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17 August 2026

The Hon Kristy McBain MP
Minister for Emergency Management
PO Box 6022
House of Representatives
Parliament House ACT 2600

Email: Minister.Mcbain@MO.regional.gov.au

Submission to the National Emergency Management Agency (NEMA)
Disaster Recovery Funding Framework Consultation Team

RE: Impact of Proposed Disaster Recovery Funding Framework on Queensland Communities and Disaster Recovery Services

Dear Minister McBain

I write on behalf of Financial Counselling Queensland (FCQ) to express our serious concerns regarding the proposed changes to the Disaster Recovery Funding Arrangements (DRFA) and the transition to the proposed Disaster Recovery Funding Framework (DRFF).

Financial Counselling Queensland is the peak body representing financial counsellors and capability workers across Queensland. Our members provide free, independent and confidential assistance to individuals, families and small business operators experiencing financial hardship. Following natural disasters, our workforce plays a critical role in supporting affected communities to navigate the often complex financial consequences of disaster events and to access available recovery assistance.

Queensland experiences more natural disasters than any other Australian jurisdiction. As a result, FCQ members are regularly deployed to support communities impacted by floods, cyclones, bushfires, severe storms and other disaster events. The financial impacts of these events extend far beyond the immediate emergency response and are often felt for years after a disaster occurs.

Financial counsellors provide specialist support to people facing insurance disputes, debt accumulation, loss of income, housing insecurity, small business financial distress and ongoing recovery challenges. Financial capability workers assist individuals and communities to understand available assistance, strengthen financial resilience, access grants and supports and rebuild their financial wellbeing. Together, these services form an important component of Queensland's disaster recovery ecosystem.

Our experience demonstrates that timely investment in disaster recovery infrastructure, community assets and resilience measures directly reduces the financial hardship experienced by individuals and businesses. When roads, communications, utilities and community services are restored quickly, communities can return to economic activity sooner, reducing both immediate and long term financial impacts.

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Conversely, reduced investment in recovery and resilience can significantly prolong hardship. Delays in reconstruction, reduced preparedness activities and constraints on resilience funding increase the likelihood that households, farmers, small businesses and vulnerable community members will experience extended periods of financial stress. This inevitably increases demand for frontline financial counselling services.

FCQ is particularly concerned that the proposed funding changes may disproportionately affect Queensland communities that already experience repeated disaster events. Many of the people our members support are among the most vulnerable in society, including low income households, older Australians, people with disabilities, First Nations communities and those living in regional and remote areas. These groups often have limited financial reserves and are least able to absorb the impacts of delayed recovery or reduced disaster investment.

We are also concerned about any changes that may reduce funding certainty for local governments and frontline recovery activities. Effective disaster recovery requires coordinated action before, during and after an event. Funding mechanisms that support preparedness, emergency response, community recovery and resilience building are essential to reducing long term social and economic costs.

Financial Counselling Queensland supports the Queensland Government's advocacy regarding the potential impacts of the DRFF on disaster affected communities and recovery outcomes. As an organisation with deep understanding of Queenslanders experiencing disaster related financial hardship, we urge the Commonwealth Government to carefully consider the practical and human impacts of any funding changes and to ensure that disaster recovery arrangements continue to reflect the unique level of disaster exposure faced by Queensland communities.

We respectfully request that the Commonwealth maintain funding arrangements that enable timely disaster reconstruction, support local government recovery activities, strengthen community resilience and minimise the long term financial hardship experienced by disaster affected Australians.

Thank you for considering our views on this important matter.

Yours sincerely

Rachael Taylor

Rachael Taylor
Acting Chief Executive Officer
Financial Counselling Queensland