

# Crumbling Coast

Our coastal lifestyle is under threat, and there are warnings we need to prepare for worse to come.

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**A**ustralians are drawn to live by the sea and for many the ultimate dream is a beachfront property.

But in locations around Australia that dream is being washed away as coastal erosion and the encroaching sea put property and even lives at risk. For some, the dream has become a nightmare.

“Our houses are constantly under threat,” says Ron Moran, who lives on the New South Wales Central Coast.

“When the swell comes from the south, the current rips down the beach and takes the sand with it. Waves then drag the sand offshore,” he says.

Some of the houses along Mr Moran’s street are perched among the sand dunes and during recent storms have lost up to six metres of backyard.

“We’re in trouble here,” says Bill Allan, another Central Coast resident. “It’s a big long stretch of beach and we’re stuck between the ocean and a lake.”

That unique positioning used to be one of the big drawcards for living in this picturesque region one hour north of Sydney. But the damage caused by storm surges in recent years is worrying many locals, including the federal MP for the area, Craig Thomson (Member for Dobell).

One of the big concerns is that damaging weather events have been getting worse and are having an even greater impact as a result of climate change.

“Anyone who comes to this area is struck by how beautiful it is. But it is also very fragile,” Mr Thomson says.

“We are seeing more storm activity here. More low pressure systems are forming offshore which is changing the way the tides come in and washing away more sand.

“Weather events that used to happen every five or 10 years are happening every second season now. There isn’t time for the sand dunes to

replenish. Each storm is leaving this coastline worse off than it was before.”

Mr Thomson has outlined his concerns to the House of Representatives Climate Change Committee, which is investigating the impact of climate change on coastal communities.

“As sea levels rise and storm events/surges become more severe and potentially more frequent it would not be unexpected to lose a number of homes within these areas,” Mr Thomson writes in his submission to the committee.

“At Norah Head coastal erosion has forced the local council to issue orders to residents to dismantle structures from the backyards of properties to reduce pressure on the seaward slope to assist in prevention of major land slippage. Heavy rain plus wave energy impact on the toe of this slope has placed a number of homes in the unenviable position of currently having no backyards plus the potential of losing their homes to the sea.



# WARNING

The beach environment is hazardous & constantly changing. Your safety may be at risk if you choose to use this beach area.



## Beach Area Closed

Next 200 metres of beach  
**Due to storm damage  
& dune instability**

BEACHSLIDE:  
*Helpless residents  
stand by as  
their backyards  
disappear. Photo:  
Newspix*

“Wyong Shire Council and the state government have both committed extensive amounts of monies to try and minimise the rate of erosion of this slope. The reality is that these works may not prevent a loss of these properties if a severe storm were to impact onto this part of the Dobell coastline.”

When Bill Allan moved to The Entrance North back in the 1970s, there were only a few houses, set back from the dunes. The council, he says, required homeowners to construct rock walls before their houses were built.

But now, there are more than 60 houses in his street and many have direct beach frontage, without sand dunes between them and the sea. A new three storey beachfront apartment building is nearing completion.

“It’s easy to look in hindsight and say that houses should never have been built here. The point is that they have and obviously something has to be done about it,” Mr Allan says.

“Quite a few of the residents have approached council to put rock walls and other measures on their property but have been refused permission. You just can’t bury your head—to use a cliché—in the sand.”

Apart from safety concerns about the impact of coastal erosion on their properties, residents are worried about the loss of property value.

“My house is probably 50 per cent of the value it should be,” says Ron Moran “I think the constant erosion is definitely holding property values back.”

“When you’ve been here 30 or 40 years, paying rates, and your house is losing value, council has a duty of care and should do something about it,” says Bill Allan.

Craig Thomson says the issue is not unique to his electorate. “In terms of development I think we need to be looking at national strategies. This sort of situation is happening across state borders, all around the country.

“The federal government can play a role in coordinating and making sure that we have uniform approaches so that we are addressing the outcomes of climate change not just sitting back and saying what a terrible thing it is.

“In the long-term we need to look at our planning laws to make sure we don’t build houses that are as vulnerable to climate change. We need to build in an environmentally sustainable way so that the environment isn’t permanently damaged and people aren’t put at risk by building in inappropriate areas.”

