



Name: Resilient Building Council (RBC)

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1. Reduce the cost of meeting carbon targets

1. What could be done to improve the cost-effectiveness and alignment of policies to reduce emissions across the industrial, electricity and transport sectors?

The participant did not respond to this question.

2. Are there gaps in the emissions-reduction policies in the industrial, electricity and transport sectors which should be addressed?

The participant did not respond to this question.

3. Are there any duplicative emissions-reduction policies in the industrial, electricity and transport sectors which could be streamlined?

The participant did not respond to this question.

2. Speed up approvals for new energy infrastructure

1. Are planning and approvals processes for large energy infrastructure taking too long? If so, what causes the most delay?

The participant did not respond to this question.

2. How can planning and approvals processes be sped up without unduly compromising regulatory standards?

The participant did not respond to this question.

3. Should clean energy projects be treated differently to other projects for the purpose of environmental and other approvals? If so, how?

The participant did not respond to this question.

4. What can be done to build local community support for new energy infrastructure projects?

The participant did not respond to this question.

5. Please outline any evidence showing the productivity benefits of faster approvals for energy projects.

The participant did not respond to this question.

3. Encourage adaptation by addressing barriers to private investment

1. What are the barriers and enablers impacting decisions by owner-occupiers, landlords and developers about how housing is built and updated over time so that it is resilient to the effects of climate change?

The main barriers and enablers include:

1. Access to nationally consistent, evidence-based, tailored risk information and practical adaptation solutions for every building. Make it free, easy and trusted, including independent expert consensus on the basis of the risk information and recommended building adaptation actions.

2. Access to tailored cost-benefit information, including generating the actual value in-market. Simply and clearly measure how much benefit a retrofit or best-practice resilient new building design would/does generate for residents, building owners, property developers, investors:

- Physical, financial & emotional wellbeing
- How much could be saved: insurance premiums, mortgage costs, maintenance costs, reduced damage and loss
- How much money could be made: property value improvement if the resilience of the property could be disclosed at point of sale/lease, reduced cost of capital/higher margins for developers
- The ability to transfer the risk through access to affordable insurance. With 15% of Australian households unable to access affordable insurance (Actuaries Institute, 2024), many homes are not insured at all, or underinsured. Those households, who can least afford it, are carrying the risk of the home being damaged or destroyed, which could be \$500,000+ depending on the cost of re-building the home in their location.

3. A one-stop-shop to access accredited certifiers, trades and suppliers, finance, insurance and grants/subsidies

- Access to a range of resilience finance and grants, to suit individual financial situations, such as resilience loans, concessional loans (like CEFC co-funded mortgage discounts for home energy upgrades), property-linked/rates-based finance (e.g. Darebin Council VIC Solar Savers program, now closed), assessment and product rebates and subsidies (e.g. Victorian Energy Upgrades program, various State & Territory solar, battery, electrification and energy efficiency subsidies)

4. Disclosure

One of the most powerful levers to help property owners and residents understand their risk and the range of solutions they could take to reduce their risks, is disclosure. There are many opportunities for disclosure over the lifecycle of a building, including property sale/lease contracts of sale, when people apply for insurance or finance, when people contact local councils for development approvals, through real estate advertising, when people access Property Flood Reports via councils or water authorities, etc.

Note: all of these barriers exist/existed for electrification, rooftop solar and energy efficiency and are being solved. The same solutions can be extended to resilience, rather than reinventing solutions to the same consumer, market and structural problems.

2. What information do people need to make decisions about where to live, how to build and how to upgrade their homes to appropriately factor in climate change?

Our organisation has led a research, industry and government collaboration to develop the Resilience Ratings Scheme which is being delivered via free-self assessment as well as on-site expert assessments. What we have learnt about the information people need or seek to make decisions about where to live, and how to build and upgrade their homes to increasing extreme weather and disaster risk, from our research, testing and implementation of the Rating Scheme, is:

- Personalised risk information and personalised action plans, rather than general advice

- Clearly articulated outcomes/measures and value
- Advice comes from independent experts
- Full action plan, so they can make their own decisions about whether to undertake small or larger actions now and know what they would consider later. For example, a household may want to know what they could do this weekend that would be free or low cost, versus what they might consider when they want to do more substantial work, such as repair their roof or install window screens, or when they are going to renovate their property for other reasons and want to know how to improve resilience at the same time.
- People want to know how to compare levels of risk and the resilience of buildings before they make a decision on where to live and which property to buy or rent
- People want to know how resilient their home is today, versus how resilient it would be to future risks in 10 or 20-years’ time
- Households, building designers and developers request assistance from our organisation to get their new home designs checked, and advice on which materials and types of construction they should choose. Extending our consumer apps to include building design rating certification would help increase the resilience of new builds (like NatHERS for energy efficiency).
- Information on the current and future insurance costs for a particular property or location
- If community-level infrastructure and services exist, such as flood levees, neighbourhood safer places, community fire refuges, cyclone shelters, evacuation and recovery centres, including where to move animals, cars and farming equipment to.

