



Submission on

Climate Risk Assessment

**Committee:** [Environment and Communications References Committee](#)

**Date referred:** 26 August 2025

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10 September 2025

## **About Bushfire Survivors for Climate Action**

Bushfire Survivors for Climate Action (BSCA) is a growing group of people who have been directly impacted by bushfires in Australia. We are a non-partisan, community organisation made up of bushfire survivors, firefighters and their families, working together to call on our leaders to take action to reduce emissions.

BSCA formed shortly after the Tathra and District fire in March 2018, and its founding members were all impacted by bushfires, including the Black Summer bushfires in 2019-20, Blue Mountains in 2013, Black Saturday in 2009 and Canberra in 2003.

In 2021, BSCA achieved a landmark victory in the NSW Land and Environment Court, resulting in a court ruling that the NSW EPA has a legal duty to act on climate change (Bushfire Survivors for Climate Action Incorporated v Environment Protection Authority [2021] NSWLEC 92).

As authors of this submission on behalf of Bushfire Survivors for Climate Action, we have lived experience of the impacts of climate change—through the loss of our homes and loved ones, the fracturing of our communities, and the destruction of our natural environment. We firmly believe that urgent and ambitious climate action by all levels of government is essential to protect the safety and future of all Australian communities and to reduce the impacts of climate change that we have already experienced first-hand.

[www.bushfiresurvivors.org](http://www.bushfiresurvivors.org)

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## Introduction

As community members with firsthand experience of the impacts of climate change, as well as a deep care for the natural environment of NSW, we appreciate the opportunity to contribute our perspectives to the Senate Committee Inquiry into the Climate Risk Assessment.

Bushfire Survivors for Climate Action's role is to advocate for more effective, faster action on climate change on behalf of people who have been deeply impacted by bushfires. Many of our members have lost all their material possessions along with their sense of safety as a result of fires of a magnitude that they understand to be fueled by climate change.

This means that **we expect and seek transparency and accuracy around the projection of the risks of climate change to Australia, as well as a full and frank accounting for the costs of climate change.** For decades the true costs of climate pollution have been transferred to the communities hosting fossil fuel extraction, and people and communities across the globe in the form of escalating climate damage and destruction. It is well past time that Australia as a country faces up to the devastating consequences and costs of climate change, so that we can collectively take the appropriate action. **Secrecy and obfuscation around those impacts is deeply unhelpful and frankly disrespectful towards those Australians already harmed by climate damage, and those at high risk of future harms.**

We welcome the opportunity to contribute to the Senate Inquiry into the Australian Climate Risk Assessment. Our submission reflects the lived experience of the human, social, and financial costs of climate disasters, and urges the government to approach this process with honesty, transparency, and courage.

## The Human Reality of Climate Risk

Collectively our members have seen and lived through some truly terrifying climate disasters. [Jack \(Rosedale, NSW\)](#) with volunteer firefighting training and all the right equipment was forced to take shelter in his neighbour's home in January 2020 as his was razed to the ground, amidst a catastrophic firestorm that hit from two sides. [Donna and her husband John \(Bundanoon, NSW\)](#) had been warned by the Rural Fire Service that the fire

front was a few days away, so they had thoroughly prepared their property. They were caught off guard in the evening when fire literally fell from the sky due to a collapsed pyrocumulonimbus, destroying their home and forcing them to drive through a wall of flames to escape. [Barry \(Maleny, QLD\)](#), a volunteer firefighter, had been working on the Black Summer fires with his brigade on and off for six months across Queensland and NSW when a burning tree came down on his fire truck. [Fiona and her partner Aaron \(Elands, NSW\)](#) made the decision to leave their home early with their toddler as the devastating drought had left them with no water to defend their home as the smoke signalled the fire was closing in. Their home was lost in the fire.

Bushfire survivors know firsthand what it means to lose homes, communities, and irreplaceable landscapes to ferocious fire seasons. **We know how deadly, terrifying and increasingly catastrophic fires are becoming due to climate change.** Fires are hotter, faster, and harder to control. Our experiences tell the story that bushfires are behaving in new and frightening ways that are frequently impossible to defend.

