FIRE to FLOURISH

Strength through community-led action

RESOURCING COMMUNITY-LED DISASTER RESILIENCE AT SCALE

The case and model for long-term investment

Acknowledgement

We acknowledge the Traditional Custodians and Owners of the lands on which we work and live across Australia. This report was created by people living and working on Bunurong/Boon Wurrung, Wurundjeri and Wadawurrung Countries.

It draws on the experience of our Fire to Flourish program, that operated on Bidwell, Brinja-Yuin, Bundjalung, Djiringanj, Gumbaynggirr, Gunaikurnai, Kamilaroi, Monero, Walbunja and Yaegl Country.

We pay our respects to Elders past and present, and acknowledge the sovereignty of Indigenous peoples. We are committed to collaboration that furthers self-determination and creates a better future for all.

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When disaster strikes, communities respond.

Foreword

Community-led, place-based approaches for supporting Australian communities have come a long way over the past decade. They have emerged from the gradual erosion of agency, wellbeing and quality of life of those living outside the urban centres as a result of the incremental but relentless centralisation of funding control and the increasing financial demands on a stretched public sector.

The return and resurgence of grassroots initiatives is a natural reflexive response to this centralisation, to the loss of agency and autonomy felt be communities, amidst an unfolding crisis of repeated and compounding disasters, adversities and hardships.

This has created a profound tension between the public system and the people it serves, ceding control of funding to government, but making the community increasingly dependent on it. A rebalance is needed, to restore a healthy counterbalance between formal and informal governance and funding architectures, allowing community to work freely here, and government to control funding there.

What has been missing are the rules and protocols that define the interface between these two paradigms – a set of compacts that community and government are equally agreeable to and which unlock the latent energy and leadership of community that can both ease the burden on government and improve the lives and agency of the people it supports.

Here we present the case and a model for investment in communities to set a new trajectory for the lives of the millions of Australians affected by disaster and other major crises. It is a position paper, a manifesto for a new approach, based on the learnings from five years of participatory grantmaking and other resilience strengthening work in disaster-affected communities, and the immense wealth of knowledge that those communities, practitioners, government stakeholders and agents of change have brought to this endeavour.

This approach does not require a revolution in the way things are already done. It does not require new skills or expertise. It merely requires an adjustment to the rules and settings, and a willingness to create a fair and safe space for community to work in. From there, community can do the rest.

It does not require a revolution, but it could be revolutionary. We have shown that for the communities who participated in the trials, the transformation has been life-changing. Let's unlock that opportunity for all.

Prof. Briony Rogers
CEO, Fire to Flourish

Executive Summary

The Missing Layer

When disaster strikes, communities are the first to respond and the last to leave — absorbing the loss and holding together the social fabric long after emergency services and recovery programs withdraw. Yet Australia's disaster management system still does not systemically invest in communities as agents of their own resilience. The overwhelming majority of disaster funding flows to response and then recovery and reconstruction after the event, with only a small fraction directed to preparedness beforehand — and almost none to the local leadership, governance and collective capability that determine how well a community withstands and recovers from disaster. As climate change intensifies the frequency and severity of hazards, this missing layer leaves communities arriving at each event under-prepared and over-exposed.

The cost of that gap is measurable. Five years after the 2019–20 bushfires, 41% of surveyed residents in local government areas where Fire to Flourish operated reported levels of psychological distress at nearly three times the national average. Rates of moderate to severe depression were also around three times the national rate, with clinically significant PTSD symptoms double the national average. Low-income households absorbed disproportionate financial costs on top of this, often covering repairs and relocation through high-interest debt. These impacts are not random: they fall hardest and last longest on those already most vulnerable. Recovery funding compounds the problem by largely flowing through competitive grant mechanisms that reward applicants with grant literacy, digital access and established administrative capacity, leaving the communities with greatest need least able to access support. This is the direct cost of leaving the missing layer unbuilt. Without sustained investment in local leadership and governance, the communities most exposed to disaster's lasting harm are the same ones with the least capacity to change that trajectory.

The Case for Investment

The answer is a different kind of investment: direct, sustained resourcing of community governance infrastructure — the local leadership, decision-making structures, trusted roles and collective capability that allow communities to set priorities, make decisions and act on their own behalf. This is not a new tier of government, and it does not replace local councils or the formal disaster management system. It is the connective tissue that lets communities organise their existing strengths — local knowledge, lived experience, relationships and cultural understanding — and direct them toward shared goals. It is a necessary complement to the formal system, and one of the highest-leverage investments available for strengthening resilience at scale.

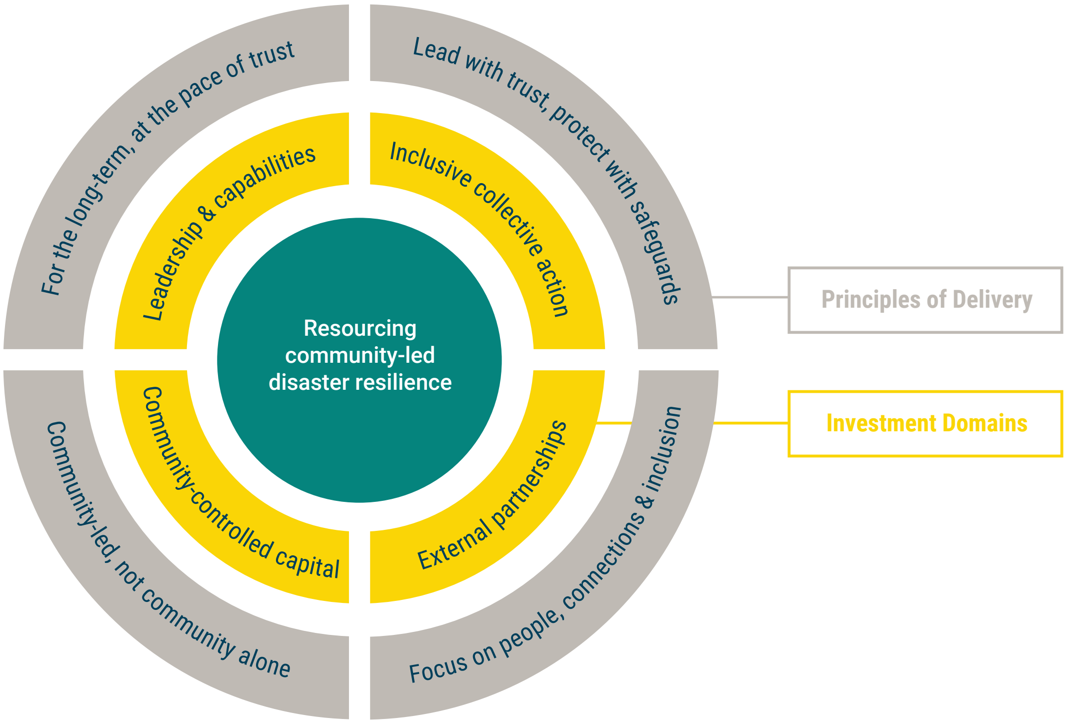
This case is not theoretical. It is grounded in Fire to Flourish, a five-year action research initiative led by Monash University and funded by philanthropy that worked alongside four bushfire-affected areas of regional Australia — Clarence Valley, Tenterfield and Eurobodalla in New South Wales, and East Gippsland in Victoria. Over five years the program disbursed $11.6 million to support 258 community-led projects, employed local facilitators, built peer learning networks, and trialled participatory grantmaking that let communities shape funding priorities and decide how resources were allocated. More than 6,000 data points were gathered through independent, mixed-methods evaluation.

What that depth of engagement showed was consistent across all four areas: when people are trusted, resourced and supported over time, they do not simply recover from disaster — they build the collective capability to shape more resilient futures. Social capital rose 43% against baseline; 85% of participants formed new relationships; community readiness to respond to future disasters was rated 8.03 out of 10; and 83% believed the skills, relationships and networks built would outlast the program itself.

“If you give people the opportunity, they do have the ability.”

— Community staff member

The investment model: four investment domains (the 'what') and four principles of investment delivery (the 'how') that together build community self-determination for disaster resilience.



A Model for Investment

From this experience an integrated investment model emerged. It has two inseparable components: what to invest in, and how that investment is delivered. The model identifies four investment domains that together build the foundation for community self-determination — Leadership and capabilities; Inclusive collective action; Community-controlled capital; and External partnerships. These are paired with four principles of investment delivery: Community-led, not community alone; Lead with trust, protect with safeguards; Focus on people, connections and inclusion; and For the long term, at the pace of trust.

The model is not a prescriptive program template. It provides structure without requiring uniformity, allowing implementation to respond to the strengths, priorities and context of each place. Its power lies in the interaction between the domains and the principles: leadership is more durable when practised through real governance; governance is more meaningful when it involves genuine decisions about real resources; and funding produces better outcomes when communities are connected to external expertise and peer networks. The returns compound over time — communities with sustained investment become more resilient with each successive challenge, rather than more depleted.

Leadership and capabilities
Inclusive collective action
Community-controlled capital
External partnerships

The Shift Required

The evidence points to a single shift: from a system that delivers support to communities to one that invests in their capacity *to lead*. The task is not to improve consultation or add local engagement at the margins, but to invest directly and deliberately in the leadership, governance, collective capability and community-controlled capital that allow communities to act on their own behalf. That is the missing layer — and after five years of evidence, building it is now a matter of commitment, not proof.

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1. The missing layer in Australia's disaster management system

When disaster strikes, communities respond. Before emergency services arrive, it is neighbours checking on neighbours, local knowledge guiding evacuations, and informal networks mobilising care and resources. In the hours, days and years that follow, it is community members who remain. They absorb the loss, sustain the recovery effort, and hold together the social fabric that makes a place worth returning to. Communities are not passive victims of disaster. They are the primary agents of response, recovery and resilience.

