

The Resilience Delivery Gap

Turning Australia's Housing
Resilience Knowledge **into** Action



/ OCTOBER 2026

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About the paper

This paper was commissioned by Insurance Australia Group Limited (IAG) to examine the opportunities, challenges, and practical pathways for strengthening resilience across Australia's existing and future housing stock.

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Adelaide University; Australian Building Codes Board; Australian Bureau of Statistics; Australian Institute of Architects; Australian Steel Institute; Australian Steel Products; Australian Sustainable Finance Institute; BlueScope; Climate Council; Committee for Sydney; Customer Owned Banking Association; Cyclone Testing Station, James Cook University; Department of Employment and Workplace Relations; Department of the Prime Minister and Cabinet; Electrical Trades Union of Australia; Engineers Australia; Financial Counselling Australia; Finity Consulting; Green Building Council of Australia; Griffith University; Housing Industry Association; IAG; JDA Co; Master Builders Australia; Minister Harriet Shing; Minister Janelle Saffin; Monash University; National Emergency Management Agency; Natural Hazards Research Australia; New South Wales Government; New South Wales Reconstruction Authority; Planning Institute of Australia; Property Council of Australia; Queensland Department of State Development, Infrastructure and Planning; Queensland Reconstruction Authority; Resilient Building Council; Ribcage Consulting; RIC Solutions; RMIT University; Sedgwick Building Consultants; Settlement Services International; Stramit; Sustainable Buildings Research Centre; TAFE NSW; University of Queensland; University of Sydney; and Western Sydney University and Affordable Housing Network.

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Acknowledgement of country

This report was written on the lands of the **Darug** and the **Eora Nations**.

The McKell Institute acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners of Country throughout Australia and their continuing connection to both their land and seas.

COVER IMAGE: **Tropical Cyclone Alfred roof restoration, NRMA Insurance, 2025**

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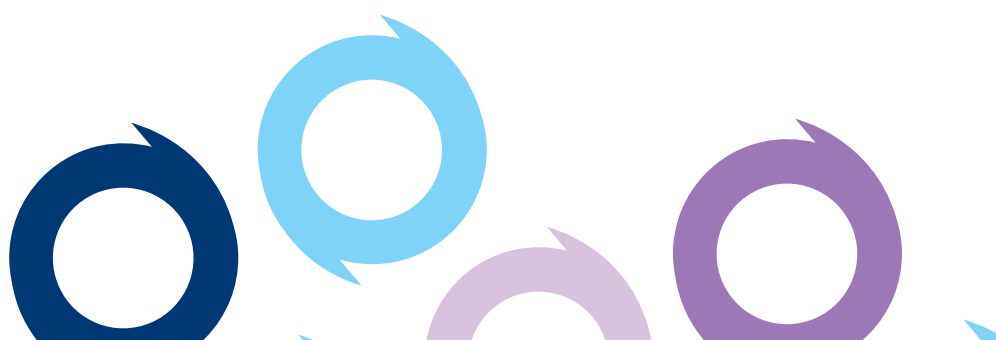
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Foreword

Australia has no shortage of knowledge about how to make homes more resilient. Governments, researchers, insurers, builders, and communities have developed substantial evidence, practical guidance, and proven approaches. Yet too often, this knowledge is not translated into action at the scale required.

This report examines that gap between what Australia knows and what it delivers.

The need to close it is becoming increasingly urgent.

Climate change and continued development in hazard-prone areas are increasing the exposure of Australian homes to floods, bushfires, cyclones, storms, and extreme heat.

At the same time, households are confronting rising construction costs, insurance pressures, and the growing financial and emotional consequences of disasters.

Housing resilience must therefore be understood as an essential part of housing policy. It affects affordability,

security, and community wellbeing, as well as the long-term sustainability of public finances and the stability of the broader financial system. Increasing housing supply remains a national priority, but new homes must be delivered without creating avoidable exposure or transferring foreseeable costs to future residents and governments.

The central finding of this report is that Australia's housing-resilience challenge is increasingly one of implementation, coordination, and delivery. Improving resilience will require more than stronger standards or better information. It will require the construction workforce, supply chains, resilient products, financing arrangements, and institutional capability needed to put established knowledge into practice.



This is a distinctive focus of this report. It considers how Australia can strengthen the capacity and capability of the construction sector, accelerate resilient product and construction innovation, and establish mechanisms such as Construction Industry Hubs to coordinate workforce development, supply chains, and post-disaster surge capacity.

It also recognises that much of Australia's future housing stock already exists. Routine maintenance, repair, renovation, and replacement decisions all provide practical opportunities to improve the resilience of existing homes over time.

This report proposes a staged implementation pathway. It begins with actions that existing organisations can take now under their current mandates.

It then adds the shared frameworks, coordinated investment and delivery mechanisms needed to scale effective approaches, before formalising the enduring national governance and assessment architecture required to sustain them.

These stages are cumulative. Longer-term institutional reform should not delay practical action, while early initiatives should be designed so they can be strengthened, coordinated and resourced as the national approach develops.

No single government, industry or institution can close the resilience delivery gap alone. Progress will depend on clearly assigned responsibilities, coordinated investment and sustained collaboration across governments, the construction sector, insurers, financial institutions, researchers and communities.

The McKell Institute is pleased to contribute this report to that task. We hope it supports a shift from recognising the importance of resilient housing to building the systems needed to deliver it, so that more Australians can live in homes and communities that are safer, more secure, and better prepared for the risks ahead.



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Executive Summary

Australia has developed a substantial evidence base on the need for resilient housing without locking in greater exposure to natural hazards, but implementation continues to fall short. This report examines why that gap persists and how it can be addressed across planning, building regulation, construction capability, supply chains, finance, insurance, workforce capacity and community preparedness. Bridging this gap is increasingly important as governments seek to expand housing supply and affordability.





Climate change and continued development in hazard-prone areas are increasing the risks facing Australia's housing stock from floods, bushfires, cyclones, storms, and extreme heat. Many existing homes were built before contemporary understanding of climate risk and modern resilience standards, while millions of households face rising insurance costs and growing challenges recovering from disasters. Housing resilience is therefore no longer solely an environmental or emergency management issue; it is central to housing affordability, financial stability, community wellbeing and long-term economic productivity.

This report argues that housing resilience is not simply about building stronger, climate-resistant homes.

It is the capacity of homes, households, and the broader housing system to anticipate, withstand, adapt to, and recover from climate-related hazards while providing safe, secure, and affordable places to live.



Achieving this requires a more integrated housing system in which governments, industry, insurers, researchers, financial institutions, and communities coordinate planning, building standards, retrofit programs, finance, insurance, workforce capability, and community preparedness.

Better collaboration does not require every institution to operate through a single structure or agree on every policy response. In this report, effective coordination means clearly assigned responsibilities, compatible risk information, policies and investments that do not work at cross-purposes, and the ability to scale effective initiatives from local trials to wider implementation. This recognises the complexity of Australia's housing system while identifying practical improvements within existing institutional arrangements.

The report's implementation approach is to establish national leadership and shared priorities; embed resilience across housing delivery, existing homes, construction capability, and financial systems; and support delivery through coordinated investment and demonstration programs that test, evaluate, and scale effective interventions. This combines national direction with state, territory, and place-based delivery, recognising that risks and appropriate responses vary across hazards and communities.

For new housing, resilience begins with settlement location: avoiding the creation of additional exposure to natural hazards where risk cannot reasonably be reduced to an acceptable or tolerable level.

EXECUTIVE SUMMARY CONTINUED

Part 1 examines the existing evidence base on housing resilience in Australia. It reviews climate risk, housing vulnerability, construction productivity, retrofit pathways, financial incentives, and international experience, and identifies the implementation gaps that continue to constrain housing resilience outcomes.

Part 2 draws on extensive consultation with governments, researchers, industry representatives, local government, planners, and community organisations to examine barriers to embedding housing resilience across Australia's housing system. Consultation revealed interconnected structural pressures spanning planning, existing housing stock, construction capability, insurance affordability, workforce shortages, financing, and regional development.

Building on these findings, **Part 3** explores practical pathways for strengthening resilience across Australia's housing sector. It identifies opportunities to translate existing knowledge into practice through improved planning guidance, resilient housing design, retrofit pathways, workforce capability, financial alignment, demonstration projects, and stronger cross-sector partnerships.

The central challenge is implementation, coordination, and delivery. ”

Part 4 translates these findings into a three-stage implementation pathway. It begins with practical actions that existing organisations can take under their current mandates, progresses to the shared frameworks, coordinated delivery mechanisms, and investment needed to scale those actions, and culminates in enduring national governance and assessment architecture.

A distinctive contribution of this report is its focus on the practical systems needed to deliver resilience at scale. ”

It examines the construction capacity and capability needed to translate resilience knowledge into practice, including the cost and availability of resilient products, opportunities for product and construction innovation, and mechanisms such as Construction Industry Hubs. For existing homes, it also identifies practical opportunities to embed resilience into routine maintenance and to use repair and replacement decisions as opportunities to improve resilience over time. Together, these approaches focus attention on how resilience can be delivered through the way homes are built, maintained, repaired, and upgraded.



ACROSS THIS PATHWAY, THE REPORT
IDENTIFIES FOUR PRACTICAL PRIORITIES:

- **Strengthen** national leadership and coordination, and embed housing resilience across housing delivery, planning, and disaster recovery;
- **Improve** existing homes through maintenance, retrofits, household stewardship, and resilience upgrades at the point of repair or replacement, supported by trusted information, practical guidance, and appropriate financial incentives;
- **Build** construction capability through workforce development, supply-chain coordination, research translation, and industry collaboration; and
- **Align** financial incentives, and use coordinated investment and demonstration programs to fund, test, and scale effective approaches.



Key Findings

1

Housing resilience has not kept pace with Australia's housing reform agenda

The National Housing Accord includes an aspirational national target of 1.2 million new, well-located homes over five years, from 1 July 2024 to 30 June 2029. The National Housing Supply and Affordability Council reported that approximately 308,000 homes had been completed during the first seven of the Accord's 20 quarters—around one-quarter of the national target (Australian Treasury 2023; National Housing Supply and Affordability Council 2026). As governments work to accelerate housing supply, resilience has received comparatively less attention, despite changing climate risks making it essential to consider where new housing is built and its exposure to current and future natural hazards, as well as ensuring new and existing homes are better prepared for future hazards.

2

Australia's housing system is becoming more exposed to extreme natural hazards, while the cost of disasters continues to accelerate.

Climate change is altering the frequency, severity, and geographic distribution of floods, storms, bushfires, cyclones, and extreme heat, while development continues in hazard-prone locations. Insurance Council of Australia data shows that declared extreme weather events generated \$4.8 billion in insured losses from 294,000 claims in 2025, with broader economic costs exceeding \$8.6 billion. Without stronger adaptation, the combined costs of cyclones, floods, and bushfires—including direct damage, insured and uninsured losses, and government recovery payments—are projected to exceed \$35 billion annually by 2050 (Climate Change Authority 2025).

3

Australia faces a dual housing resilience challenge: building resilient new homes while adapting existing housing.

Consultation consistently highlighted that resilience cannot be achieved through new construction alone, particularly as a substantial share of the homes that will be occupied in coming decades already exist. Planning, building standards and new development must therefore be complemented by practical approaches to retrofitting, maintaining and improving the recoverability of existing homes. Where risk is particularly high, alternatives such as buy-backs or relocation should be planned for, with implementation following an event.

4

Resilience is increasingly constrained by affordability rather than awareness.

Many households recognise their exposure to climate risks but lack the financial capacity to respond. IAG research found 36 per cent of Australians feel exposed to extreme weather or climate-related events (IAG, 2026). Cost and affordability were identified as the primary barriers to household investment in resilience, while around 1.6 million households are estimated to be experiencing insurance affordability stress (Actuaries Institute, 2024).



5

Australia has much of the knowledge required to improve resilience; the challenge is implementation and coordination.

Consultation consistently found that Australia does not lack research, technical expertise or engineering capability. Instead, resilience is fragmented across planning, building regulation, insurance, finance, infrastructure, disaster recovery and housing policy. Better coordination across these systems is likely to deliver greater resilience gains than isolated sectoral reforms.

6

Housing resilience cannot be separated from housing supply and construction capability.

Australia's ambitious housing targets are being pursued amid declining construction productivity, workforce shortages, supply chain disruption and rising building costs. These pressures make resilience improvements harder to deliver while increasing the importance of ensuring new homes can withstand future climate risks. Resilience policy must therefore complement, not compete with, the national housing agenda.

7

Financial incentives remain poorly aligned with resilience outcomes.

The costs of resilience investments are typically borne upfront by households, builders, or governments, while many of the long-term benefits accrue gradually or at uncertain points in the future, through reduced insurance costs, lower disaster recovery costs and broader economic impacts. This misalignment, alongside the challenge of demonstrating investment value at scale, discourages investment, despite strong evidence that investing in disaster mitigation initiatives and household resilience measures reduces long-term recovery, insurance, and economic costs. Highlighting the safety benefits for households and businesses of investment in resilience initiatives, the importance of mitigation initiatives at a community level (for example flood levees) and expanding the recognition of resilience improvements within insurance, finance, and property markets will be essential to changing behaviour.

8

Housing resilience is a shared responsibility requiring coordinated action across governments, industry, and communities.

No single actor can deliver housing resilience alone. Governments shape planning and incentives; industry influences design, construction and finance; insurers reflect the risk exposure at a property level; and households and communities make ongoing decisions about maintenance, preparedness and adaptation. Long-term resilience therefore depends on shared responsibility across the housing system.



Coast Erosion during Ex-Tropical Cyclone Alfred, 2025



Recommendation Summary

IMPLEMENTATION PATHWAY

The recommendations are staged according to implementation readiness rather than policy theme. Stage 1 actions can begin now through existing organisations and mandates. Stage 2 adds the shared frameworks, coordinated delivery mechanisms, pooled investment, and interim coordination arrangements needed to connect and scale that activity. Stage 3 formalises and consolidates the enduring national governance and cross-cutting assessment architecture required for sustained implementation. Governance and coordination develop across the pathway rather than beginning only in Stage 3. The stages are cumulative: later mechanisms strengthen, coordinate, and resource earlier action rather than delaying it.

The summary following provides an overview of each recommendation, including its purpose and lead organisations. The complete rationale and proposed actions are set out in the detailed recommendations in Part 4.

STAGE 1 ACT NOW

These recommendations can be implemented by existing organisations under their current mandates, with no new national body required.

Rec.	Recommendation	What it does	Leads
1.1	Improve Access to Existing Property-Level Risk Information	Improve public access to authoritative hazard maps, datasets, and property-risk information, with clear guidance on uncertainty, appropriate use, liability, and data governance.	Australian Climate Service; state and territory governments; National Emergency Management Agency (NEMA); local governments; Insurance Council of Australia (ICA)
1.2	Expand Resilience-Focused Pattern Book Housing and Retrofit Design Guidance	Expand adaptable, region-specific pattern-book and retrofit guidance to support resilient housing while reducing design costs and delivery barriers.	State and territory housing and planning agencies; Australian Building Codes Board (ABCB)
1.3	Strengthen Non-Regulatory Resilience Delivery	Strengthen voluntary testing, rating, verification, guidance, and implementation pathways that support resilience beyond minimum regulatory requirements.	Industry associations; Insurance Council of Australia (ICA); universities, building research institutes, and relevant testing facilities; Resilient Building Council; state and territory building and planning agencies
1.4	Streamline House-Raising and Flood Adaptation Pathways	Streamline planning, certification, and approval pathways that create unnecessary barriers to proven household flood-adaptation measures.	State and territory planning and building agencies
1.5	Embed Build Back Better in Recovery and Resilience Investment Programs	Formalise long-term resilience and adaptation funding arrangements, and eligibility for resilience upgrades within post-disaster recovery programs, so investment reduces future risk rather than simply replacing what existed.	National Emergency Management Agency (NEMA); state and territory governments, including relevant resilience, reconstruction, housing, planning, and disaster recovery agencies; Insurance Council of Australia (ICA)



1.6	Launch a National Home Resilience Maintenance Campaign	Coordinate practical maintenance guidance, household tools, and referral pathways through a nationally consistent campaign that helps reduce disaster risk.	National Emergency Management Agency (NEMA); state and territory reconstruction and recovery agencies; Insurance Council of Australia (ICA); consumer advocacy and financial counselling organisations; community organisations
1.7	Promote Resilience Upgrades at the Point of Repair or Replacement	Make verified resilient products and building-system solutions easier to identify, access, and afford through routine maintenance, repair, and non-claim replacement cycles.	Australian Building Codes Board (ABCB); state and territory building and occupational-licensing regulators; building-product manufacturers and retailers; Australian Steel Institute and relevant product and building-system industry associations; accredited testing and certification bodies; Resilient Building Council
1.8	Improve Resilience in Rental Housing	Investigate proportionate standards and incentives that encourage resilience investment in rental properties while considering affordability, supply, and distributional impacts.	State and territory housing and tenant agencies
1.9	Establish Industry Communities of Practice	Create national and regional forums for practitioners to share evidence, post-disaster lessons, and practical implementation experience.	Industry associations; Cyclone Testing Station, James Cook University; Insurance Council of Australia (ICA); universities, building research institutes, and relevant testing facilities
1.10	Accelerate Resilient Construction Innovation, Research, and Adoption	Accelerate the testing, validation, commercialisation, and adoption of resilient materials, technologies, and construction methods within current regulatory settings.	Australian Building Codes Board (ABCB); Standards Australia; state and territory building regulators; Housing Australia; construction and building-product industry associations; accredited testing and certification bodies
1.11	Improve Visibility of Mitigation in the Risk Assessment	Improve recognition and understanding of verified property-level resilience measures and community-level mitigation in risk assessment, supporting risk reduction and damage minimisation and, where appropriate, insurance availability and pricing.	Insurance Council of Australia (ICA); insurance sector; Commonwealth Government; state and territory governments

STAGE 2 COORDINATE AND SCALE

These recommendations can be implemented by existing organisations under their current mandates, with no new national body required.

