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COMMUNITY RESILIENCE IS DEPENDENT ON MORE THAN JUST ENGINEERING AND PREPARATION. GOVERNMENT POLICIES, INSTITUTIONS AND GOVERNANCE ARRANGEMENTS FUNDAMENTALLY AFFECT HOW INDIVIDUALS AND COMMUNITIES PREPARE FOR, RESPOND TO AND RECOVER FROM NATURAL HAZARD EVENTS. THIS PROJECT DEVELOPS NEW APPROACHES TO SHARED RESPONSIBILITY AND INCREASED COMMUNITY RESILIENCE TO NATURAL HAZARDS.

This is a multi-disciplinary project involving academics and students from both the ANU College of Law and the Fenner School of Environment and Society. This project is delivering:

- ▶ Evidence-based suggestions for policy, institutional and governance reforms to improve the ability of communities to actively participate in emergency risk management (Theme 1);
- ▶ Information for communities, agencies and governments on the perverse incentives and hidden barriers to shared responsibility for emergency management (Theme 2);
- ▶ Recommendations for a revised post event inquiry process to better identify lessons from past events (Theme 3).

The project is also contributing to greater academic understanding of community resilience and shared responsibility.

"This project is bravely tackling three of the toughest public policy issues current in the emergency management world – shared responsibility, insurance and accountability."

John Schauble, *Emergency Management Victoria, VIC*

THEME 1: LEGAL AND POLICY BARRIERS TO EFFECTIVE COMMUNITY ENGAGEMENT

- ▶ What is 'community' and how can governments share responsibility with communities as well as individuals?

A 'community' can be many things. In this theme we delve into what constitutes a community from a disaster management perspective.

We identify relevant community entities:

- ▶ Individuals and Households

- ▶ Businesses (incl. small, locally owned ones, franchises, sole traders, industries, and owners of critical infrastructure)
- ▶ Government (incl. local, state and national bodies)
- ▶ Community Organisations (incl. local branches of emergency services, national and international disaster relief groups or interest based organisations)

We identify what specific and implied responsibilities and obligations are placed upon these community entities during the different phases of disaster management and match these to available policy instruments.

This new direction complements existing knowledge on sharing responsibility and provides clarity when discussing what disaster management expects of 'the community' and vice versa.

Recommendations arising from this work will inform disaster management strategies, communication, public engagement and policies regarding local businesses and organisations in the response phase.

THEME 2: PERVERSE INCENTIVES FOR ACTIVE INVOLVEMENT IN EMERGENCY MANAGEMENT

- ▶ How can insurers play a more active role in communicating risk and encouraging hazard mitigation?

In this theme we review the arguments in favour of using insurance as a tool to encourage mitigation and identify reasons why this is not an attractive option for the insurance industry.

Alternative tools that could be incorporated into insurance to encourage mitigation are suggested. These include:

- ▶ the concept of a no claim bonus (as widely practiced in motor insurance)
- ▶ rebates for the insured (such as those used in health insurance)
- ▶ asking relevant questions
- ▶ using external certification for assessing properties.

Recommendations from this theme will be valuable to the insurance sector and inform the sector on the limitations of asking insurers to signal risk through insurance pricing.

THEME 3: THE USE OF ROYAL COMMISSIONS AND OTHER POST-EVENT INQUIRIES

- ▶ Is there a better process or institution for effective lesson sharing after natural hazard events?

Previous work has established the shortcomings of existing methods of post-event inquiries into disasters (i.e. Royal Commissions and Parliamentary Inquiries).

In this theme we consider alternatives to the current ways of doing things. Formulating an alternative type of response to disasters has taken the project into the field of justice research to investigate adapting aspects of restorative justice to disaster management.



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