Down south, in Victoria’s Gippsland region, severe floods in 2007 have given residents a taste of the trouble that could lie ahead if storm surges become more regular and more intense as a result of climate change, or if the seas rise to predicted levels.

This section of the Victorian coast is highly erodible, writes the Gippsland Coastal Board in its submission to the climate change inquiry, cautioning that towns like Lakes Entrance, Loch Sport and Seaspray are likely to be inundated “more often, with more devastating effects”.

Despite this, warnings about building in flood-prone areas are not always heeded.

The South Gippsland Shire, for example, recently granted several permits for residential housing in a coastal floodplain area that was zoned for agricultural use.



“We went to the shire and spoke to them face to face and suggested that that was not a good idea,” Gippsland Coastal Board Chair, Duncan Malcolm, told a public hearing of the Climate Change Committee.

“We mentioned things such as their own zoning and the principles of the Victorian Coastal Strategy which certainly discourage infill development along the coast. We mentioned things like the coastal spaces exercise which had also established landscape values in the area. And also we mentioned climate change.

“We subsequently also wrote to the shire suggesting that they should not go down this path. Our understanding is that the Minister for Planning also wrote to the shire and advised them against this course of action and that their own planners also advised them against this course of action.

“Notwithstanding all of that, they went ahead and granted the seven applicants the right to build on this area, which is an old 1890s subdivisional area, and we decided that we should appeal.”

The Gippsland Coastal Board was successful in having the development stopped on appeal to the Victorian Civil and Administrative Tribunal.

“The panel found that, although the information and the science may not have been as strong as we would all like, the



**ON THE EDGE:** (above) Erosion threatens a house at Old Bar on the NSW mid-north coast; (left) Central Coast resident Bill Allan surveys the damage; (right) warning sign on a Central Coast beach. Photos: Newspix and Andrew Dawson

shire had a duty nonetheless to exercise the precautionary principle in relation to climate change,” Mr Malcolm said.

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He added that municipalities across Australia have not got a handle on what their risk and vulnerability are, the value of the assets that are under risk, the period of time over which they will be threatened and, flowing from that, the adaptive strategies that need to be taken.

“But our bigger concern, I guess, is that you still have planners granting permits in a place like Lakes Entrance because, frankly, there is no reason for them not to at this point. We have not got any mechanisms, for instance, to say, ‘You can build this building for 50 years; after that it won’t be viable.’”

The Gippsland Coastal Board’s submission says a climate change development control which is not discretionary for local government to enforce may be the answer.

“We Gippslanders may also need to start thinking seriously about retreating, or ‘moving up the hill’ in some areas,” the submission says. “Local governments will need high-level assistance and advice for dealing with some of these options. Federal authorities will have a strong leadership role to play in this unchartered territory.”



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**A**longside the threat of inundation, coastal councils are worried about their resources being swamped as they try to deal with the consequences of climate change.

In his submission to the Climate Change Committee, Manly Council’s General Manager Henry Wong says councils don’t have the financial resources to deal with such dramatic environmental changes.

Last year, Manly Council publicly released a report into climate change and its possible effects on the community.

“All along the consultation route people were saying ‘this is not just a Manly issue why don’t you turn to the other levels of government before you ask us to contribute to what is a mitigation strategy’,” Mr Wong says.

At the last council election the community was asked if they were willing to pay two and a half per cent higher council rates so the council could build some climate change protection. “The answer was overwhelmingly: no,” Mr Wong says.

Mark Ferguson, General Manager of Pittwater Council, says councils are hamstrung by the lack of a state or nationwide policy on climate change.

He wants to see a cooperative coastal zone agreement between the three spheres of government. The agreement would utilise a common set of objectives and criteria to manage funding and advice.

“At the moment there is duplication, overlap and gaps. There needs to be some sort of formalised agreement,” he says.

In his submission to the committee, Mr Ferguson says council responses to climate change had been thwarted by government restructuring and overlap in the past.

“Constant restructuring of state agencies and reallocation of funds, resources and responsibilities has led to a duplication of effort and misalignment for the responsibility of resources,” he says.

“Most councils are hindered in their ability to adequately manage their coastal zones because they are constrained by financial resources and have limited access to the necessary expertise.”



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“There is an urgent need for a unified national response to necessary planning provisions, resources and legislative support that must be enacted by each state to support local government in administering climate change adaptation strategies.”