Rec.	Recommendation	What it does	Leads
2.1	Create a National Housing Resilience Guidance Framework	Translate existing resilience knowledge into nationally consistent, practical planning, design, construction, and implementation guidance adaptable to local hazards and housing contexts.	Commonwealth Treasury; Australian Building Codes Board (ABCB); state and territory housing, planning, building, and resilience agencies
2.2	Establish a Consistent National Home Resilience Assessment Scheme	Create a nationally consistent home-assessment scheme that links households to tailored retrofit advice, verification, finance, insurance, and support pathways.	Resilient Building Council; Cyclone Testing Station, James Cook University; National Emergency Management Agency (NEMA); financial counselling, community legal services, and consumer advocacy organisations; state and territory resilience and reconstruction agencies; insurance and finance sectors; industry associations
2.3	Develop Community Disaster Adaptation Plans	Fund and support locally developed and implemented plans that combine household and community-level adaptation priorities through inclusive, deliberative engagement.	State and territory resilience and reconstruction agencies (funding, program design, and support); local governments (local plan development and implementation); trusted local and community organisations (community engagement and delivery); National Emergency Management Agency (NEMA) (national coordination and alignment)
2.4	Build a National Housing Resilience Skills Program	Embed resilience in apprenticeships, vocational education, recognised skill sets, and continuing professional development across the construction workforce.	Department of Employment and Workplace Relations (DEWR); BuildSkills Australia; Housing Industry Association (HIA); state and territory skills agencies; professional associations
2.5	Establish Construction Industry Hubs	Coordinate long-term workforce and supply-chain capability, regional delivery, innovation, and post-disaster surge capacity for resilient housing.	State and territory governments; BuildSkills Australia; Housing Industry Association (HIA)



2.6	Develop Resilience-Linked Lending Products	Develop finance products and investment approaches that recognise verified resilience measures and support household, community-scale, and infrastructure investment.	Banks, mortgage lenders, and other financial institutions; institutional investors; Commonwealth Government; state and territory governments; Australian Sustainable Finance Institute (ASFI)
2.7	Establish a National Housing Resilience Investment and Demonstration Program	Coordinate and scale investment, demonstration projects, targeted household support, place-based delivery, and evaluation across existing homes, new housing, and reconstruction.	Commonwealth Government or agency designated to coordinate the program during Stage 2; state and territory resilience and reconstruction agencies; insurers and financial institutions; local and community delivery partners; independent evaluation body

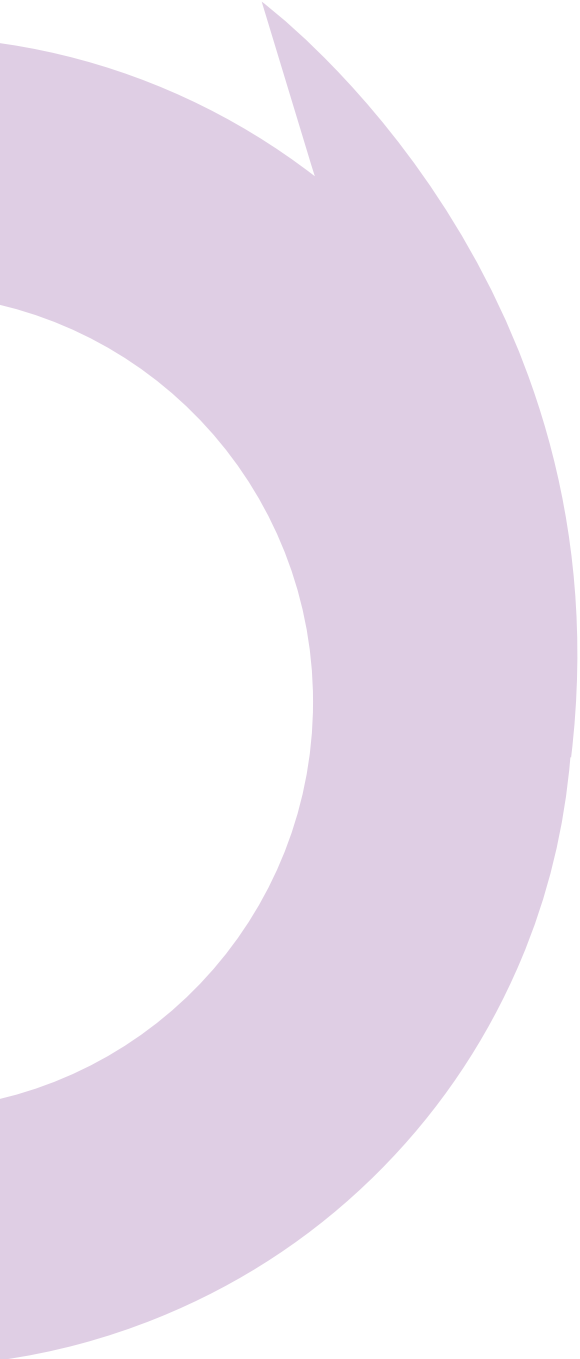
STAGE 3 **FORMALISE THE ARCHITECTURE**

These recommendations formalise and consolidate the enduring national governance and cross-cutting assessment architecture needed to sustain, connect, and strengthen implementation across the pathway.

Rec.	Recommendation	What it does	Leads
3.1	Create a National Housing Resilience Partnership	Establish enduring national coordination across governments, industries, researchers, and communities to align investment, implementation, and scaling over the long term.	Commonwealth Government; state and territory governments; Australian Local Government Association (ALGA)
3.2	Adopt a Housing Supply and Resilience Assessment Lens	Embed a consistent lens for transparently assessing housing-supply and resilience trade-offs in major housing, planning, land-release, infrastructure, and regulatory decisions.	National Cabinet; National Emergency Management Agency (NEMA), through the Hazards Insurance Partnership; state and territory planning departments and agencies



Methodology



This report draws on existing evidence and extensive stakeholder consultation to identify practical pathways for strengthening housing resilience across Australia. Rather than duplicating existing research on climate risk, resilient housing design and adaptation, it focuses on implementation, examining how planning, construction workforce capability, supply chains, finance, insurance, regulation and community capacity enable or constrain resilience outcomes. The emphasis is on practical, near- to medium-term pathways to accelerate resilience across Australia's existing and future housing stock.



THE RESEARCH COMPRISED FIVE COMPLEMENTARY COMPONENTS:

- A targeted review of Australian and international literature, including government reports, industry publications, academic research and previous work by IAG and other organisations;
- Desktop analysis of policy frameworks, resilience initiatives, and demonstration projects operating in Australia and internationally;
- A multi-stakeholder roundtable with representatives from state government, local government, industry, insurers, researchers, planners, and community organisations to discuss emerging findings and identify areas of consensus;
- Five thematic focus groups examining practical solutions across planning and building regulation, existing housing and retrofit, construction capability, financial systems and implementation pathways; and
- Targeted stakeholder interviews to explore specialist issues, validate emerging themes, and identify practical implementation opportunities.

In total, the consultation process engaged representatives from state and local governments, insurance, finance, construction, manufacturing and property industries, research, planning, resilience and community organisations. Findings reflect recurring themes across multiple consultation activities rather than the views of any individual participant or organisation.

Evidence cut-off: The evidence review for this report was substantially completed by **31 August 2026**, with the report reflecting information and policy settings available up to that point. Relevant evidence and policy developments have continued to emerge during finalisation. These include the *Insurance Council of Australia's Insurance Catastrophe Resilience Report 2025-26*, released on 1 September 2026, which provides updated data on catastrophe losses, disaster-related housing repairs, and construction costs; subsequent Master Builders Australia analysis highlighting the scale of projected construction workforce shortages; and the Queensland Government's review of the State Planning Policy, including consultation on proposed changes to natural hazards and resilience planning policy. These developments are relevant to the issues examined in this report and broadly reinforce the importance of housing resilience, construction capacity, and risk-informed planning, but fall outside the report's primary evidence review period and have not been comprehensively incorporated into the analysis.





Electrical storm over Brisbane, Queensland

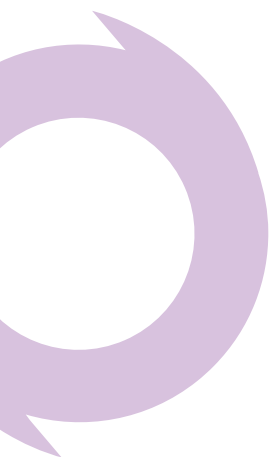
Part One
Housing Resilience
is a National
Imperative



Key points

- 1 Climate risk is increasing rapidly.** Australia has warmed by 1.51°C since 1910, while declared extreme weather events generated \$4.8 billion in insured losses in 2025. Without stronger adaptation, the combined costs of residential damage from cyclones, floods, and bushfires—including direct damage, insured and uninsured losses, and government recovery payments—are projected to exceed \$35 billion annually by 2050.
- 2 Australia's housing system is under growing strain.** Around 1.6 million households face insurance affordability stress. At the same time, separate pressures on housing delivery, including workforce shortages and rising construction costs, mean Australia is unlikely to meet its target of 1.2 million new, well-located homes over five years, from 1 July 2024 to 30 June 2029.
- 3 Existing homes are the resilience challenge.** Existing homes constitute a substantial part of Australia's housing stock and will continue to require adaptation, maintenance, and recovery measures as climate risks change.





1.1 CLIMATE CHANGE IS INCREASING HOUSING RISK

Australia's housing system is increasingly exposed to climate change. Rising temperatures, changing rainfall patterns, more intense extreme weather and continued development in hazard-prone areas are increasing physical risks and economic losses. Housing resilience encompasses not only the physical performance of buildings, but also the planning, financial, insurance, workforce, maintenance and community systems that shape how well housing responds to a changing climate. Climate risk reflects the interaction between the likelihood of a hazard, the people and assets exposed to it, and their vulnerability to damage and disruption.

BOX 1 Understanding climate risk: hazard probability × exposure × vulnerability

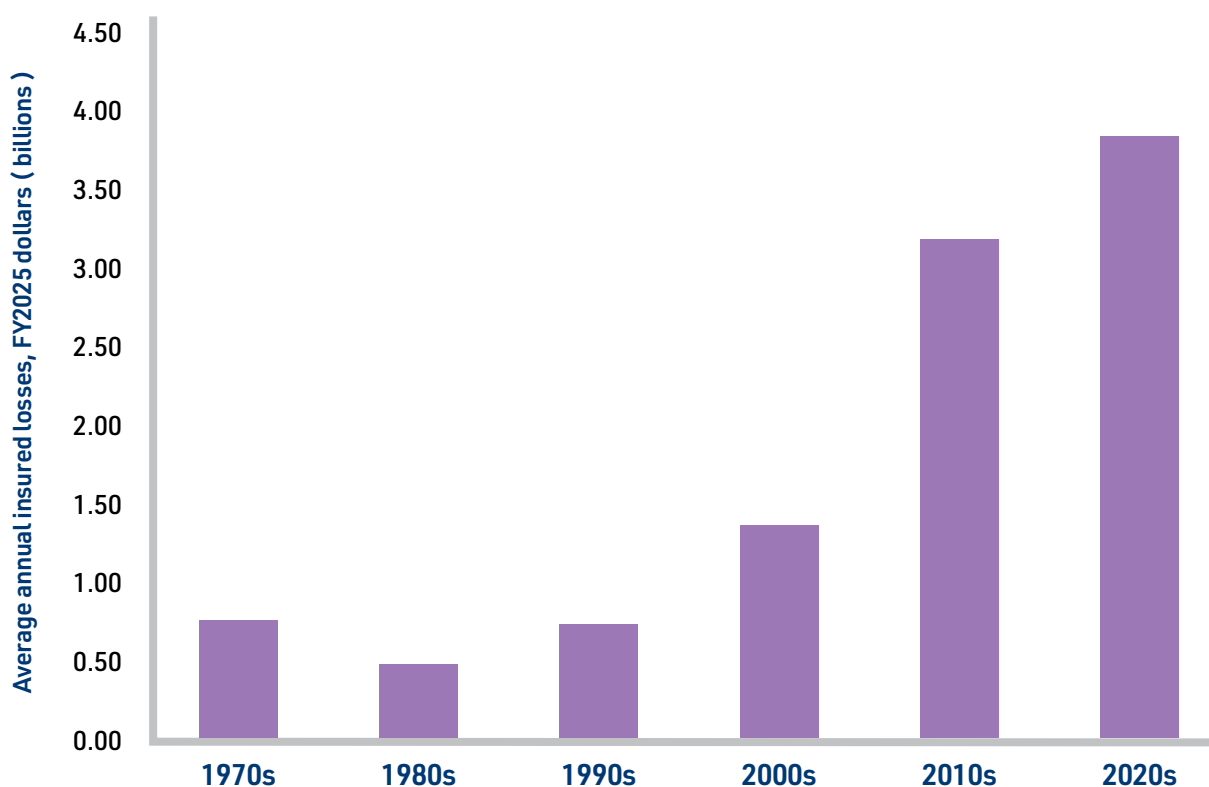
Term	Definition	Example	Critical policy questions
Climate hazard	A potentially damaging natural or human-induced event or process.	A flood, cyclone, bushfire, heatwave or hailstorm.	➤ Which hazards pose the greatest current and future risks? ➤ How are they changing due to climate change?
Exposure	The people, homes, infrastructure or assets located where a hazard may occur.	10,000 homes situated within a floodplain.	➤ Who and what is exposed? ➤ Where are they located? ➤ Should future exposure be reduced through planning and development decisions? ➤ How can exposure be managed and coordinated?
Vulnerability	How susceptible those exposed assets are to damage or harm.	Older timber homes with low floor levels, poor drainage and limited insurance.	➤ Which people, homes or communities are least able to withstand or recover from hazards? ➤ What interventions will most effectively reduce their vulnerability? ➤ How do we prioritise? ➤ Who pays?
Risk	The likelihood and consequence of loss resulting from the interaction of hazard, exposure and vulnerability.	The expected economic and social losses from flooding in that community.	➤ What risk transfer solutions might be commercial and available? ➤ How might Australia transition to a higher baseline level of resilience?



The latest *State of the Climate* report found that Australia has warmed by approximately 1.51°C since 1910, contributing to more extreme heat events, more intense short-duration rainfall, rising sea levels, and increased severe weather risk (CSIRO & Bureau of Meteorology, 2024). In partnership with the U.S. National Science Foundation National Center for Atmospheric Research (NSF NCAR), IAG's Severe Weather in a Changing Climate similarly finds that climate change is altering the severity, frequency, and geographic distribution of weather-related hazards across Australia, including flood risk, extreme rainfall, coastal impacts, and cyclone behaviour (IAG, 2025).

Climate risk is also becoming a lived experience for many Australians rather than an abstract future concern. The IAG Resilient Futures Report found that 36 per cent of Australians reported feeling exposed to extreme weather or climate-related events, highlighting the extent to which natural hazards are recognised as a source of risk in Australians' everyday lives (IAG, 2026).

CHART 1 Insured disaster losses over time



Source: Insurance Council of Australia, Historical Normalised Catastrophe List (May 2026); ABS Consumer Price Index, Australia (cat. 6401.0). Losses deflated to FY2025 dollars using All Groups CPI and expressed as the average annual loss within each decade. The 2020s covers FY2020-FY2025. Excludes earthquake and man-made events. Flood losses prior to 2008-09 understate exposure as flood cover was not standard in home insurance policies before then.

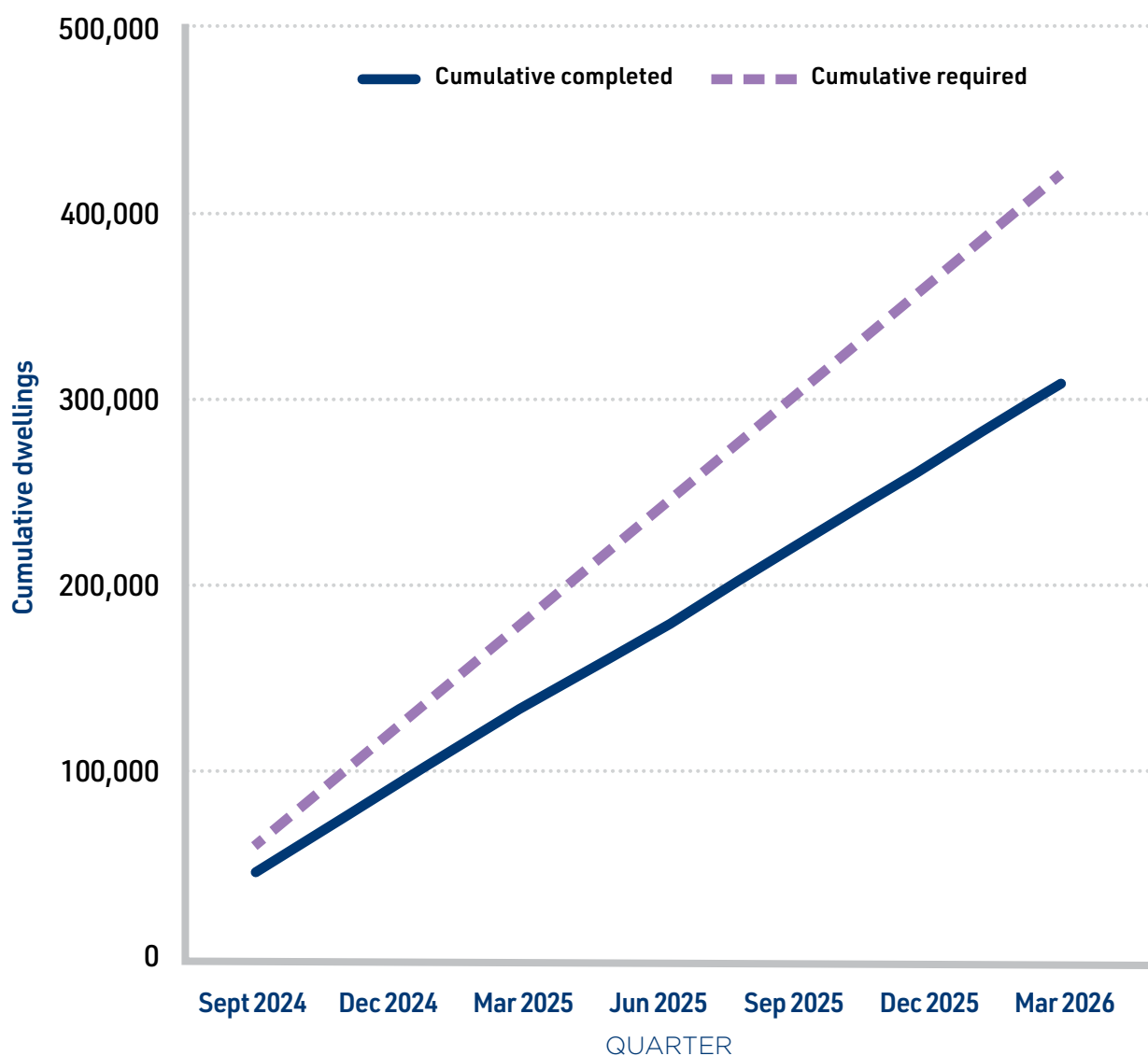
Housing exposure remains a key driver of these challenges. Population growth, housing affordability pressures, and historical land development patterns have contributed to residential expansion into hazard-prone locations. IAG's *Addressing Resilience in Land Use Planning* highlights the role of planning decisions in shaping long-term risk exposure and insurance affordability, arguing that future housing growth must be better aligned with natural hazard information and climate risk (IAG, 2023a). The vulnerability of existing homes compounds these risks, with many dwellings built before contemporary understandings of climate and natural-hazard risk or modern resilience standards.

1.2 HOUSING SUPPLY IS CONSTRAINED BY CAPACITY AND PRODUCTIVITY

Multiple analyses suggest that current delivery rates are unlikely to meet the National Housing Accord targets. The Committee for Economic Development of Australia (CEDA) estimates that Australia is on track to fall substantially short of the Accord target, while BuildSkills Australia identifies workforce constraints as one of the primary barriers to achieving the required uplift in housing completions (CEDA, 2026; BuildSkills Australia, 2025).

CHART 2

Cumulative housing completions compared with the National Housing Accord requirement



Source: ABS, *Building Activity, Australia*, March 2026; Australian Treasury, *Delivering the National Housing Accord*. Completion figures are seasonally adjusted. The required run rate is calculated as 1.2 million dwellings over 20 quarters.



Far North Queensland home impacted by Tropical Cyclone Jasper

By March 2026, cumulative completions were approximately 308,000, against 420,000 required to remain on a straight-line trajectory towards the Accord target—a shortfall of 112,000 dwellings.

Construction costs have increased substantially due to labour shortages, supply chain disruption and inflation. Between the September quarter of 2020 and the June quarter of 2024, the ABS' producer price index for building construction output rose by 31.1 per cent, driven partly by a 40.8 per cent increase in the house construction output index (ABS, 2024). Using a related but distinct measure and period, input prices to house

construction were 38.3 per cent higher in the March quarter of 2026 than in the March quarter of 2020 (BuildStreet, 2026, based on ABS Producer Price Index data). This elevated cost base increases the cost of repairing and rebuilding damaged homes, placing upward pressure on insurers' claims costs and, in turn, insurance premiums (Insurance Council of Australia, 2026a). Higher costs also reduce the feasibility of retrofits and rebuilding, and delay maintenance and resilience investment, with 41 per cent of small businesses reporting they have postponed upgrades due to cost pressures (IAG, 2026).

1.3 HOUSING RESILIENCE DEPENDS ON EXISTING HOMES, NOT JUST NEW ONES

While considerable attention is directed toward new housing, existing stock presents an equally significant resilience challenge. Many homes that will exist in 2050 have already been built, many under standards and planning regimes focused on life safety rather than resilience to extreme weather, and before contemporary climate modelling could anticipate changing hazards. Improving resilience therefore depends not only on how future homes are built, but on how existing homes are adapted, maintained, and recovered after disasters.

