

## 5 RESPONSE

The protection and preservation of life is the over-riding goal of the response phase. Disaster response relates to the actions taken immediately after a disaster event has occurred. This includes the establishment of evacuation centres and providing immediate support to affected community members to minimise suffering and provide for basic human needs.

### 5.1 Understanding WA disaster response arrangements

Each disaster response is unique and dependent upon the hazard and the severity of the incident. The DFES as the controlling agency for most disasters, takes up a command-and-control role for “on the ground” emergency management. As the combat agencies work to bring the disaster under control and ensure all citizens are safe, the DoC commences early recovery activities alongside but separate to the response activities. Recovery services, including financial counselling, ensure evacuated citizens are safe, have their basic needs met, are updated regularly on the response progress, and receive psychological first aid where necessary.

The DoC has a key role in managing evacuation centres, which are provided by the local government. It is the only agency currently prescribed as a support organisation for the provision of emergency relief and support services during emergencies including:

- Emergency accommodation
- Emergency food
- Emergency clothing and personal requisites
- Personal support services
- Registration and reunification
- **Financial assistance (including financial counselling).**

The average length of stay in evacuation centres is three to four days but depending on the scale and nature of the disaster, it can last for up to three weeks. The local government and service providers who deliver catering, accommodation, psychological first aid, personal support or chaplaincy are all involved in evacuation centres, which becomes the central mustering place where community meetings are held, and updates shared.

In the immediate disaster response phase, recovery service providers, including financial counsellors, are essential services that provide psychological first aid, which involves ensuring safety, providing information and communication, and calming those impacted by the disaster. When the disaster is still occurring or has just finished, people may be still processing the trauma that they just experienced, and/or ensuring the safety of family, friends and neighbours. Therefore, assistance with financial issues may be low on their hierarchy of needs. Apart from assistance with disaster grants, other financial issues such as insurance claims are typically dealt with in the recovery phase.

### 5.2 Activate Emergency Action Plan

Organisations in disaster affected areas need to activate their Emergency Action Plans. This ensures staff are safe and provides a plan of action for linking in with disaster response organisations to best support the community. Power cuts and telecommunication outages can significantly impair response efforts, and it is important to have contingency plans in place to ensure a speedy return to service. (See Section 4.3.3 for further details).

## 5.3 Communication and cooperation

### 5.3.1 Communication between agencies and organisations

Rapid communication and cooperation are key in the often chaotic and quick-changing response phase. Financial counselling host agencies need to coordinate service capacity and capability in the affected community with FCAWA, to ensure the community's needs can be met by harnessing extra capacity from other areas, and adequate funding is provided to support service provision. FCA should be updated on any systemic issues that arise for advocacy at the federal level. Liaising with other financial counselling services can also aid in capacity and capability building, as well as establish referral pathways. Where financial counselling services are provided by external agencies to the local community, clear communication is vital to ensure that providers can link into existing networks with community organisations and key community leaders and stakeholders.

Communication is also necessary with hazard management and support agencies, namely DFES, DoC, and local government, to inform them of the support available, and in turn, be directed to areas of need. Referral pathways with community services need to be activated so that clients can receive the support they need. Furthermore, previously established networks with community organisations and key leaders should be activated as needed to reach vulnerable groups and mobilise community strengths. New leaders are likely to emerge following a disaster and financial counsellors should be aware of this and seek them out to inform them of the support that they can provide.

### 5.3.2 Staying updated on the latest emergency information

In the response phase, the threat to life may be high as HMAs work to suppress the disaster and/or clean up the aftermath. As part of the on-the-ground recovery team, financial counsellors may find themselves in hazardous conditions. Therefore, it is crucial for workers to take charge of their own personal safety by staying updated on the latest emergency information, and the progress of the response. [Emergency WA](https://www.emergency.wa.gov.au/)<sup>122</sup> provides regular updates on ongoing incidents in WA. The website also provides instructions on what to do, road closures, the response progress, and other sources of information.

