

To: Northern Australia Insurance Premiums Taskforce
Submission from: Green Cross Australia
Date: September 14 2015



Dear Sir/Madam

Green Cross Australia, a not-for-profit dedicated to empowering a resilient Australia, wishes to briefly submit views to your taskforce. We emphasise the benefits of mitigating disaster risk through incentive based initiatives that transform the insurance market with pricing that reflects reduced risk - rather than subsidising insurance through options under consideration.

We believe that insurance subsidies will create a disincentive towards resilience, in the face of growing natural disaster risks associated with climate change and increasing disaster-related interdependencies in more populated areas with greater levels of public and private infrastructure.

Research conducted by James Cook University Cyclone Testing Unit and Urbis as part of Suncorp Insurance's "Protecting the North Initiative" reveals that:

- For every dollar spent on low-cost retrofits, the community will save at least \$3.
- Installing strapping on replaced roofs, could deliver up to approximately \$12 for every dollar spent.
- Some low-cost retrofits will even pay for themselves after only one Yasi-like cyclone.

Suncorp supports the *Build to Last* initiative, a cross-sector collaboration led by Green Cross Australia that aims to build property resilience to all natural hazards across Australia. *Build to Last* is framed as:

- A website designed to improve the ability of property owners to prevent, prepare for, respond to and recover from disasters.
- Trusted, practical tools that empower households and commercial property owners to retrofit their homes and buildings, adopting value for money research-calibrated measures to mitigate natural hazard risks.
- A market transformation program based on communicating risk to property owners, encouraging take up of resilience investments, and communicating actions taken to insurers to encourage reduced premiums based on market responses.
- A behaviour changing social media enabled campaign that encourages disaster preparedness and self-reliance to natural hazards to save money, ensure family and neighbourhood safety, and reduce mental health impacts associated with disaster recovery.

Green Cross Australia's *Build to Last* partnership includes Suncorp Insurance, Lend Lease, Stockland, Bushfire and Natural Hazards CRC, Australian Institute of Architects, AECOM, BlueScope Steel, KPMG and others. We (unsuccessfully) proposed *Build to Last* to the National Emergency Management Program as a national all-hazards portal. However we believe that a pilot in Northern Australia addressing only the cyclone hazard would deliver insurance market transformation benefits as well as transforming practices within trades.

Federal government investment is required to support community retrofitting for resilience in order for *Build to Last* to have lasting and scalable impact. Investment is required to build the platform, to fund behaviour change programs, and to incentivise homeowners to make cyclone resilience retrofitting investments.

In partnership with

Green Cross International

Mikhail S. Gorbachev
Founder

Green Cross Australia

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Flagship

Build to Last is an example of how innovative public/private/not-for-profit partnerships can transform markets while also delivering significant well-being benefits. Our vision is for all insurers to have the opportunity to negotiate reduced insurance premiums after suitable mechanisms for validating retrofitting measures are incorporated in the platform based on extensive industry consultation.

The opportunity to enjoy reduced insurance premiums may not be a sufficient incentive to invest in resilience retrofitting compared to building a pool, installing solar or a new kitchen for example. Federal government incentives and a strong social media campaign that engages the community on the benefits of cyclone resilience are required.

Point of sale property resilience information would also support market transformation by influencing property values over time. Green Cross Australia would look forward to engaging with sustainability leaders in the real estate industry to promote point of sale property resilience disclosure as part of a *Build to Last* Northern Australia pilot program.

We note the extensive consultation undertaken by Green Cross Australia in its NEMP *Build to Last* proposal. A number of jurisdictions, companies and research organisations stressed an opportunity to integrate property sustainability with hazard resilience measures through *Build to Last*. We agree that co-benefits such as reduced waste, water and energy bills would increase the program's appeal and impact.

Others consulted emphasised the value of intellectual property created through a market-based property resilience approach – noting associated commercial benefits and export potential. We agree and look forward to hosting a *Build to Last* workshop through Green Cross Australia's 'Business Adaptation Network' in which many partners participate.

Simply put: withstanding cyclones is smarter than hiding the problem. Treasury would be aware of the compelling Benefit-Cost Ratio (BCR) of various options considered by Urbis in collaboration with JCU Cyclone Testing Station.

Green Cross Australia also notes the precedent that this Inquiry may set. While terms of reference are limited to Northern Australia and cyclones, insurances premiums will inevitably rise as the impacts of climate change continue to grow across bushfire, flood and severe storm hazards on the one hand, and there is a risk that cyclones will track further south into more populated parts of Australia on the other.

Surely building resilience to demonstrable risks is a better approach than creating a significant and potentially growing taxpayer liability by subsidising insurance and masking underlying risks.