Retrofitting can include interventions ranging from roof upgrades, use of flood-resilient materials, drainage improvements, and window strengthening to more substantial measures such as house raising or relocation. House raising has attracted particular attention in flood-prone communities, including in parts of Queensland and northern New South Wales, where it can reduce exposure while preserving community connections. However, significant upfront costs, planning approvals, engineering assessments, and workforce requirements mean it is not a universal solution.

Home maintenance is another emerging issue. Resilience features such as roof fixings, drainage systems, flood barriers, vegetation management, and structural elements can deteriorate over time without proper maintenance. The Housing Resilience Action Plan 2030 notes that resilience is often treated as a one-off intervention rather than a continuing responsibility, despite maintenance being central to long-term performance (Settle et al., 2026). This highlights an important distinction between a physical asset and resilience as an ongoing practice: even well-designed homes can become more vulnerable if maintenance is deferred, information is outdated, or risk management measures are not regularly reviewed.

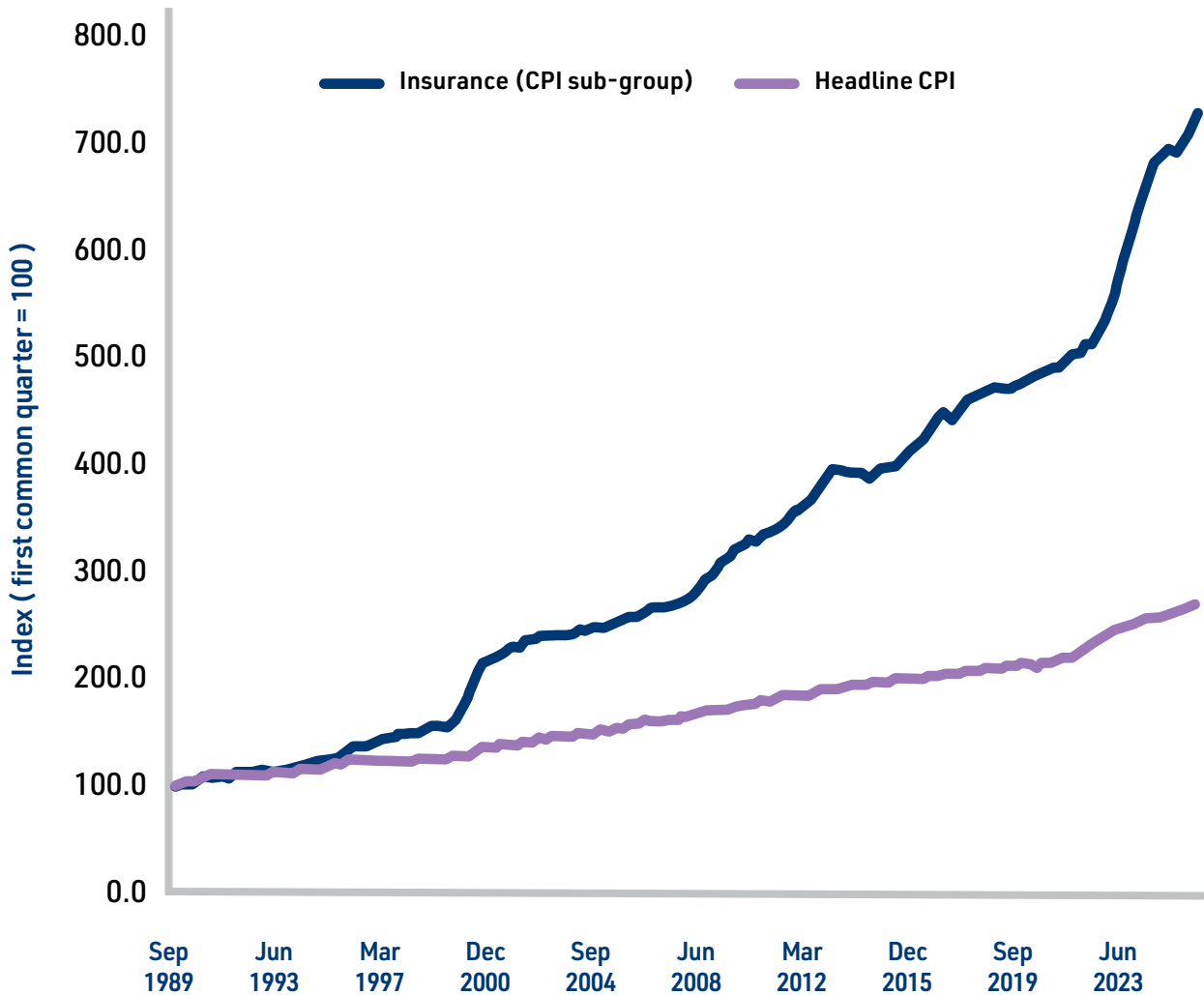
Post-disaster investigations following Tropical Cyclone Narelle across Queensland and Western Australia in 2026 reinforce this point. While relatively few buildings experienced major structural failure, many sustained significant rainwater damage associated with deteriorated seals, defective flashings, blocked or overflowing gutters, corroded connections and ageing building elements. This echoes findings from earlier cyclones, where water ingress resulted in costly repairs, durability concerns and mould growth. Resilience therefore depends not only on structural design, but maintenance throughout a building's life (James Cook University Cyclone Testing Station 2026; Smith & Henderson 2015).

1.4 FINANCIAL INCENTIVES ARE NOT ALIGNED WITH RESILIENCE

Resilience investments that are designed to reduce long-term disaster losses are not always rewarded in the short term by financial systems. Costs are immediate, while benefits accrue over time across households, insurers, lenders, governments and communities.

Financial capacity is a significant constraint on household resilience investment. The IAG *Resilient Futures Report* found that cost and affordability were the most cited barriers to consumers taking protective action, suggesting that financial capacity, rather than risk awareness, is often the primary constraint (IAG, 2026). For households in high-risk locations, insurance affordability can add to these financial pressures.

Insurers' costs have continued to rise, driven by factors including worsening climate-related risks, increasing reinsurance costs, construction inflation and labour shortages. Government taxes, duties and levies can add a further 20–40 per cent, depending on the state or territory (Insurance Council of Australia, 2025a). While the ABS insurance price index includes house, contents, and motor vehicle insurance rather than home insurance alone, it illustrates broader upward pressure on household insurance costs (ABS, 2025c).


CHART 3 Insurance CPI versus Headline CPI


Source: ABS, Consumer Price Index, Australia (cat. 6401.0), Table 18. The Insurance CPI combines house, contents and motor vehicle insurance and should therefore be interpreted as a broad measure of household insurance costs rather than home insurance premiums alone. Both series rebased to 100 in the first common quarter.

The Resilience Investment Vehicle Insights Report, developed through work led by IAG and NAB with Climate-KIC Australia, identifies revenue and scale as key barriers to attracting private investment into resilience projects, including the difficulty of establishing reliable revenue streams and bringing projects to an investable scale (IAG & NAB, 2023). Resilience investment can generate benefits across governments, insurers, investors, communities, households, and individuals, but these benefits do not always translate into a financial return for those funding the investment. This is particularly evident for community-level measures and infrastructure, such as flood levees, which can improve safety, protect multiple properties, reduce disaster losses, and support insurance affordability. Similarly, governments may fund mitigation that delivers substantial long-term economic and fiscal benefits that are difficult to recognise within conventional budget cycles (IAG, 2023b). This helps explain why public expenditure remains weighted toward response and recovery, despite strong evidence that mitigation and adaptation can reduce long-term costs.

1.5 INTERNATIONAL EXPERIENCE SHOWS THE VALUE OF COORDINATED RESILIENCE

Australia is not alone in confronting the interaction between climate risk, insurance affordability, housing exposure, and recovery costs. While international experience does not provide ready-made solutions, it shows how other jurisdictions are aligning insurance, mitigation, planning and recovery systems.

International examples of national or regional risk pools illustrate different approaches and features to integrating resilience and adaptation. In many cantons in Switzerland, publicly owned insurers integrate insurance with prevention, mitigation and technical advice. Research highlights the benefits of linking insurance directly to risk reduction, rather than treating claims and resilience investment as separate functions (Jarzabkowski et al., 2023; Cacciatori et al., 2026).

New Zealand's experience illustrates the increasing difficulty of repeatedly rebuilding in locations exposed to severe and growing risks. Recent policy work has explored the governance of managed retreat, allocation of responsibilities and adaptation funding in high-risk locations (Ministry for the Environment, 2023). These debates mirror emerging discussions in Australia about insurance affordability, adaptation funding, managed retreat, and the responsibilities of governments, insurers, communities, and property owners.

The examples highlight that resilience opportunities and outcomes are shaped by decisions around land-use planning, mitigation infrastructure, building standards, and retrofit investments, with additional benefits through the recovery process and the reduced risk reflected in insurance. Stronger approaches tend to coordinate these policy levers rather

than treat them separately, including through mitigation or retreat triggers that guard against overinvestment in high-risk areas. For Australia, the lesson is not to import a single model, but to better align fragmented systems.

1.6 BETTER COORDINATION IS THE MISSING PIECE

The Hazards Insurance Partnership, managed by the National Emergency Management Agency, is the primary forum for cooperation between the Commonwealth Government and the insurance sector on insurance issues related to natural-hazard risk. Its work addresses risk reduction, insurance affordability and availability, mitigation investment, and relevant data and evidence. Any new national housing-resilience coordination arrangements should build on this work and avoid duplicating the Partnership's insurance-specific functions (National Emergency Management Agency 2026d).

The Housing Resilience Action Plan 2030 similarly identifies legacy housing risk as a system-wide challenge requiring coordinated action across government, insurance, banking, investment, research and the community sector. It proposes national coordination alongside household assessments, trusted advice, funding pathways, and place-based implementation (Settle et al., 2026). Any new national housing-resilience mechanism should align with existing housing, planning, building, and emergency-management ministerial arrangements rather than duplicate their responsibilities.





NRMA Insurance property assessors visiting bushfire impacted home in Koolewong, 2025

Part Two
Housing Resilience
is Being Held
Back by Systemic
Barriers



Key points

- 1 Housing resilience is constrained by interconnected systemic barriers.** Planning, construction capacity, existing housing and affordability all reinforce one another, requiring coordinated action across sectors.
- 2 Existing housing presents a major resilience challenge.** Retrofitting and maintaining older homes is costly, largely voluntary, and often beyond many households' financial capacity.
- 3 Construction capacity is limiting resilience.** Workforce shortages, rising costs and financial pressures are delaying investment, with 41 per cent of small businesses postponing asset maintenance or upgrades.





Flooding, Australia



2.1 NEW HOUSING, PLANNING, AND BUILDING CODES

Planning decisions emerged as a key determinant of long-term housing resilience. While building standards and construction quality remain important, where housing is built ultimately determines communities' exposure to flood, bushfire, cyclone, storm surge, and other climate-related hazards. Resilience therefore begins before construction, with decisions about land use, zoning, infrastructure provision, and development approvals. A central tension exists between increasing housing supply and reducing future climate risk.

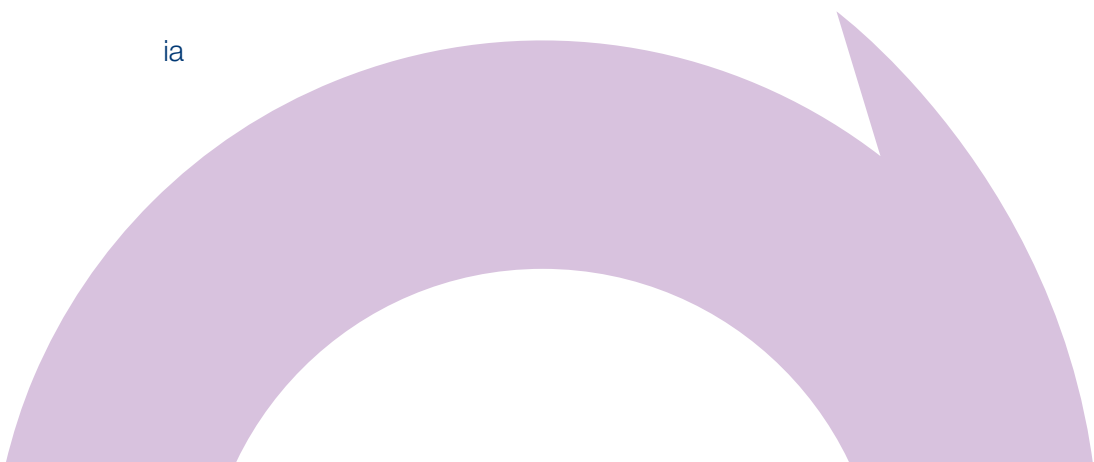
Consultation highlighted the growing availability and sophistication of hazard information including flood modelling, bushfire mapping and climate projections. However, translating this information into planning decisions remains challenging. Questions persist about acceptable levels of risk, how future climate projections should inform current decisions, and how planning authorities should respond when housing demand conflicts with identified hazards.

More recently, climate resilience has been incorporated into the strategic objectives of the Australian Building Codes Board, reflecting the growing role of building in responding to climate risks (ABCB, 2022). However, debate continues over the scope and pace of future National Construction Code (NCC) reforms, with concerns that additional code requirements may increase construction costs and complexity while housing supply and affordability remain under significant pressure.

2.2 EXISTING HOMES, RETROFIT, AND RAISING

Unlike new housing, where standards can be progressively updated through regulation, resilience improvements to existing homes typically require voluntary and proactive action, targeted incentives, or direct intervention. Given the scale of Australia's existing housing stock, resilience will depend heavily on the ability to retrofit, maintain, and adapt homes over time at affordable levels.

The cost and complexity of retrofitting were recurring themes. While many resilience measures are technically feasible, affordability often constrains their adoption. Measures such as upgraded roof fixings, use of flood-resilient materials, improved drainage, window protection and structural strengthening can reduce future losses but involve substantial upfront costs. For many households, these investments compete with cost-of-living pressures and mortgage obligations. House raising, discussed in section 1.3, is a clear example of this challenge.



2.3 CONSTRUCTION, SUPPLY CHAINS, AND BUILDING COSTS

Resilience outcomes are heavily influenced by the construction sector's capacity to deliver, maintain and upgrade housing. Workforce shortages, rising material costs, supply chain disruption, and productivity challenges were consistently identified as constraints on housing delivery and resilience.

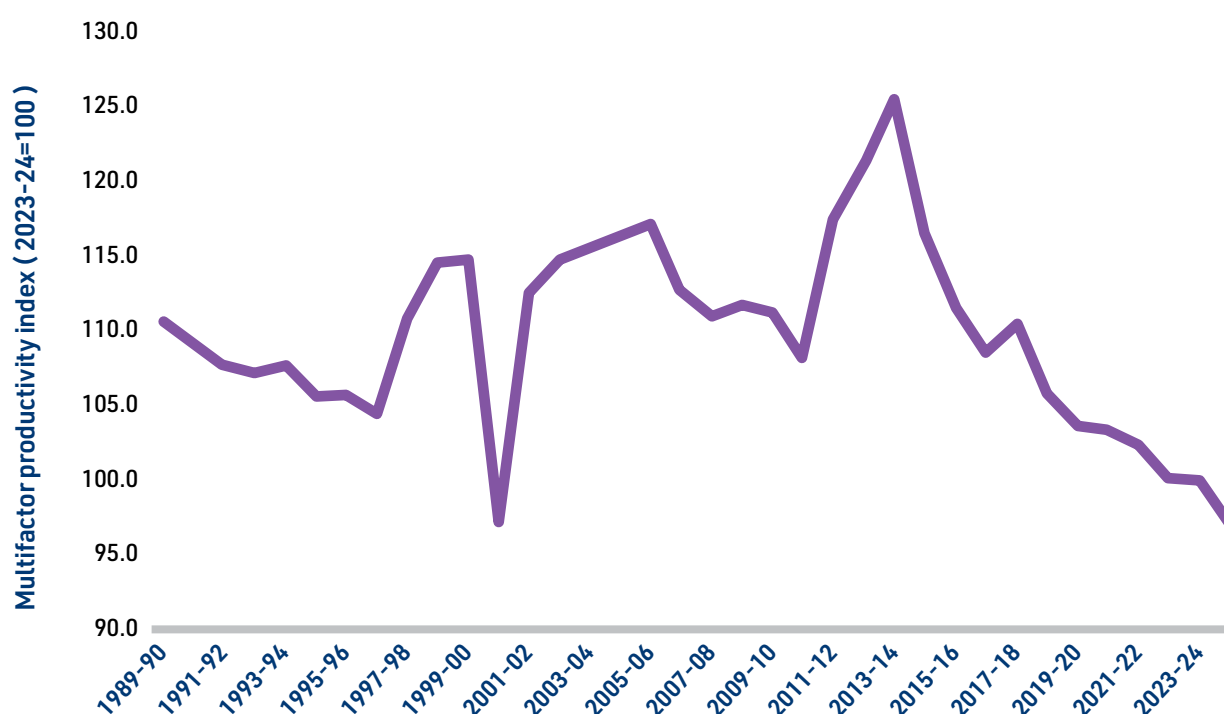
Workforce capacity and capability emerged as distinct but related concerns, consistent with industry evidence of persistent shortages across construction occupations and substantial workforce growth required to meet housing targets (BuildSkills Australia, 2025; Jobs and Skills Australia, 2025). Shortages of skilled trades, engineers, certifiers, and supervisors constrain both housing delivery and the implementation of resilience measures. Resilience depends not only on having sufficient workers to deliver housing and retrofit activity, but on

ensuring the workforce has the resilience-specific knowledge and skills needed to apply standards, specifications, and resilience measures effectively.

Regional areas face particular challenges, with many communities most exposed to climate-related hazards also struggling to attract and retain skilled workers. Resilience needs may be highest where delivery capacity is lowest.

Productivity and construction quality were also raised in consultations for the report. The Productivity Commission has identified a long-term decline in housing construction productivity despite advances in technology and building systems (Mizen, 2025; Productivity Commission, 2025). Concerns have also focused on defects, supervision capacity, and quality assurance across parts of the residential construction sector.