**For additional information see:**

Up-to-date information on current emergencies can be found on the National Emergency Management Agency (NEMA) website: <https://www.nema.gov.au/respond/respond-wa>

## 5.4 Working with external parties

The disaster response phase may be accompanied by an influx of external organisations, volunteers, donations and tourist. Financial counsellors need to be able to work with and around external factors to best support their clients in disaster recovery.

### 5.4.1 Media attention

Disasters come with media coverage from traditional media (news broadcasts, newspapers, etc.), as well as from social media. Media is a powerful tool that when harnessed correctly can communicate the disaster response and raise awareness on the community's needs. It can attract volunteers and donations, and this can have a positive impact on the situation. However,

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<sup>122</sup> <https://www.emergency.wa.gov.au/>

it can also result in negative outcomes since it can lead to an influx of outsiders and intrusive engagement with the community. Agency managers and financial counsellors operating in a disaster impacted community need to be aware of the media coverage so that they can understand what information the community is receiving and responding to in order to best support them. Additionally, scams and misinformation are rife after a disaster. By having financial counsellors on the ground during the response phase they can become a trusted source of information.

## 5.4.2 Spontaneous volunteers and tourists

A flood of volunteers may come with the “honeymoon”<sup>123</sup> period in disaster response and early recovery. The honeymoon phase is characterised by a sense of shared survival, anticipation of help, and an influx of “spontaneous” volunteers, often influenced by media, and outside agencies. Spontaneous volunteers are those who are unaffiliated with any part of the existing official emergency management response and recovery system and may or may not have relevant training or experience.

When volunteers are untrained, or their actions uncoordinated, they may cause harm to themselves, for example by entering collapsing buildings, or they may impede organised rescue work, for example by blocking access roads.<sup>124</sup> They may also intrude upon the pre-existing support pathways and services set up by legislated response and recovery organisations; offers of assistance can overwhelm relief and recovery agencies, while the work of coordinating and managing volunteers can detract from the critical work of assisting the affected population.

Financial counsellors need to be aware that the community may become flooded with spontaneous volunteers, volunteers from external organisations, and donations that need to be managed in the disaster response phase. Proper pathways and training are required to ensure that financial counselling services can operate efficiently in the sometimes chaotic disaster response environment.

It is important to note that the number of people from outside affected communities who volunteer often falls sharply after the honeymoon phase is over. This short-term support only strengthens the need for financial counsellors to have a genuine commitment to stay, respond, support and advocate for clients in the long-tailed recovery phase. The recovery process is unique for everyone; some may not even process the trauma that they experienced and begin rebuilding until years later.

Another phenomenon experienced post disasters are tourists visiting the disaster site to see first-hand the impact of the natural hazard. This group are not motivated to assist the impacted community, instead it is driven by curiosity and self-gratification. This can have several impacts including interference with disaster response efforts and re-traumatisation of community members who have been affected by the disaster.<sup>125</sup> Service providers need to be aware of this issue, and call it out where applicable, as it is detrimental to a community’s recovery.

**For additional information see:**

- [Spontaneous Volunteer Management Resource Kit](#)<sup>126</sup>

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<sup>123</sup> <https://knowledge.aidr.org.au/media/5634/community-recovery-handbook.pdf>

<sup>124</sup> [https://www.preventionweb.net/files/33033\\_33033bookletswvrvolunteerismaddisa.pdf](https://www.preventionweb.net/files/33033_33033bookletswvrvolunteerismaddisa.pdf)

<sup>125</sup> <https://www.rnz.co.nz/news/national/509257/disaster-tourists-blocking-firefighters-from-battling-port-hills-blaze>

<sup>126</sup> [https://www.dss.gov.au/sites/default/files/documents/05\\_2012/spontaneous.pdf](https://www.dss.gov.au/sites/default/files/documents/05_2012/spontaneous.pdf)

## 5.5 *Providing practical assistance and trauma-informed support as needed*

Depending on the impact of the disaster, community recovery services (including financial counselling) provided by the DoC may be present in evacuation centres to support the impacted community. In most disaster scenarios, community recovery services are present in recovery hubs. Financial counsellors need to be present, provide trauma-informed, practical assistance, psychological first aid (when needed) and be a trusted source of information on the sources of emergency relief available.

