

NSW Reconstruction Authority

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Head of Adaptation, Mitigation and Reconstruction

NSW Reconstruction
Authority

Acknowledgement of Country

I acknowledge the Traditional Custodians of the lands that we are meeting on today

I pay my respects to Elders past and present and celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of NSW

I also acknowledge and pay my respects to any Aboriginal and Torres Strait Islander people joining us today

Danielle Mate is a descendant of the Murrawari and Euahlayi people. This artwork was commissioned for the State Disaster Mitigation Plan.

Role of the NSW Reconstruction Authority

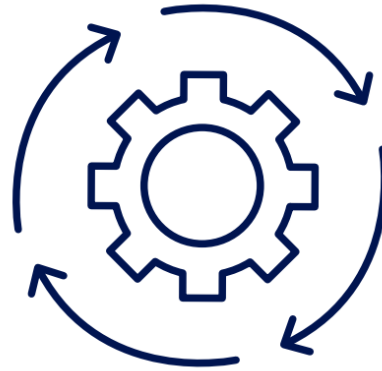
Five key functions of the NSW Reconstruction Authority (the RA)



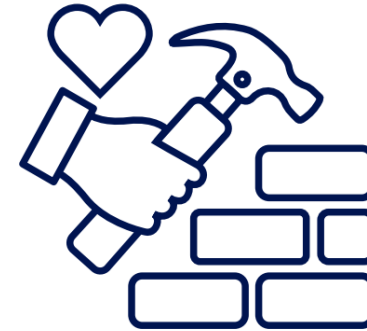
Reducing the risk
(mitigation and
adaptation)



Local
preparedness



Community-
centred
recovery



Reconstruction



Disaster
funding



Reducing the risk

- Taking action to reduce risk and save lives
- Australia's first **State Disaster Mitigation Plan**
- Working with councils and other stakeholders on Disaster Adaptation Plans (DAPs)
- Engaging communities to understand previous disasters and to mitigate future risk

Wollongong break wall



Local preparedness

Helping NSW communities **Get Ready:**

- public education campaigns
- working closely with emergency service agencies to raise awareness and encourage action
- putting people and communities at the centre

Preparation starts with each of us – our everyday actions make a difference

Geography students understanding flood risk in the HNV

NSW Recovery Plan

Supporting plan of the NSW State
Emergency Management Plan

Updated December 2023



Community centred recovery

- Revised **NSW Recovery Plan** sets the strategic arrangements for disaster recovery in NSW
- It provides the framework for local and event specific recovery plans

Cover of the NSW Recovery Plan



Reconstruction

Focus on 'Building Back Better':

- Homes
- Infrastructure
- Communities

Rebuilding communities so they are better prepared

A completed home raising funding under Resilient Homes Program



Disaster funding



- Responsible for \$6.8 billion in state and federal grant programs
- Offering support and practical help to those who need it most through:
 - ✓ Disaster Relief Grants
 - ✓ Recovery Support Services
 - ✓ Temporary Housing Programs
- Improving disaster funding arrangements to streamline the process for Councils

Clean up in the Northern Rivers

State Disaster Mitigation Plan



Costs of disasters

- Since 2019 in NSW – 73 disasters, costing government more than \$9 billion
- 20,000 homes damaged in 2022
- Cost of disasters projected to hit \$9.1 billion per year by 2060 if no action taken
- In Australia, 97% of disaster funding spent on response and recovery, 3% on reducing risk

Bush fire on the South Coast, NSW

State Disaster Mitigation Plan (SDMP)

- Launched February 2024 following broad engagement to inform its development
- Strategic view of disaster mitigation
- Multi-hazard assessment
- Identifies areas at high risk of natural hazards
- 37 actions to adapt to and mitigate against natural hazards

State Disaster Mitigation Plan

2024 – 2026

Cover – State Disaster Mitigation Plan



Scope of the SDMP

- Complements existing State, regional and local Emergency Management Plans
- Supports NSW Climate Change Adaptation Strategy
- Covers 8 natural hazards: bushfire, flood, coastal erosion and inundation, heatwave, landslides, earthquakes, storms and cyclones and tsunami

Mona Vale Beach Sydney



Risk assessment methodology

- Statewide, long-term risk of 8 natural hazards across the social, economic, built and natural domains
- Built environment risk calculated using average annual loss
- Considers population growth and climate change by 2060 under a high emissions climate change scenario
- Drew on best available quantitative and qualitative data and expert advice across government