CHART 4 Construction industry multifactor productivity index, Australia

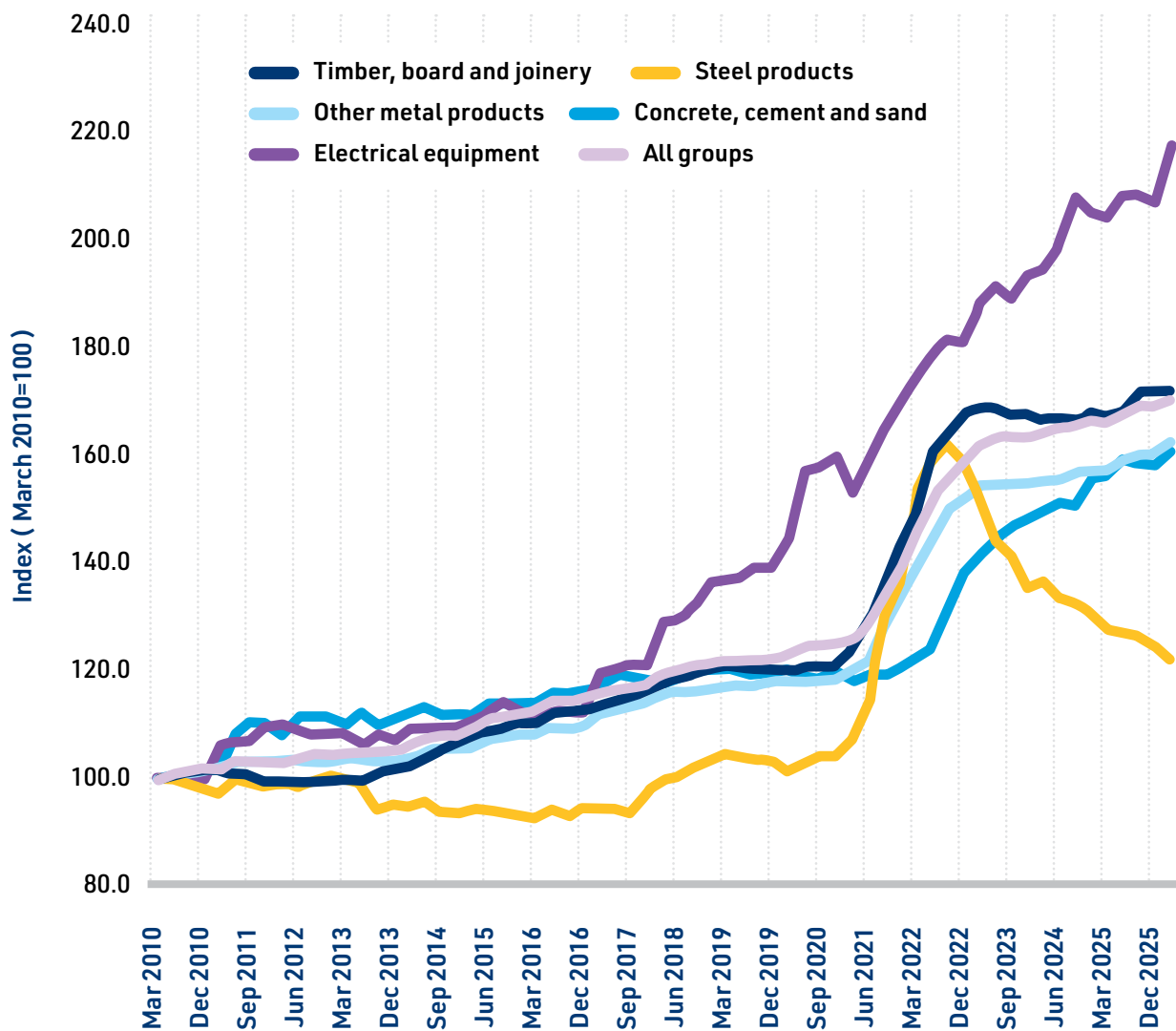


Source: ABS, Estimates of Industry Multifactor Productivity, Australia, 2024-25 (cat. 5260.0.55.002), Table 1.



Building standards are only as effective as the construction system's capacity to deliver them. Declining productivity, workforce constraints, and rising material costs place simultaneous pressure on construction quality, project viability, and the capacity to incorporate resilience measures. Poor construction quality, inadequate supervision, or defects can undermine resilience regardless of regulatory intent.

CHART 5 Trends in Construction Material Costs: 2010–2026



Source: ABS, Producer Price Indexes, Australia (cat. 6427.0), Table 18, Input to the House construction industry, weighted average of six state capital cities. All series rebased to 100 in March quarter 2010.

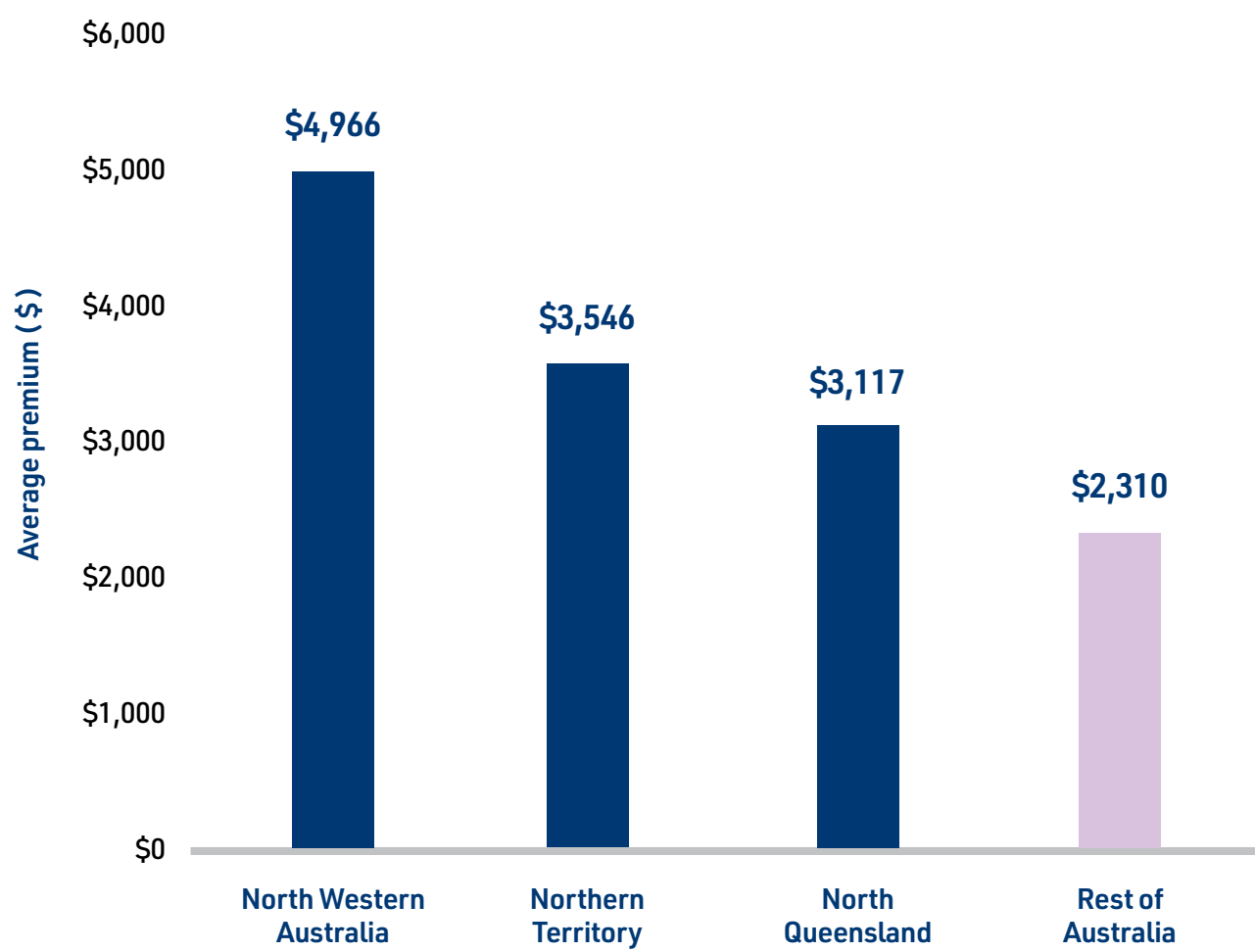
The result is a series of interconnected tensions: building more homes more quickly; encouraging innovation while preserving regulatory certainty; and strengthening resilience within a construction system already facing significant capacity pressures.

2.4 AFFORDABILITY AND REGIONAL CONSIDERATIONS

Affordability and regional variation emerged as cross-cutting themes across housing resilience. While climate risks are experienced nationally, their impacts are uneven. Regional, remote, and hazard-prone communities often face elevated exposure, higher construction costs, workforce shortages, and insurance affordability pressures.

The ACCC’s Northern Australia Insurance Inquiry and subsequent monitoring have consistently identified substantially higher insurance costs in cyclone-exposed regions than elsewhere in Australia (ACCC, 2022). Recent monitoring found that the Cyclone Reinsurance Pool has reduced some premiums in higher-risk regions, although affordability concerns remain and premiums continue to rise across much of the country (ACCC, 2026).

CHART 6 Regional Insurance Premium Differentials



Source: ACCC, Insurance Monitoring Report (June 2026), Table 6.1. Average premium for combined home and contents insurance, 2024-25, nominal terms (inclusive of GST, stamp duty and levies). Figures are total premiums and are not standardised for differences in sum insured between regions.



Rural flooding, Australia

2.5 FINANCIAL ALIGNMENT AND ECONOMICS

Across all five priority areas, a recurring theme was the weak alignment between resilience investments and financial incentives, including government support and insurance outcomes. While mitigation measures can reduce future losses, households do not always see a clear link between resilience investments and insurance outcomes. The strength of this link varies by hazard and by the scale and effectiveness of the measure: some interventions can materially reduce property-level risk, while others may improve resilience without producing an equivalent change in premiums or access to cover. This reinforces the need for governments, insurers, and households to better align incentives with measures that

demonstrably reduce risk, while continuing to improve how resilience investment is recognised within insurance systems.

The tension between proactive resilience investment and reactive recovery expenditure, identified in Section 1.4, was also raised. Questions of responsibility featured prominently, with governments, insurers, lenders, builders, and households all influencing resilience outcomes despite often misaligned responsibilities and incentives. Improving resilience therefore requires stronger alignment between risk information, investment decisions, market incentives, and public policy objectives. These opportunities are explored in Part 3.

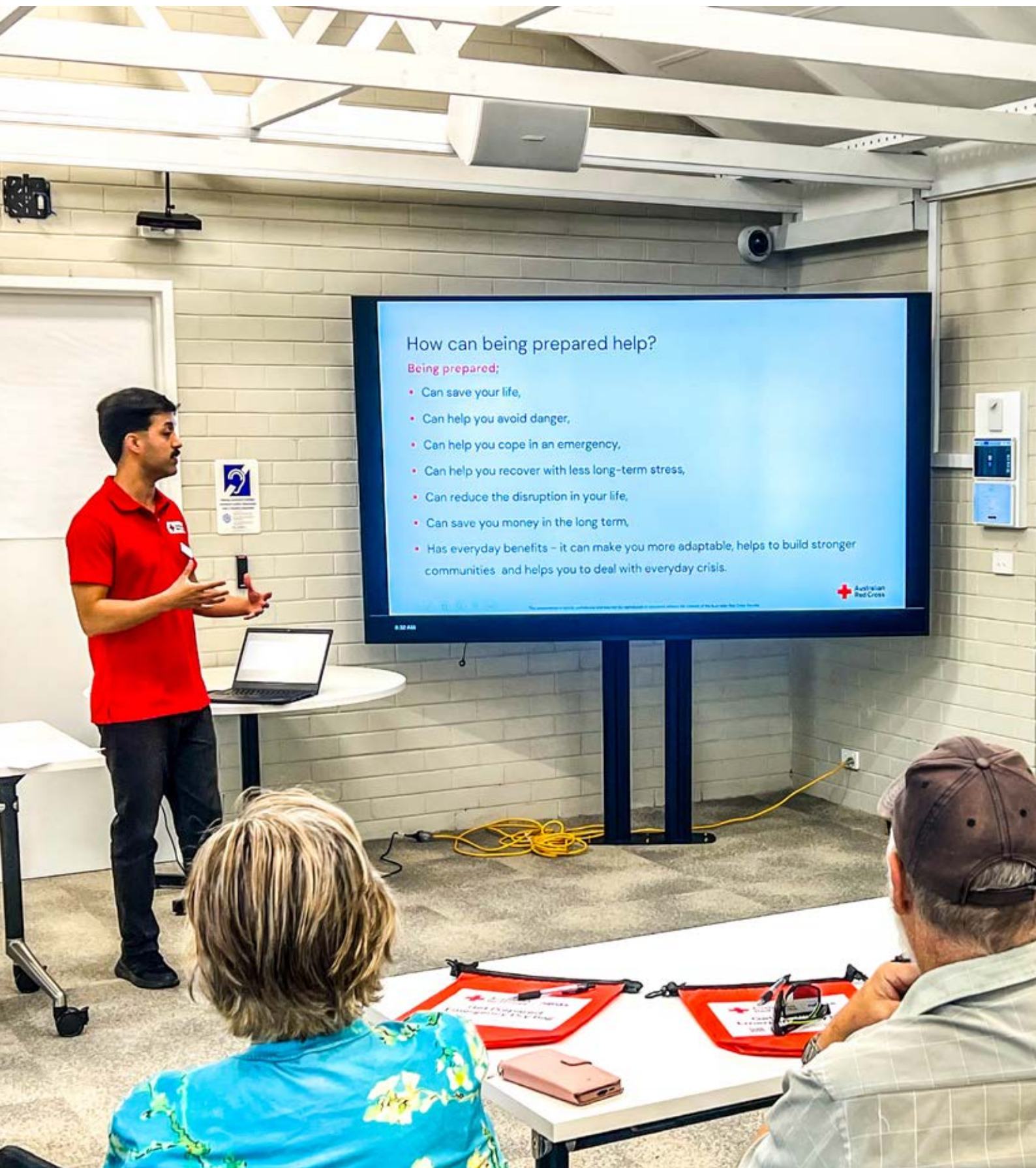
Part Three
Housing Resilience
Can Be Embedded
Through Practical
Action



Key points

- 1 Australia already has the knowledge to build more resilient homes.** The challenge is translating decades of research into practical planning, construction and financing systems that support delivery at scale.
- 2 A substantial share of homes needing protection have already been built,** yet 69% of Australians do not regularly maintain or repair their homes to reduce disaster risk, highlighting the need for practical retrofit pathways and stronger household support.
- 3 Delivering resilience requires coordinated action.** Governments, industry, insurers, lenders and communities all have a role, with demonstration projects and cross-sector partnerships providing a practical pathway from policy to implementation.







Consultation emphasised that Australia is not starting from a blank slate. Governments, insurers, industry and researchers have initiatives spanning retrofit, resilience finance, planning reform, industry partnerships and community engagement. The challenge is to identify what works, scale it where appropriate and integrate effective approaches across the housing system. **Australia does not face a knowledge gap; it faces an implementation gap.**

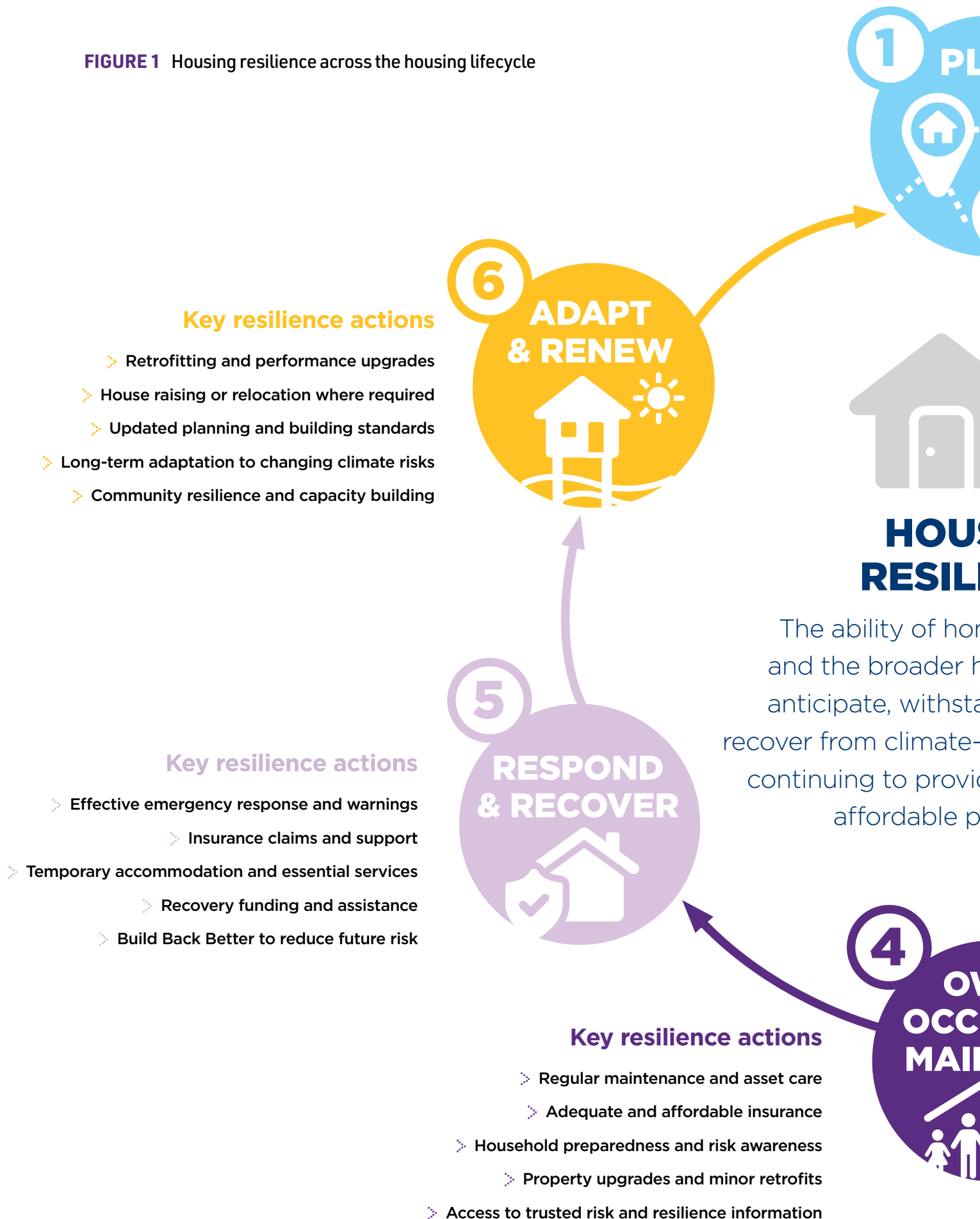
3.1 RESILIENCE MUST BE EMBEDDED IN HOUSING DELIVERY

Translating risk information into planning decisions emerged as a key priority. Flood mapping, bushfire modelling, heat mapping, cyclone research, and climate projections have become increasingly sophisticated, yet their application within planning systems remains inconsistent. Hazard information can be difficult for non-specialists to interpret, inconsistently incorporated into planning frameworks, or applied differently across local government areas.

Beyond legislative reform, opportunities exist to improve the guidance, tools, and implementation resources that connect policy with delivery. These include planning practice notes, hazard-specific design guidance, pattern-book housing approaches, homeowner resilience guides, industry playbooks, and ABCB/NCC resources that translate resilience objectives into practical decisions for planners, builders, developers, local governments, and homeowners.

Existing guidance provides a foundation for this work. The Queensland Reconstruction Authority's resilient homes resources address flood, cyclone, storm tide, and bushfire risks for new and existing homes (Queensland Reconstruction Authority 2026a). The challenge is not simply producing further guidance, but embedding authoritative material in planning frameworks, development assessment, public procurement, funding programs, practitioner education and compliance activity. Jurisdictions and councils may also require technical assistance and implementation funding to adapt nationally consistent material to local planning systems, housing types, construction practices and local hazards.

Risk communication across the housing lifecycle represents another practical opportunity. Hazard and vulnerability information generated by planning authorities, insurers, developers and scientific institutions is often fragmented, inconsistently incorporated into decision-making or poorly communicated to households, particularly prior to purchasing housing in high-risk areas. This creates an information imbalance, with institutional actors typically having greater access to risk information and expertise than homeowners.

FIGURE 1 Housing resilience across the housing lifecycle

Key resilience actions

- > Risk-informed land use planning and zoning
- > Hazard mapping and risk assessment
- > Site selection and avoidance
- > Infrastructure and services planning
- > Consider future climate risks



...mes, households,
...housing system to
...and, adapt to, and
...related hazards while
...de safe, secure, and
...places to live.



2

DESIGN



Key resilience actions

- > Resilient building design
- > Meet or exceed building standards and codes
- > Appropriate materials and systems
- > Passive design (thermal comfort, ventilation, shading)
- > Water and energy efficiency

3

BUILD



Key resilience actions

- > Quality construction and workmanship
- > Skilled and capable workforce
- > Building compliance and inspections
- > Resilient, local supply chains
- > Documentation and handover



Making resilience information more visible prior to or in housing transactions could support informed household decisions, reduce unexpected risk exposure and strengthen incentives for resilience investment. However, hazard and vulnerability information becomes increasingly uncertain at finer geographic scales, particularly when climate projections are applied to individual properties. Public mapping, disclosure requirements and resilience reports should therefore distinguish modelled hazard exposure from individual property vulnerability, communicate data limitations and avoid presenting any single assessment as definitive. Before any decision to introduce property-level disclosure at scale, governments should also assess how to manage potential impacts on property values, housing affordability, finance, insurance, proprietary information, and highly exposed communities. These considerations reflect the need for trusted, relevant information wherever decisions affecting resilience are made.