Through their support they provide a calming influence to assist those impacted, and likely in financial difficulty, to understand the immediate and subsequently longer term financial implications of the disaster. Moreover, they can inform community members of resources available with reference to the disaster and their individual situations and can also help them complete applications.

FCA research states that it starts with listening and becoming a source of trusted information. Being present in the emergency and recovery centres provides the opportunity to explain the role of financial counselling in recovery from disasters and to build trust.

### 5.5.1 Psychological first aid

[Psychological first aid](#)<sup>127</sup> is a 'humane, supportive response to a fellow human being who is suffering and who may need support'. It is an approach to helping people affected by an emergency, disaster, or traumatic event. Financial counsellors, as part of the services present in evacuation centres, have the crucial role of providing psychological first aid to individuals that may be traumatised in the immediate disaster aftermath; their ability to calm and reassure the disaster-affected is a strength that is often not recognised by host agencies and financial counsellors themselves.

The five elements of psychological first aid are:

- **Safety**
  - Remove or reduce exposure to threat of harm
  - Help people meet basic needs- food, water, shelter, financial and material.
  - Help people obtain emergency medical attention
  - Provide physical and emotional comfort
  - Provide repeated, simple and accurate information on how to meet basic needs
- **Calm**
  - Stabilise those who are overwhelmed or disoriented
  - Provide an environment removed from stressful external stimulants
  - Listen to people's stories
  - Be friendly, gentle, empathetic and compassionate
  - Be an accurate and trustworthy source of information on the progress of the response efforts and be able to let people know when they can return home, take their kids to school, etc.

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<sup>127</sup> <https://www.redcross.org.au/globalassets/cms-assets/documents/emergency-services/psychological-first-aid-an-australian-guide.pdf>

- Provide information on stress and coping
- Be a source of emotional support
- **Connectedness**
  - Help people contact friends and loved ones
  - Keep families together
  - Connect individuals and families with community supports (organisations, groups and resources) and other services
  - Respect cultural norms- gender, age and family structures
  - Offer practical help to people to address immediate needs and concerns
- **Self-efficacy and group efficacy**
  - Engage people in meeting their own needs - do not push problems or solutions onto people.
  - Assist with decision making- if people are ready for it, help them to prioritise problems and solve them.
- **Hope**
  - Convey expectancy that people will recover
  - Be present and willing to help
  - Reassure people that their feelings are normal

Psychological first aid is **not**:

- Debriefing
- Obtaining details of traumatic experiences
- Treating, labelling or diagnosing
- Counselling
- Something that only professionals can do
- Something that everybody affected by a disaster will need.

**For additional information and resources, see:**

- [Psychological First Aid- An Australian Guide](https://earlytraumagrief.anu.edu.au/files/Red-Cross-Psychological-First-Aid-Book.pdf)<sup>128</sup>
- [Psychological First Aid \(Safer Care Vic\)](https://www.safercare.vic.gov.au/sites/default/files/2021-10/Psychological-First-Aid-resource.pdf)<sup>129</sup>

## 5.5.2 Best practice trauma-informed support

Trauma-informed practice is central to the training received by financial counsellors and capability workers. It involves recognizing the prevalence and impact of trauma on individuals and integrating this understanding into the way financial counselling services are delivered. Trauma-informed financial counselling services do not retraumatise or blame disaster-impacted people for their efforts to manage their traumatic reactions. Instead, they convey a message of

<sup>128</sup> <https://earlytraumagrief.anu.edu.au/files/Red-Cross-Psychological-First-Aid-Book.pdf>

<sup>129</sup> <https://www.safercare.vic.gov.au/sites/default/files/2021-10/Psychological-First-Aid-resource.pdf>

hope that recovery is possible. Trauma-informed care also requires knowledge of sensitivities, vulnerabilities and triggers that result from specific traumas.<sup>130</sup> Trauma can result from various experiences, including domestic violence, abuse, **disasters**, or other distressing events, and it can have a significant effect on a person's emotional, physical and financial well-being.

