations were for residents of NSW.

Funds donated to the 2019-20 Bushfire Disaster Appeal have – and will continue to be – only spent on the response and recovery from this disaster. The appeal will not incur administration or fundraising fees. The cost of governance, auditing, and reporting will be capped at no more than two per cent of funds raised and is likely to be far less. At least 98 per cent of funds raised are spent on relief and support services on the ground for those affected by these fires. This also includes any interest earned during that period.







13.000+ People assisted

105 new families reached out to the Salvos for support in 2021. The Army continued to support 8888+ of the 13,000 people registered since early 2020.



29.656 Grants distributed to date

2021: 6575 grants distributed



Moneycare financial counselling support sessions to date

2021: 2747 sessions



3300+

Emergency relief (vouchers and pre-paid cards) distributed to date



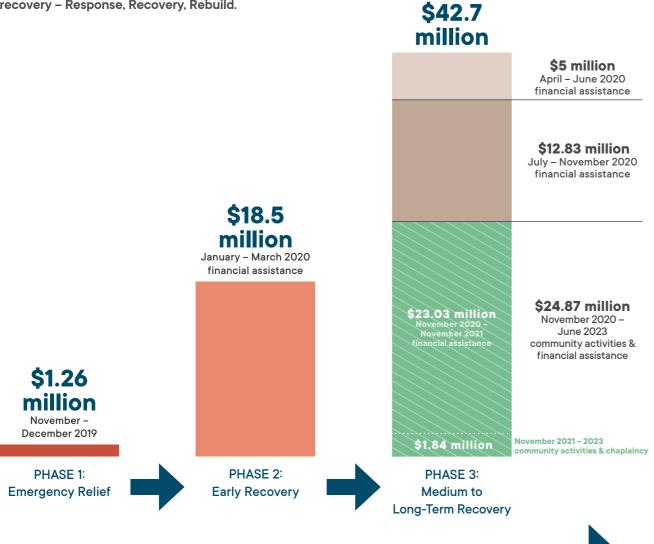


250,000 **227,000** meals light refreshments

Support distributed for first responders and evacuees

Stages of bushfire assistance

The Salvation Army adopts a three-phased approach to disasters for sustainable, long-term recovery - Response, Recovery, Rebuild.



\$7.05 million: delivery of relief and support from 2019–2023 (e.g. outreach workers, mobile support vehicles etc)

\$3.86 million: Funded as part of our agreement with the Commonwealth Government

PHASE 1: November - December 2019

The first two months focused on emergency relief, providing food, shelter, clothing, emergency cash, and other basic survival essentials and fuelling the frontline with meals and refreshments as they battled the fires.

PHASE 2: January – March 2020

The next three months focused on early recovery activities such as providing financial assistance and moving residents out of evacuation centres and into temporary accommodation. The Salvation Army helped residents navigate the suite of grants available and supported their application process. Where

applicants did not have documentation or lost them in the fires, Salvos reached out to local councils, fire authorities, and other recovery groups to help process applications as quickly as possible.

PHASE 3: April 2020 - November 2021 and ongoing

From April to November 2020, we entered the medium to long-term recovery stage where grants continued to be dispersed as residents' homes were rebuilt and youth and young people resumed their education. In 2021, we started to see more residents move out of temporary accommodation and into their newly built homes.

Rebuilding lives and restoring communities

The gift of grants

Grants continued to be a lifeline for people whose properties had been destroyed or significantly damaged by the bushfires. As we entered the second year of recovery, a shift in the distribution of grants reflected the changing needs over this time.

Total loss of residence grants peaked in 2020 as homes were beginning to be rebuilt or repaired. In 2021, we saw a shift in demand to household goods grants, as people were ready to fill their new homes with furniture and appliances.

A similar transition was also evident among young people in bushfire-affected areas. Most Bendigo Bank hardship grants were distributed in 2020 to help alleviate immediate financial hardship. When young people were ready to focus on returning to study

or work in 2021, demand for Bendigo Bank's education and workplace pathways grant peaked in 2021.