BOX 1 Understanding climate risk: hazard probability × exposure × vulnerability

Hazard	TYPICAL RESILIENCE MEASURES	
	Community-level	Example
Riverine flooding	Levees, floodways, detention basins, catchment management, land-use planning.	Raised floor levels, flood-resilient materials, backflow valves, relocation, house raising, landscaping, water barriers.
Flash flooding / Stormwater	Stormwater upgrades, green infrastructure, permeable surfaces, drainage maintenance, flood modelling.	
Bushfire	Hazard reduction burns, access roads, vegetation management.	BAL-compliant construction, ember protection, non-combustible materials, defensible space, rooftop sprinklers.
Cyclone / Severe wind	N/A	Roof tie-downs, cyclone-rated windows and doors, strengthened garage doors, resilient building envelopes, vegetation management around homes.
Hailstorm	N/A	Impact-resistant roofing, stronger skylights, hail-resistant solar installations, vehicle shelter, resilient glazing.
Extreme heat *	Urban greening, cool corridors, tree canopy.	Insulation, shading, reflective roofing, passive cooling, efficient air conditioning.
Coastal inundation / Sea level rise *	Coastal protection, managed retreat, strategic land-use planning, dune restoration.	N/A
Landslip *	Slope stabilisation, drainage, development controls.	Retaining walls, foundation strengthening, improved site drainage.

* Not typically insured



Translating resilience into housing design

Consultation highlighted opportunities to strengthen the connection between resilience research and housing delivery. The integration of cyclone resilience requirements into Australian building standards was frequently cited as successful research translation, with decades of work undertaken through the James Cook University Cyclone Testing Station informing standards, design and construction practices. Granular historical claims data provided by Suncorp and IAG enabled researchers to analyse relationships between building characteristics, damage and financial loss, and develop damage functions to inform resilience measures. Similar approaches could be applied to other hazards, particularly flood, heat and recoverability.

Standardised resilient housing designs also attracted interest. Australia's housing system remains heavily reliant on bespoke design and approval processes, even for common housing forms. Several jurisdictions are adopting pattern book approaches to improve design quality, reduce costs, streamline approvals, and accelerate housing delivery. The NSW Housing Pattern Book provides architect-designed low- and mid-rise housing patterns that are pre-endorsed and eligible for fast-tracked planning assessment where relevant eligibility and approval requirements are met (NSW Government, 2025), while Western Australia has announced a similar initiative for medium-density housing (Government of Western Australia, 2026). Consultation explored incorporating hazard-specific resilience measures into these approaches, embedding resilience alongside housing supply, affordability, and design quality.

Sustained collaboration between researchers, industry, insurers, regulators, and governments can clearly translate technical evidence into practical outcomes.



This concept aligns with emerging work on FORTIS resilient housing design and broader moves towards standardised housing pathways. Such approaches can reduce design costs, improve certainty, accelerate approvals and support more consistent resilience outcomes. However, resilience requirements vary across locations, hazards and housing types, meaning standardised designs cannot replace site-specific planning, hazard assessment or local adaptation. A design suite to a cyclone-prone environment, for example, may not be appropriate in a flood-prone catchment or bushfire-exposed landscape.

Discussions also highlighted the limits of relying solely on the NCC to deliver resilience. While the NCC remains important in establishing minimum standards, resilience is also shaped beyond the scope of building codes through planning, infrastructure, landscape management, maintenance and community preparedness.

This suggests resilience policy should not rely on periodic NCC revisions as its primary delivery mechanism. Following the August 2025 National Economic Reform Roundtable, Building Ministers agreed to pause further residential changes to the NCC, except for essential quality and safety measures, following the finalisation of NCC 2025 and until mid-2029 (Treasury 2025). In this context, planning guidance, industry capability, demonstration projects, implementation resources, and cross-sector partnerships offer pathways to strengthen resilience without adding to the immediate regulatory burden on housing delivery.

Non-regulatory delivery also requires credible ways to test and communicate performance beyond minimum regulatory requirements. Industry-led testing, rating, and verification can help homeowners, practitioners, insurers, and financiers understand the performance of products and building systems, provided that ratings are hazard-specific, supported by reliable evidence, and account for installation and maintenance. Practical implementation playbooks can then translate standards, technical guidance, and testing into repeatable steps for design, product selection, installation, verification, and maintenance.

The NCC already allows Performance Solutions and evidence-of-suitability pathways where compliance with the relevant Performance Requirements can be demonstrated. These assessment pathways can support the use of innovative materials, products, forms of construction, and designs that are not covered by a directly applicable Deemed-to-Satisfy Solution, provided compliance with the relevant NCC Performance Requirements is demonstrated using an accepted Assessment Method and appropriate evidence of suitability. Clearer technical guidance, evidence requirements, and quality-assurance processes may support more consistent use of these pathways (Australian Building Codes Board n.d.-c).

Balancing resilience with housing supply

Planning and building reforms must also balance consistency with flexibility. National frameworks provide clarity and certainty, but resilience challenges vary by region. Effective approaches may therefore combine nationally consistent principles with implementation tailored to local hazards, climate and community circumstances.

Housing supply and resilience will not always be compatible in the short term.



Resilience measures may increase upfront costs, affect project feasibility, or extend delivery timeframes, while development in exposed locations can transfer substantial future costs to residents, governments, insurers, lenders, and communities. These trade-offs should be made explicit through consistent assessment criteria covering housing supply, affordability, delivery timeframes, present and future hazard exposure, lifecycle costs and benefits, distributional impacts, and available mitigation options. Integrating this assessment into existing strategic planning, land-release, infrastructure-assessment, and regulatory-impact processes would provide greater transparency without creating a separate approval pathway.



South East Queensland home impacted by a hail storm, 2020

3.2 EXISTING HOMES MUST BE ADAPTED FOR A CHANGING CLIMATE

This challenge is particularly acute in rental housing. Tenants face the same climate risks as owner-occupiers but have limited capacity to undertake resilience upgrades themselves, with decisions about significant improvements generally resting with landlords. While resilience upgrades can benefit both landlords, through greater protection of their assets, and tenants, through improved safety and continuity, rental housing may require different policy settings and information pathways to support investment. Roundtable participants suggested that, where public incentives are used, support could be targeted towards properties in areas of high current or projected natural-hazard risk, including rental properties. Any measures directed specifically at the rental sector would also need to consider affordability, including the risk that the costs of resilience improvements could be passed on to tenants through higher rents, particularly for households already experiencing cost-of-living pressures.

Making retrofit easier and more accessible

Standardised retrofit pathways could reduce the complexity households face. Resilience upgrades are often fragmented, technical and difficult to navigate, with information on flood, cyclone, bushfire and other adaptation measures dispersed across government, insurers, researchers and industry.

Discussions explored nationally consistent retrofit guidance linking common housing types with practical resilience measures. Rather than treating every home as a unique engineering challenge, this could identify common vulnerabilities and provide repeatable pathways for improvement. Similar

approaches are used successfully in energy efficiency programs, where homeowners can access standardised guidance on insulation, electrification and appliance upgrades.

Resilience assessment initiatives offer another implementation pathway. Resilient Building Council initiatives, including the Bushfire Resilience Rating System and emerging multi-hazard assessments, were cited as examples of translating resilience information into practical homeowner guidance. These approaches could be delivered through partnerships between insurers, local governments, industry, and community groups, connecting households with trusted advice, retrofit pathways and implementation support.

**Assessment alone
will not enable
every household to
act. The Housing
Resilience Action
Plan 2030 proposes
publicly funded
home assessments
supported by
independent, place-
based advice and
linked to insurance,
borrowing, grants,
and other funding
options.**





It also identifies a role for trusted advisers in helping households interpret results and navigate implementation (Settle et al., 2026). Households experiencing financial hardship or considering borrowing for resilience improvements should also have access to free financial counselling to help them assess affordability, understand available support, and make informed decisions before taking on additional financial commitments.

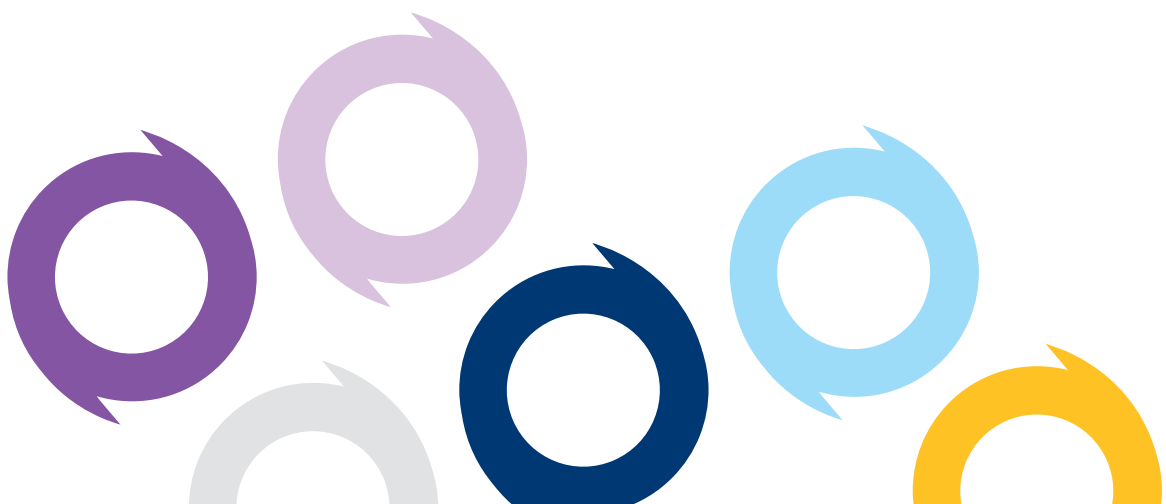
Building homes that recover more quickly

This shifts attention to repairability, modular replacement systems, material selection and reconstruction pathways. Resilience may depend on how quickly and affordably repairs can be completed, including the availability of labour and materials, and how quickly households can return to normal living conditions. Discussions also explored opportunities to embed resilience improvements within reconstruction rather than simply restoring pre-disaster conditions. “Build back better” approaches were identified as an area where greater implementation effort could deliver significant benefits.

Queensland’s Resilient Homes Fund demonstrates one approach to coordinating insurance repairs with separately funded resilience upgrades. The program partnered with IAG, Suncorp, RACQ, and QBE to

test arrangements allowing an insurer’s builder to undertake government-funded resilience works alongside insured repairs. Insurance payments and public funding were separately assessed, with the Fund meeting eligible resilience costs not covered by insurance or, where works overlapped, the additional cost of upgrading to resilient materials (Queensland Government 2026a). This provides a practical example of insurers contributing claims expertise and delivery coordination without assuming responsibility for upgrades beyond policy terms, while leading to greater resilience outcomes.

Recovery pathways are also being affected by broader disaster-funding reform. The Independent Review of Commonwealth Disaster Funding, the Colvin Review, examined the effectiveness, sustainability, and allocation of disaster funding across risk reduction, response, and recovery (National Emergency Management Agency 2024). In June 2026, the Commonwealth Government proposed a new Disaster Recovery Funding Framework based on equal Commonwealth–state and territory cost-sharing, alongside a Resilient Infrastructure Scheme supporting betterment funding (Minister for Emergency Management 2026). As these reforms primarily concern government recovery assistance and infrastructure, clear pathways will still be required to coordinate insured housing repairs, household contributions, and separately funded resilience upgrades.



Embedding resilience into everyday home ownership

IAG's Resilient Futures Report found that 69 per cent of Australians do not regularly maintain or repair their homes to reduce risks such as flooding, fire, electrical failures, or structural damage, while 56 per cent do not regularly review or update their insurance cover (IAG, 2026). This sits within a broader challenge around the condition of Australia's existing housing stock. AHURI research found that 70 per cent of households reported at least one building quality problem, with cracks in walls, mould, and plumbing problems among the most commonly reported issues (Daniel et al., 2024).

Information and awareness will not be sufficient for every household. Some may be unable to afford priority maintenance or need assistance finding appropriately qualified tradespeople. A national maintenance initiative should therefore combine practical guidance with targeted assistance and referral pathways delivered through councils, community organisations, financial counsellors, and relevant service providers. Insurers can contribute technical and claims experience, but campaign content should be independently governed and clearly distinguish general resilience guidance from policy terms, coverage requirements, and claims decisions.

Consultation identified an opportunity to integrate resilience into routine maintenance through a "replace-on-failure" approach. Rather than requiring whole-of-home retrofits, households could incorporate verified resilience improvements when building components, or systems require replacement during maintenance or renovation. However, resilience cannot always be attributed to an individual product: performance may be hazard-specific and depend on design, installation maintenance and interactions between components. Consumer information

and any rating approach should therefore distinguish between the tested performance of individual products, assemblies, and complete building systems.

Financial capacity is a key barrier to household investment in resilience. Even where households understand the risks they face and the measures available to reduce them, upfront costs can prevent them from acting. Effective retrofit pathways will therefore require financing options, insurance recognition, targeted incentives, and practical implementation support (ACOSS, 2023). The challenge is not simply identifying new retrofit technologies, but ensuring households have the financial capacity and practical support to act on the resilience measures already available.

3.3 RESILIENCE DEPENDS ON CONSTRUCTION CAPABILITY

Capability underpinned almost every resilience discussion. Whether addressing retrofit, resilient construction, post-disaster recovery, or innovation, implementation depends on the capacity of the construction system to deliver consistently and at scale. Resilience is therefore both a design challenge and a delivery challenge, requiring the workforce, systems, supply chains and coordination to translate effective measures into practice.

Building a resilience-ready workforce

While workforce shortages are often discussed in terms of housing supply, consultation highlighted specific capabilities required for resilience. Flood-resilient materials, cyclone tie-down systems, bushfire mitigation, passive cooling and recoverability require specialised knowledge that is not consistently embedded across the construction workforce.



South East Queensland flooding, 2025

Practical pathways include resilience-focused micro-credentials, trade-specific training, continuing professional development and stronger integration of resilience into vocational education. Rather than creating new occupations, the focus would be on embedding resilience capability within existing trades, professions and licensing systems.

This aligns with broader workforce reforms. BuildSkills Australia's *Housing Workforce Capacity Study* identifies productivity gains and expanded training capacity as essential to meeting future housing demand (BuildSkills Australia, 2025). Integrating resilience into these initiatives would help make it a core component of housing delivery rather than an additional layer of specialist expertise.

Workforce planning must also account for competing demand across major national projects. An August 2026 Electrical Trades Union briefing reports that Jobs and Skills Australia estimated an additional 42,500 electricians would be required by 2030 to support the energy transition. The briefing further reports Powering Skills Organisation estimates that data-centre development and housing construction will require an additional 13,280 and 17,300 electricians respectively by 2030. The additional workforce requirement specifically attributable to housing resilience has not been separately identified (Electrical Trades Union of Australia 2026). These competing demands underscore the need to expand training capacity rather than rely solely on coordinating the existing workforce.

The five-year National Skills Agreement, running from 2024 to 2028, provides up to \$12.6 billion in Commonwealth funding for vocational education and training (Department of Employment and Workplace Relations, n.d.). The next agreement provides an opportunity to align investment in training capacity with combined workforce demand from housing, resilience, clean energy, data centres and other major projects. Resilience-focused skill sets or qualifications could also provide clearer pathways for tradespeople specialising in retrofit work, particularly if recognised through insurer repair, referral, and resilience program arrangements. Builder capability also represents a practical opportunity. Design guides, specification libraries, demonstration projects, training and communities of practice could help builders incorporate resilience into everyday construction and facilitate industry knowledge sharing. Partnerships between TAFEs, industry associations, insurers, and professional bodies could support training and implementation resources within existing workforce development programs.

Strengthening construction systems and supply chains

Supply chain resilience also shapes housing resilience. Extreme weather can disrupt materials, labour, and equipment when reconstruction is highest, compounded by infrastructure programs, disaster recovery, housing targets and global supply chain pressures. These competing demands contribute to labour and material shortages, project delays and rising costs, highlighting the need for better coordinated infrastructure planning and investment sequencing across governments.

Two distinct construction-capacity requirements need to be addressed. The first is sustained expansion of the workforce and supply chains needed for new housing and retrofits. The second is temporary, place-based

surge capacity following disasters, including in regional and remote communities. This requires pre-agreed workforce, procurement, accommodation, logistics, and deployment arrangements; an already constrained local workforce cannot be expected to absorb reconstruction demand. Strengthening local production and sovereign capability may also improve access to critical materials and building systems where support is feasible and cost-effective.

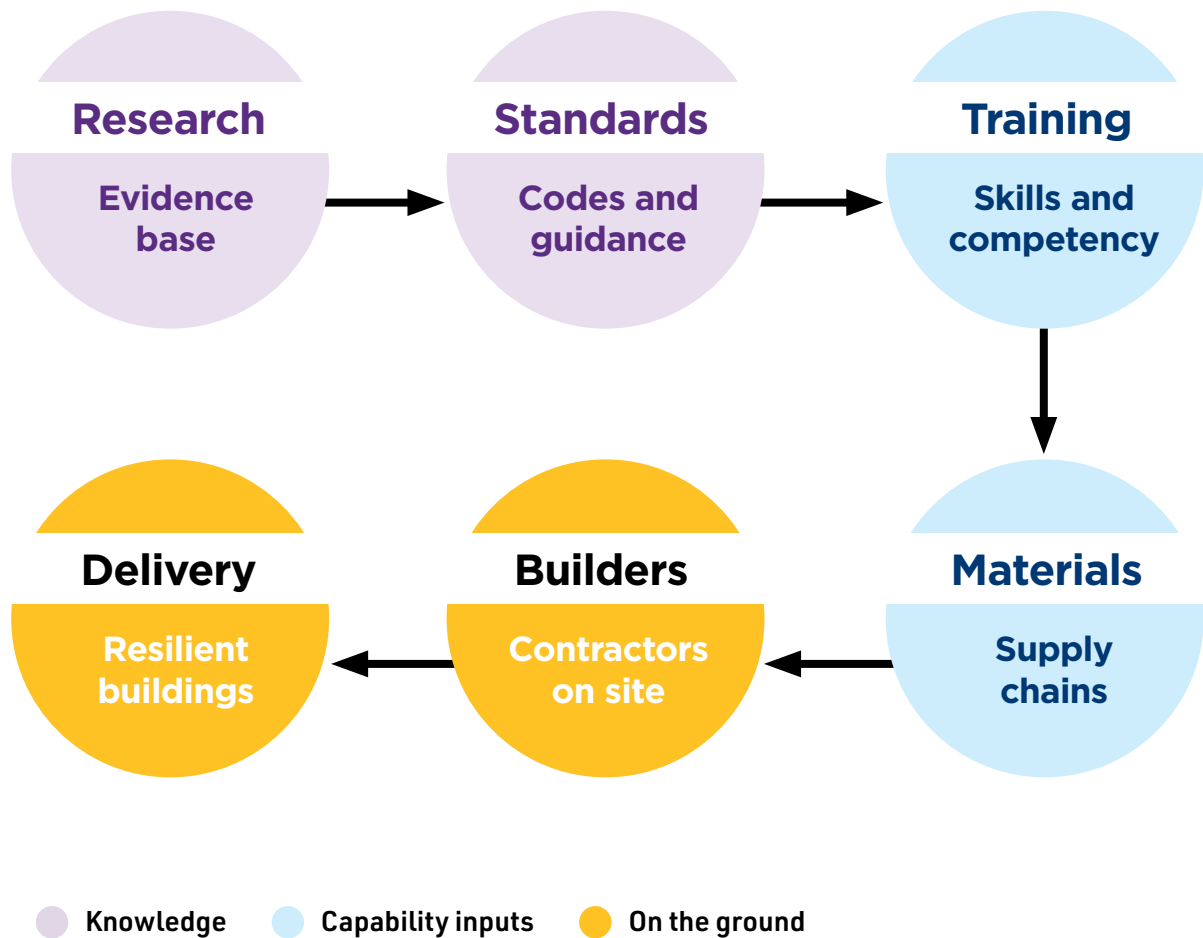
Modern methods of construction (MMC) were discussed as resilience implementation tools as well as potential sources of productivity and workforce benefits. Standardised manufacturing environments may improve quality assurance, reduce defects and support more consistent incorporation of resilience measures. Modular systems may also support faster post-disaster reconstruction while reducing reliance on constrained local workforces.