We have found that people will voluntarily invest in resilience if they have been directly or indirectly exposed to disaster impacts, if their insurance is becoming unaffordable, if they have access to free information and support, and if they know which actions will make the most difference, in their particular situation. People are co-investing in resilience alongside grant programs, such as the NSW and QLD Resilient Homes Fund targeted at flood impacted property, and the QLD Household Resilience Program for co-funded cyclone retrofits.

The types of investments people are making range from free or low-cost actions such as moving combustible materials or items that would impact the home during a flood or storm, installing gutter guard, changing floor coverings for flood resilience, all the way up to more expensive actions such as structural roof upgrades and window replacements. The Resilience Ratings Scheme is demonstrating Australia is leading best-practice solutions through collaboration across research institutions, industry peak bodies and corporates, all levels of government, households and communities, to deliver accessible, useful consumer education and tools, resulting in high take-up, stimulating household resilience investment, and insurance and finance pricing integration.

Other best-practice programs around the world include the QLD and NSW Resilient Homes Funds, Insurance Institute for Business and Home Safety’s Fortified program for wildfire and storm resilience (USA), Flood Resilience’s Build Back Better program to incentivise resilient repairs and restoration (UK), FEMA’s flood risk rating and higher standards for buildings utilising government funding, such as higher floor levels (USA).

3. What are the most cost-effective retrofitting options for improving the resilience of Australia's existing housing stock? What are their costs and benefits?

We have separately provided the Productivity Commission with retrofitting costs, benefits and case studies from building assessment data and insights.

4. What role might minimum standards play in ensuring the resilience of Australia's housing stock?

The NCC has an important role in ensuring minimum standards meet community expectations and result in the development of buildings that are fit-for-purpose, for all people, over the expected life of the building.

The most vulnerable people are often residing in the most vulnerable buildings, in the most vulnerable locations. This situation has been caused by decades of poor planning and development decisions. Often communities with the least financial resources are also facing the highest insurance costs, as identified in the Actuaries Institute report into Insurance Affordability and Home Loans at Risk (August, 2024), where 15% of Australian households face extreme insurance affordability stress, which is measured as combination of income levels and disaster risk exposure. Vulnerable households, including low-income households, have the least means to adapt by moving out of harm's way or investing in building upgrades.

Land use planning and minimum construction standards play a significant role in reducing future vulnerability to climate and disaster risk by avoiding placing people in harm's way entirely or reducing potential harm to an "acceptable level".

Resilience standards would not only improve the survivability of homes, businesses, community buildings and infrastructure after disasters, but provide measurable benefit across all social and economic systems, such as life safety, health, the environment, services, supply chains, insurance, financial institutions, property markets, agriculture, productivity, tourism, and reduce post-disaster inflationary pressures.

Resilient, safe, secure, housing is a fundamental human right, and therefore it is the role of land use planning and minimum construction standards to ensure that all Australians live in homes that can withstand, and quickly recover from, extreme weather and disaster impacts. Poor quality housing is one source of inequity that could be substantially improved, relatively easily in Australia, through resilience minimum standards.

5. The impacts of climate change are being factored into the regulation of where and how houses are built in different ways around Australia. What does leading practice look like? Where is there room for improvement? Are there lessons we can learn from other countries?

There are examples of local governments that are leading with factoring in climate change in how and where developments can proceed and providing free, accessible risk information. For example, when we are assessing buildings for flood resilience, we rely on obtaining the range of potential flood depths and flood hazards likely at the property to determine how well the building will perform. We need this information to recommend the most effective mitigation actions. Most local governments do not provide property-specific flood information to residents, and may not have recent, quality flood studies to

enable them to provide these services.

However, some local governments do have excellent, forward-looking flood risk information, often provided at no-charge, such as Lismore City Council, Brisbane City Council and Tweed Shire Council.

Households (or anyone) can download a property flood report that will show the range of possible flood depths, some of which include the likely 1% AEP depth for 2100. The benefit of these reports is that residents have a better understanding of both frequent and rare flood depths, relative to their floor heights, so they can relate flood risk information and flood warnings to their situation and location, and make more informed emergency plans. These reports also help building designers and residents know how high they should build their home to better withstand current and future risks.

The disclosure, dissemination and standardisation of current and future climate risks should be implemented across all governments and regulators, so that consumers, insurers, investors, lenders and the building industry have the same transparent, consistent, forward-looking risk information and development guidance to work from.