The Salvation Army's Strategic Emergency and Disaster Management General Manager, Drew Ruthven, said the Bushfire Recovery Assessors were humbled and inspired by the stories they heard from people applying for grants.

"It was interesting to hear how differently the bushfires impacted young people. Some have become stronger and shown great resilience, while others are struggling and are dreading the next summer season," Drew said.



20.103

Hardship recovery grants distributed to date (including Commonwealth Government grants)

2021: 4032 grants distributed (includes 2914 Commonwealth Government grants)

For individuals and families who experienced ongoing extreme hardship because of the bushfire event.



Total loss of residence grants distributed to date

2021: 154 grants distributed

For individuals and families in bushfire-affected areas whose primary residence (owned or leased) was destroyed or rendered uninhabitable



Household goods grants distributed to date

2021: 1192 grants distributed

Financial support to purchase furnishings for individuals and families who had rebuilt or purchased a new permanent home.



Extenuating circumstances grants distributed to date

2021: 99 grants distributed

For individuals and families who required financial assistance beyond what the other grants could provide.





308

Education and workplace pathways grants distributed in partnership with Bendigo Bank

Support for young people looking to continue their education or find work (e.g. payment of tuition fees, or the purchase of work-related attire such as safety gear).

Salvation Army and Bendigo Bank partner to help youth return to work and study

Tom watched local firefighters save his family farm from a bushfire in Braidwood, NSW, five years ago when he was 14. That experience, plus three generations of volunteer firefighters in his blood, inspired Tom to sign up with the NSW Rural Fire Service the following year.

Today, 19-year-old Tom continues the family legacy, but the Black Summer bushfires of 2019-20 took a toll on him physically. He worked 69 days straight at the frontline, first fighting fires in Armidale, then returning home in time to fight the Braidwood fires in his hometown.

In Armidale, he suffered smoke inhalation when his team's truck caught fire, and, near Braidwood, his team was trapped in a village for 10 hours surrounded by fire. Tom faced the fires despite recovering from two hand surgeries from a rugby injury earlier that year.

"It was tiring, and I tried to mostly use my uninjured hand, but there was a new front every day, and you had the adrenaline to keep you going," Tom said.

However, fighting the fires caused complications with his hand, undoing the work from the surgeries. In early 2021, he went back to hospital for hand fusion, which not only caused him a loss of income, but the recovery and rehabilitation forced Tom to delay his start at university.

Tom was accepted into Curtin University to study for

a Bachelor of Commerce online. He worked hard at his rehabilitation to start his studies in the mid-year intake.

"I will still be working on the family farm while studying, but I am excited to take the first step in reaching my goal to become a commercial property developer," Tom said.

But the loss of income during his recovery and rehabilitation from his latest surgery had significantly impacted his savings, and Tom struggled financially. He was the perfect candidate for The Salvation Army and Bendigo Bank Education and Workplace Pathways Grant, designed to help young people affected by the Black Summer bushfires return to study or work.

With the grant, Tom was able to buy a new computer to undertake his online studies.

"I was so relieved and grateful when I was given the grant," Tom said. "Being given this support helps me so much and will play a huge role in my studies."

By the time the grant closed in November 2021, The Salvation Army and Bendigo Bank had awarded 1386 grants to people aged between 15 and 25 in NSW, Victoria, and South Australia since the bushfires in late 2019.

The Salvation Army's Strategic Emergency and Disaster Management General Manager, Drew Ruthven, said Bendigo Bank understood the long-term needs of emergency response and recovery.

"We are proud to partner with Bendigo Bank on this journey where together we have collaborated to meet our youth at their greatest point of need, to help them get their lives back on track and be actively engaged in their communities once again."

Rebuilding beyond bricks and mortar

Lea Davis is a Salvos Bushfire Outreach worker who has been working closely with Tanyia after she lost her husband in the Black Summer bushfires on New Year's Day 2020. Tanyia's husband, Freddy, bravely fought to save their home, still standing proudly today.