The Australian Building Codes Board is developing nationally consistent definitions for modern methods of construction and a National Voluntary Certification Scheme for manufacturers of prefabricated and modular construction. The scheme is intended to provide a streamlined pathway for manufacturers to demonstrate compliance with the NCC and is expected to become available by mid-2028, although the timing remains indicative and may change following further consultation (Australian Building Codes Board n.d.-b).

Significant challenges remain

Regulatory frameworks, financing, procurement practices and industry familiarity continue to favour traditional construction models. Innovation can therefore struggle to move beyond pilots and demonstration projects, particularly where uncertainty surrounds approvals, insurance, finance, market acceptance and adaptation to local conditions.

FIGURE 2 Construction capability: how resilient design reaches the ground



3.4 FINANCIAL SYSTEMS MUST ENABLE AND INCENTIVISE RESILIENCE

For households, upfront resilience costs compete with housing and broader cost-of-living pressures, as well as limited capacity to fund or finance upgrades. In high-risk locations, insurance affordability and underinsurance can add to these constraints, making resilience investment difficult even where households understand the benefits of acting.

Creating stronger financial incentives for resilience

One implementation pathway involves strengthening the connection between mitigation and insurance outcomes. Households may be more likely to invest where benefits are visible, measurable and recognised by insurers. Opportunities include improved risk assessment, improved communication between households and insurers on mitigation measures taken, recognition of appropriate risk reducing mitigation investment, better data sharing on how resilience measures influence insurance decisions, and aligning with broader work undertaken by the Insurance Council of Australia. This could extend to household and community-level mitigation, particularly where measures such as drainage upgrades, levees, fuel management or protective infrastructure reduce broader risk.

The Australian Sustainable Finance Taxonomy provides a common framework for identifying climate-aligned economic activities and is available for voluntary market use. While its initial implementation focuses on climate-change mitigation, ASFI's pilot work identified strong market support for future expansion to adaptation and resilience (Australian Sustainable Finance Institute 2025). Adaptation and resilience criteria could provide lenders, investors, and insurers with more consistent definitions of credible activities, reducing

the need for separate institutional eligibility frameworks. Taxonomy alignment would provide supporting infrastructure but would not itself demonstrate that a project reduces risk, qualifies for insurance recognition, or is suitable for finance.

Resilience finance was not viewed solely as a banking issue, but as requiring collaboration between lenders, insurers, governments, and households. IAG initiatives in resilience investment, land-use planning, and housing resilience were cited as examples of insurers contributing beyond risk transfer by helping communities prepare for extreme weather, reduce risks to life, safety, and property, and acting as convenors, investors, information providers, and implementation partners.

Participants also framed resilience as a form of community infrastructure investment, recognising that household-level measures can only reduce risk to a certain point and that effective resilience also depends on action at the community level. Investment in community resilience can reduce shared risks and deliver benefits that extend beyond individual properties.

Lismore demonstrates the economic consequences of under-investment: the 2022 floods caused more than \$400 million in lost production and directly affected 3,170 firms and 18,000 workers, with businesses considering relocation where suitable flood-free land was unavailable locally (Lismore City Council 2023a; Lismore City Council 2022). Reduced recovery costs, emergency service demand, and greater economic disruption strengthen the case for collaborative funding and delivery models that share costs and benefits across stakeholders.

This raises questions about how resilience costs should be shared. If resilience investments generate benefits for households, governments, insurers, local businesses, and communities, there is a strong case for funding models that better reflect those shared benefits. While no single model emerged through consultation,

participants identified growing interest in co-investment approaches that distribute costs and benefits more evenly. A critical constraint is the capacity to undertake credible, detailed cost-benefit analysis and translate proposed measures into investible projects.

One option is a dedicated resilience investment vehicle to support household upgrades before disasters occur, shifting investment from recovery towards mitigation and adaptation. IAG's *Resilience Investment Vehicle Insights* report demonstrates the potential for financing mechanisms that better align public investment, household incentives, and insurance outcomes. While the model requires further development, it reflects a broader shift towards investing in resilience before disasters rather than repeatedly funding recovery.

Different financing mechanisms will be required at different scales. Household upgrades may require grants, concessional lending, mortgage-based products, or combinations of public and household contributions. Community-scale mitigation and major infrastructure may be better suited to co-investment, blended or private finance, and, where appropriate, public-private partnerships. Such partnerships should be assessed project by project for value for money, public interest, transparency, and appropriate risk allocation. Insurers may contribute risk data, claims experience, technical expertise, and evaluation capability without being expected to fund resilience measures beyond commercial arrangements or policy obligations.

Market-based finance will not be suitable for every household. Risk disclosure, insurance, lending, and resilience requirements can create transition risks where households cannot afford upgrades, access appropriate finance, or live in homes that cannot be made sufficiently safe or insurable. Reforms should therefore be sequenced with access to assessments, independent advice, consumer protections, targeted financial assistance, financial counselling, and, where necessary, voluntary relocation pathways. Impacts on financial hardship, property values, insurance access, and housing security should be monitored (Settle et al., 2026).



TOP & MIDDLE: **Tropical Cyclone Narelle home damage;**
BOTTOM: **NRMA Insurance assessor visiting damaged home in Queensland, Tropical Cyclone Alfred.**

3.5 DEMONSTRATION PROJECTS CAN ACCELERATE RESILIENCE

Consultation identified demonstration projects as a practical mechanism for moving housing resilience from strategy to implementation. They provide opportunities to test delivery models under real-world conditions, generate practical evidence, refine implementation pathways and build confidence before wider adoption. Many also require partnerships across government, industry, insurers, researchers, financial institutions, communities and households, helping build the cross-sector relationships needed for implementation at scale.

Regional Retrofit Demonstration Programs

Regional retrofit demonstration programs offer a practical opportunity for further testing and evaluation. While many retrofit measures are already well understood from a technical perspective, there is opportunity to demonstrate how resilience upgrades can be delivered efficiently, financed appropriately, and adopted at scale across different housing types, communities, and hazard contexts. Regional pilots could test integrated delivery models that bring together hazard assessments, homeowner guidance, financing, builder capability and insurer engagement.

Existing programs such as the Queensland Resilient Homes Fund and NSW Resilient Homes Program provide valuable evidence for future initiatives. An independent evaluation of the Queensland program by the University of Queensland and University of Melbourne highlights the importance of homeowner participation, clear program design, trusted support, delivery capability and flexibility in achieving resilience at scale. Future pilots could build on these lessons by testing financing pathways, delivery costs, workforce requirements, long-term maintenance and scalability across different communities and hazard contexts (Gallagher et al., 2026).



Resilient Housing Demonstration Projects

Building on pattern-book initiatives and projects such as FORTIS, demonstration homes could test how flood, cyclone and heat resilience, recoverability and maintenance can be incorporated into practical, attractive and affordable housing. Evaluation could examine construction costs, approval timeframes, consumer acceptance, insurance outcomes and the adaptability of standardised designs to local hazards.

Demonstration activity should extend beyond individual homes and retrofits to new housing and precinct-scale development. Projects in appropriately located areas could test how hazard-informed site selection, land-use planning, resilient design and construction, infrastructure, insurance, finance, and community preparedness can be integrated from the outset. Evaluation should compare the costs and outcomes of building in resilience from the outset with later retrofit or post-disaster reconstruction, while avoiding investment that creates or locks in additional exposure.

Construction Capability Hubs

Place-based Construction Industry Hubs focused on resilience delivery could test integrated approaches to workforce matching, accreditation support, employer engagement and resilience capability development, particularly in regional areas.

Recent work through the Activate Australia's Skills initiative highlights barriers faced by overseas-trained workers in navigating skills recognition, licensing, accreditation, and employment despite relevant qualifications and experience (Settlement Services International, 2024). These findings are relevant for housing resilience and

construction delivery. Construction Industry Hubs could test ways to connect workforce matching, accreditation support, employer engagement, and resilience capability development with regions experiencing persistent workforce shortages.

Insurance and Finance Demonstration Projects

Consultation presented opportunities to test new partnerships between insurers, lenders, and homeowners to address the disconnect between resilience investments and the financial systems that influence housing decisions. Insurance and finance pilots could test resilience-linked lending, mitigation incentives, assessment tools, and mechanisms for recognising household resilience investment. Pilot evaluation could examine how these incentives influence behaviour, insurance outcomes and uptake of mitigation measures and provide valuable evidence to scale initiatives.

Community-Led Implementation Models

Community-based implementation models were identified in consultation as important for further exploration. Household-level measures can reduce risk, but cannot address all of the infrastructure, environmental, and preparedness challenges that shape community resilience. Community resilience partnerships that bring together local organisations, councils, industry, and community leaders could help connect household action with broader community-level risk reduction, while supporting households to access resilience information, technical advice, funding opportunities, and practical implementation support. Demonstration projects could evaluate how these place-based partnerships improve participation, strengthen community



Make Safe roof repairs on NRMA Insurance customers home after Tropical Cyclone Alfred, Gold Coast.



capability, reduce barriers to implementation, and support more coordinated delivery across different hazard contexts.

The Housing Resilience Action Plan 2030 proposes locally led, deliberative, Community Disaster Adaptation Plans to connect household decisions with neighbourhood infrastructure, community preparedness, public risk reduction, and longer-term adaptation pathways (Settle et al., 2026). These plans could provide accessible local risk information and independent technical advice, help residents compare retrofit, public mitigation, and voluntary relocation options, and establish priorities linked to government funding. Participation support would be needed for people facing financial, language, disability, or other access barriers. Community engagement should complement, rather than transfer responsibility away from, coordinated government and industry action.

First-Nations-Led Resilience Partnerships

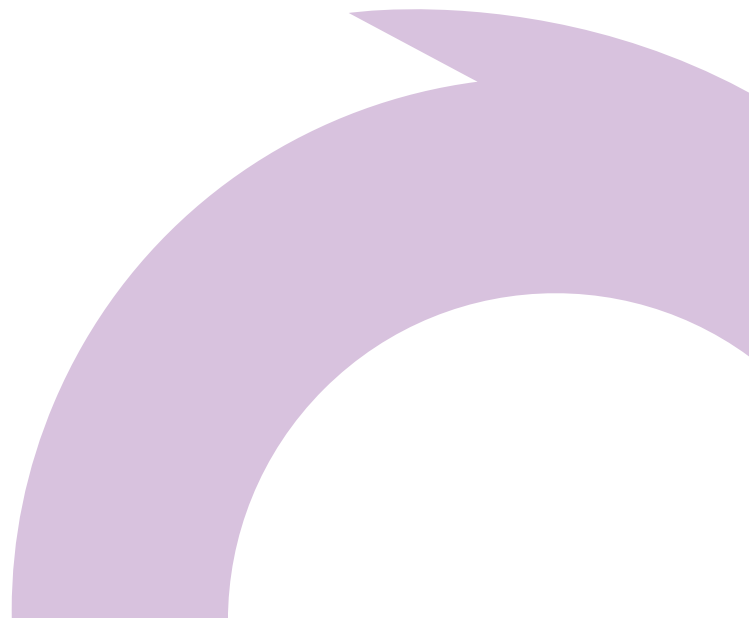
First Nations-led resilience initiatives were identified as an especially important area for further exploration. Indigenous communities possess deep knowledge of country, landscape management, environmental stewardship, and long-term adaptation. During consultations, discussion of recognition of cultural burning programs, Indigenous land management practices, and place-based resilience approaches highlighted the potential value of integrating Indigenous knowledge into broader community resilience strategies.

Demonstration projects involving First Nations organisations could provide opportunities to test collaborations that combine Indigenous knowledge, scientific expertise, and community-led implementation. Beyond resilience outcomes, initiatives may generate broader social, cultural, and economic benefits while strengthening local ownership of resilience planning.

Evaluation and Scaling

Successful demonstration projects require clear governance, stakeholder engagement, sustainable funding and rigorous evaluation to determine whether projects generate transferable lessons to inform future policy, industry practice, and investment decisions.

A national housing-resilience investment and demonstration program should complement, rather than replace, existing funding mechanisms. The Disaster Ready Fund is the Commonwealth Government's principal disaster-risk-reduction initiative, with up to \$1 billion committed over five years, from 1 July 2023 to 30 June 2028 (National Emergency Management Agency 2026c). During this period, housing-related investment should be coordinated with relevant Fund activities. Future arrangements should take account of decisions about the Fund beyond 2028 while maintaining a distinct focus on risk reducing resilience and mitigation at the household and community levels.



Part Four

Recommendations





The recommendations set out a staged national implementation pathway for improving housing resilience. They move from practical action under existing mandates, to coordinated delivery and investment at scale, and finally to formalising the enduring national governance and cross-cutting assessment architecture that supports and connects implementation across the pathway.

The recommendations prioritise implementation, demonstration, coordination, and uptake rather than large-scale regulatory reform, with a focus on practical, achievable actions that can build momentum in the short to medium term.

Their staging reflects what is required to begin each action: Stage 1 can commence through existing organisations and mandates; Stage 2 adds shared frameworks, coordinated delivery, pooled investment, and interim coordination arrangements; and Stage 3 formalises and consolidates the national architecture needed for sustained implementation. Governance and coordination therefore develop across the pathway rather than commencing only in Stage 3.



STAGE 1 **ACT NOW** (no new architecture required)

These recommendations can be implemented by existing organisations under their current mandates, with no new national body required.

Stage 1 funding note:

Some Stage 1 recommendations, including Recommendations 1.4 and 1.7, identify Recommendation 2.7 as a source of grants, subsidies, or concessional finance. Their core actions can begin in Stage 1 under existing mandates, but the additional funding they describe will not be available until Recommendation 2.7 is established in Stage 2. Stage 1 should therefore be read as 'start now', not 'fully resourced from day one'.





RECOMMENDATION 1.1

Improve Access to Existing Property-Level Risk Information

Households, developers, and investors are better placed to make informed decisions when they have access to clear, consistent information about natural hazard exposure and appropriate guidance on uncertainty in current and future risk. Governments should improve access to existing information while clearly communicating uncertainty in property vulnerability and climate-risk modelling. Any national approach should avoid reliance on a single model. Before new property-level reporting is introduced, it should also establish clear arrangements for liability, data governance, and the respective roles of governments and insurers.

GOVERNMENTS SHOULD:

- Undertake an implementation review to identify barriers relating to data access, quality, governance, model uncertainty, liability, appropriate use, technical interoperability, and institutional responsibilities, and develop a staged plan that assigns responsibility for addressing them;
- Improve public access to existing hazard maps, datasets, and resilience guidance, accompanied where relevant by current or regularly updated information on variable hazard conditions, such as Bureau of Meteorology published fire danger ratings, while clearly distinguishing this information from longer-term property exposure and proprietary modelling data;
- Develop consistent explanations of data limitations, uncertainty, and appropriate use;

- Explore proportionate pre-purchase disclosure approaches that improve transparency about a home's resilience and exposure to natural hazards, with appropriate information also available to renters;
- Explore with insurers how existing practices could be expanded to provide consumers with relevant hazard or peril risk-assessment information when seeking, purchasing, or renewing home insurance, to support informed decisions about coverage and resilience, while protecting proprietary modelling, avoiding inappropriate liability, and making clear that an assessment reflects the relevant insurer's view and may differ from assessments made by other insurers or governments;
- Improve interoperability across government, insurance, and lending information, subject to assessing whether each risk assessment is fit for its proposed use, while preserving independent risk assessment and clearly communicating its intended purpose and limitations.

LEAD ORGANISATIONS

- Australian Climate Service, comprising the Bureau of Meteorology, CSIRO, Australian Bureau of Statistics, and Geoscience Australia;
 - State and territory governments;
 - National Emergency Management Agency;
 - Local governments; and
 - Insurance Council of Australia (ICA).
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RECOMMENDATION 1.2

Expand Resilience-Focused Pattern Book Housing and Retrofit Design Guidance

Pattern-book housing provides an opportunity to improve resilience while reducing design costs and accelerating housing delivery. It should provide adaptable design systems rather than uniform solutions or a substitute for site-specific, multi-hazard assessment.

GOVERNMENTS SHOULD:

Build on existing initiatives, expand the availability and uptake of resilient pattern-book housing through approaches adapted to local hazards, site conditions, and jurisdictional planning systems by:

- Developing pattern-book and modular housing designs that incorporate scalable building systems and graduated resilience-performance options;
- Creating regionally appropriate designs for different climate, hazard, risk, housing, and construction profiles;

- Streamlining planning and approval pathways for resilient housing designs where appropriate to the relevant jurisdiction;
- Promoting and expanding the use of existing resilient housing designs, including proven architectural plans, to demonstrate how resilience can be integrated into new housing without compromising affordability or delivery timeframes;
- Supporting uptake through workforce training and practitioner awareness under Recommendation 2.4 and, where relevant evidence and eligibility requirements are met, through insurance recognition and financing mechanisms under Recommendations 1.11 and 2.6; and
- Developing retrofit-focused design guidance for common existing housing types, showing how hazard-appropriate resilience upgrades can be incorporated into planned renovations.

LEAD ORGANISATIONS

- State Housing and Planning Agencies; and
- Australian Building Codes Board (ABCB).



Flood damaged town, Australia

RECOMMENDATION 1.3

Strengthen Non-Regulatory Resilience Delivery

With further residential changes to the NCC limited in the near term, greater emphasis should be placed on implementing existing resilience guidance and developing credible, voluntary industry pathways that enable performance beyond minimum regulatory requirements to be tested, rated, and communicated to homeowners, insurers, and the market.

INDUSTRY, INSURERS, TESTING FACILITIES, RESEARCH BODIES, AND GOVERNMENTS SHOULD INVEST IN:

- Implementation resources supporting the practical application of existing hazard-specific building standards, technical guidance, and tested resilience measures;
- Industry-led testing, rating, and verification schemes that enable the performance of products, assemblies, and building systems beyond minimum regulatory requirements to be assessed and communicated consistently;

- Industry resilience implementation playbooks translating relevant standards, guidance, and testing into practical steps for design, product selection, installation, verification, maintenance, and communication with homeowners and insurers;
- Demonstration projects showcasing practical resilience solutions;
- Homeowner guidance explaining the resilience performance and potential benefits of different products and measures; and
- Practical education and capability-building programs.

LEAD ORGANISATIONS

- Industry associations;
- Insurance Council of Australia (ICA);
- Universities, building research institutes, and relevant testing facilities;
- Resilient Building Council; and
- State and territory building and planning authorities.



Flooded streets of Lismore

RECOMMENDATION 1.4

Streamline House-Raising and Flood Adaptation Pathways

Proven flood adaptation measures can remain difficult, costly, and time-consuming to implement because of complex approval processes.

STATE AND TERRITORY GOVERNMENTS SHOULD

Work through relevant planning, building, and approval systems to streamline pathways for eligible adaptation projects by:

- Reviewing state and local planning, certification, and regulatory settings that create unnecessary barriers to household resilience upgrades;
- Providing standard technical guidance;

- Developing preferred design templates; and
- Expanding access to targeted grants, subsidies, concessional finance, and other fit-for-purpose funding, particularly where high upfront costs or limited private financial returns make mortgage-based incentives insufficient. Existing pathways can be improved in Stage 1, while the additional funding available through Recommendation 2.7 would commence when that program is established in Stage 2.

This would help households undertake resilience upgrades more quickly and with greater confidence.

LEAD ORGANISATIONS

- State and territory planning and building authorities.



RECOMMENDATION 1.5

Embed “Build Back Better” in Recovery and Resilience Investment Programs

Governments need to formalise long-term resilience and adaptation funding programs and eligibility for post-disaster recovery programs to embed resilience and provide opportunities to reduce future disaster risk rather than simply replacing what existed before.