Yet Australia's disaster management system still does not invest in communities as actors in their own resilience. Communities carry the burden of preparedness, response and recovery, but without the structures, sustained support and direct resourcing that would allow them to do so on their own terms and with greater collective strength and effectiveness. As a result, many communities arrive at each disaster under-prepared and over-exposed. As climate change increases the frequency and intensity of hazards, this challenge will only compound.

This problem cannot be understood by looking at disasters in isolation. The communities most severely affected by disaster are often those already navigating chronic under-resourcing, entrenched disadvantage and the cumulative effects of repeated shocks. These conditions shape exposure to risk, constrain recovery capacity, and determine who bears the heaviest and most lasting burden when events occur. Disaster does not create these vulnerabilities — it reveals and amplifies them. Approaches that treat disaster as an 'event', separate from the broader conditions of community life, will continue to fall short.

"Technology and formal emergency systems are only part of what helps communities withstand disaster. Their resilience also rests on strong relationships, local leadership and the capacity to act together when it matters most."

Australia's disaster funding settings compound this problem. The system's reactive orientation is well documented: around 92% of funding is directed to emergency response and recovery, which is of course an essential part of reconstruction for loss and damage to infrastructure, while only 8% goes to preparedness and mitigation. This speaks to the heavy emphasis on capital reconstruction and the general neglect of the community's 'loss and damage', which has its own toll that lasts long after infrastructure has been repaired. This community cost is overlooked or ignored, and even when resources do reach communities, they are rarely directed toward building the local leadership, governance, capability and flexible resourcing that would allow communities to organise, make decisions and take collective action on their own behalf. The deeper problem is not only where this relatively small amount of funding goes. It is also the nature of the investment itself. It is often delivered at the most inopportune time, in the aftermath of a disaster as part of response funding when the community is at its lowest point and often not ready to make effective use of resources to build community resilience capacity, despite longstanding evidence that investment in resilience significantly reduces future costs.

This investment in community resilience, at the right time and in the right way, is the missing layer in Australia's disaster management system. Communities already hold extraordinary assets: local knowledge, lived experience, practical skills, cultural understanding, social networks and deep familiarity with place. But without resourcing, time and the governance infrastructure to organise and direct those assets, much of this capacity remains fragmented, informal and unsupported. The result is a system that has become heavily reliant on community to action its own response and recovery, while failing to resource them as key agents of these activities.

Community governance infrastructure in this context refers to the structures, relationships and processes through which communities can come together, identify priorities, make decisions and take coordinated action. This is not a new tier of government or a parallel bureaucracy. It is the connective tissue that allows communities to organise their existing strengths and direct them toward shared objectives. It includes local leadership, decision-making forums, trusted community-based roles, and the practical supports that allow collective effort to be sustained over time.

This matters because, under the current model, communities are still too often treated as passive recipients of services, grants or consultation, rather than as partners in shaping their own futures. In particular, recovery funding tends to flow through competitive grant mechanisms that reward those already best placed to navigate them — those with grant literacy, digital access, administrative capacity and established organisational structures. Communities with the greatest need are often least able to access support. In this way, the current model does not simply fail to break cycles of disadvantage and disaster vulnerability. In important respects, it reinforces them.

There is growing recognition that working more effectively with communities is essential to improving disaster outcomes, particularly over the long term. What has been missing is a practical model for how to do that in ways that genuinely share power, build self-determination and strengthen resilience over time, in a safe and accountable way. This position paper makes the case that governments must do more than consult communities or fund isolated local projects. They must invest directly and deliberately in the community leadership, governance and collective capability that make community-led resilience possible. This includes more direct resourcing of communities to lead local resilience work, not only after disasters, but as an ongoing part of preparedness, adaptation and recovery.

The goal, then, is not simply more spending. It is a different kind of investment: one that builds the conditions and capacities for community self-determination. When communities have real voice in identifying priorities, genuine influence over resources, and the local capability to act collectively, they are better able to ensure support reaches where it is needed most. They are also better placed to build the enduring social and governance foundations on which disaster resilience depends.

Drawing on five years of action research with communities in four disaster-affected parts of regional Australia through the Fire to Flourish program, this paper makes the case for a different model of public investment: one that treats community leadership, governance and collective capability as core resilience infrastructure. Fire to Flourish has tested what it looks like to invest in these conditions deliberately, over time, in communities navigating real and complex recovery challenges. The result is a practical, principled and scalable model for building community governance infrastructure that can be adapted to local context without losing coherence.

The core proposition is straightforward: direct, sustained investment in community leadership, governance, collective capability and locally directed action is one of the highest-leverage investments available to governments seeking to strengthen disaster resilience. This is not a replacement for the formal disaster management system. It is a necessary complement to it. One that can make the whole system more robust, more equitable and more effective in the face of escalating risk.

2. Evidence from a five-year trial in four regions

The investment model presented here emerged through five years of sustained work with communities in four disaster-affected parts of regional Australia: Clarence Valley, Tenterfield and Eurobodalla in New South Wales, and East Gippsland in Victoria. Each was severely impacted by the 2019–20 bushfires. Each was already navigating entrenched disadvantage. And each had Aboriginal populations higher than the national average, bringing cultural dimensions to recovery that conventional disaster frameworks have rarely recognised or resourced.

Fire to Flourish created a real-world test bed for what happens when communities are trusted, resourced and supported to lead: what was tested in practice, what changed, and what lessons can be drawn for investment at scale. The findings and learnings from that program establish the practical and evidentiary basis for the model and recommendations that follow.

2.1. What Fire to Flourish tested in practice

Fire to Flourish was established in 2021 as a five-year initiative led by Monash University and supported by philanthropic partners. Its premise was simple: communities are essential leaders in shaping their own recovery and resilience, and must be trusted, resourced and supported accordingly. The program began by listening. It centred community knowledge, relationships and lived experience.

In each region, local facilitators were employed and peer learning networks were established across communities. Training was offered in areas communities themselves identified as priorities, including financial literacy, trauma-informed practice, cultural understanding and project management. Fire to Flourish also trialled participatory grantmaking approaches that enabled communities to shape funding priorities and determine how resources were allocated.

Across the program's life, Fire to Flourish disbursed $11.6 million in grants, supporting 258 community-led projects and initiatives, spanning cultural initiatives, creative healing, disaster preparedness infrastructure, place-based development, environmental restoration and governance strengthening.

Action research was embedded throughout community activity, with participatory processes used to build disaster resilience while generating practical insight into how community leadership, governance and collective capability develop over time. Specific research initiatives were also undertaken across health, economics, placemaking, disaster resilience, community development and systems change.

$11.6 million in grants, supporting **258** community-led projects and initiatives

2.2. What changed

Impact was independently assessed using a mixed-methods approach combining surveys with qualitative insights from interviews, workshops and ongoing engagement. More than 6,000 data points were collected across the partner communities. What emerged was a consistent picture of meaningful change.

The strongest impacts were in social capital and cohesion. Community members reported significant improvements in trust, connection, collaboration and local leadership, with a 43% increase in social capital compared to baseline. Through the program, 85% of participants formed new relationships, extending beyond formal organisations to informal leaders, volunteers and residents who had previously felt disconnected. More than half reported strengthened confidence to take on leadership roles and actively participate in community life. By 2025, community readiness to respond to future disasters was rated at 8.03 out of 10.

These shifts were not abstract. Across all four regions, people had been isolated by geography, by trauma, by the fractures that disasters leave behind. Now they were finding each other and building relationships that extended beyond the program itself. Indigenous culture and knowledge sharing saw a 39% increase in impact over the life of the program, with 26% of funded projects led by, or developed in partnership with, Aboriginal people or organisations. Participants also reported meaningful improvements in wellbeing, feeling more supported, connected and less isolated. Most significantly, 83% of respondents believed the skills, relationships and networks developed through the program would continue beyond its conclusion. Overall, Fire to Flourish received a community impact rating of 8.58 out of 10 across the four partner communities.

These quantitative measures of impact were reflected in the experiences of community facilitators and participants.

"Fire to Flourish empowered people who had never seen themselves as leaders to step forward with confidence."

— Community participant

“The mark of Fire to Flourish is going to be relationships and strengthening relationships.”

— Community team leader

2.3. The community experience

When Fire to Flourish began in 2021, communities in the four partner regions were living in the long aftermath of the 2019-20 bushfires. Many people were navigating disrupted livelihoods, housing insecurity, fractured relationships, exhaustion and grief. In some places, people were still in temporary accommodation. In others, the visible signs of damage had begun to fade, but the social and emotional impacts remained raw. While communities had already done extraordinary work to support one another, there had often been limited opportunity to come together collectively to reflect on what had happened, what recovery required, and what future resilience might look like on their own terms. This starting point was central to the design of the program.

Fire to Flourish introduced a series of facilitated, place-based processes that created space for communities to connect, share experiences, rebuild trust and identify what mattered most in their place. This was not a one-off consultation. It was a sustained process of listening, relationship-building and sense-making. Through local facilitators, community gatherings, peer learning and participatory research, people were supported not only to talk about what they had been through, but to imagine a different future and the conditions needed to achieve it.

As this work progressed, communities began to articulate shared priorities for recovery, preparedness and longer-term resilience. They identified gaps in local capacity, opportunities for stronger connection, and practical actions that could improve community life and strengthen readiness for future events.

Participatory grantmaking processes then enabled communities to direct funding toward those priorities themselves. In this way, communities were not simply consulted about what should happen; they were supported to make decisions, allocate resources and exercise collective judgement about their future.

Over time, this led to changes far beyond the resilience projects that were funded. Communities practised working together, built relationships across groups and towns, developed confidence in local leadership, and strengthened the governance capability needed to take collective action. People who had previously felt isolated or disconnected became part of something larger. New networks formed. Community members stepped into leadership roles. Local priorities became clearer, and communities became better equipped to organise around them. By the end of the program, communities had not only delivered funded projects; they had built stronger foundations for future action. They had deeper connections, more experience of shared decision-making, greater clarity about local priorities, and practical resources to direct toward what comes next.

This is one of the central lessons of Fire to Flourish: when communities are trusted, resourced and supported over time, they do not simply recover better from disaster. They build the collective capability to shape more resilient futures.