Lea said Tanyia's situation is different to her regular caseload

"Other people grieve for their loss of possessions, like their home or a business," Lea said. "Tanyia is grieving the loss of her soulmate."

Lea connected Tanyia to a grant that assisted in funding her husband's funeral costs as well as a second grant to fund outstanding bills and equipment to manage her three-acre property in Genoa, East Gippsland.

While these grants will make a huge difference in helping Tanyia get back to her simple but cherished off-the-grid lifestyle that she shared with Freddy for 24 years, Tanyia is currently needing assistance in navigating the legal system; a situation she never thought she would have to face.

Today, Lea is helping Tanyia by explaining proceedings in a language she can relate to and connecting

Tanyia to rural counselling services. Lea also works collaboratively with Tanyia's local community health service case manager.

Lea said The Salvation Army was supporting Tanyia at a time when she was emotionally drained and traumatised, and still coming to terms with her husband's passing.

"Tanyia and I talked about how the Salvos could help her move forward into a 'new normal' without her husband," Lea said. "But the legal issues Tanyia is dealing with today are stopping her from moving on."

Lea previously worked with Salvos Legal and as a qualified social worker. She not only connected Tanyia to much-needed grants, but she has also counselled Tanyia and helped look after her well-being.

"Tanyia has handled her situation exceptionally well, but when a person goes through something like this and is able to handle it well, they can crash at the end," Lea said.

As legal proceedings continue, Lea is there to help ensure that no matter the outcome, Tanyia can move forward to live the life that her husband fought so hard for her to have.



Financial recovery for a sustainable future

The Salvation Army's Moneycare Regional Manager for NSW and ACT, Kristen Hartnett, said mental health continues to be a compounding factor in the community's recovery.

"There is a strong link between financial stress and mental health in any situation. It's not just a phenomenon of the bushfires." she said.

"A major problem for our bushfire-affected community members is homelessness. Finding available and affordable accommodation continues to be a real challenge for many people, and this is noticeable in the areas where many homes were destroyed. COVID lockdowns also compounded problems."

After connecting with Moneycare's financial counselling, coaching and no-interest loans (NILs) scheme, many people were better equipped to claim back their financial control.

"We saw a remarkable difference because we make sure they know about their rights, not just their responsibilities, about their finances," Kristen said.

"Our financial counsellors advise community members about their options and how to connect with their own community for other support, and we deliver this in a relational way. "We still have more work to do as some people continue to struggle financially, but we are here for the long haul and will journey with our clients to financial well-being."

"Thank you so much.
The NILS loan has
been approved, and
I can move forward;
a real life-saver.
Thank you to the
Salvos team.
God bless."

– Community member in Queensland



Coastal community unites in renewed hope to rebuild

THE BUSHFIRES THAT TORE THROUGH NAMBUCCA VALLEY ON THE NSW MID-NORTH COAST IN LATE 2019 DESTROYED HOMES AND DEVASTATED COMMUNITIES IN ITS PATH. HOWEVER, THE SMALL COASTAL TOWN OF SCOTTS HEAD WAS SPARED BY A LAST-MINUTE CHANGE IN WIND DIRECTION.

Once Kathleen realised that her town was safe, the Scotts Head resident shifted her focus to those around her who were not so fortunate.

"I saw an article in the local paper about the people of Nambucca Valley feeling forgotten after the intense bushfires moved south, and other communities suffering similar loss became the focus of the news," she recalled.

Kathleen and her husband, Gus, volunteered at one of the community halls, doing whatever was needed to make life a little easier for those affected by the bushfires.

"Some people wanted to pour out their souls, while others found comfort in silence. They just needed someone there. Some days we sat with them while they were left dumbfounded by the loss from the bushfires and then deluged by flooding rains,"

Kathleen said.

