



**TASMANIAN  
CLIMATE  
COLLECTIVE**

**Committee Secretary  
Senate Standing Committees on Environment and Communications  
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Canberra ACT 2600**

## **Submission to the Senate Environment and Communications References Committee Climate Risk Assessment Inquiry**

The Tasmanian Climate Collective is pleased to be able to make a submission to the Climate Risk Assessment Inquiry.

### ***The Tasmanian Climate Collective***

The Tasmanian Climate Collective (TCC) is a 100% voluntary-run organisation consisting of Tasmanian climate action groups, environment groups and individuals. We are a passionate and committed collective of organisations and individuals from across Tasmania standing together to demand Climate Action Now. We share information and support member groups with activities and actions across the state.

### ***Introduction***

The sense of urgency in respect of the climate crisis cannot be understated, nor can the potential impacts. The development of the NCRA should be a positive step in developing mitigation and adaptation strategies in response to the biggest risks posed to Australia. The fact that we are completing this submission in lieu of an overdue republished report is a depressing indication of the low value that the Australian Government places on climate action.

Demand for climate action by the Australian population is not an abstract idea. In Australia, nearly two-thirds of people consistently say the government should be doing more on climate, and over 70% say they are seriously concerned about the impacts of global warming. Most Australians back renewables, stronger emissions targets, and a fair transition away from fossil fuels.

The 2025 Salvation Army Social Justice Stocktake found that in Tasmania, 26.6 per cent of people identified climate change as an issue in the community and 30.4 per

cent identified it as an issue for themselves. This meant that while it was not in the top five issues in terms of impact on the community, it was the fifth most common response when people considered impact on their own lives.

This Inquiry is timely in considering implications of climate risks for Australians, but it is a source of frustration that we are still in a pattern of considering information being withheld or delayed, rather than how to deal with what that withheld data tells us.

### ***The Government's secrecy and withholding of the Climate Risk Assessment (the assessment) from the Australian public since December 2024***

### ***The Government's ongoing approach to transparency related to reducing emissions and adaptation to a world currently on track for 2.6 to 3.1 degrees of warming***

On 12th March 2024, the Australian Government committed to releasing the NCRA by the end of 2024<sup>1</sup>. In answers to a Select Committee on 1st October 2024, the Australian Climate Service clearly outlined that the NCRA was due to be released by the end of 2024<sup>2</sup>. Despite being updated on 18th February 2025, the Department of Climate Change, Energy, the Environment and Water (DCCEEW) webpage 'Assessing Australia's climate risks' clearly gives 2024 as the target date for release of the NCRA.

On 25th August 2025, Minister Chris Bowen stated in an interview that the NCRA would be released together with the National Adaptation Plan (NAP) in September this year, implying that it was always the intention to release these together. While the NAP is dependent on the NCRA, the information provided at the Select Committee made clear that publication of the NCRA was not necessarily bound by the NAP.

Whatever endeavours are undertaken in the context of climate action, mitigation and adaptation, they need to be done so in a way that is transparent and open. A failure to do so feeds idle speculation, deliberate misinformation, and general distrust of those in authority. Withholding release due to concerns about interpretation from some quarters, such as various parts of the news media and political establishment, does not restrict criticism at a later date. Indeed, late release without explanation (and thus without means of scrutiny) serves only to reinforce their particular brand of messaging. This inhibits not only trust in science, but also trust in democracy.

The TCC won't speculate on the cause of the delay in publication, but it is clear that the Government intended to release the assessment at the end of 2024, and very

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<sup>1</sup> 'First National Climate Risk Assessment report released', Assistant Minister for Climate Change and Energy Jenny McAllister, 12 March 2024, Media Release - [First National Climate Risk Assessment report released | Ministers](#)

<sup>2</sup> Select Committee on the Impact of Climate Risk on Insurance Premiums and Availability, 1st October 2024, [Hansard - Committee 1/10/2024 Parliament of Australia](#)

likely that delay would continue if it were not for the Senate issuing a motion in August 2025 compelling the Government to release the assessment, even in draft form.

Lack of explanation for the delay, coupled with arguably unwise efforts at gaslighting more recently, paint a negative picture of the Government's approach to transparency and openness. The TCC will always encourage the public release of climate information and data, in a manner that is publicly accessible and timely. Where delays are expected, the Government should be upfront and honest about this, with explanations for the reasons, and new targets for release explicitly set.

### ***The research, consultation and preparation of the assessment by the Department of Climate Change, Energy, the Environment and Water***

Without seeing the assessment, it is difficult to examine the specifics of DCCEEW's approach to research, consultation and preparation. The release of the first pass assessment report, with methodology, have been useful developments in monitoring the progress of the assessment itself. Explicit representation of the 11 risks that would be progressed to the second pass assessment (i.e. the assessment itself) gives positive structure in anticipation of what will probably be a sobering report.

Most nationally significant climate risks are predicted to be of 'high concern' by 2050, illustrating the severity of the challenges ahead as well as the scale of problems currently being faced. For many years now, scientists, and community action groups, have been raising concerns about the impacts and implications of climate change, rather than the industries that have been the main drivers (i.e. producers and consumers of fossil fuels).