2.4. From experience to model

Insights and evidence from these five years of community-led work are the foundation on which the investment model presented here rests. What the communities demonstrated is that when people are trusted and resourced to lead, the outcomes are meaningful, practical and achievable. Fire to Flourish did not test an abstract theory of community resilience. It co-developed an emergent model of practice and implementation in communities, and revealed the benefits and shape of what it looks like to invest deliberately, over time, in the conditions that allow communities to organise, make decisions and act collectively.

The model presented here is therefore grounded in practical experience, iterative learning and robust evidence. It is designed to build on what communities themselves identified as most valuable: trusted local relationships, shared decision-making, flexible resourcing, stronger local leadership, and the governance and capability needed to direct action on their own terms. This is the basis for the proposed investment model and recommendations.

"Fire to Flourish helped move our community from reacting to crises to shaping our own long-term future."

— Community participant

3. The case for long-term investment in community resilience

Effective community resilience, we found, emerges from community leadership, governance and collective capability as a leverage point that can enhance the effectiveness of the entire disaster management system. When communities have the capacity, governance structures and genuine power to lead their own preparedness and recovery, the returns extend far beyond any single community.

They strengthen the foundations on which the broader system depends. Five years of research conducted alongside the Fire to Flourish communities has generated a detailed and grounded picture of what becomes possible when communities are genuinely empowered to lead. That evidence is the foundation of the investment case presented here.

3.1. The long shadow of disaster

Understanding why investment in community resilience matters requires understanding what disaster actually does to communities over time. Not only in the immediate aftermath, when attention and resources are at their peak, but across the years that follow, when attention has moved on and the hardest work of recovery is still underway.

Five years after the 2019–20 bushfires, research across the four Fire to Flourish regions found that 41% of surveyed residents continued to experience high levels of psychological distress, nearly three times the national average for adults of a similar age. Rates of moderate to severe depression were around three times the national rate. Clinically significant PTSD symptoms were double the national average. This is the enduring toll of disaster on communities.

The economic picture is similarly stark. Households with fewer financial resources faced disproportionate post-disaster costs — repairs, temporary relocation, and higher living expenses. Many could only meet these costs by taking on high-interest debt or drawing on family support. For low-income households already living in lower-quality housing in higher-risk areas, disaster dramatically amplified disadvantage. Recovery was not a return to a prior state. It was a prolonged struggle against a widening gap.

Among those carrying the heaviest and least visible burden are the people forced to leave altogether. Fire to Flourish research into the experiences of internally displaced people following Australian disasters revealed a significant and largely unacknowledged crisis within the crisis. Official figures put displacement at around 8,000 people following major disasters, but estimates suggest the true figure may be closer to 65,000. Australia has no unified system to track internally displaced people beyond initial emergency contact, leaving tens of thousands undocumented and effectively invisible to the recovery system. Without consistent data, coordinated services cannot be designed, perpetuating exclusion and delaying recovery.

The research identified several recurring challenges facing internally displaced people: service fragmentation, re-traumatisation through repeated engagement with bureaucratic systems, complex housing difficulties, limited knowledge of how to navigate available support, and critically, the absence of the trusted local connections that are often the most effective source of help. For people displaced from their community, that last loss is compounding. The informal networks, local knowledge and trusted relationships that support recovery are precisely what displacement strips away.

These health, economic and wellbeing impacts are not random. They fall hardest and last longest on those already most vulnerable: older residents, people with fewer financial resources, and those with limited access to practical assistance. Disaster accelerates existing inequality. The impacts also extend across generations and community roles. Fire to Flourish research into the experiences of children under five revealed significant risks to emotional, social, cognitive and physical development. Family stability and sustained service support can mitigate these risks, but only where those supports are available and accessible. Fire to Flourish research into rural health and social care workers revealed a further and often overlooked burden: these are people personally affected by the same disaster they are expected to help others recover from, frequently without adequate support of their own.

Taken together, this body of evidence points to a consistent pattern. Disaster does not affect communities uniformly. It concentrates harm on those already carrying the heaviest burden. And where communities lack the local leadership, governance structures and collective capability to organise support and advocate effectively, those harms become deeper and more durable over time.

Disaster amplifies existing inequality.

3.2. How the current system compounds harm

For many communities in disaster-prone regions, major events are not once-in-a-generation occurrences. They arrive every five to ten years, sometimes more frequently, and each one lands on a community that may still be carrying the ongoing impacts of the last. The question is not simply whether people eventually return to where they were before. It is whether the arc of their lives, and the collective arc of their community, continues toward opportunity and wellbeing, or is progressively eroded, moving toward compounding adversity and disadvantage, as visualised in Figure 1 below.

This is where the limits of the current system become especially clear. Existing models of top-down funding for infrastructure and asset reconstruction are unquestionably critical, but on their own they do little to strengthen community disaster resilience or reduce the impacts of future disasters on individual and community life paths.

Competitive grant programs are the primary mechanism through which recovery and resilience funding reaches communities. Fire to Flourish research found that they consistently favour those best placed to navigate them. Complex application processes, requirements for grant literacy, and the prioritisation of visible physical damage over social vulnerability mean funding tilts toward already advantaged areas and organisations.

For many communities in disaster-prone regions, major events are not once-in-a-generation occurrences.

Communities without established governance structures and organisational capacity are least able to access support, and these are precisely the communities that most need investment in leadership and capability. Each disaster widens this gap.

Competitive grant models do further and less visible damage: they fracture the communities they are meant to support. When recovery funding is distributed through competitive schemes, neighbours are pitted against neighbours. Community organisations compete against each other, and in some cases communities find themselves in competition with their own local councils. This fragmentation is especially destructive in a disaster context. A funding model that sets people against each other at the moment they most need to come together actively undermines resilience.

Grant and other support processes that require disaster-affected people to repeatedly retell traumatic experiences are themselves a form of harm, retraumatising applicants at precisely the moment of greatest vulnerability and compounding the psychological toll. The administrative burden of complex applications, navigated under acute stress and often without professional support, adds to this effect. For many, the process of seeking assistance is experienced not as help, but as an additional ordeal. This is not an incidental design flaw. It is a predictable consequence of systems heavily weighted around administrative accountability to funders rather than genuine responsiveness to community need.

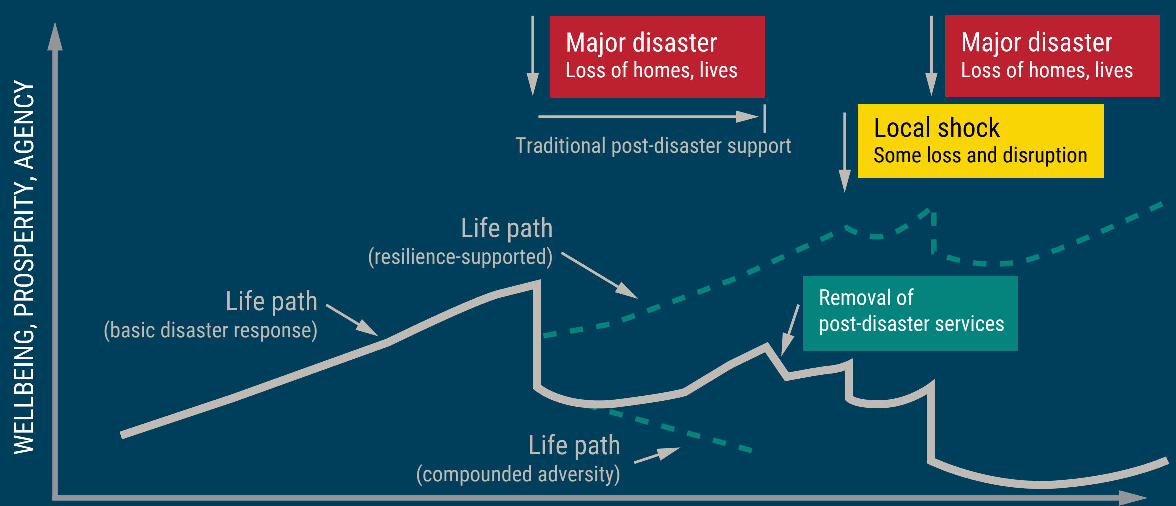
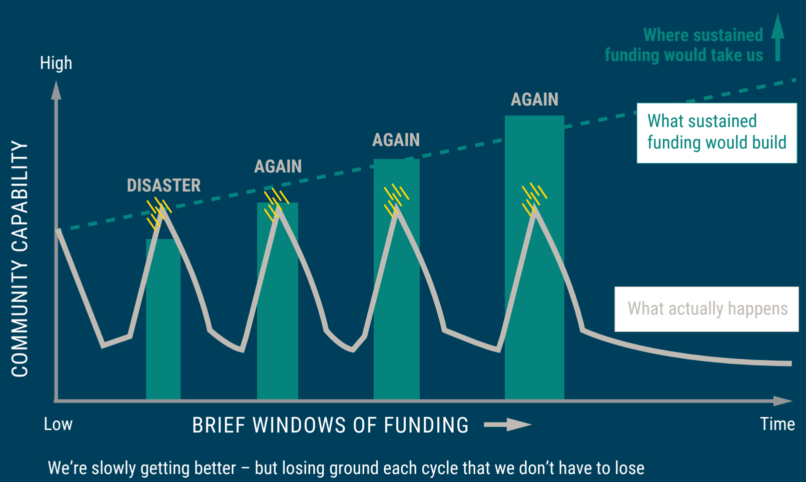


Figure 1. Investing in community resilience to mitigate the compounding impacts of disasters on communities

The damage extends beyond individual households. Research across the Fire to Flourish regions found that disaster erodes the cross-community connections between people of different socioeconomic backgrounds — connections that support information sharing, economic opportunity and access to resources. When these bridging relationships weaken, area-level vulnerability becomes more entrenched and economic recovery slows. A system that distributes recovery resources competitively is not merely failing the most vulnerable. It is progressively weakening the social fabric that all community members depend on.