The [6 key trauma informed principles](#)<sup>131</sup> are:

- **Safety:** emotional and physical safety e.g. welcoming environment and being respectful of privacy
- **Trustworthiness:** clarity, consistency, interpersonal boundaries, being respectful and professional, keeping your word, especially with follow-ups.
- **Choice:** Ensuring that clients have a choice in their recovery actions. Service providers need to be aware of “levels of need”. Individual, emotional and sentimental needs come first, followed by practical, financial and then business needs- small business and primary producers have complex needs, as they need to manage recovery on both financial and personal fronts.
- **Empowerment:** prioritising skill building through providing an atmosphere that allows clients to feel validated and affirmed
- **Collaboration:** co-decision making – “doing with” rather than “doing to”
- **Cultural Sensitivity and Diversity:** respecting diversity in all its forms (cultural, gender, sexual, etc.) and being sensitive of how different experiences may intersect with trauma.

By incorporating trauma-informed principles into financial counselling, financial counsellors can provide a more compassionate and effective approach to addressing clients' financial and emotional needs.

### 5.5.3 Providing practical assistance and information on available emergency relief

The Australian Government's Department of Home Affairs Disaster Assist provide grants for people impacted by disasters<sup>132</sup>. In Western Australia, the government has arrangements in place to provide financial assistance in certain disaster circumstances to affected community members. These arrangements are implemented as the Disaster Recovery Funding Arrangements Western Australia (DRFAWA)<sup>133</sup>. DFES administers the DRFAWA on behalf of the WA State Government. The arrangements are designed as a safety net when costs to undertake recovery activities from an eligible disaster become significant. However, they are not intended to fund every possible relief and recovery measure. Additional financial supports may also be available, such as the Lord Mayor's Distress Relief Fund<sup>134</sup> and the Disaster Recovery Payment<sup>135</sup>. This is discussed further in Section 6.1.3.

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<sup>130</sup> <https://mhaustralia.org/general/trauma-informed-practice>

<sup>131</sup> <https://www.health.nsw.gov.au/mentalhealth/psychosocial/principles/Pages/trauma-informed.aspx>

<sup>132</sup> <https://www.disasterassist.gov.au/>

<sup>133</sup> <https://www.dfes.wa.gov.au/recovery-funding#assistance-measures>

<sup>134</sup> <https://appealswa.org.au/>

<sup>135</sup> <https://www.disasterassist.gov.au/Documents/Fact-sheets/Disaster-Recovery-Payment-Factsheet.pdf>

Disaster payments can be essential forms of financial support in the immediate disaster recovery phase. Community members may not be aware of these sources of support or may need help filling out the forms. Financial counsellors can inform impacted community members and help them access these supports.

Additionally, important documents and forms of identification are often destroyed during disasters such as bushfires and floods. Financial counsellors can help community members establish their identity through other ways. Austrac<sup>136</sup> has useful guidelines around this. Additionally, financial counsellors can help clients navigate the application process for new documentation. This is discussed further in Section 6.3.4.

In the immediate aftermath of a disaster, those that have been impacted may be in need of referrals to other services, for example housing, emergency relief and food access, and mental health services. Financial counsellors can connect clients to essential services that ensure their wellbeing. It is important to not force services upon people and listen to what they need instead.

**For additional information and resources, see:**

- [Department of Home Affairs: Disaster Assist](#)
- [DFES: Recovery Funding WA](#)
- [Lord Mayor's Distress Relief Fund](#)
- [DHA: Disaster Recovery Payment](#)
- [AUSTRAC: Assisting customers who don't have standard forms of identification](#)

## 5.6 Practice self-care

Financial counsellors can be exposed to regular vicarious trauma in their day-to-day lives, and even more so in disaster settings. Workloads may also be draining, as they receive an influx of clients, most of which have never needed financial counselling before. To maintain their emotional, mental and physical wellbeing, financial counsellors need to practice continuous, and regular self-care.

### 5.6.1 Vicarious trauma

Vicarious trauma, also known as secondary traumatic stress or compassion fatigue, is the process by which those that support or observe the distress and suffering of others begin to suffer similar symptoms.<sup>137</sup> It is different to burnout as it also includes emotional contagion and even secondary victimisation. As such, frontline workers and those working with disaster-impacted communities, such as financial counsellors, are susceptible to vicarious trauma. Oftentimes disaster response and recovery workers are affected by the disaster themselves, making them vulnerable to additional stress and burnout.