### ***The expected ongoing impacts upon the Australian community that are contained within the assessment***

### ***The budgetary costs of both climate driven natural disasters and any government adaptation plan***

Although the government has not yet released the National Climate Risk Assessment, the 'Charting Australia's Path to 2035 and beyond' report by Ernst & Young clarifies that failing on climate action exposes Australia to multiple escalating risks, including disasters and severe food and water shortages, in turn threatening economic prosperity, social stability and regional security. However, the report notes ways that investment in adaptation now can help generate savings in the future:

- Electrification - switching from gas or other fossil fuels to electricity - can benefit households by more than \$6000 over 10 years;
- \$2 billion investment in disaster resilience over five years could reduce cumulative costs by \$19 billion by 2025;

- Supply and use of high-integrity carbon credits could lift national income by \$50 billion in 2050.

Research published in Nature (2024), found that the economic damage committed by the world economy is an income reduction of 19%, regardless of future choices regarding emissions. This burden of cost is six times the cost of mitigation measures to limit climate heating to 2 degrees C.

There will be costs to the nation being exposed to Carbon Adjustment Border Mechanisms such as the EU's. One estimate puts the cost to Australia's real GDP of \$220 million by 2030<sup>3</sup>, and it is likely variability in costs arising from considerations such as thresholds, calculation methods and rule applications will also apply<sup>4</sup>. However, there is also speculation that Australia could benefit with investment in green processing, using low-cost renewable energy to produce zero-emission products in industries such as mining, that could yield a comparative advantage in trade<sup>5</sup>.

According to the Institute for Energy Economics and Financial Analysis, continued reliance on Australian-based gas extraction and processing, especially for export, is having a major impact on domestic gas prices.

The OECD is urging member nations like Australia to accelerate climate action. They highlight that ambitious emission reductions can be achieved with robust economic growth, and is the most common sense economically, as it will spur development, grow the labour market, increase productivity and innovation, strengthen energy security and reduce the costs of the coming risks.

The shift to renewable energy sources is bringing major savings to international budgets, achieving both aims of economic and energy security.

The switch from fossil fuels to renewable power is surging ahead, and denying this reality is changing our management of the global risks and opportunities. Research has show that achieving Net Zero will grow the Australian workforce in the energy sector from being 1% of the total workforce to being 3-4%.

The 2024 Integrated System Plan by the Australian Energy Market Operator states that changes in power production and transmission offer new opportunities for regional development, economic diversification, local business and capacity building, and employment.

The Independent Review of Commonwealth Disaster Funding (2024) found that Commonwealth disaster funding has grown from \$1B in 2018-9, to be \$6.5B four years later (see figure 1 below<sup>6</sup>).

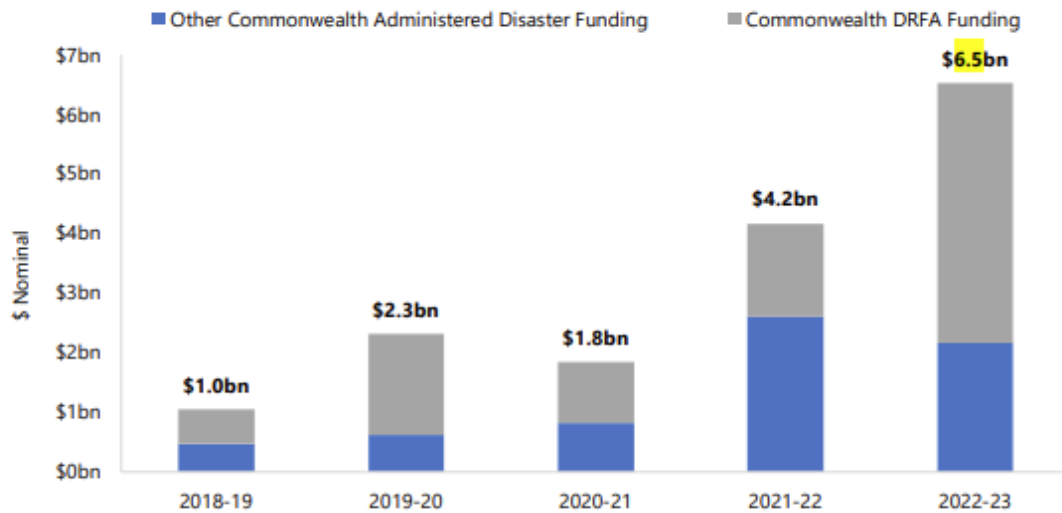
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<sup>3</sup> '[Australia can prosper under international carbon prices](#)', *Australian Financial Review*, 23 April 2024

<sup>4</sup> '[Understanding the CBAM and Omnibus Simplification for Australia](#)', PWC Australia, 3 April 2025

<sup>5</sup> '[Australia can prosper under international carbon prices](#)', *Australian Financial Review*, 23 April 2024

<sup>6</sup> '[Independent Review of Commonwealth Disaster Funding](#)' (2024), p.37

*Figure 1 Annual total Commonwealth administered disaster funding | 2018-19 to 2022-23*

The estimated total economic cost of natural disasters is forecast to increase from \$11.8 billion in 2023-24 to \$40.3 billion in 2049-50<sup>7</sup>.