The science tells us that there has been an increase in extreme fire weather, and longer fire seasons, across large parts of the country since the 1950s<sup>1</sup>. Scientists also warn that without significant emissions reduction, a 'Black Summer' fire season will be the norm by 2040, and will be a 'cool' summer by 2060<sup>2</sup>. **This is not a hypothetical risk - it is our lived reality.**

## The Need for an Honest Conversation

Our experiences leave us in no doubt just how serious climate risk is in Australia. Alongside climate scientists and many other concerned citizens, **we are well aware that climate change is already deadly and destructive, and the future without adequate climate action is bleak.** We have 'looked into the abyss'. We want an honest conversation between our governments and the Australian people about what climate change is already doing in Australia, and the terrible damage that lies ahead.

Communities like ours have had to face the reality of loss, rebuilding, rehoming, and preparing for the next disaster. Every Spring we are reminded to "Get ready" and "Be prepared" as the new fire season kicks off - an infuriating message when we have done

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<sup>1</sup> <https://www.bom.gov.au/state-of-the-climate/>

<sup>2</sup> [Sanderson BM, Fisher RA. A fiery wake-up call for climate science. Nat Clim Change. 2020 Feb 24;1–3.](#)

everything possible to make ourselves safe, but our government keeps ‘pouring petrol on the fire’ by approving new coal and gas projects and ramping up our carbon emissions.

**It’s time for the Australian government to face reality and be honest about the risks and what can be done to mitigate against them and prepare for them. Only by acknowledging the full extent of climate risk can we make decisions that give Australians a safer future.**

## The True Costs of Climate Risk

It is impossible to plan for the nation’s future without a clear-eyed understanding of the financial costs of climate change. Ignoring or underestimating these costs creates dangerous blind spots in national decision-making.

### Today’s staggering costs of climate damage

Climate change is already hitting Australia’s economy hard. Extreme weather and disasters cost this country an average of **\$38 billion a year**<sup>3</sup>, which is roughly **\$3,800 for every household**<sup>4</sup>. If emissions stay low, that figure is expected to climb to **\$73 billion by 2060**; under a higher-emissions path it could reach **\$94 billion**<sup>5</sup>. These aren’t abstract numbers - they show up as destroyed homes, unaffordable insurance, higher grocery prices, and shattered livelihoods. Farmers are already dealing with rising heat, floods, drought, shifting seasons and new pests. Governments at every level are facing skyrocketing bills just to clean up, repair and try to prepare for the next disaster. The most recent **NSW Budget** notes that disaster expenditure has increased **more than 1,000 percent** in the six years since the 2019–20 fires compared to the six years before<sup>6</sup>.

The science is clear: **extreme fire years are now 88–152 percent more likely because of climate change**<sup>7</sup>. The **Black Summer bushfires** alone killed **34 people directly** and another **445 from smoke**<sup>8</sup>, destroyed around **3,500 homes**, and left communities carrying

<sup>3</sup> Australian Business Roundtable for Disaster Resilience and Safer Communities and Deloitte Access Economics, [Special Report: Update to the Economic Costs of Natural Disasters in Australia](#) (Australian Business Roundtable for Disaster Resilience and Safer Communities, 2021).

<sup>4</sup> Calculated using the ABS’ 2021 figure for the number of households in Australia; ABS, [‘Household and Family Projections, Australia, 2021 - 2046’](#), Australian Bureau of Statistics, 28 June 2024.

<sup>5</sup> Australian Business Roundtable for Disaster Resilience and Safer Communities and Deloitte Access Economics, *Special Report: Update to the Economic Costs of Natural Disasters in Australia*.

<sup>6</sup> NSW Treasury, ‘Chapter 1: Budget Overview’, in [Budget Paper No.01 Budget Statement](#), NSW Budget 2025-26 (NSW Treasury, 2025).

<sup>7</sup> John T. Abatzoglou et al., [‘Climate Change Has Increased the Odds of Extreme Regional Forest Fire Years Globally’](#), *Nature Communications* 16, no. 1 (2025): 6390.