Figure 2 below demonstrates the 'two steps forward, one step back' dynamic established by the current system.



Where sustained funding would take us: a steady climb instead of a sawtooth. Held between disasters rather than only during them, each cycle would build on the last. The gap between the two lines is the cost of the current approach.

Brief windows of funding: short bursts of investment around each disaster that vanish soon after. Tied to crisis rather than sustained, capability spikes then erodes, and every cycle starts further back than it should.

What actually happens: a sawtooth of hard won progress. Each disaster forces a surge in capability, but funding comes in brief windows then dries up, so much of the gain is lost before the next shock. Communities get slowly better while losing ground they never had to lose.

Figure 2. Two steps forward, one step back. Community resilience over time – slow gains, hard-won, partially lost each cycle.

3.3. What is missing: community governance infrastructure

Taken together, this evidence points not only to the harms communities experience, but to the gaps in the current system. The issue is not that communities lack local knowledge, practical skills, motivation or willingness to act. It is that the governance framework needed to convert these assets into coordinated, collective action remains largely absent.

Community governance infrastructure is made up of the local leadership, shared decision-making structures, trusted connective roles, relationships and collective capability that allow communities to come together, set priorities, make decisions and direct resources on their own terms. Without sustained investment in this gap, the same vulnerabilities are exposed and deepened each time disaster returns. Communities are left to do the work of resilience-building without the structures and support needed to do it effectively.

This kind of community governance infrastructure is distinct from local government, and complementary to it. Councils play a vital bridging role: translating local knowledge upward and bringing resources and institutional support back to communities.

But local government representation is not the same as community voice. Council processes may only reach a narrow cross-section of residents, and those most vulnerable in disaster are frequently the least connected to them. Building community governance infrastructure means investing in the grassroots leadership, relationships and locally legitimate processes that sit alongside formal government institutions, filling a gap that representative democracy alone cannot close.

Figure 3 opposite illustrates how the current system works, and what a better alternative could look like, by introducing a critical community governance layer.

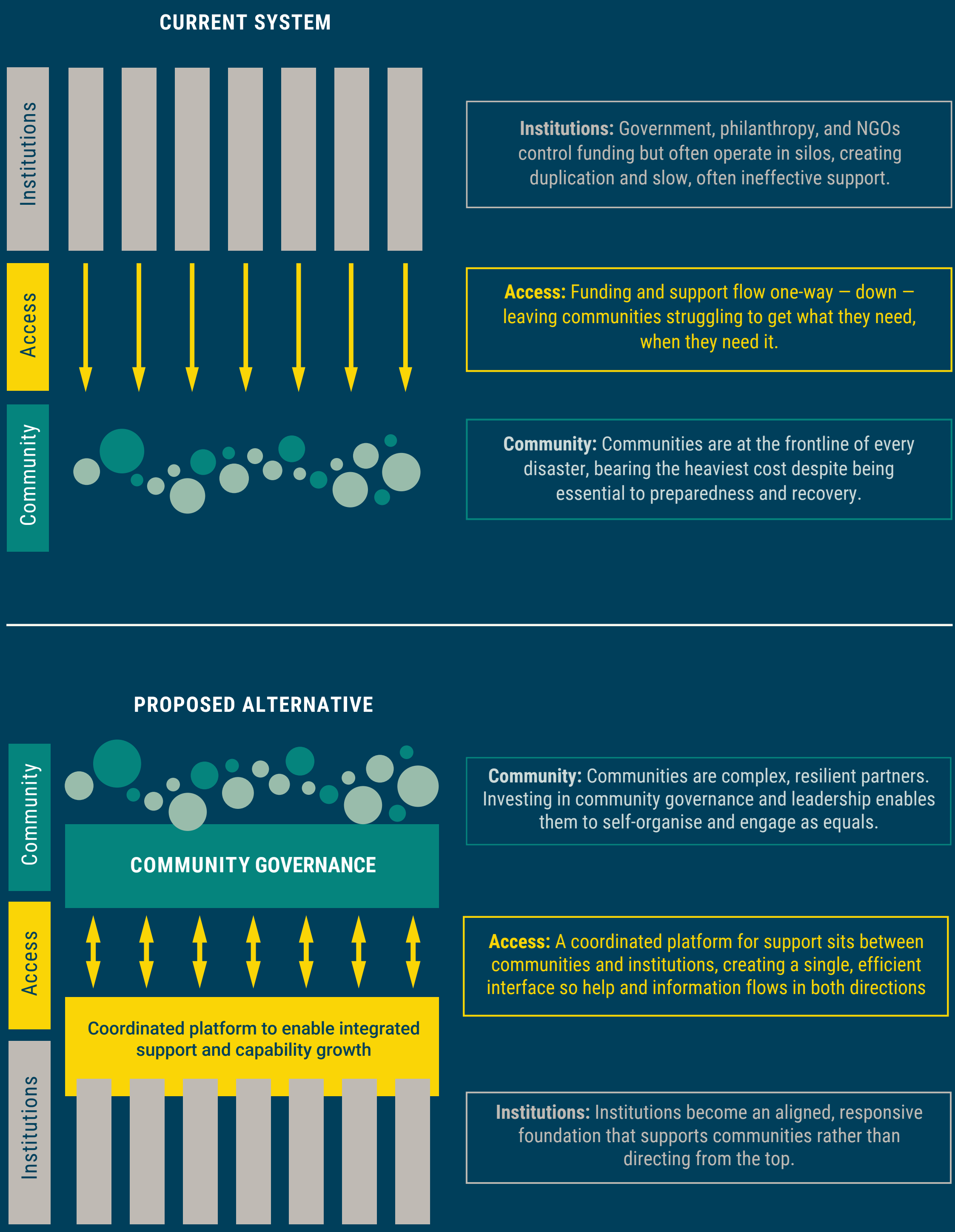


Figure 3. Understanding the system (a) as it is currently, and (b) what is needed to address critical gaps in community governance and coordination.

3.4. What communities actually want

Evidence from Fire to Flourish surfaced a clear and consistent signal about what communities themselves believe would make a difference. Discrete choice experiments found strong community preferences for disaster funding models that give communities real decision-making power. The ability to design and lead their own recovery and resilience-building processes, rather than navigating programs controlled by various levels of government. This was consistent across partner communities, and aligns with broader evidence that agency and self-determination are central to recovery.

The health and wellbeing research reinforces this from a different angle. The factors that most buffered against long-term psychological harm were not primarily clinical interventions; they were financial support, access to practical assistance, and strong social connections. What protected people was a combination of material resources and relational infrastructure: exactly what a community-led model of investment is designed to build and sustain.

The way communities are engaged also matters as much as the resources made available. When communities lead the process — defining priorities, shaping the questions, and determining outcomes through genuine collective decision-making, participation deepened, inclusion broadened, and the results reflected a much wider range of community needs. The process was not merely a means to an end. It was itself an investment in community governance capability. Each round of genuine participation builds the collective muscle communities need to act effectively on their own behalf.

"I love this process because I totally believe it. Community knows what's best and it just makes sense to have them making the decisions about what they need."

— Community staff member

3.5. Place-based processes as governance capability building

One of the most important insights to emerge from Fire to Flourish's five years of community engagement is how central a sense of place is to both the experience of disaster and the process of recovery. Place is more than geography. It is the physical environment through which community identity, memory and belonging are expressed. It is also often among the most profound losses a disaster inflicts. For First Nations communities in particular, the connection between people, Country and identity is inseparable: damage to Country is damage to community in the deepest sense.

Fire to Flourish's placemaking research conducted across Clarence Valley, Tenterfield and East Gippsland found that co-design and rehabilitation of shared spaces was among the most powerful tools available for building social cohesion and recovery capacity. Creative, design-led processes proved notably more inclusive than conventional consultation approaches. On-Country walks, yarning circles, mapping exercises and collaborative design workshops broke down social barriers in ways that traditional community consultation panels or Q&A formats simply could not. They created new connections across community divides and, in doing so, built the kind of social infrastructure that persists long after individual projects are completed.

In practice, these place-based processes informed real decisions about local investment and infrastructure. In Clarence Valley, community-led placemaking directly shaped a participatory grantmaking process that funded priorities ranging from emergency and community infrastructure to environmental restoration and heritage assets. In Jubullum, an Indigenous-led placemaking process informed a new community infrastructure masterplan. Together, these examples show that when communities are supported to shape decisions about place, the process builds both practical outcomes and governance capability.

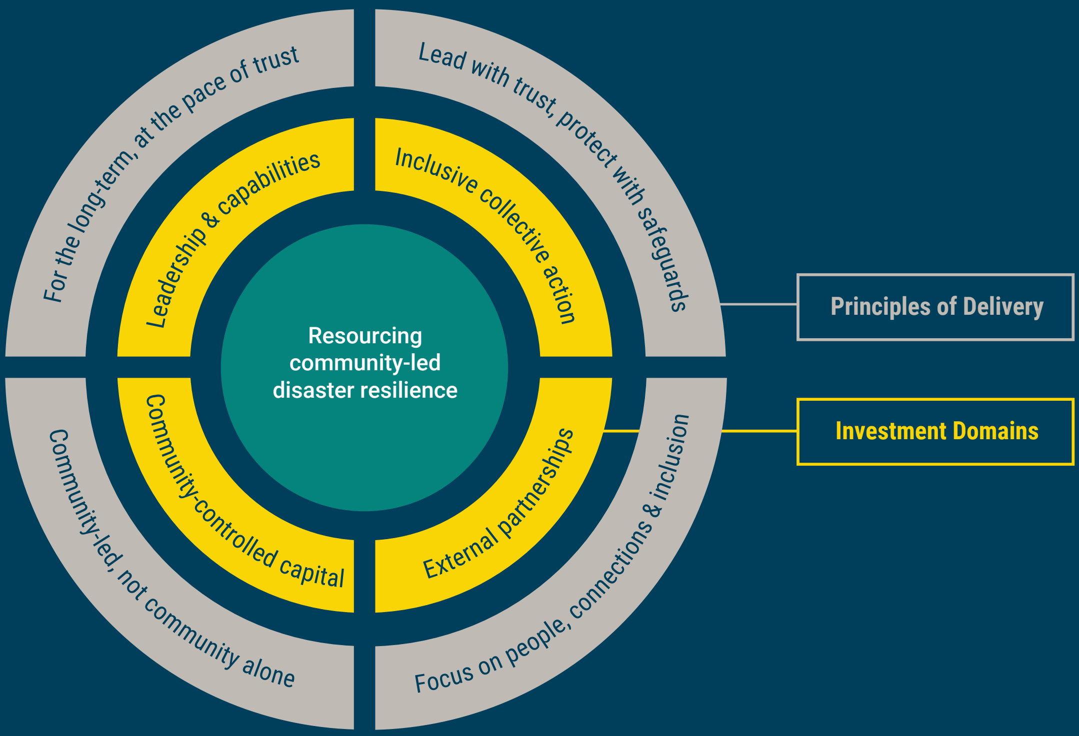
What this research demonstrates, above all, is that the process of communities coming together to make shared decisions, about place, about priorities, and about their collective future, is itself a form of governance capability building. Each time communities practise shared decision-making, they build the foundations of the governance infrastructure that makes them more capable and more resilient.