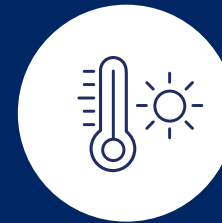
Land use planning in multi-modal transport environment

Top natural hazard risks

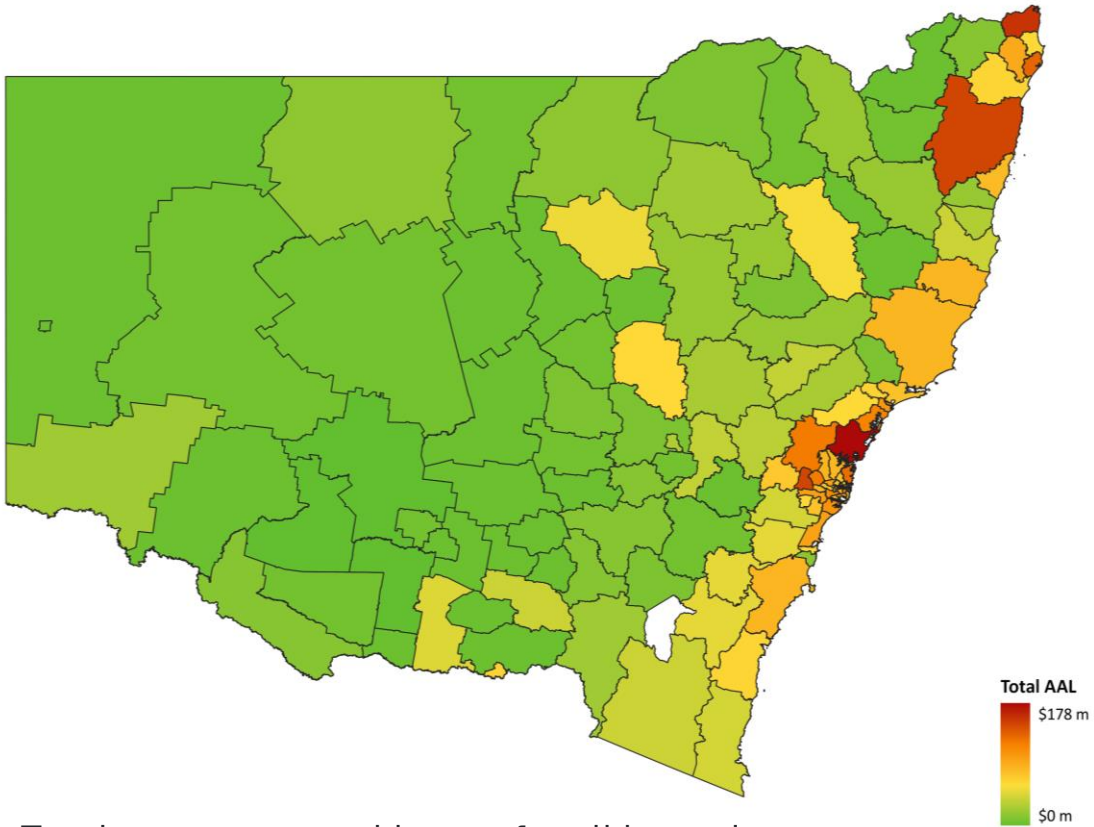
Multi-hazard risk assessment results:
Storm and **flood** highest current risks
to the built environment, **coastal
hazard** in future.

Historical loss of life impacts: **Storm**
and **flood**, and **bush fire** and
heatwaves, have presented the
greatest risk to life and injury.