THE EMBER ATTACK

Kathleen described the fire as "a way of life" in the weeks leading up to 8 November 2019, as it had been burning its way towards Nambucca Valley for nearly a month. "They [affected residents] saw the smoke all day and the glow at night. Then it hit their bushland and then their homes. Still to this day, they are dealing with the trauma of seeing the fire come over the ridges."

The "ember attack, the loud noise, and the searing heat" is how residents described the events of that frightening day. As they emerged from the terrifying experience, they cast their eyes back to what was once a beautiful rural landscape. "Everything was black and silent. There were no more bird sounds," Kathleen recalled.

THE AFTERMATH

Kathleen said there was confusion after the fires went through. "A lot of people were struggling to see their way back to a normal life," she said.

But what Kathleen also saw emerge from the ashes was a groundswell of support from local organisations, small businesses and anyone with the capacity to help. By early 2020, impacted residents had been supported with various cash grants from The Salvation Army and other organisations as part of the short-term recovery.

Salvos Bushfire Outreach Worker Major Bev Kingston described the first year of support as a means of survival.



"The first phase of grants helped people get through the immediate emergency with food, clothing, and temporary shelter. Residents had lost everything, and they weren't ready to think about rebuilding because they were still dealing with the trauma," Bev said.

"About a year later, when people started to settle in, we deployed our second phase of grants when residents were in a better position to make big decisions about rebuilding or resettling."

Bev noticed that many men preferred to rebuild while their wives opted to resettle elsewhere.

"One couple had a three-week-old baby when the fires destroyed their house. He [the husband] was away at work while his wife was at home alone with their baby, and the two of them escaped just in time," Bev recalled. "She was so traumatised by the experience that they resettled in a 'safer' area."

EARLY RECOVERY

As the response shifted to long-term recovery, those who lost their homes lived in temporary accommodation 'pods' provided by the Minderoo Foundation and The Salvation Army. These pods played a vital role in enabling residents to stay on their land and in their communities while planning to rebuild their new permanent residence. However, the toilets in the pods were not connected, creating new problems for the embattled residents.

Kathleen recalls a young family's struggle. "The mother was pregnant, and using a portaloo in the heat of summer made her feel sick," she said. Some people, particularly the elderly, were reticent to live in the pods for this reason.

RENEWED HOPE

In mid-2020, Kathleen wrote a submission for a Reece Foundation grant. The request was successful, and together with funding from Nambucca Valley Bushfire Fund, the growing list of willing helpers was motivated and mobilised, embarking on a community-led project to install septic tanks to the pods, making them more liveable and hygienic.

The benefits of installing a septic tank are twofold - better hygiene and convenience for residents' temporary accommodation. Once the house is built, the tank can also be connected to the new home as a permanent septic solution.



In addition, residents were required to show evidence of their 'intention to rebuild' if they were to keep using their pod for a second year. The septic system installation satisfied this condition, meaning residents had more time to continue living on their land while rebuilding.

But by early 2021, Kathleen began to realise that despite all the hard work and generous support to date, even the discounted cost of gravel, heavy-machinery hire, and labour was dwindling the funds raised. "When the funding was almost exhausted, The Salvation Army stepped in, enabling us to prolong the life of the project," Kathleen said.

The Salvation Army provided financial support. Martin Boyle, the Salvos Bushfire Outreach Team Leader, helped Kathleen and the community develop a funding model to ensure that the impacted residents deemed the most vulnerable had a septic tank installed for their properties by November 2021. Bev also stepped in at this stage to help identify and contact people who could be eligible and supported them through the application process.

Once again, the community came together for the final push to complete this project, which saw a total of 17 households receive fully installed septic tanks to their pods or homes, on time and on budget. During this time, Kathleen and Bev worked closely together to support the families through the septic tank installation process.

"We became friends." Kathleen said. "Bev has this wonderful caring nature and ability to talk easily to people and understand who they are and where they're at. She dealt with every single one of the bushfire-affected residents as a friend."

Bey also values her friendship with Kathleen and her passion for her community. "It was great to partner with Kathleen. She's a go-getter and knew the local suppliers and did an incredible job of pulling the project together," Bev said. "Kathleen is a great asset and dear friend to the community."