4. A model for investment

Taken together, the evidence points toward a clear and specific investment logic: the current system is producing predictable, well-documented harm. That harm is disproportionately concentrated in the communities least able to absorb it, compounding over time, and increasing vulnerability to future events. Australia's disaster recovery costs are large, rising and structurally under-recognised in public budgeting. Recovery-focused approaches are costly and unstable, placing growing pressure on governments as climate-related disasters intensify. Significant resources already flow into disaster-affected communities. But the vast majority is delivered within a paradigm that positions communities as passive recipients, not as agents of their own recovery and resilience.

The result is that community leadership, governance and collective capability, the foundations that determine how well communities withstand and recover from disaster, remain largely insufficient. Not because investment is absent, but because it has never been deliberately oriented toward building them.

What is required is a different model: one that distributes real decision-making power, invests in social infrastructure alongside physical reconstruction, and operates at the pace of trust. The following section sets out what that model looks like in practice.



4.1 Overview of the model

Through Fire to Flourish's work over five years, an integrated investment model has emerged. It is designed to build the community governance infrastructure that allows communities to come together, set priorities, make decisions and act collectively on their own terms.

The model has two components: the financial investment, and the principles of how the investment is delivered. These are essential, interdependent and inseparable.

The model identifies four investment domains as areas in which sustained investment is needed to build community-led disaster resilience: leadership and capabilities; inclusive collective action; community-controlled capital; and external partnerships.

The principles of investment delivery define how communities should be engaged and how investment should be approached: community-led, not community alone; lead with trust, protect with safeguards; focus on people, connections and inclusion; and for the long term, at the pace of trust.

Together, these four investment domains and four principles of investment delivery provide a practical framework for strengthening community resilience while also laying foundations for long-term thriving communities.

This is not a prescriptive program template, but an investment model that can be adapted and scaled. It provides structure without requiring uniformity, allowing implementation to respond to the context, strengths and priorities of each place.

4.2. Investment domains

The four investment domains identify specific areas of investment needed to build the foundation for community self-determination in disaster resilience, as well as in other forms of place-based disruption and change. They provide a guide for scaling investment in community resilience without losing the critical local context and nuance of each place.

Many of the failures of the existing system arise because community governance has been insufficiently recognised, resourced and supported. The model presented here offers a framework for more deliberate action to catalyse and embed community governance at scale.

Leadership and capabilities

In many communities, the problem is not an absence of leadership. It is the concentration of it. When leadership rests with a small number of individuals, however capable and committed, the community is fragile. When those people burn out, step back or move on, the capacity they carried often goes with them.

Investment in leadership and capabilities is designed to change this. The goal is to broaden and deepen the leadership base across the community: to bring more people into formal and informal leadership roles, reduce the burden on those carrying too much for too long, and provide the practical skills and support that community leaders themselves identify as most valuable.

Through Fire to Flourish, the capabilities that communities most wanted to strengthen were telling. Financial literacy emerged as a consistent priority: the knowledge needed to prepare budgets, manage funds and govern with accountability. Trauma-informed practice was another. In communities still carrying the weight of disaster, the ability to engage with people sensitively and safely is a prerequisite for effective community work. Localised community disaster resilience knowledge also emerged as an important capability, enabling people to develop a shared understanding of what makes their community resilient. Social innovation adds another dimension, creating space to test new tools and approaches. Cultural understanding was equally critical, particularly in communities with significant First Nations populations, shaping how engagement was designed and who felt genuinely included.

Convening opportunities for shared learning, both within and across communities, is also essential. When people learn together, they also build the relationships and mutual trust that collective governance requires. Peer learning networks extend this further, creating a mechanism for capability building that can become self-sustaining over time. The result is more distributed leadership: more people with the confidence and skills to step forward, fewer people carrying unsustainable loads, and a community better able to sustain collective action through the disruptions that are an inevitable part of community life.

Example in Practice: Leadership and capabilities

In far East Gippsland, Fire to Flourish brought together local leaders from small, widely dispersed communities stretching from Orbost to Gipsy Point to form a group of community planners. In a region shaped by the 2019/20 bushfires, the isolation of COVID-19, and the looming transition away from native forest logging, this was significant in itself. It created a rare space for people facing similar pressures to connect across distance, learn together, and build a shared sense of purpose for the future. Alongside the planning work, participants strengthened practical capabilities through targeted training in trauma-informed engagement, grantmaking governance and psychosocial first aid.

The value of this work lay not only in the plans produced, but in the leadership and capability it developed. Community planning helped participants recognise the strengths already present in the region — local knowledge, trusted relationships, creativity, adaptability, and deep care for Country and community — while building confidence in their ability to work together, make decisions and shape locally relevant responses. The process generated tangible projects to support resilience, connection and regional transition, but it also left something more enduring: broader leadership, stronger relationships, and more inclusive ways of working together. Many of the planners now want to facilitate resilience planning processes in their own communities, and are exploring the potential to establish an East Gippsland community resilience alliance model to continue the work beyond Fire to Flourish.

As one East Gippsland community planner reflected: *“We’d never really sat down and thought about what we needed in the long-term... The community is now working in a new way, having learned different inclusive methods in Fire to Flourish community planning sessions that inspired us to change the way we work together.”*

Inclusive collective action

This domain focuses on building the processes, structures and culture through which people can act together. It includes both bonding capital, which deepens connections within groups, and bridging capital, which builds connections across diverse cohorts of people. Shared governance arrangements, whether formal or informal, allow a community to set priorities, make decisions and take coordinated action on its own terms.

Governance is not something communities simply have or do not have. It is a capability developed through practice. Communities build collective decision-making capacity by doing it: by coming together around real questions, working through genuine disagreements, and turning shared priorities into shared action. The focus here is on supporting communities to develop governance arrangements that can be tested, practised and refined over time, eventually becoming trusted tools.

This practice can take many forms. Communities might develop a shared vision for their future, identify and prioritise local needs, plan for disaster preparedness, or coordinate recovery after an event. The specific application matters less than the underlying process: people with different perspectives and experiences making decisions together within a structure that is transparent, accountable and genuinely inclusive. Each time a community does this, it builds the collective muscle that makes the next round more effective.

Inclusion is central. Conventional community engagement tends to reach the same people repeatedly: those with the confidence, connections and capacity to participate. The people most vulnerable in disaster, those facing disadvantage, marginalisation or social isolation, are systemically least likely to be heard. Participatory governance is a structural response to this pattern. When designed deliberately, it creates new entry points for people who have historically been excluded, diversifies the perspectives informing community decisions, and distributes the experience of leadership more broadly.

Example in Practice: Inclusive collective action

When bushfires devastated the small New South Wales village of Cobargo on New Year's Eve 2019, the community's recovery was anchored by a network of trusted, well-established community organisations. The Yuin Folk Club — producers of the annual Cobargo Folk Festival — the Cobargo Cooperative Society, and the Cobargo Show Society had spent years building governance capacity through running events, managing finances, and coordinating volunteers. Within weeks of the fires, representatives of these organisations came together to establish the Cobargo Community Bushfire Recovery Fund (CCBRF), a volunteer-run, community-controlled grant-making body. The committee they formed deliberately reflected the district's diversity — generational farming families alongside newer creative residents, people of different ages and backgrounds — and governed by clear principles of transparency, accountability, and inclusion.

Over three years, the CCBRF managed almost $800,000 in donations, funded 54 community-led projects, and developed trauma-informed and accessible grant processes. Beyond the distribution of funds, the process itself built collective capacity: community consultations surfaced shared priorities, project proposals brought together people who had not previously collaborated, and the experience of making difficult funding decisions together deepened the community's governance practice. The pre-existing organisational infrastructure — the relationships, the skills, the habits of working together — proved to be the foundation on which an effective, community-led recovery could be built. Cobargo's story illustrates what becomes possible when participatory governance structures are already embedded in community life before disaster strikes.

Community-controlled capital

The first two investment domains build the leadership, governance and collective capability that communities need to act on their own behalf. This domain provides both the mechanism and the means to put those capabilities to work: access to flexible, community-controlled resources that allow local priorities to be translated into action.

Ready access to financial resources matters in its own right. Communities need more than voice and capability; they need practical means to back local ideas, respond to emerging needs, and act on the priorities they identify together. Without this, even communities with strong leadership and governance remain constrained by dependence on external programs, timelines and approval processes. Community-controlled capital creates the practical capacity to act.

At the same time, access to community-controlled funding is not simply a resource. It is a practice ground. The process of deciding together how to allocate money is one of the most powerful ways a community can develop and refine its governance. It requires shared priority-setting, collective decision-making, transparent accountability and the translation of community values into concrete action. Done well, participatory grantmaking is governance in practice.