Symptoms of vicarious trauma include:

- Difficulty managing emotions
- Difficulty accepting or feeling okay about oneself

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<sup>136</sup> <https://www.austrac.gov.au/business/core-guidance/customer-identification-and-verification/assisting-customers-who-dont-have-standard-forms-identification>

<sup>137</sup> <https://www.redcross.org.au/globalassets/cms/emergency-services/recovery-basics/recovery-basics---looking-after-yourself-a5-d4-web-f.pdf>

- Difficulty making good decisions
- Problems managing the boundaries between oneself and others (e.g. taking on too much responsibility, having difficulty leaving work at the end of the day, trying to step in and control the lives of others)
- Problems in relationships
- Physical symptoms such as aches and pains, illnesses, accidents
- Difficulty feeling connected to what is going on around and within
- Loss of meaning and hope

Some strategies to manage vicarious trauma include:

- **Self-awareness and reflection:**
  - Maintain self-awareness of emotional and psychological well-being.
- **Supervision and peer support:**
  - Engage in regular check-ins with a qualified supervisor who can provide guidance, support, and a safe space to discuss challenging cases. Agency managers have a legal obligation to reduce and manage vicarious trauma in the workplace. Peer support networks can also be valuable.
- **Professional boundaries:**
  - Establish and maintain clear professional boundaries to avoid becoming overly involved in the personal trauma experiences of clients. Know when to seek guidance or refer cases to other financial counsellors.
- **Self-care practices:**
  - Practice self-care often. This includes activities that promote physical, emotional, and mental well-being, such as exercise, meditation, hobbies, and relaxation techniques.
- **Regular breaks:**
  - Take regular breaks to recharge. Allow time away from work-related stressors to maintain a healthy work-life balance.
- **Professional development:**
  - Invest in ongoing professional development to enhance skills, knowledge, and coping mechanisms. Attend workshops or training sessions focused on vicarious trauma and resilience.
- **Supervision on challenging cases:**
  - When dealing with traumatic cases, ensure adequate supervision and debriefing afterward. Discussing challenging cases with a supervisor can help process emotions and prevent vicarious trauma.
- **Healthy support systems:**
  - Build and maintain a strong support system of friends, family, and colleagues with mutual experience. Share experiences and feelings with trusted individuals.
  - It is critical to maintain healthy, supportive relationships. Even if external stressors cannot be removed, social networks can promote psychological safety. Support systems may consist of close friends and families, but they can also be local support groups or people dealing with similar challenges, so fellow financial counsellors. Talking with people with similar experiences may even be more



validating, and less frustrating than those who do not relate, as less time is spent explaining.

- **Seeking additional help:**

- If the above strategies have been tried and prove ineffective, talking to a mental health professional may be the next step. Professional counselling can provide a confidential space to process emotions and develop coping strategies. Many Employee Assistance Programs provide this support.

Remember that protecting against vicarious trauma is an ongoing process practiced across all three phases of disaster management that requires self-awareness, proactive coping strategies, and a commitment to personal well-being.

**For additional information and resources, see:**

- [Australian Red Cross Recovery Basics](#)<sup>138</sup>
- [Vicarious trauma: Self-care to manage the impact of other people's trauma \(ACT government\)](#)<sup>139</sup>
- [Psychosocial hazards in the workplace- code of practice](#)<sup>140</sup>

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<sup>138</sup> <https://www.redcross.org.au/globalassets/cms/emergency-services/recovery-basics/recovery-basics---looking-after-yourself-a5-d4-web-f.pdf>

<sup>139</sup> <https://www.communityservices.act.gov.au/children-and-families/adoption-kinship-and-foster-care/therapeutic-resources/vicarious-trauma-self-care-to-manage-the-impact-of-other-peoples-trauma>

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[https://www.commerce.wa.gov.au/sites/default/files/atoms/files/221154\\_cp\\_psychosocialhazards.pdf](https://www.commerce.wa.gov.au/sites/default/files/atoms/files/221154_cp_psychosocialhazards.pdf)