GOVERNMENT FUNDING PROGRAMS SHOULD SUPPORT RESILIENCE UPGRADES BY:

- Incorporating resilience measures during post-disaster reconstruction and resilience investment programs;
- Applying improved resilience and hazard-informed design standards where practical;
- Supporting measures that reduce future exposure to natural hazard risk;
- Providing funding and incentives for resilience improvements alongside recovery and adaptation investments;
- Encouraging households to undertake resilience upgrades when rebuilding or repairing homes;
- Establishing clear pathways for combining insurance claim payments with government grants, household contributions, or other resilience funding, with responsibilities and funding sources clearly distinguished; and
- Embedding a resilience-focused approach across recovery and resilience investment programs which would reduce future disaster losses, improve long-term community resilience, support insurance affordability and maximise the value of public investment.

Implementation should align with reforms arising from the Independent Review of Commonwealth Disaster Funding, the Colvin Review, and the proposed Disaster Recovery Funding Framework, including changes to Commonwealth, state, and territory cost-sharing and proposed arrangements for infrastructure betterment (National Emergency Management Agency 2024; Minister for Emergency Management 2026).

Where risk cannot reasonably be reduced to an acceptable level, recovery planning should also consider voluntary transition pathways, including relocation, buybacks, or alternative land-use outcomes.

The insurance industry should explore and develop appropriate “build back better” options that enable customers to incorporate verified resilience upgrades when repairing or rebuilding following an insured event.

These options should be supported by clear product design and pricing, and may include optional policy benefits, or arrangements that combine insurance claim payments with government grants or other resilience funding.

Any approach must clearly distinguish the insurer’s obligation to reinstate or settle in accordance with the policy from additional resilience improvements, and should not assume insurers will fund upgrades beyond policy terms, applicable building requirements or the agreed sum insured.

LEAD ORGANISATIONS

- National Emergency Management Agency (NEMA)
 - State and territory governments, including relevant resilience, reconstruction, housing, planning, and disaster recovery agencies; and
 - Insurance Council of Australia (ICA).
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RECOMMENDATION 1.6

Launch a National Home Resilience Maintenance Campaign

Routine maintenance is one of the simplest and most cost-effective ways households can improve resilience, yet existing activity across insurers and state agencies is fragmented.

THE COMMONWEALTH GOVERNMENT SHOULD

Provide core funding for national coordination and campaign development, with state and territory governments and participating insurers supporting delivery and distribution. Building on the work of the ICA, individual

insurers, the Resilience Ratings Initiative, and existing preparedness initiatives, including initiatives such as Get Ready Queensland's home-maintenance resources, governments, insurers, and community organisations should:

- Provide practical household maintenance checklists and simple resilience self-assessment tools to identify priorities for mitigation, adaptation, maintenance, or replacement;
 - Deliver education and awareness campaigns on the importance of routine maintenance in reducing disaster risk;
 - Establish targeted assistance and referral pathways for households that cannot afford priority maintenance or need
-



Australian bushfire

help finding appropriately qualified tradespeople, working through councils, community organisations, and relevant service providers;

- Establish independent governance and consumer oversight of campaign content, clearly distinguishing general resilience guidance from insurance policy terms, coverage requirements, and claims decisions;
- Encourage insurers to provide practical maintenance and resilience guidance throughout the insurance lifecycle; and
- Continue to support resilience education and preparedness programs at local, state, and national levels.

The campaign should combine practical information with pathways for households facing financial or capability barriers to act.

LEAD ORGANISATIONS

- National Emergency Management Agency (NEMA);
 - State and territory reconstruction and recovery agencies;
 - Insurance Council of Australia (ICA);
 - Consumer advocacy and financial counselling organisations; and
 - Community organisations.
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RECOMMENDATION 1.7

Promote Resilience Upgrades at the Point of Repair or Replacement

Many resilience improvements can be delivered more affordably through home routine maintenance and non-claim replacement cycles. Governments, manufacturers, retailers, and the building-products industry should make resilient products easier to identify and access.

Any upgrades funded through insurance claim payments would require explicit product and pricing development, specific identified sums insured, and customer consent and should not assume insurers will fund upgrades beyond policy terms, like-for-like repair or applicable building-code requirements.

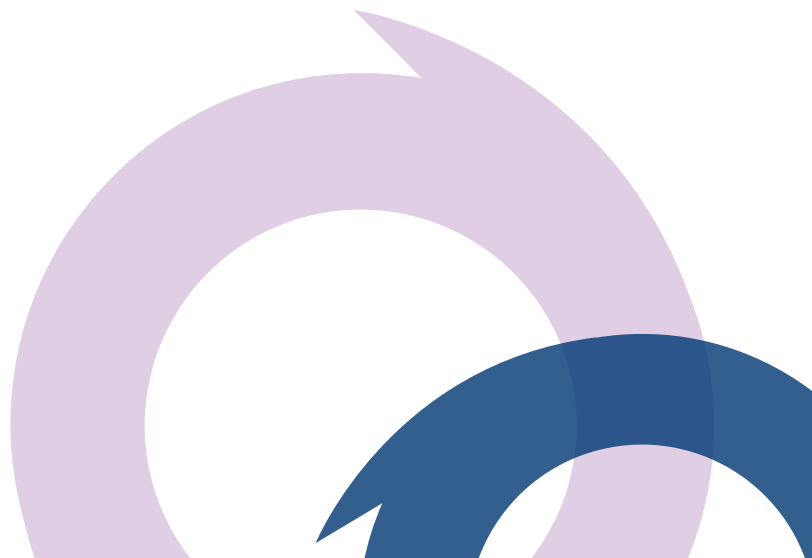
ACTIONS SHOULD INCLUDE:

- Developing clear performance information and, where supported by reliable testing, graduated ratings for building products, assemblies, and complete building systems across relevant hazards, recognising that resilience depends on design, component interaction, installation, and maintenance;
- Developing rating approaches in consultation with building practitioners, manufacturers, installers, insurers, testing bodies, and other relevant industry participants to ensure they are practical, credible, and suitable for broad adoption;
- Identifying resilience work that must be undertaken by licensed practitioners under state and territory frameworks, supported by clear scopes of work, qualifications, competency requirements, and quality-assurance processes;
- Improving the availability and affordability of resilient replacement products and building-system solutions;
- Encouraging resilient products and systems to become the market standard where there is a strong business case;
- Linking verified replacement upgrades to available grants, rebates, and finance, where appropriate and available, with additional grants, subsidies, or concessional finance explored through Recommendation 2.7 once it commences in Stage 2; and
- Supporting partnerships across manufacturers, retailers, installers, and suppliers to increase consumer awareness and uptake.

This would enable households to improve resilience incrementally through everyday routine maintenance and replacement without requiring major upfront investment.

LEAD ORGANISATIONS

- Australian Building Codes Board (ABCB);
- State and territory building and occupational-licensing regulators;
- Building-product manufacturers and retailers;
- Australian Steel Institute and relevant product and building-system industry associations;
- Accredited testing and certification bodies; and
- Resilient Building Council.





RECOMMENDATION 1.8

Improve Resilience in Rental Housing

Rental properties represent a significant proportion of Australia's housing stock, but tenants have limited capacity to undertake significant resilience upgrades themselves, with investment decisions generally resting with landlords. Governments should investigate proportionate standards and incentives for improving rental-property resilience, supported by assessment of potential impacts on tenant safety, rents, housing supply, landlord costs, and lower-income households.

GOVERNMENTS SHOULD:

Work with landlords, tenant representatives, insurers, and the finance sector to identify practical mechanisms that encourage investment without creating unreasonable costs for tenants or property owners.

THESE SHOULD INCLUDE:

- Supporting access to resilience assessments for rental properties;
- Supporting climate adaptation and risk mitigation improvements;
- Improving energy efficiency alongside resilience upgrades; and
- Investigating grants, rebates, concessional finance, and other incentives for landlords undertaking verified resilience upgrades, drawing where appropriate on approaches used to support household energy-efficiency improvements.

Any incentives or standards should be proportionate to the level of risk and designed with regard to their potential effects on rental affordability and housing supply, particularly for lower-income households and renters in high-risk areas. This would provide a pathway to strengthen landlord investment, improve tenant safety, reduce disruption following disasters, and strengthen the resilience of Australia's rental housing stock.

LEAD ORGANISATIONS

- State housing and tenant agencies.

RECOMMENDATION 1.9

Establish Industry Communities of Practice

Practitioners need structured opportunities to share evidence and practical experience, particularly following disasters when builders, assessors, testing facilities, and insurers can identify which homes and construction methods performed well and why.

GOVERNMENTS, INDUSTRY, AND RESEARCH ORGANISATIONS SHOULD SUPPORT NATIONAL AND REGIONAL COMMUNITIES OF PRACTICE THAT:

- Share lessons from resilience projects and post-disaster performance;
- Exchange practical implementation experience;
- Convene hazard-specific, cross-supply-chain workshops involving material suppliers, installers, builders, assessors, insurers, and researchers to identify building-performance gaps and practical responses;
- Showcase innovation and emerging good practice; and
- Strengthen resilience capability across the housing sector.

LEAD ORGANISATIONS

- Industry associations;
- Cyclone Testing Station, James Cook University;
- Insurance Council of Australia (ICA); and
- Universities, building research institutes, and relevant testing facilities.

RECOMMENDATION 1.10

Accelerate Resilient Construction Innovation, Research, and Adoption

Modern construction and repair methods, applied research, and coordinated testing can improve resilience and recoverability while supporting faster and more efficient housing delivery.

Governments should bring together research institutions, testing facilities, industry, insurers, and the finance sector to accelerate the development, validation, commercialisation, and adoption of resilient technologies, materials and building systems suited to Australia's future climate risks.

Further residential changes to the NCC have been paused until mid-2029, except for essential quality and safety measures (Treasury 2025; Australian Building Codes Board n.d.-a).

During this period, near-term innovation should focus on effective use of existing Performance Solution and evidence-of-suitability pathways, while generating evidence that could support broader adoption (Australian Building Codes Board n.d.-c).

THIS SHOULD INCLUDE:

- improving access to and consistent application of NCC Performance Solution and evidence-of-suitability pathways for resilient construction methods, materials, and technologies not yet incorporated into Deemed-to-Satisfy Provisions or referenced Australian Standards;
- Supporting time-limited or geographically defined pilots that test innovative resilient construction solutions, generate evidence for broader adoption, and comply with applicable NCC and state or territory requirements;
- Developing nationally consistent technical guidance, evidence requirements, installation specifications, and quality-assurance pathways for common resilience retrofits to existing homes;
- Supporting procurement approaches that encourage repair, refurbishment, and resilient construction;
- Supporting demonstration projects and investment partnerships that accelerate the commercialisation and uptake of resilient construction technologies, materials and products; and
- Developing practical guidance on the selection and use of resilient materials, material recovery, reuse, and modern construction methods for different hazard profiles and climate conditions.

These actions would support construction productivity, supply chain resilience, and faster recovery while reducing reliance on virgin materials and replacement-based building.

LEAD ORGANISATIONS

- Australian Building Codes Board (ABCB);
- Standards Australia;
- State and territory building regulators;
- Housing Australia;
- Relevant construction and building-product industry associations; and
- Accredited testing and certification bodies.



NRMA Insurance property assessor at customer home after Tropical Cyclone Alfred

RECOMMENDATION 1.11

Improve Visibility of Mitigation in the Assessment of Risk

Insurance provides a risk signal that can help encourage resilience investment. The benefits of risk mitigation extend beyond potential insurance outcomes to reducing damage, improving household safety and minimising disruption to lives and livelihoods. Consumers, industry, and governments should build an understanding of measures that reduce risk at both the individual household and community level which can put downward pressure on insurance premiums including through lower frequency of claims across the insurance pool.

Common definitions of credible adaptation and resilience activities, including through future expansion of the Australian Sustainable Finance Taxonomy, could support more consistent recognition of verified resilience measures across lending, investment, and insurance. Taxonomy criteria would provide supporting infrastructure rather than replace insurers' own risk assessment, underwriting, and pricing processes (Australian Sustainable Finance Institute 2025).

The Hazards Insurance Partnership's Guiding Principles support recognising fit-for-purpose household risk-reduction activities and effective government-funded community-level mitigation in insurance pricing and availability. They also confirm that decisions concerning insurance products and pricing remain matters for individual insurers and do not entail a commitment to provide a specified discount for particular mitigation activities (National Emergency Management Agency 2026b).

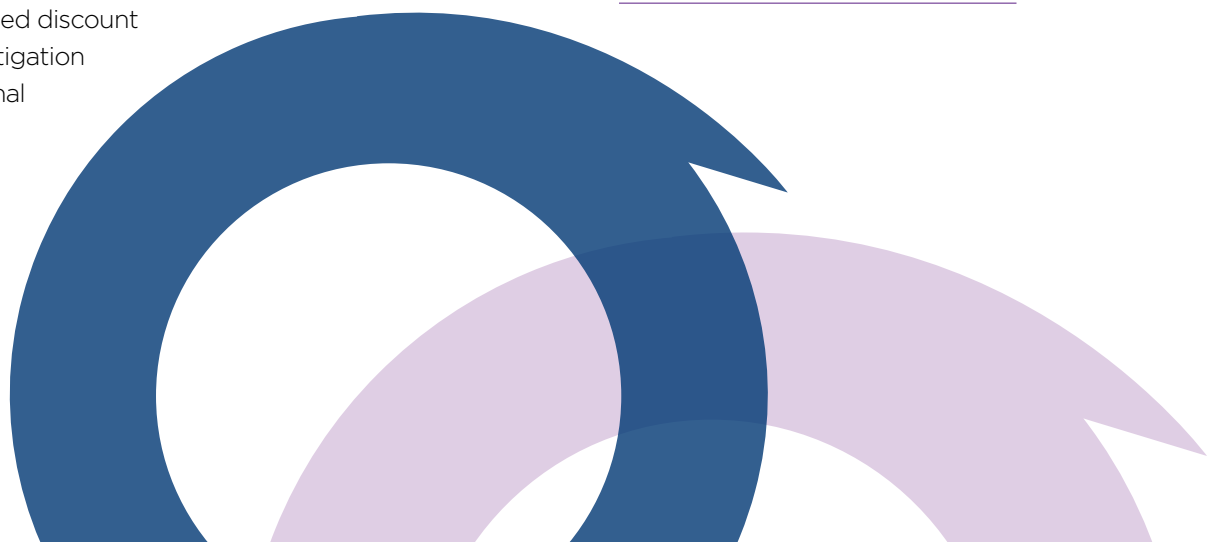
INDUSTRY AND GOVERNMENTS SHOULD BUILD ON EXISTING INITIATIVES BY:

- Communicating how verified property-level resilience measures and community-level mitigation, including public risk-reduction infrastructure, are reflected in risk assessment and, where appropriate, insurance availability and pricing;
- Addressing data, assessment, certification, and verification barriers that limit recognition and record keeping of property- and community-level risk reduction;
- Continuing to develop practical approaches to recognising verified resilience measures across multiple natural hazards; and
- Embedding resilience considerations into routine household and property decisions, alongside expanding incentives for measures that demonstrably reduce risk.

Improving the recognition of verified resilience measures, within legal, commercial, and technical constraints, would strengthen the connection between resilience investment and financial outcomes.

LEAD ORGANISATIONS

- Insurance Council of Australia (ICA);
- Insurance sector;
- Commonwealth Government; and
- State and territory governments.





STAGE 2 COORDINATE AND SCALE

These recommendations establish the shared frameworks, coordinated delivery mechanisms, and pooled investment needed to build on and scale Stage 1 activity.

RECOMMENDATION 2.1

Create a National Housing Resilience Guidance Framework

Australia has substantial existing guidance on resilient housing design, planning, and construction, including resources addressing flood, cyclone, storm tide, bushfire, and heat resilience (Queensland Reconstruction Authority, n.d.; City of Gold Coast, n.d.). The priority is to translate this knowledge into nationally consistent guidance and practical tools that governments at all three levels can apply through land-use planning, development assessment, housing policy, and resilience programs.

The Framework should complement, rather than duplicate or replace, the NCC. It should support application of the NCC and address matters outside its scope, while proposed changes to mandatory technical requirements should continue through established NCC development processes (Australian Building Codes Board, n.d.). National guidance should allow resilience measures and performance levels to be adapted to local hazards, housing types, and construction practices.

A NATIONAL HOUSING RESILIENCE GUIDANCE FRAMEWORK SHOULD BUILD ON EXISTING GUIDANCE, RESEARCH, AND SUCCESSFUL INITIATIVES AND SHOULD:

- Develop national, risk-based planning principles for directing housing growth towards lower-risk, well-serviced locations, permitting development where risk is tolerable, avoiding additional exposure, including increased density, where risk

cannot reasonably be reduced, and supporting consistent consideration of natural-hazard risk in planning policies and decisions;

- Develop hazard-specific planning practice notes;
- Provide flood, bushfire, cyclone, hail, and heat-resilient design guidance;
- Develop standardised planning assessment checklists;
- Provide resilience implementation toolkits for councils;
- Support adoption through state and territory planning frameworks, local planning instruments, development assessment and approval pathways, public procurement, and relevant housing and resilience programs;
- Provide implementation funding and technical assistance to help state, territory, and local governments adapt and apply the Framework, including through the investment and demonstration program proposed in Recommendation 2.7; and
- Support education, compliance, and enforcement to promote appropriate designs, construction practices and code-compliant materials.

LEAD ORGANISATIONS

- Commonwealth Treasury;
- Australian Building Codes Board (ABCB); and
- State and territory housing, planning, building, and resilience agencies.

RECOMMENDATION 2.2

Establish a Consistent National Home Resilience Assessment Scheme

Households need trusted, independent and actionable information to understand risk, identify resilience opportunities and access practical pathways to reduce vulnerability. Property-level risk information alone will not enable all households to act. The Housing Resilience Action Plan 2030 recommends publicly funded free home assessments, independent place-based advice and clear links between assessment results, resilience improvements, insurance, and funding options (Settle et al., 2026).

GOVERNMENTS, INSURERS, LENDERS, AND INDUSTRY SHOULD WORK TOWARDS A NATIONALLY CONSISTENT HOME RESILIENCE ASSESSMENT SCHEME BY:

- Developing nationally consistent, multi-hazard household resilience assessments;
- Providing tailored retrofit recommendations linked to property-specific risks;
- Ensuring individual property assessments and tailored retrofit recommendations are delivered by appropriately qualified and independent providers, with clear boundaries between technical assessment, general information, and regulated personal advice;
- integrating resilience assessments into insurance, lending, and financing pathways to support household resilience investment and enable verified risk reduction to be considered, where appropriate, in underwriting and pricing;
- Establishing trusted, independent and place-based guidance services to help households interpret results, identify appropriately qualified providers and navigate resilience, insurance, and funding options;
- Providing referral pathways to free financial counselling where households are experiencing financial hardship or considering borrowing for resilience improvements; and
- Supporting insurers to use nationally consistent resilience assessments throughout the insurance lifecycle and provide general information about risk and resilience measures, without requiring insurers to provide individual technical recommendations or personal financial advice.

Unlike Recommendation 1.1, which concerns access to existing hazard information, this scheme would assess the resilience of individual homes and identify practical upgrades. It should build on, rather than duplicate, existing assessment methodologies and emerging multi-hazard initiatives, including the Resilient Building Council's multi-peril assessment prototype currently being piloted with support from IAG and NAB. The objective should be to use this and other existing work as a foundation for a nationally consistent approach, rather than create a separate assessment model.

LEAD ORGANISATIONS

- Resilient Building Council;
- Cyclone Testing Station, James Cook University;
- National Emergency Management Agency (NEMA);
- Financial counselling, community legal services, and consumer advocacy organisations;
- State and territory resilience and reconstruction agencies;
- Insurance and finance sectors; and
- Industry associations.