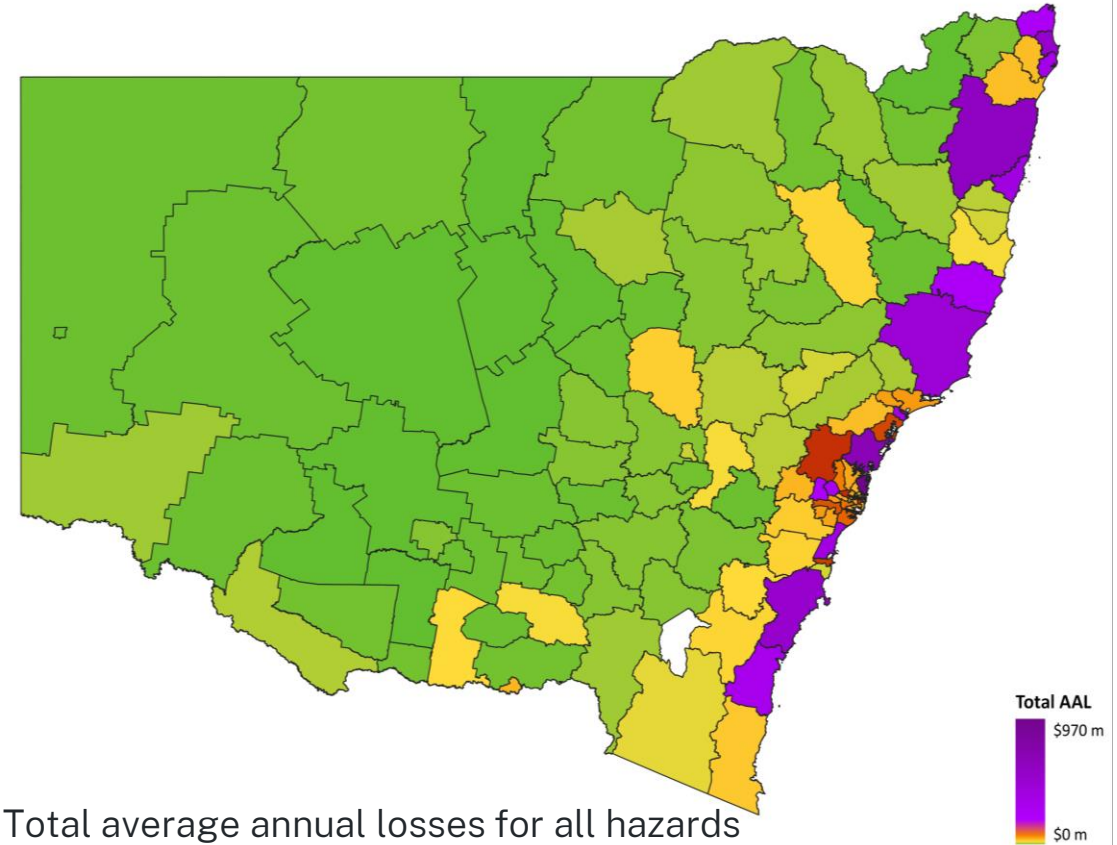
These five hazards are a focus of the Plan.



Existing and future multi-hazard risk maps



Total average annual losses for all hazards
in the built environment **2023**



Total average annual losses for all hazards
in the built environment **2060** (climate change)

Top 20 LGAs identified

Total AALs (\$million) for the top 20 LGAs in the built environment (2023)⁹⁰

LGA	Total	Storm	Flood	Bush fire	Earthquake	Cyclone	Coastal Inundation	Coastal Erosion
Central Coast	178	83	30	39	11	-	8	6
Tweed	146	24	100	3	1	9	9	0
Clarence Valley	133	12	112	2	1	4	1	1
Ballina	109	11	89	2	0	5	0	1
Northern Beaches	103	64	9	13	8	-	1	10
Penrith	97	28	61	2	6	-	-	-
Hawkesbury	94	8	82	2	2	-	-	-
Sydney	90	68	8	0	13	-	2	-
Lake Macquarie	87	52	3	23	6	-	2	0
Blacktown	85	50	23	1	11	-	-	-
Canterbury-Bankstown	81	57	14	1	9	-	0	-
Sutherland Shire	73	46	12	8	6	-	1	0
Newcastle	71	42	15	6	5	-	2	1
Bayside	68	43	17	0	8	-	0	0
Liverpool	65	30	27	2	6	-	0	0
Wollongong	64	45	2	9	6	-	0	1
Parramatta	63	40	13	1	9	-	0	-
Lismore	57	11	44	1	1	1	0	-
Shoalhaven	49	28	2	13	4	-	1	2
Inner West	49	41	3	0	6	-	0	-

Total AALs (\$million) for the top 20 LGAs in the built environment (2060)⁹¹

LGA	Total	Coastal	Storm	Flood	Bush fire	Earthquake	Cyclone
Northern Beaches	969	867	62	10	22	8	-
Central Coast	663	426	96	49	78	14	-
Clarence Valley	594	419	12	149	3	1	10
Byron	501	465	12	8	6	0	10
Shoalhaven	500	422	40	3	29	7	-
Mid-Coast	445	380	29	17	14	2	3
Coffs Harbour	378	317	24	21	5	1	10
Wollongong	363	270	61	3	19	10	-
Newcastle	334	231	51	33	12	7	-
Ballina	316	174	13	113	4	1	11
Eurobodalla	290	259	14	2	13	2	-
Blacktown	253	-	96	133	5	19	-
Tweed	235	40	26	139	7	1	22
Port Macquarie-Hastings	228	159	25	23	14	2	5
Penrith	216	-	40	160	6	10	-
Parramatta	153	1	80	46	4	22	-
Sydney	151	0	109	15	0	26	-
Hawkesbury	149	-	11	131	4	2	-
Shellharbour	139	109	23	1	3	3	-
Lake Macquarie	131	5	60	11	47	8	-