In most cases, the installation was 'the turning of the sod' and a reason for celebration and renewed hope.

"The residents who lost their homes were still mentally and physically exhausted two years after the fires," Kathleen said. "In some cases, they have had limited capacity to deal with major decisions, mounting costs, and securing qualified tradespeople. But thanks to the community project and The Salvation Army's support, they were freed up from these significant outlays and associated worries.

"The Salvation Army's approach protected residents from rising costs of materials and trade unavailability, and granted us much-needed time, expertise, and moral and financial support to achieve our goals."

Kathleen is now known locally as the 'septic lady', a name she proudly claims. The project has further strengthened her connection to people in her community, who are thankful for the support they've received in their recovery journey.

"It's the way their eyes well up with tears when they say thank you, and it's the lingering hugs that grow a little tighter," Kathleen said. "Some have been overjoyed and said to me, 'Now we'll be able to come home and back onto our land'. One man stood at his pod's front door and said, 'Now I'll be able to have my daughter here.' That's the stuff that means the most to me."

Through devastation, collaboration is born



Woolworths Group representatives visited a Salvation Army Emergency Services team at a site visit in Belmore, NSW. In a rare window into the world of emergency response, visitors learned about the logistics behind supporting first responders and evacuation centres and met volunteers who shared personal experiences of helping people in need during a disaster.

As we mark the second anniversary of the Black Summer bushfires, we reflect on how our learnings can shape our preparedness for emergency events of all shapes and sizes, today and in the future.

Looking back allows us to look forward, to carve out time for evaluation and fine-tune continuous improvement if a disaster of this unprecedented scale ravages its way across multiple states again.

Woolworths, our long-standing emergency services partner, has also used this time to reflect on how their stores can be 'disaster ready' for their local communities.

Woolworths Group CEO Brad Banducci said the events that unfolded during the Black Summer bushfires had left a mark on their local teams, having played a pivotal role in supporting the frontline and impacted communities.

"Woolworths is committed to supporting Australian communities, particularly during extreme disasters like the Black Summer bushfires. The Salvation Army and Woolworths have leaned into each other's experience and expertise from this exceptional emergency event." Brad said.

"Over the past two years we have brought our teams together to share learnings, identify new ways of working and deepen our knowledge in supporting emergency response in an Australian context. We're now in an even better position to help communities prepare, endure, and recover from natural disasters."

The Salvation Army's disaster specialists and

Woolworths' logistics, supply chain, and operations experts have collaborated to workshop scalable solutions that can be deployed locally, nationally, and at a moment's notice.

The Salvation Army's Strategic Emergency and Disaster Management General Manager, Drew Ruthven, said learning together helps both organisations provide the best possible emergency response service.

"We may not be able to prevent a large-scale disaster like the Black Summer bushfires from happening again, but we are confident that our collaborative approach to learning and improvement has stood us in good stead to meet Australians at their point of need," he said.

Thanks to Woolworths, local Salvation Army personnel can access emergency food and non-food items from more than 900 stores nationally. Woolworths distribution centres have increased stock levels of non-perishable items to help distribute much-needed goods to the most impacted communities quickly.

Woolworths has also created a 'Break Glass' toolkit for stores to swiftly activate marketing and communications activities if The Salvation Army launches a disaster appeal for a specific emergency event.

With more than 2000 sites combined nationally, Woolies and the Salvos are in the heart of every Australian community. Together, we have the capacity to be activated whenever and wherever a disaster hits and to journey alongside Aussies.





Our commitment to inclusion

The Salvation Army Australia acknowledges the Traditional Owners of the land on which we meet and work and pay our respect to Elders past, present and future.

We value people of all cultures, languages, capacities, sexual orientations, gender identities and/or expressions. We are committed to providing programs that are fully inclusive. We are committed to the safety and wellbeing of people of all ages, particularly children.



The Salvation Army Australia

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