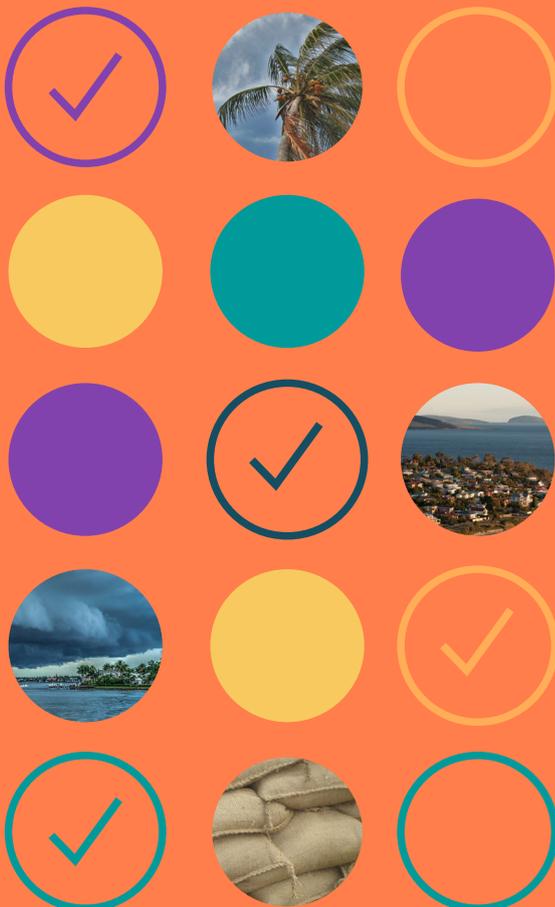




Climate Change Risk Management Tool for Queensland Households





Climate change and extreme events affect all Australians. Globally much is being done to reduce carbon emissions and limit the extent and impact of climate change, but the need to adapt remains. Many Queenslanders are becoming concerned about how climate change may affect them, their families, their households and belongings. Increasingly the finance, mortgage and insurance sectors are taking a greater interest in how households may be impacted by a changing climate, and what households are doing to understand and reduce any associated risks. There is clear recognition that many households in Queensland do not have sufficient information, resources or time to proactively consider climate change risks, yet many are already exposed to extreme events.

This tool has been developed to help households start their adaptation journey. It contains information on climate change (what, where and how much) and checklists to assess risks. It is simple, quick to use, and provides links to other resources that can be accessed and used as required. In taking these first steps and determining risks faced by extreme events and a changing climate, households will be able to increase their awareness of future risks and will be better able to address present day extremes by updating their insurance policies or emergency preparedness plans.

This resource for households is matched by a similar resource for Queensland's small businesses, who face a similar lack of appropriate climate risk management tools for their needs. Development of the resource for small businesses is a recommendation under the Small and Medium Enterprise (SME) Sector Adaptation Plan for Queensland, which was developed under the Queensland Climate Adaptation Strategy.

Authors:

Dr Fahim Tonmoy, NCCARF

Dr David Rissik, BMT

Graphic Design by Kim Wilson

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This tool contains

- a rapid risk screening checklist ([page 6](#))
- a detailed risk management checklist ([page 11](#))
- a worked example illustrating the use of the detailed risk management checklist ([page 54](#))
- an information booklet for more information and supporting resources for climate change risk assessment ([page 30](#)).

It is recommended that you familiarise yourself with the contents of the booklet before you start using the checklists.

Frequently Asked Questions

How long will it take to complete this tool?

This depends on your prior knowledge about the problem, but typically the rapid risk screening can be done within 30 minutes and detailed risk management checklist can be completed within 1-2 hours.

What is the cost of using this tool?

This tool is free to use. However you have to bear your own cost to implement any identified action.

Who can assist me if I need help to get started?

There is enough information in the information booklet to get you started. However, if you think your risk is higher, you should consider getting some expert advice from a consultant.



Where to start?



I want some background information about climate change risks to households.

- **Why should I consider climate change risks to my household and what is the benefit?**
Go to [page 5](#)
- **What is climate change and sea-level rise?**
Go to [page 32](#)
- **What does the future climate look like in Queensland?**
Go to [page 35](#)
- **What are some of the impacts of climate change on households?**
Go to [page 38](#)
- **What options do I have for managing my future risks?**
Go to [page 41](#)



I want to do a rapid risk screening of my household

Go to [page 6](#)



I want to do a risk assessment and develop a management plan for my household

Go to [page 11](#)



I want to see a worked example of how to use these checklists.

Go to [page 54](#)

Why should I consider climate change risks to my household?

Weather and extreme events already affect households

Many Queensland households have been disrupted by extreme weather. Recent events include Cyclone Debbie (2016), Cyclone Yasi (2011), flooding throughout the state in 2011, recent drought in parts of Queensland and extreme heatwaves and bushfires in 2018. Extreme events can cause significant damage to property and infrastructure, impacting local communities and many businesses and industries.

Recovery of a household from a disaster is a complex process and dependent on many factors such as the household's socioeconomic circumstance before and after the disaster, governmental and nongovernmental aid structures, the physical condition of the neighbourhood around the household, and the household's own actions. Historically, recovery of households after disasters has been enhanced through the awareness of risks and being prepared for them well in advance. Being resilient helped residents in many ways such as reduction in insurance premiums and damage costs, increased thermal comfort within the house leading to improved living conditions, etc.

Apart from major natural disasters, many households have experienced the more subtle effects of weather on their lifestyle, including those from storms and heatwaves. This suggests that some households are not even well adapted to the current climate. Building resilience now will help households to reduce future damage costs, reduce negative impacts on their health, wellbeing and livelihood and maximise any opportunities arising from future weather and climate changes.

What is the benefit for me and my household if we adapt?

Like any other issue affecting your daily life, it is important to understand how extreme weather and climate change impacts could affect you. Planning ahead rather than responding reactively will help you in the following ways.

1. Save money

If you are a homeowner, understanding future risks to your assets will help you take necessary steps to minimise or alleviate future damage costs to your property. If you are developing a new home, understanding the risks ahead will help you choose an appropriate design. If you are planning to purchase a home, understanding the climate-related risks of your future property or the area where you are planning to buy, will help you make an informed investment decision. If you are renting, you can determine approaches to reduce possible impacts on your belongings and assets. Whatever the case, understanding future climatic risks of the place where you live, rent or invest will allow you to manage or lower costs in the long-term. It can also potentially help reduce insurance costs and lending costs in future.

2. Be healthier

Understanding the future climatic risks to your household, and preparing for them, will give you the best chance to be safe during rapid-onset natural disasters such as cyclones, bushfires, floods, etc. Additionally, a better understanding of slow-onset hazards (such as increased exposure to extreme heat) can help you improve the liveability of your house (e.g. improved ventilation or air conditioning to protect you during heatwaves).