Challenges in mitigating risk

- Upfront costs – such as investment in mitigation infrastructure e.g. flood levees
- Quantifying benefits
- Enacting changes to strategic land use planning
- Managing competing priorities like housing supply and environmental or social impacts

Landslip on Armidale Road, Devil's Nook. Source: Kempsey Shire Council

Risk reduction toolkit



Key actions for delivery by 2026 or earlier



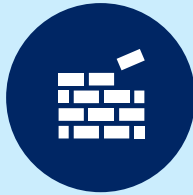
Managed relocation

State plan for large-scale multi-hazard managed relocation – understand where we could move people away from high-risk areas before a disaster occurs.



Strategic land use planning

Determine tolerable risk for different development and land uses and embed in land use policy and legislation.



Building codes and standards

Assess building codes to consider how to improve design and construction standards to build natural hazard resilience.



Mitigation infrastructure

Assess cost and efficacy of large-scale offshore sand management.



Community awareness and preparedness

Deliver multi-hazard, statewide 'Get Ready' program to improve awareness and community preparedness including public campaigns and funding for council initiatives.



Insurance

Work with the insurance industry to reflect risk reduction in the cost of insurance and advocate for greater affordability.



Disaster insurance

- In NSW, around 13-15 per cent of households are uninsured against disasters.
- Disaster insurance affordability is decreasing
- Uninsured losses have implications for:
 - Response and recovery, amplifying shocks
 - Government's fiscal expenditures
 - Inequality and socio-economic outcomes
 - Tolerable risk and targeting of risk reduction
 - Financial system

Landslip on Armidale Road, Devil's Nook. Source: Kempsey Shire Council



Understanding insurance: market outcomes and drivers



We are combining data with surveys, catastrophe loss modelling and industry consultation, to build a robust, geographically nuanced picture of:

- the disaster insurance protection gap, and affordability and insurability stress,
- the underlying drivers of under/non-insurance,
- the pricing mechanism and components of disaster premiums,
- options for NSW Government to improve insurance outcomes.

Mona Vale Beach Sydney

Ongoing reform of the ESL



- NSW Treasury is conducting a review of levy arrangements on insurance premia.
- Removing the Emergency Services Levy from insurance policies is expected to significantly reduce insurance costs, improving the affordability and uptake of insurance.
- The Authority continues to engage with NSW Treasury on this process.

Bush fire on the South Coast, NSW



Delivery of the actions



Implementation is underway:

- 11 themed workstreams established responsible for delivery of related actions
- Governance process established
- Engaging agencies across NSW government
- Monitoring and reporting framework will track progress

Next SDMP to be released in 2026.

Hawkesbury-Nepean Valley

Disaster adaptation planning

Relationship between SDMP and disaster adaptation planning

State Disaster Mitigation Plan (SDMP)

- Sets state approach for risk reduction
- Actions to fill policy and program gaps to support



Disaster Adaptation Plans (DAPs)

- Place-based
- Localised risk reduction options developed

Legislation overview:

- Part 4 *Reconstruction Authority Act 2022*
- Part 3, *Environmental Planning and Assessment Act 1979*
- Section 38, *Reconstruction Authority Act 2022*

Regional disaster adaptation planning

Regional Disaster Adaptation Plans will enable the place-based consideration of risk reduction measures.

The DAP process is designed to be collaborative. Draft guidelines propose:

- steering committees to lead process with the community
- technical and industry specialists involved, including insurance
- options implemented locally by councils or other organisations like critical infrastructure providers.

Participants in breakout group at Mid North Coast DAP workshop

DAPs for the Hawkesbury-Nepean Valley and Northern Rivers



Disaster Adaptation Plans are currently being developed for these two priority areas and will include:

- Regional land use planning approaches
- Regional flood studies and other hazard data
- Community risk awareness and preparedness activities
- Risk to life and evacuation constraints

Hawkesbury River



Contact



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<https://nsw.gov.au/reducingrisk/sdmp>

Northern NSW near Murwillumbah