<sup>8</sup> Evelyn Lewin, [‘Bushfire Smoke from “Black Summer” Killed Hundreds: Inquiry’](#), NewsGP - RACGP, 28 May 2020.

immeasurable trauma<sup>9</sup>. Farmers lost up to **\$5 billion** (about **8 percent of agriculture GDP**) from burnt equipment, damaged land, lost crops and livestock, and the toll of smoke on workers<sup>9</sup>. Tourism took a **\$2.8 billion** hit and nearly **7,300 jobs** vanished<sup>10</sup>. Health costs from smoke exposure are estimated at **\$1.95 billion**<sup>11</sup>. Overall, the economic damage from Black Summer was over **\$100 billion**<sup>12</sup>.

Without decisive action, climate change will continue to erode farm productivity, damage infrastructure, and increase both the human and financial toll. This undermines budgets, economic resilience, and productivity over the long term. Our tax and transfer system should do the opposite of what it currently does: **stop rewarding activities that fuel the crisis** and invest instead in resilience, adaptation, renewable energy, regenerative agriculture, the circular economy, and other strategies that secure a safer future. **Fossil fuels should be taxed appropriately, not subsidised.**

The **2023 Intergenerational Report** makes it plain: climate change will profoundly shape Australia's economy for decades. It warns that **sustained action on both adaptation and emissions reduction is essential** to maintain productivity, protect the budget, and deliver better social and environmental outcomes<sup>13</sup>. Every dollar invested early in resilience saves many more down the track - but the hotter the world gets, the costlier and less effective adaptation becomes.

### **The climate disaster budget black hole**

In spite of the escalating costs to state and federal budgets due to climate change, **the true costs of climate disasters are (unbelievably in our eyes) not planned for**<sup>14</sup>. Treasury argues that disasters are too unpredictable to budget for in forward estimates, so budgets reflect spending on recovery after the fact. **While the precise costs of individual disasters can't be predicted, thanks to climate change, overall costs of disasters over time are predictable.** Without integrating these costs into forward planning, we obviously risk massive fiscal shocks that will destabilise the economy. But more importantly we risk government and Cabinet decision making on essential climate mitigation and adaptation

<sup>9</sup> Tina Bell and Chuan Huang, '[Black Summer bushfire season cost farmers up to \\$5 billion](#)', The University of Sydney, 13 December 2021.

<sup>10</sup> Vivienne Reiner, '[Black summer bushfires wiped \\$2.8 billion from tourism supply chains](#)', The University of Sydney, 31 January 2024.

<sup>11</sup> Evelyn Lewin, '[Australia's "Black Summer" Caused Almost \\$2 Billion in Smoke-Related Health Costs](#)', NewsGP - RACGP (Melbourne), 1 December 2020,

<sup>12</sup> Paul Read and Richard Denniss, '[With Costs Approaching \\$100 Billion, the Fires Are Australia's Costliest Natural Disaster](#)', The Conversation, 17 January 2020.

<sup>13</sup> Treasury, '[Intergenerational Report 2023: Australia's Future to 2063](#)' (Australian Government, 2023).

<sup>14</sup> Toby Phillips et al., Budgeting for Natural Disasters Transparency and Accuracy in the Fiscal Treatment of Disaster Recovery, CPD discussion paper (Centre for Policy Development, 2025), <https://cpd.org.au/wp-content/uploads/2025/04/Budgeting-for-Natural-Disasters.pdf>

occurring with a completely false picture of the true costs. **The false argument that climate action is too costly falls away very quickly when the true economic and human cost is taken into account.**

### **The true cost of coal and gas expansion**

Right now, the way we **subsidise fossil fuels hides their real cost**. Federal and state governments provided **\$14.5 billion** in subsidies to fossil fuel producers and major users in **2023–24**, yet those subsidies are **16 times larger** than Australia’s Disaster Ready Fund<sup>15</sup>. Redirecting that money into resilience and adaptation would create a clear net benefit and a productivity boost.