The Insurance catastrophe Resilience Report 2023-24 completed by the [Insurance Council of Australia](#) highlighted that over the past five years, the average cost of extreme weather has now reached \$4.5 billion a year.

A 2024 report completed by Actuaries Institute, '[Home Insurance Affordability and Home Loans at Risk](#)' report, identified that in March 2024 15% of Australian households experienced home insurance affordability stress. This compares to 10% in March 2022. While noting that home insurance remains affordable for most Australian households, the Actuaries Institute report identified how an increasing number of Australian homes were seeing their risk increase, putting more pressure on home loans.

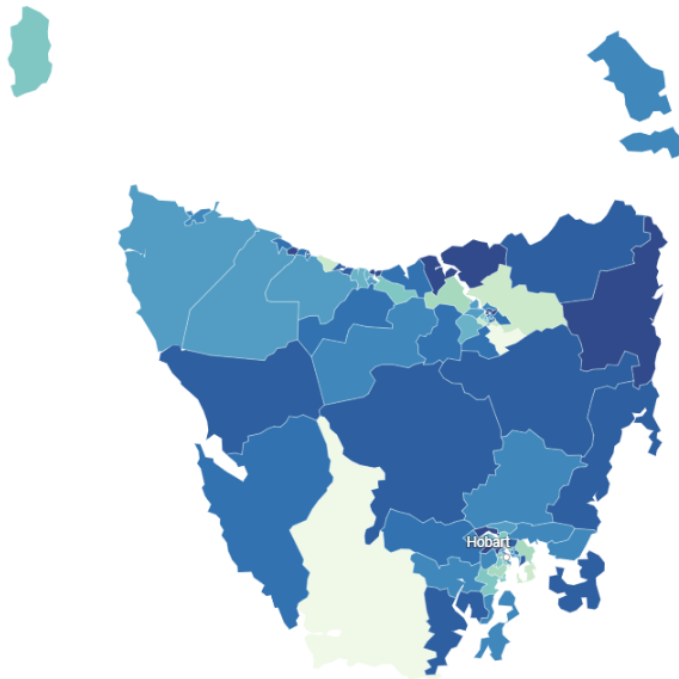
Social impacts of climate change, and associated costs, are becoming increasingly clear. A [social vulnerability index](#) introduced by the University of Melbourne in 2024, describing the nature of the social vulnerability some communities face in preparing for climate change in Australia, found that while remote areas have relatively higher social vulnerability, many metropolitan regions are also susceptible to climate risks. The map excerpt for Tasmania/Lutruwita below, illustrates the social vulnerability for the state, with many urban areas in Hobart/Nipaluna, Launceston and other towns being on the higher end of the scale.

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<sup>7</sup> Ibid, p.49

### Social Vulnerability Index (SVI)

2021 2016  
Details  
low SVI high SVI



Source: The Australian Bureau of Statistics, the Australian Institute of Health and Welfare, the National Exposure Information System, and the Household, Income and Labour Dynamics in Australia survey from 2016 to 2021.  
data: PSMA Australia Limited • Download image • Created with Datawrapper

Studies - such as this one published in the International Journal of Urban Sciences (2023) - have increasingly shown there is a link between increasing temperatures and violence (especially domestic violence). Research found that gender-based violence increased after Black Saturday bushfires in 2009<sup>8</sup>. A 2015-16 report from the Department of Social Services/KPMG estimated the national cost of domestic violence – taking into consideration aspects including pain suffered by victims, defaulting on debts and administration – at \$21.7 billion.

UNICEF Australia has said that the cost of the impacts of climate disasters on Australian children and young people in an average year is \$3.1 billion, and as high as \$6.2 billion in a high disaster year. It is also noted that disasters create compounding issues for women, increasing their informal workload, and limiting their financial freedom and independence. It is easy to see why many conclude that climate change is not simply an environmental or economic justice issue, but a social justice issue too.

On a legal basis, a recent finding by the International Court of Justice has handed down a decision stating that countries that do not act to prevent climate change could be breaching international law, and that furthermore other states impacted by climate change could be entitled to reparations. If Australia does not work towards

<sup>8</sup> [‘The hidden disaster: domestic violence in the aftermath of natural disaster’](#), Australian Disaster Resilience Knowledge Hub, April 2013 (website accessed 10 September 2025)

achieving deep, rapid and sustained reductions in emissions, it is at risk of having to pay reparations to countries harmed by climate change.

## ***Conclusion***

The TCC hopes that publication of the NCRA will yield contemporaneous data and promote action on the part of the Australian Government to manage arguably the biggest crisis facing Australia and the world. However, it is noted that at time of submission, and date of submission deadline, the National Climate Risk Assessment (the NCRA) has not yet been released. This places a burden on those making submissions to speculate about the findings and content of the NCRA, which is not conducive to the terms of reference set out by the inquiry. We strongly encourage the Inquiry to allow for supplementary submissions to be made if the NCRA is released prior to the reporting date.