RECOMMENDATION 2.3

Develop Community Disaster Adaptation Plans

Household resilience decisions take place within a broader community context shaped by shared risks, local conditions, infrastructure, social networks, and longer term adaptation pathways. State and territory governments should fund and support local governments and trusted community organisations to develop and implement Community Disaster Adaptation Plans in high-risk areas through inclusive, deliberative engagement with residents (Settle et al., 2026).

THESE PLANS SHOULD:

- Combine household-level resilience measures with local extreme weather risk and climate projections, neighbourhood infrastructure, community preparedness, and broader risk-reduction priorities;
- Provide accessible local risk information and independent technical advice;
- Enable residents to compare adaptation pathways, including retrofit, public resilience works and, where risks cannot be reduced sufficiently, voluntary relocation;
- Support participation by people facing financial, language, disability or other access barriers;
- Identify agreed priorities that can be linked to government resilience funding and the National Housing Resilience Investment and Demonstration Program (recommendation 2.7); and

- Establish transparent arrangements for monitoring implementation and reporting progress to participating communities.

Community engagement should complement, rather than shift responsibility away from, coordinated government and industry action. These plans would help households interpret complex risk information, understand the choices facing their community, and make investment decisions within a shared local context (Settle et al., 2026).

LEAD ORGANISATIONS

- State and territory resilience and reconstruction agencies (funding, program design, and support);
 - Local governments (local plan development and implementation);
 - Trusted local and community organisations (community engagement and delivery); and
 - National Emergency Management Agency (NEMA) (national coordination and alignment).
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RECOMMENDATION 2.4

Build a National Housing Resilience Skills Program

Building resilience into Australia's housing stock requires a workforce equipped to address priority vulnerabilities. Training should be informed by the hazards and housing interventions identified through cost-benefit analysis and aligned with the NCC.

Workforce planning must also account for competing demand across major national projects. An August 2026 Electrical Trades Union of Australia briefing reports that Australia will require an additional 42,500 electricians for the energy transition by 2030, with data centres and housing targets requiring a further 13,280 and 17,300 electricians respectively. The additional

workforce required specifically for housing resilience is not separately identified (Electrical Trades Union of Australia, 2026).

GOVERNMENTS, INDUSTRY, AND TRAINING PROVIDERS SHOULD EMBED RESILIENCE CAPABILITY ACROSS THE CONSTRUCTION WORKFORCE BY:

- Integrating resilience into apprenticeships, TAFE qualifications, and vocational education programs;
- Expanding nationally recognised micro-credentials in areas such as flood, bushfire, cyclone, storm, and heat resilience, recoverability and repairability;
- Developing nationally recognised skill sets or qualifications for tradespeople specialising in resilience upgrades, with competency requirements informed by the building, resilience, and insurance sectors, and exploring recognition of appropriately



Space Cube temporary accommodation, Victorian bushfires, 2026

qualified practitioners through insurer repair, referral, and resilience-program pathways;

- Strengthening resilience content in continuing professional development for builders, engineers, architects, planners, and surveyors;
- Ensuring training reflects emerging research, evolving building practices, and different natural hazards.
- Using the next National Skills Agreement negotiations to significantly increase Commonwealth, state, and territory co-investment in TAFE, industry-led registered training organisations, group training organisations, trainers, apprenticeship places, and fit-for-purpose training infrastructure, with investment informed by demand across housing, resilience, clean energy, data centres, and other major projects; and
- Requiring major projects and sectors that draw heavily on scarce construction trades

to contribute to expanding training capacity through mechanisms such as apprentice employment requirements, workforce development plans, and appropriately designed training levies or funds.

This would help build a resilient construction workforce capable of delivering housing that is better prepared for Australia's changing climate.

LEAD ORGANISATIONS

- Department of Employment and Workplace Relations (DEWR);
- BuildSkills Australia;
- Housing Industry Association (HIA);
- State and territory skills agencies; and
- Professional peak bodies.

RECOMMENDATION 2.5

Establish Construction Industry Hubs

Workforce shortages, supply chain disruption, declining productivity, and rising construction costs constrain the capacity to deliver resilient housing at scale. Two distinct construction-capacity requirements need to be addressed: sustained expansion of the workforce and supply chains required for new housing and retrofits, and temporary, place-based surge capacity following disasters, including in regional and remote communities.

GOVERNMENTS SHOULD ESTABLISH CONSTRUCTION INDUSTRY HUBS BRINGING TOGETHER INDUSTRY, INSURERS, TRAINING PROVIDERS, RESEARCHERS, AND GOVERNMENTS TO:

- Coordinate long-term workforce planning and training to expand the construction capacity available for resilient new housing and retrofits;
- Improve workforce mobility and skills recognition by partnering with or incorporating place-based migrant employment pathways hubs and skills-recognition navigators, providing guidance and referrals to relevant skills assessment, recognition of prior learning, qualification, and occupational-licensing processes (Settlement Services International 2024; Department of Employment and Workplace Relations 2026);
- Establish formal referral partnerships between skills-recognition services and relevant employment, education, and community support services, particularly in areas with high migrant populations, to improve access to employment pathways (Settlement Services International 2024);

- Strengthen sovereign capability and supply-chain resilience by supporting local innovation, production, and investment through targeted incentives where feasible and cost-effective;
- Strengthen supply chains and access to resilient materials and building systems;
- Improve collaboration between governments, industry, insurers, and training providers;
- Establish pre-agreed workforce, procurement, accommodation, logistics, and deployment arrangements that can be activated following disasters to provide timely surge capacity in affected regions, including regional and remote communities; and
- Accelerate adoption of resilient construction methods and products.

Construction Industry Hubs would provide a practical mechanism for addressing one of the most significant barriers identified throughout this report: ensuring the construction sector has the workforce, supply chains, and capability required to deliver resilient housing at scale.

LEAD ORGANISATIONS

- State and territory governments;
- BuildSkills Australia; and
- Housing Industry Association (HIA)





RECOMMENDATION 2.6

Develop Resilience-Linked Lending Products

Access to finance remains a significant barrier to resilience investment.

BANKS, OTHER FINANCIAL INSTITUTIONS, INVESTORS, AND GOVERNMENTS SHOULD COLLABORATE ON FINANCING APPROACHES SUITED TO HOUSEHOLD UPGRADES, COMMUNITY-SCALE MITIGATION, AND MAJOR INFRASTRUCTURE BY:

- Offering low-interest, packaged, or other fit-for-purpose finance for verified resilience upgrades, including through mortgage and refinancing arrangements;
- Exploring whether verified resilience performance can be reflected in mortgage pricing or other lending terms where evidence demonstrates a material reduction in credit risk;
- Aligning product eligibility criteria, where appropriate, with the Australian Sustainable Finance Taxonomy as adaptation and resilience criteria are developed, supporting more consistent definitions of credible resilience investment across the market;

- Establishing cross-industry partnerships that connect financing with resilience assessments, verification, insurance recognition, and practical delivery pathways;
- Exploring co-investment, blended, and private finance, and, where appropriate, public-private partnerships for community-scale resilience and major mitigation infrastructure; and
- Building on established sustainable finance approaches to develop scalable resilience finance products and investment frameworks.

The Australian Sustainable Finance Taxonomy could provide common definitions of eligible resilience activities and reduce the need for institutions to develop separate criteria. However, taxonomy alignment would not itself demonstrate that a measure reduces risk, warrants insurance recognition, or is suitable for finance. Financing should therefore operate alongside appropriate assessment, verification, public support, and delivery pathways.

Public-private partnerships should be assessed project-by-project for value for money, public interest, transparency, and appropriate risk allocation, (Australian Sustainable Finance Institute 2025; Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts n.d.).

LEAD ORGANISATIONS

- Banks, mortgage lenders, and other financial institutions;
- Institutional investors;
- Commonwealth Government;
- State and territory governments; and
- Australian Sustainable Finance Institute (ASFI).

RECOMMENDATION 2.7

Establish a National Housing Resilience Investment and Demonstration Program

Recommendation 2.7 should operate through a coordinating mechanism designated by the Australian Government, providing national oversight and leading delivery in partnership with participating state and territory agencies, industry, and other delivery partners. As the National Housing Resilience Partnership is established, it should assume this coordinating and oversight role, providing an enduring governance mechanism for the program and supporting its implementation and scaling.

Australia should coordinate existing and proposed housing-resilience funding, investment vehicles, regional support packages, innovation pilots, and demonstration projects through a national program. The program should complement, rather than replace, existing funding mechanisms, including the Disaster Ready Fund. During the Fund's current five-year funding commitment to 30 June 2028, housing-related investment should be coordinated with relevant funded activities. Future arrangements should take account of decisions about the Fund beyond that period (National Emergency Management Agency 2026c).

The program should encompass existing homes, new housing, and post-disaster reconstruction, including demonstrations that embed resilience in site selection, planning, design, construction, infrastructure, and recovery. Investment should be directed to prioritise high-risk communities, hazards, housing types, and interventions using transparent criteria.

THE PROGRAM SHOULD:

- Prioritise investment using robust cost-benefit analysis and assessment of current and future natural hazard risk;
- Prioritise households and communities with high current or projected natural-hazard exposure that also face significant financial, informational, technical, and practical barriers to resilience action;
- Provide targeted grants, subsidies, and other safety-net measures for households unable to afford resilience upgrades or access suitable market-based finance;
- Explore opportunities to combine Commonwealth, state, and territory funding with voluntary co-investment from lenders, institutional investors, philanthropic organisations, and other suitable partners, subject to project suitability and appropriate risk allocation;
- Draw on available national, state, territory and local hazard datasets, together with relevant technical expertise and evaluation capability, to inform funding decisions, without treating any single dataset or assessment as definitive;
- Prioritise interventions according to a nationally coherent assessment of current and future natural hazard risk and avoid investment that creates or locks in additional exposure;
- Provide approved, hazard-specific new-build, retrofit, and reconstruction across common housing types;
- Support new housing and precinct-scale demonstration projects in appropriately located areas, integrating hazard-informed land-use planning, resilient design and construction, infrastructure, insurance, finance, and community preparedness from the outset;



- Deliver integrated regional packages combining household assessments, retrofit support, infrastructure, workforce and supply-chain capability, insurance and finance initiatives, and community preparedness;
- Fund locally led, deliberative Community Disaster Adaptation Plans in high-risk areas, linking household action with community infrastructure, preparedness, public risk reduction and, where necessary, voluntary relocation pathways (Settle et al., 2026);
- Establish state- and territory-based resilience advisory services, led by appropriate resilience or reconstruction agencies and coordinated through nationally consistent standards, connecting households with authoritative risk information, funding opportunities, technical advice, financial counselling and retrofit delivery support;
- Provide transitional support and independent advice for households and communities whose homes cannot be made sufficiently safe, resilient or insurable, including access to appropriate voluntary relocation pathways;
- Sequence changes to risk disclosure, insurance, lending, and resilience requirements with the availability of assessments, advice, funding, and consumer protections, and monitor impacts on financial hardship, property values, insurance access, and housing security (Settle et al., 2026);
- Support place-based demonstration partnerships involving industry, insurers, researchers, trusted local organisations, Traditional Owners, and residents;
- Fund practical trials of delivery, finance, workforce, and household-engagement models, including local coordination where governance, independence, and technical capability are sufficient; and
- Apply a consistent national monitoring and evaluation framework covering cost-effectiveness, housing and insurance outcomes, equity and distributional impacts, consumer acceptance, scalability, replication potential, and the comparative costs and outcomes of incorporating resilience through new construction, retrofit, and reconstruction.

LEAD ORGANISATIONS

- Commonwealth Government or agency designated to coordinate the program during Stage 2;
- State and territory resilience and reconstruction agencies;
- Insurers and financial institutions;
- Local and community delivery partners; and
- Independent evaluation body.



STAGE 3 **FORMALISE THE ARCHITECTURE**

These recommendations formalise and consolidate the enduring national governance and assessment architecture needed to coordinate, consolidate, and sustain implementation already underway through Stages 1 and 2.





RECOMMENDATION 3.1

Create a National Housing Resilience Partnership

Australia has considerable housing resilience expertise across governments, industry, insurers, researchers, and communities. The challenge is coordinating implementation, aligning investment, and scaling effective approaches. This approach aligns with the Housing Resilience Action Plan 2030 proposal for a National Housing Resilience Accord to provide coordinated national leadership on housing resilience (Settle et al., 2026). It should also build on existing coordination mechanisms, including the Hazards Insurance Partnership, rather than duplicate established insurance-specific functions.

Led by the Australian Government through a clearly identified coordinating body, a National Housing Resilience Partnership should bring together Commonwealth, state, and local governments, insurers, financial institutions, builders, product suppliers, developers, researchers, First Nations organisations, and community representatives to:

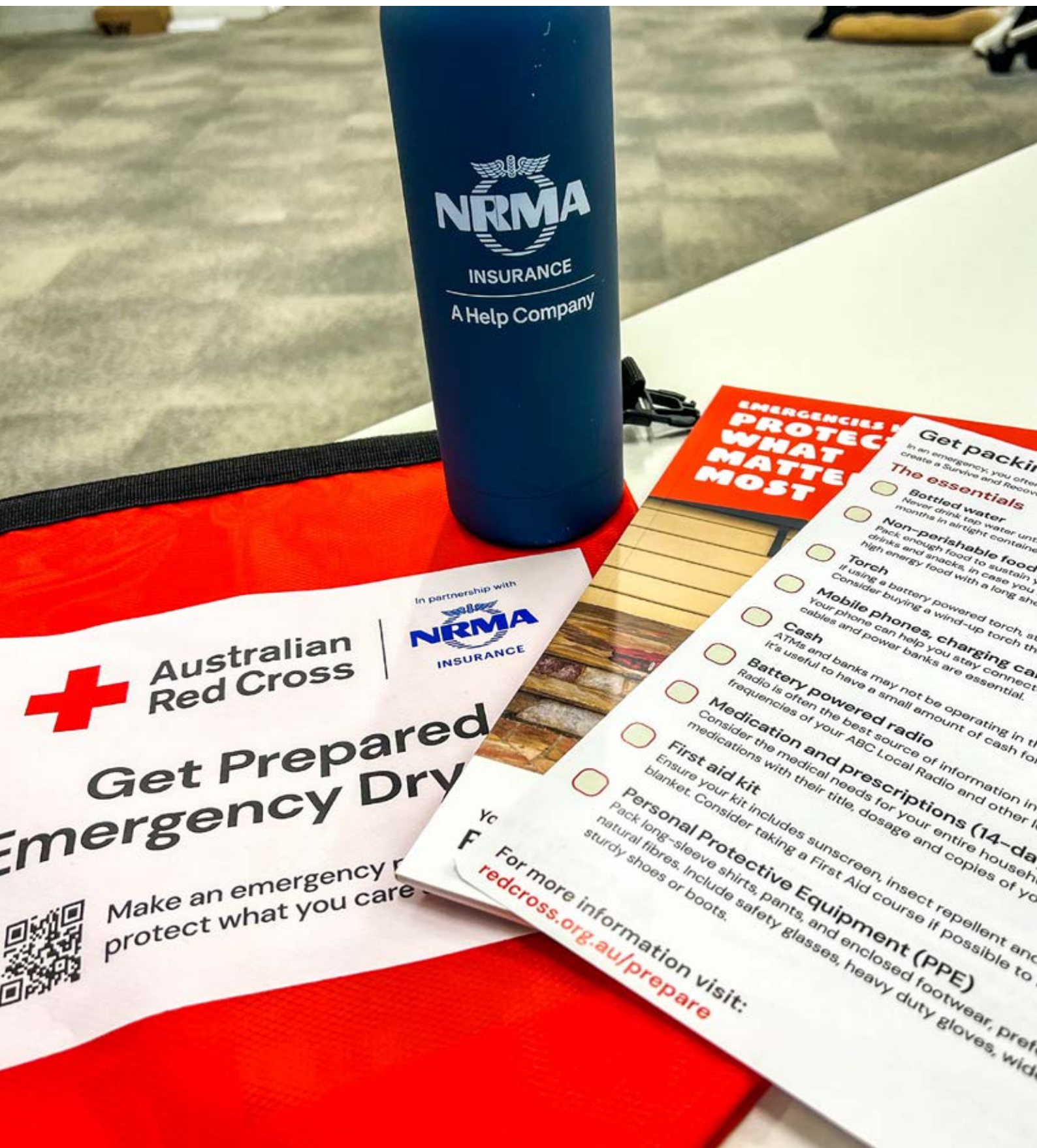
- Align housing policy, resilience planning, and disaster recovery across jurisdictions;
- Coordinate resilience investment and implementation across governments and industry;
- Integrate housing, insurance, and recovery initiatives throughout the disaster management cycle;
- Coordinate insurance-related work with the Hazards Insurance Partnership, building on its existing work on natural-hazard risk, mitigation, and insurance affordability and availability, and avoiding duplication of its functions (National Emergency Management Agency 2026b);

- Align its work with existing intergovernmental governance arrangements, including relevant housing, homelessness, planning, and building ministerial forums and the National Emergency Management Ministers' Meeting, avoiding duplication of established responsibilities (Australian Treasury 2026; National Emergency Management Agency 2026a);
- Implement nationally coherent principles for natural hazard risk in settlement planning and housing delivery;
- Share data, evidence, and best practice; and
- Monitor progress and support the transition from demonstration projects to large-scale delivery.

The Partnership would provide national co-ordination while working through existing intergovernmental arrangements. National principles, frameworks, and shared tools should be adaptable to state, territory, and local planning, resilience, and recovery systems, recognising that responsibilities and delivery arrangements vary across jurisdictions.

LEAD ORGANISATIONS

- Commonwealth Government;
- State and territory governments; and
- Australian Local Government Association (ALGA).





RECOMMENDATION 3.2

Adopt a "Housing Supply and Resilience" Assessment Lens

Housing supply and housing resilience objectives can involve trade-offs, including higher upfront costs and effects on delivery timeframes. These should be assessed transparently against the long-term costs of hazard exposure, benefits of avoided damage and disruption, and distribution of costs and benefits across households, governments, insurers, lenders, and communities.

Development of this assessment approach could commence through existing mechanisms such as the Hazards Insurance Partnership, drawing on its focus on risk reduction, resilience investment guiding principles, insurance affordability and availability, and relevant data and evidence. Once the National Housing Resilience Partnership is established under Recommendation 3.1, responsibility for coordinating the broader housing supply and resilience assessment lens should transition to the Partnership. Government should use its coordination arrangements to embed a consistent housing supply and housing resilience assessment lens in major housing reforms and planning initiatives by:

- Applying risk-based settlement planning to major housing, land release, rezoning, and infrastructure decisions, including consideration of current and projected natural hazard exposure, the capacity to mitigate that risk, and whether the decision would transfer foreseeable costs to future residents, governments, insurers, or lenders;
- Using robust cost-benefit analysis to assess upfront costs and potential effects on housing delivery against long-term avoided losses and wider community benefits;

- Assessing resilience outcomes alongside housing supply, affordability, compliance costs, and other policy objectives in regulatory impact assessments for housing and building reforms, including future changes to the NCC;
- Identifying opportunities to improve resilience without creating unnecessary delays to housing delivery;
- Assessing the long-term resilience outcomes of planning and housing reforms, particularly in high-risk locations; and
- Supporting planning decisions that balance housing demand with regional hazard exposure.

This approach would make trade-offs explicit rather than assume housing supply and resilience objectives are always compatible. The National Housing Resilience Partnership proposed in Recommendation 3.1 should develop nationally consistent assessment criteria and a practical reporting template. States and territories should integrate these into existing strategic planning, land-release, infrastructure-assessment, and regulatory-impact processes rather than create a separate approval pathway. Assessments should document effects on housing supply, affordability, delivery timeframes, current and future hazard exposure, lifecycle costs and benefits, distributional impacts, available mitigation options, and the reasons for the final decision.

LEAD ORGANISATIONS

- National Cabinet;
- National Emergency Management Agency, through the Hazards Insurance Partnership; and
- State and territory planning departments and agencies.

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