Realising this requires structural mechanisms, not just one-off allocations from government. Community foundations are locally governed philanthropic organisations that steward funds for community benefit. They offer a ready-made model for enabling community-controlled funding, with established governance structures and processes designed to balance local decision-making authority with the probity and accountability that responsible fund management demands. Bespoke arrangements can also be developed in partnership between communities and foundations to respond to particular local priorities or contexts. Community-owned funds and locally governed trusts can provide additional vehicles through which communities receive, hold and distribute resources on their own terms.

Together, these structures create a durable base for local fundraising and philanthropy, enable communities to pool and steward their own assets, and ensure that funding decisions balance financial probity with accountability to the people they affect. Importantly, they provide an existing mechanism through which governments, philanthropy and other funders can invest in communities in ways that preserve local decision-making while maintaining appropriate safeguards, without relying solely on centralised, competitive grant processes. Critically, they can be mobilised quickly when circumstances demand it. When disaster strikes, whether flood, fire or economic shock, communities with established funds and governance structures can act immediately, directing resources to where they are most needed without waiting for lengthy external approval or bureaucratic processing.

Importantly, the value of community-controlled capital is not only a function of scale. Even modest funds, directed through a genuinely community-led process, can build governance capability by creating real decisions, real accountability and real opportunities for collective action. Skills that might otherwise remain theoretical, such as facilitation, financial literacy, consensus-building and project management, become lived experience. But this should not be mistaken for an argument for minimal investment. If communities are to sustain momentum, respond flexibly and convert priorities into meaningful outcomes over time, they also need access to reliable and appropriately scaled resources.

Community-controlled capital is the linchpin that connects leadership development and governance practice to tangible outcomes that communities can see, evaluate and build on. It gives communities not only a voice in shaping priorities, but the practical means to back local ideas, respond to emerging needs, and turn shared decisions into visible action. In this sense, community-controlled capital is not ancillary to resilience. It is one of the core enabling conditions that makes community self-determination real.

Community-controlled capital is the linchpin that connects leadership development and governance practice to tangible outcomes that communities can see, evaluate and build on.

Example in Practice: Community-controlled capital

The Northern Rivers Community Foundation (NRCF) shows what community-controlled capital can look like when an established community investment vehicle is already in place. Through its granting partnership with Fire to Flourish, NRCF facilitated investment of more than $5.5 million in community across Clarence Valley and Tenterfield, supporting 118 community-led resilience projects. Their partnership with Fire to Flourish also led to an innovative rapid relief model following the October 2023 bushfires in Nymboida and Tenterfield, distributing $293k through swift and robust process with minimal bureaucracy. This meant funding could move quickly while still reflecting local knowledge and accountability.

NRCF is part of a rapidly growing national network of community foundations supported by peak body Community Foundations Australia. As a community charity, it can steward funding for community benefit with broad flexibility, making it well suited to channel government funding, philanthropy and local giving into community-led resilience action. Alongside this, it plays a facilitating and capability-building role, helping communities access funding, navigate processes and translate local priorities into investable action. As one of the anchor partners of the Northern Rivers Community Resilience Alliance, it also provides support to the Alliance's functioning. NRCF shows how community foundations can do more than distribute grants: they can provide the durable vehicle through which communities receive, govern and mobilise capital on their own terms.

"The set-up of this granting system was only effective because it was entrusted to local people with local knowledge to make the decisions. We are the ones on the ground who are connected with people and place and we know where the greatest needs are." — Community staff member

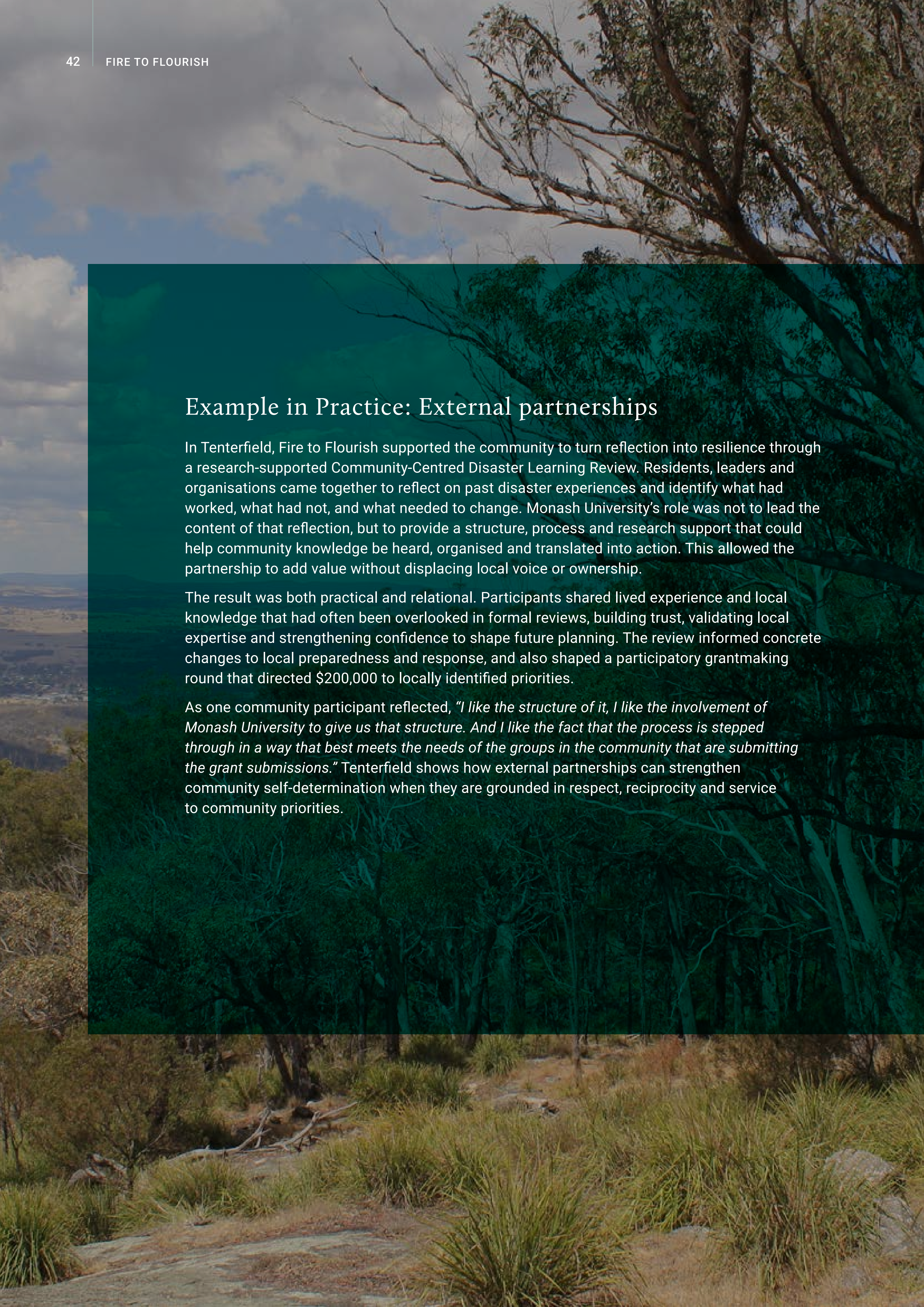
External partnerships

This domain provides the linking capital that makes self-determination sustainable, connecting communities to the expertise, resources and relationships in the broader system that no community can generate entirely from within.

The focus here is on brokering access to tailored advice, specialist support and external expertise in ways that strengthen community capacity rather than substitute for it. The distinction matters: external support that builds local capability compounds over time; support that bypasses community agency undermines it. External partnerships only strengthen community self-determination when they are shaped as relationships of respect, reciprocity and mutual accountability, rather than as one-sided channels for delivering expertise, extracting knowledge or imposing priorities. In practice, this means partnerships that expand community capability and options, remain accountable to community priorities, and avoid creating new forms of dependency.

Equally important is bridging capital: connections not only between communities and institutions, but between communities themselves. Peer networks are among the most undervalued resources in community development. Communities navigating similar challenges often learn faster from each other than from any external program. Shared experience, mutual accountability and the knowledge that others are working toward the same goals help sustain momentum through the long periods when progress is slow and external attention has moved on.

Together, these linking and bridging connections, upward to systems and institutions, and horizontally to peer communities, allow the work of any one community to be amplified rather than contained. They transform isolated local effort into something more durable: a connected network of communities that learn from each other, advocate together, and build collective power that no single community could achieve alone.



Example in Practice: External partnerships

In Tenterfield, Fire to Flourish supported the community to turn reflection into resilience through a research-supported Community-Centred Disaster Learning Review. Residents, leaders and organisations came together to reflect on past disaster experiences and identify what had worked, what had not, and what needed to change. Monash University's role was not to lead the content of that reflection, but to provide a structure, process and research support that could help community knowledge be heard, organised and translated into action. This allowed the partnership to add value without displacing local voice or ownership.

The result was both practical and relational. Participants shared lived experience and local knowledge that had often been overlooked in formal reviews, building trust, validating local expertise and strengthening confidence to shape future planning. The review informed concrete changes to local preparedness and response, and also shaped a participatory grantmaking round that directed $200,000 to locally identified priorities.

As one community participant reflected, *"I like the structure of it, I like the involvement of Monash University to give us that structure. And I like the fact that the process is stepped through in a way that best meets the needs of the groups in the community that are submitting the grant submissions."* Tenterfield shows how external partnerships can strengthen community self-determination when they are grounded in respect, reciprocity and service to community priorities.

"It rebuilt trust, strengthened relationships and gave people a reason to believe again."

— Community participant

4.3. Principles of investment delivery

While the investment domains above describe 'what' investment is needed to build and sustain community-led resilience, just as important is 'how' the investment is delivered. Four principles, or ways of working, are presented here - they are not optional or nice to have. They are essential and critical enabling factors required to realise the above investments.

These principles are key elements, drawn from the Fire to Flourish experience, that determine whether an investment initiative will be successful, safe and avoid unintended harm. They address known sticking points or challenges in community investment.