Meanwhile, the fossil fuel industry continues to make enormous profits by pushing the **true social cost of carbon**<sup>16</sup> onto everyone else. A **Climate Pollution Levy** that reflects this cost would level the playing field, fund community adaptation, and drive investment in a safer, zero-emissions future. It would finally align Australia’s economic decisions with the reality we survivors already live with: climate damage is devastating, it’s here now, and paying the bill can no longer be deferred.

## **Trust and Transparency**

Trust in governments is declining and 46% of Australians expressed trust in the federal government in 2023 (ranking 10th in OECD countries)<sup>17</sup>. To address climate risk at the scale required we need trust in our governments now more than ever before. **Hiding bad news is what a government would do if it were afraid of the consequences.** Failure to openly assess and communicate climate risks only undermines trust in government and authorities. Communities deserve honesty, not minimisation, when it comes to their safety, their futures and the future of this country.

## **The opportunity that honesty brings**

Bushfire Survivors for Climate Action advocates that our governments make decisions around climate risk and mitigation with all of the available information (including our National Climate Risk Assessment) *and* with those most at risk at the table. **We look forward to**

<sup>15</sup> Rod Campbell et al., [Fossil Fuel Subsidies in Australia 2024](#) (The Australia Institute, 2024).

<sup>16</sup> Nicki Hutley, [A Social Cost of Carbon for the ACT](#), Prepared for the ACT Government (Rovingstone Advisory, 2021); William D. Nordhaus, ‘Revisiting the Social Cost of Carbon’, [Proceedings of the National Academy of Sciences](#) 114, no. 7 (2017): 1518–23.

<sup>17</sup> [https://www.oecd.org/en/publications/drivers-of-trust-in-public-institutions-in-australia\\_28a876c2-en.html](https://www.oecd.org/en/publications/drivers-of-trust-in-public-institutions-in-australia_28a876c2-en.html)

**having an honest national conversation about the kinds of impacts and costs we are facing, the level of investment required to minimise that risk, and the urgent steps required to reduce carbon pollution to save what we can.**

The good news is that disaster-hit and First nations communities are leading the way with community-led solutions. They need significant increases in funding and support to do that work, and that investment and adaptation work must be rolled out across the country in cities, regions, rural and remote communities.

By incorporating the climate costs of coal and gas into the products themselves, Australia could apply a Climate Pollution Levy to fund climate adaptation and resilience. This would send the right price signals, while building the resources we desperately need to prepare communities for future disasters.

## Conclusion and Call to Action

Survivors of climate disasters have had to face hard truths: that our homes are at risk, that our communities may need to rebuild or relocate, and that the climate is no longer stable or safe. We have faced these losses and taken action to prepare for the future.

From the perspective of **Bushfire Survivors for Climate Action**, the importance of releasing the National Climate Risk Assessment (and accompanying National Adaptation Plan) cannot be overstated. **We represent a group of people who have been severely impacted by the physical impacts of climate change.** We are people and communities whose stories paint a picture of being **personally harmed by climate change, and who face the very real threat of experiencing them again (and again) in our lifetimes.** Our losses range from damaged mental and physical health and wellbeing, deep impacts across communities, through to massive tangible and financial losses; and while some of these losses have eventually been recovered through enormous effort and determination, many continue long term. We also know that we are **only a fraction of those who have been, and continue to be hit hard by effects of climate change, including floods, storms, sea level rise and other impacts** - now and into the future.

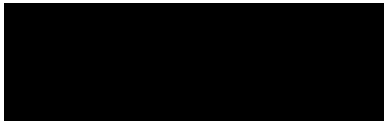
It is time for the Australian government to do the same. **By embracing an honest, comprehensive climate risk assessment, Australia can make the best choices to secure a safer, fairer future for all Australians.**



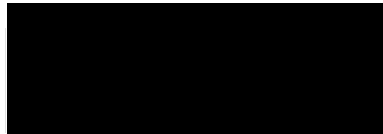
We urge the Senate to ensure that the National Climate Risk Assessment is released, that climate risk is fully and transparently assessed, and that the findings are used to guide bold, evidence-based decision-making and action on emissions reduction, resilience, disaster preparedness and the funding required.

Thank you for considering our submission.

Yours sincerely,



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