If the issue is not already complicated enough, then residents living in coastal regions will take little comfort from warnings by insurance representatives that they may find it difficult to get insurance coverage for properties threatened by coastal erosion.

The Insurance Council’s General Manager of Policy Risk and Disaster Planning, Karl Sullivan, has told the Climate Change Committee it’s unlikely coastal erosion will ever be an insurable event.

**WASHED AWAY:** Property damage at Norah Head; (inset) cleaning up after a storm at Surfers Paradise. Photos: Newspix

“The person [home owner] would still be able to get insurance for the house burning down, a burglary, storm damage and that sort of thing, but in general you would not be able to find a policy to cover you for a landslip issue like that. I would not envisage that changing into the future,” he said.

While aware of some product development to test the commercial viability of insurance against rising sea levels, Mr Sullivan thinks “we are some years away from seeing a commercial product in any format hit the streets, if at all”.

He has called for a national forum to discuss land use planning and zoning issues to avoid ending up with a range of different solutions from state to state.

Mr Sullivan warned that the question of liability will be difficult to determine in future, unless there are clear guidelines in place when decisions are being made.

“It comes back to this question of education and almost a universal set of parameters across all states about what coastal inundation means. What is the generic level that we agree we have to pull back by, plan to or adjust? Or how, at a national building code level, should we be adjusting the structure of our buildings to make them durable?”

Mr Sullivan said educating people about the risks won’t happen overnight, and may require generational change.

“People much younger than us will grow up understanding these threats. It is important that those education measures are taken targeting those groups.



“When it comes to issues like the bushfires or other mega-disasters that we have faced and face into the future, our view is that it is better to have structured the community to be resilient to them.

“That might mean you are not building in a certain location or, if you are building in that location, that the Building Code of Australia makes sure that your property is durable enough to withstand it. None of these things can start to occur unless we have a generational change in the attitude towards risk. I do believe that is happening.”

As deliberations continue about the way forward, some whose dreams of coastal living have turned into a nightmare are hoping that solutions can also be found in the short-term.

## “Most councils are hindered in their ability to adequately manage their coastal zones.”

Ross Keys purchased two adjoining coastal properties at Old Bar (NSW) in 2001. A year ago, the highest tide in 22 years washed away six metres of his land in just four hours.

Two weeks after the June 2008 tide he was served notice by the council to demolish both houses on his properties because they were dangerously close to the sea. He complied and destroyed them at his own expense, knowing that he had previously received written advice from the council that he would be able to rebuild on the land.

Unbeknown to Mr Keys, the council had decided, subsequent to that written advice, to reassess its coastal management plan and the 100-year impact line that determines where new development can occur. It will be two years before the study is completed.

“Council has now said, ‘Well, you have lost your homes. You have put in an application to rebuild those homes. Even though we have said that is where you are supposed to build

**COASTAL CONCERN:** (left) Federal MP Craig Thomson is worried about the fragile foreshore; (bottom) Gippsland residents fear future flooding after the 2007 inundation. Photos: Andrew Dawson and AAP Image

those homes, we are going to defer it for two years’,” Mr Keys told the Climate Change Committee.

“What do I do for two years? Who pays my mortgage? We have basically been emotionally and financially ruined. We have done nothing wrong.

“It is now eight months since we lost our homes. My 14-year-old son and I are living in a revamped double garage. My 17-year-old daughter is studying for her HSC in a caravan nearby. How can that be allowed?

“Yet all we receive from council are pats on the back: ‘we feel for you’, but they do not do anything. They just do not do a thing.

“It is not just about us. If this is going to be such a big problem then there have to be guidelines where landowners are made aware at the time of purchase of whose liability it is going to be; what responsibility is going to be accepted by government or if it is up to landowners themselves.

“If we have current policies in place and it is forward planned, when does it become an issue for which someone is accountable? If we were in a bushfire zone or a cyclone or storm area there is assistance. We are coastal victims. Where is our assistance?” •

For more information on the inquiry into climate change and environmental impacts on coastal communities, visit [www.apf.gov.au/ccwea](http://www.apf.gov.au/ccwea) or email [ccwea.reps@apf.gov.au](mailto:ccwea.reps@apf.gov.au) or phone (02) 6277 4580.