Collectively, the principles describe the mindset and orientation needed to support community self-determination over the long term.

Community-led, not community alone

This approach does not mean communities should be left to do everything themselves. It means ensuring that community autonomy and capability are supported through the right mix of funding, governance arrangements, invited expertise and partnerships, creating a safe and enabling environment for local action. There is clear evidence for the importance of communities being able to own and lead decisions that affect their own lives, particularly in a post-disaster context. But this ownership is strongest when communities can draw on financial resources, professional expertise and practical support when needed.

Lead with trust, protect with safeguards

An effective framework of social governance and accountability depends on trust — in the process, in the people involved, and in the integrity of decisions made. In communities affected by disaster and trauma, trust is often fractured and must be rebuilt through the sharing of experiences and collaboration on real questions. That is why it is critical to lead with trust and allow time for trust to solidify. At the same time, trust must be balanced with safeguards that protect communities and maintain accountability without undermining the autonomy and agency that make the approach effective.

Focus on people, connections and inclusion

People make a community. Local residents, businesses and Indigenous Traditional Owners hold the knowledge, relationships, practical skills and commitment that form the foundations of disaster resilience. An essential shift in this model is from spending almost exclusively on repairs, capital works and temporary services to also investing in people: their connectedness, confidence, leadership, fluency in practical processes such as grant applications and project management, and deep knowledge of their community. This includes reaching broadly and deeply across community, deliberately drawing in marginalised cohorts and people that may not otherwise participate. Communities come with a spectrum of skills and experience. They need to be resourced and supported to strengthen those capabilities, extend their networks, and grow the confidence to lead.

For the long term, at the pace of trust

The true and enduring impact of this model compounds over time. Disaster funding programs are generally time-bound, and frequently come to an end just as communities are developing the capacity to make full use of them. What is often overlooked is the time required to build trust, form capable networks and develop participatory ways of working. From this base, the impact of investment grows with each iteration of participation, expanding the reach of resilience-building over time. Longer time horizons also create space for communities to learn, absorb, practise, refine and embed new skills and approaches. Meaningful change, like trust itself, does not happen overnight.

"We are travelling at the speed of trust. We are now travelling faster because that trust has developed."

— Program staff member

4.4. How the model works in practice

The model presented here is a distillation of the elements that consistently proved effective in building community self-determination through Fire to Flourish. It is not intended to be rolled out prescriptively. Communities are inherently complex, and how investment is operationalised in practice must remain flexible and responsive to local people, priorities and conditions. The model is designed to provide structure on what to invest in, without being overly prescriptive about how implementation should unfold.

Each of the four investment domains is valuable on its own. Leadership and capabilities build confidence and practical skills. Inclusive collective action develops the governance structures communities need to act together. Community-controlled capital creates the opportunity to put those structures to work. External partnerships ensure that local effort connects to the broader system rather than remaining isolated.

But the full power of the model lies in the interaction between the domains and the principles. They are not parallel tracks; they are mutually reinforcing. Leadership development is more durable when it is practised through real governance processes. Governance processes are more meaningful when they involve genuine decisions about real resources. Funding decisions generate better outcomes when communities are connected to external expertise and peer networks. Each domain creates enabling conditions that make the others more effective. Together, they build something none can build alone: a genuine foundation for community self-determination.

The reverse is also true. Capability building without any funding to practise produces skills without application. Funding without governance capacity produces decisions without accountability. Internal capability without external connection produces effort without amplification. The domains and principles are designed to work together, and gaps in any one of them will be felt across the others.

Communities will also enter this work from different starting points. They bring different histories, strengths and immediate needs. This does not mean all four domains must be activated simultaneously from the outset. Any domain can serve as an entry point through which momentum begins to build and pull toward the others. What matters is that, whatever the starting point, the work is building collective capability and strengthening community governance infrastructure over time.

4.5. Conditions for success

Beyond the principles of investment delivery, which describe the orientation needed to engage communities well, are several conditions or program settings that support successful investment in practice.

Long-term investment horizons

A genuine initial or 'establishing' investment in community resilience requires at least a three to five year horizon: long enough for trust to develop, governance structures to be tested and refined, and collective capability to become embedded rather than dependent on any single program or external supporter. Disaster funding programs are often too short, ending just as communities begin to build the confidence and capacity to make full use of them. If this model is to deliver its full value, investment must operate over time horizons that match the reality of community change. Once established, the model's impact compounds over time, sustained by even modest ongoing funding.

Trauma-informed implementation

Many of the communities this model is designed to serve are carrying the weight of disaster, and often long-standing disadvantage, at both an individual and collective level. A trauma-informed approach to implementation is therefore essential. It prioritises physical and emotional safety, builds trust deliberately, and centres empowerment at every stage. In practice, this means recognising when trauma may be present and configuring an investment program accordingly by staying responsive to what communities are experiencing, reading the context honestly, and being willing to adjust pace, activities and focus.

Adaptive sequencing

Communities will not all begin in the same place, nor should they be expected to move through the model in the same order or at any particular pace. Some may begin by building leadership and practical capability. Others may need to start with participatory governance, community-controlled capital, or external partnerships. The model must therefore be implemented adaptively, with sequencing guided by community context, strengths and priorities rather than by a fixed formula.

Non-linear progress and continuity of support

Progress will not be linear. Communities will move at different speeds across the domains. Momentum may build in one area while another stalls. Setbacks will occur, including the possibility of further disaster or disruption that demands immediate attention and temporarily suspends other work. These are not exceptions to the model; they are part of the reality of working in complex community contexts over time. What matters is continuity of relationship and commitment. A community that experiences disruption within a framework of sustained investment and trusted relationships is in a fundamentally different position from one that faces the same setback without that scaffolding.

Implementation should always be guided by the context, needs and priorities of the community at any given point in time. The investment domains provide the framework. The community provides the direction. And the ways of working provide the compass for navigating whatever arises along the way.

A community that experiences disruption within a framework of sustained investment and trusted relationships is in a fundamentally different position from one that faces the same setback without that scaffolding.

People get excited that now they know someone in the next town... and I think that will continue after the program ends because these people are friends now and they're connected."

— Community participant

5. What investing in community-led resilience makes possible

The outcomes of investing in community-led resilience are felt across the social, economic, health and governance dimensions of community life, and they compound over time. Stronger leadership builds better governance. Better governance tends to produce more equitable outcomes. Over time, more equitable outcomes strengthen social cohesion. Communities with strong social cohesion are better positioned to withstand, respond to and recover from disaster. This is what makes investment in community self-determination a leverage point: a set of mutually reinforcing outcomes that together strengthen the foundations of the disaster management system, and beyond.

In a forest, it is mycelium, the vast unseen network beneath the soil, that connects individual trees into a functioning ecosystem, allowing them to share resources, withstand stress and sustain one another through seasons of disruption. What appears above the surface as individual strength is, underneath, a web of quiet mutual dependence. So too in communities. It is the relationships, shared knowledge and habits of working together that bind people into something more than the sum of their parts. This connective tissue is often invisible and rarely resourced. But it is what sustains. It is also what this model is designed to build.

"The thing that makes the difference with Fire to Flourish is that it's a mechanism, it's like a mushroom that grows through the soil and connects all community. That's the whole point."

— Community staff member

Stronger social cohesion and collective efficacy

The most fundamental outcome of this model is communities that are genuinely stronger, in the specific ways that determine how well they navigate disaster and adversity over time.

The Fire to Flourish experience demonstrates that investing in self-determined community resilience builds a distributed leadership base. More people develop the confidence, skills and legitimacy to lead, whether in times of disaster or in the ordinary work of community life. The community becomes less dependent on any single individual and more capable of sustaining collective action through the disruptions that disasters inevitably bring.

It also builds social cohesion: the reciprocity, mutual trust and willingness to act collectively that determine whether communities pull together or fragment under pressure. A model grounded in inclusive participation and shared decision-making actively strengthens bonding, bridging and linking capital. The process of coming together to set priorities, make decisions and deliver on them is itself cohesion-building. The relationships and trust formed through genuine collective governance persist long after any individual project is completed.

This was observed repeatedly over the course of Fire to Flourish. Community members initially bring to the table their individual interests, but by the end they are making decisions based on collective benefit, equity, fairness and inclusion.

It builds civic participation as well, not as an abstract democratic value, but as a practical asset. Communities that have practised self-governance, experienced the tangible results of collective action, and seen their priorities translated into real outcomes develop a fundamentally different relationship to participation. It becomes part of the community's operating capability: something that raises individual and collective capacity and sustains community life through the long periods between external programs and funding rounds. Together, these outcomes produce something that cannot be manufactured by any single intervention: communities with the depth, breadth and confidence to act effectively on their own behalf, and to keep doing so as circumstances change.

"Our community now feels more capable, more informed and more united than we have in years."

— Community participant

Better health and wellbeing

Disasters are not only physical events. They have prolonged effects on individual and community wellbeing, and those effects are compounded when recovery systems are fragmented, time-limited or difficult to navigate. Investing in community self-determination helps address these gaps directly.

Genuine agency restores a sense of control and purpose that is central to psychological recovery. Trauma-informed engagement creates safer conditions for people to participate at their own pace. Long-term investment, sustained over the three to five year horizon this model requires, provides the continuity that mental health research consistently identifies as critical for communities navigating compounding adversity.

The social connection generated through participatory processes is also, in its own right, a health intervention. Shared purpose, trusted relationships and the lived experience of collective efficacy are foundational to psychological resilience. These are not incidental by-products of good community engagement. They are among the most protective factors available, built deliberately and cumulatively through every round of genuine collective action this model supports. In this way, the model does more than improve the experience of recovery. It helps reduce the enduring social and wellbeing costs of disaster.

Greater preparedness and reduced disaster impacts

The most direct payoff of investing in community resilience in this way is that communities are better prepared and experience reduced impacts when disaster arrives.

Communities supported to develop their own governance, set their own priorities and act on their own assessment of local risk are better placed to identify preparedness gaps that aggregated regional data consistently misses. This is particularly true for First Nations and remote communities and those experiencing disadvantage and marginalisation, whose specific vulnerabilities are rarely captured in top-down needs assessments. Investment in community-controlled processes places preparedness decisions where the knowledge actually lives.

A community with trusted relationships, practised governance structures, shared protocols and broad leadership is fundamentally better placed when disaster strikes. It can mobilise rapidly without waiting for external direction, ensure support reaches those who need it most, and sustain the recovery effort over the long periods when formal recovery programs have moved on. The social infrastructure built through ordinary community life becomes the emergency infrastructure when times are not ordinary.

Economic, productivity and regional benefits

The benefits of this model are not only social. They are also economic. Disasters disrupt labour markets, damage capital stock, reduce firm productivity and weaken local economies, especially in sectors such as agriculture and tourism. Their costs extend well beyond insured losses and asset damage to include supply-chain disruption, reduced business activity, internal migration, deferred investment, workforce instability and lost income. Investing in community governance infrastructure helps protect against these wider forms of disruption by enabling communities to coordinate earlier, target resources better, and sustain local functioning through periods of stress.

At the local level, stronger community governance, distributed leadership and community-controlled capability help maintain workforce continuity, support business continuity and enable quicker recovery of economic activity after disruption. Communities with stronger networks, shared priorities and embedded decision-making capacity are better able to coordinate local responses, identify urgent needs, support vulnerable households, and sustain the social and practical conditions that local businesses and workers depend on. This matters particularly in regional communities, where economic shocks are harder to absorb and where the loss of people, services or confidence can have long-lasting effects.

Investment in community self-determination can also generate positive multiplier effects over time. By building local leadership, governance capability and community-controlled capital, it strengthens the human and social infrastructure on which economic participation depends. It helps communities retain and mobilise people, relationships and local know-how, while creating stronger conditions for adaptation, continuity and recovery. In this sense, the model is not only a protective investment. It is also a productivity-enhancing one.

A more effective and fiscally sustainable disaster management system

Communities with strong governance, broad leadership and practised collective decision-making are genuine partners in the disaster management system. They reduce demand on formal services by mobilising local resources more effectively. They improve the targeting of recovery support by ensuring it reflects genuine community priorities. They accelerate recovery by sustaining the coordination effort that formal programs cannot maintain over the years-long timeframes that genuine recovery requires.

These benefits also matter fiscally. Investing in community leadership, governance, collective capability and community-controlled capital helps reduce Australia's growing disaster recovery burden by lowering downstream recovery costs, reducing disruption to jobs and production, and improving the yield of public spending flowing into disaster-affected communities.

The returns on this investment compound over time. Communities with sustained investment in self-determination become more resilient with each successive challenge rather than more depleted.

These outcomes are mutually reinforcing: stronger governance improves preparedness; better preparedness reduces health impacts; reduced harm sustains economic recovery. The model for how to invest is now clear. What is required is the commitment to do so at the scale, over the timeframe, and with the genuine transfer of power that the evidence shows is necessary.

6. Recommendations for scaling

These recommendations set out the policy, investment and system shifts needed to resource community self-determination as a core component of disaster resilience. They are directed primarily to government (local, state and national), while philanthropy, community organisations and other investors all have essential roles. No single actor can deliver this at scale alone.

Recommendation 1: Establish community governance infrastructure as a core investment category

Community governance infrastructure, the local leadership, governance structures, trusted roles and collective capability that allow communities to act on their own behalf, needs policy recognition and a funding architecture as a distinct area of investment. It should not sit as an add-on to existing programs or be left to emerge by chance.

PRIORITY ACTIONS

+ Establish dedicated multi-year funding streams for community governance infrastructure, including locally embedded facilitation, participatory governance processes, community-defined capability building, peer learning, and community-controlled capital.
+ Commit to funding horizons of at least three to five years, recognising the time required to build trust, leadership, collective capability and functioning governance structures, with intent for ongoing cyclic support.
+ Recognise social factors, being leadership, relationships, governance and collective capability, as a core component of disaster preparedness and resilience, alongside physical mitigation and asset-based investment.
+ Embed indicators for community governance, participation, social cohesion and collective capability into disaster resilience and recovery frameworks.

Recommendation 2: Channel more resources through community-controlled and participatory mechanisms

Communities need real decision-making power and practical means to act on the priorities they identify. This requires shifting more resources into mechanisms that communities can shape, steward and direct.

Competitive grant programs should not remain the default model for distributing community resilience funding. While they may have a place in some contexts, they systemically favour those already best positioned to navigate them and can fracture communities at the moment they most need to come together.

PRIORITY ACTIONS

+ Replace or supplement competitive grant programs with place-based allocation models that direct funding according to local need, context and collective priorities.
+ Expand the use of participatory grantmaking and other community-controlled funding mechanisms so that communities have a genuine role in allocating resources.
+ Invest in community foundations, locally governed trusts and related vehicles that can receive, hold and distribute funding with strong local accountability and appropriate safeguards.
+ Simplify application, reporting and acquittal processes so that accessing support does not require repeated retelling of traumatic experiences or impose unreasonable administrative burdens.
+ Ensure that a meaningful proportion of preparedness and recovery funding can be accessed flexibly and rapidly by communities themselves, not only through centralised and highly prescribed programs.

Recommendation 3: Invest in the enabling conditions for community governance

Effective community governance is not created by funding alone. The enabling conditions, being distributed leadership, practical capability, inclusive participation, trusted relationships, and external support that builds rather than substitutes for local capacity, need to be explicitly resourced alongside the model itself.

This includes broadening leadership beyond the same small group of overburdened individuals, creating opportunities for collective learning and shared decision-making, embedding trauma-informed practice, and ensuring First Nations communities have self-determined pathways to lead preparedness and recovery on their own terms.

PRIORITY ACTIONS

+ Invest in community-defined capability building, including financial literacy, facilitation, trauma-informed practice, cultural competency, governance and project management.
+ Fund locally embedded staff, facilitators or backbone roles that help connect people, sustain momentum, support participation and strengthen local coordination over time.
+ Build peer learning networks within and across communities to support shared problem-solving, capability building and mutual accountability.
+ Invest in research, learning and knowledge-sharing infrastructure that supports continuous evaluation, adaptation and improvement of community-led resilience models, and enables practical knowledge to travel across communities, sectors and jurisdictions.
+ Resource external partnerships and advisory support in ways that strengthen community capability rather than substituting for it.
+ Embed First Nations leadership, Caring for Country and Indigenous-led approaches as valuable core components of place-based disaster resilience policy and practice, not as optional add-ons.

Recommendation 4: Align the wider disaster management system around community governance

The challenge is not only to fund community governance in isolated projects, but to align the broader system so that this model can be implemented at scale.

This requires institutional change as well as programmatic change. It means reorienting existing funding, creating clearer pathways for shared decision-making, and coordinating investment across levels of government so that community leadership, governance and collective capability can be built and sustained over time.

PRIORITY ACTIONS

+ Establish formal pathways for communities to participate as genuine partners in adaptation, preparedness, recovery and resilience planning, with meaningful authority over priorities and resource allocation.
+ Align disaster funding, community development and regional development frameworks around a shared objective of building community governance infrastructure.
+ Support national capability infrastructure for community-led resilience, including mechanisms for evaluation, innovation, peer exchange and knowledge-sharing across communities, governments, funders and research partners.
+ Reform evaluation and cost-benefit approaches so they capture social, economic, governance and wellbeing returns, not only physical assets and short-term outputs.
+ Encourage coordinated co-investment between government, philanthropy and other funders so communities are not forced to navigate fragmented and contradictory systems.
+ Treat community resilience and community governance as a long-term public investment, not simply a discretionary response after disaster.

Roles across all recommendations

ACTOR	PRIORITY ACTIONS
Commonwealth government	Establish national funding architecture and policy settings that recognise community governance infrastructure as a distinct investment category. Reform national preparedness, adaptation and resilience programs to enable community-controlled capital allocation, and fund backbone roles and First Nations-led approaches. Lead system-wide policy reform.
State and territory governments	Co-invest in place-based implementation. Redesign state-based resilience and recovery funds to operate through community-controlled and place-based channels. Align emergency management, regional development and community strengthening systems around building community governance infrastructure.
Local government	Act as a trusted enabling and connective partner — contributing local knowledge, aligning local planning and preparedness with community-identified priorities, and actively supporting community-led governance structures and locally legitimate processes that operate independently of council.
Philanthropy, community foundations and other investors	Provide flexible, long-term capital for community governance infrastructure, capability building and locally governed funds. Help align and blend public and philanthropic investment to create more coherent funding pathways for communities.
Community organisations and intermediary partners	Build and sustain the enabling conditions for community self-governance — convening participation, supporting governance processes, developing local capability and facilitating peer learning. Act as connectors between communities, government, funders and other institutions.
Research, learning and knowledge partners	Develop evidence and frameworks that make community governance infrastructure investable. Support evaluation, continuous improvement and knowledge-sharing across communities and sectors. Contribute to the learning infrastructure needed for national scale.

The systems shift needed

All four recommendations point toward the same shift: from a system that delivers support to communities to one that invests in their capacity to lead. The task is not to improve consultation or add local engagement at the margins. It is to invest directly and deliberately in the leadership, governance, partnerships, collective capability and community-controlled capital that allow communities to act on their own behalf.

That is the missing layer. And building it is one of the highest-leverage investments available for strengthening disaster resilience at scale.

FIRE to FLOURISH

Strength through community-led action

Fire to Flourish was a long-term community impact program providing direct support to communities as the first and last responders to disasters. We partnered with four communities recently affected by disasters to co-create innovative approaches in community-led disaster recovery and long-term resilience. Fire to Flourish was led by Monash University and supported by cornerstone philanthropic partners, the Paul Ramsay Foundation and Metal Manufactures Pty Ltd. Additional philanthropic support was provided by the Lowy Foundation.

For more information, go to: **firetoflourish.monash**

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