Yours faithfully



Mara Bun, on behalf of Green Cross Australia

CC: Tony Pfeiffer, Chair of Green Cross Australia; Adam Davis/Jeremy Mansfield/Mark Gibbs, Non-executive Directors of Green Cross Australia

Attachments:

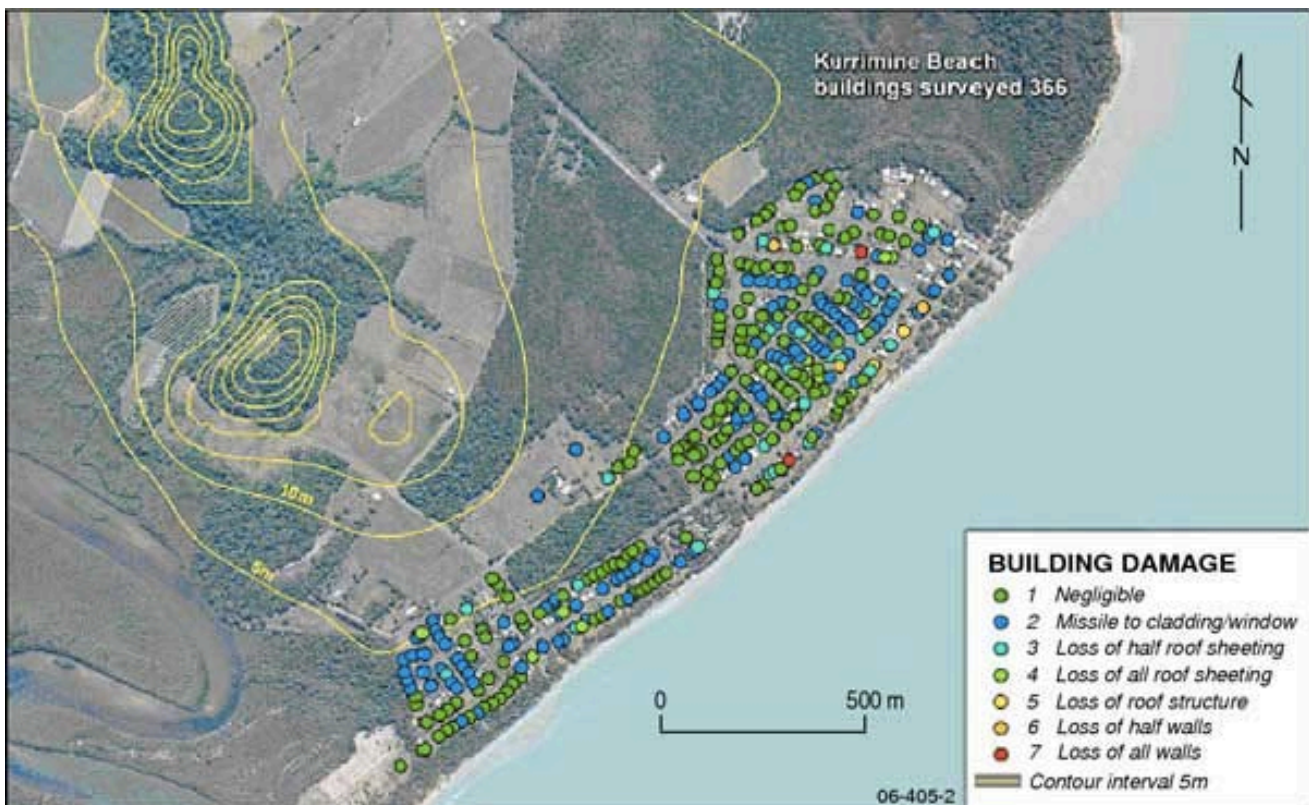
- Build to Last – a Protecting the North Initiative Report (JCUCTS, Urbis, Green Cross Australia, Suncorp)
- Proposed NEMP Project Brief – Build to Last
- Final Build to Last Full NEMP Proposal, January 30 2015

A project of national significance:

Empowering Australians

to strengthen the disaster resilience of their homes, buildings and communities

A proposal from: Green Cross Australia and partners
To: National Emergency Management Projects, 2015-16



Aim

Green Cross Australia and partners seek to build resilience by empowering households and commercial building owners to plan, mitigate and recover from disasters. We aim to achieve market transformation based on communicating risk to property owners, encouraging take up of resilience investments, and communicating actions taken to insurers to encourage reduced premiums.

Build to last will be Australia's trusted national resource enabling households and businesses to build, retrofit and rebuild disaster resilient property assets using local, research-based, independent, relevant information and advice across all hazards.

Build to last will strengthen the capacity of individuals, business and government asset owners to minimise the adverse effects of disasters. The website is designed to improve the ability of property owners to prevent, prepare for, respond to and recover from disasters.

Target audience

This project will engage with homeowners, property owners and managers, builders, trades and on the ground claims assessors. We will work with our corporate and research partners to develop scalable training resources that are relevant for ordinary homeowners, architects and designers, and builders across Australia.

Our targets are to support 1,000 commercial properties and 200,000 homes, and the related supply chain, within five years based on tightly measurable web analytics that track tool take-up and implementation.

Core elements

Build to last will include:

- Interactive website (mobile and tablet enabled) supporting hazard resilient property design, materials and building practices. "Better Building Guide" that lists over 1000 suppliers across 70+ product/service categories that will incorporate local hazard information and climate forecasts using CSIRO/BoM/Geoscience Australia data, quality assured by BNHCRC.
- Powerful marketing program through industry, community and media networks to reach large national audience. Television, industry/trade channels and partner social media campaigns.
- Commercial property portal that leverages best practice property sector hazard resilient building, retrofitting and maintenance tools to support commercial property managers. Multi risk lens: hazards, assets, community, interdependencies.
- A design showcase that advances best practice across building types addressing all hazards.
- Linkages to authoritative property resilience research and complementary industry tools. Reporting feature that communicates actions taken to insurers requesting premium reduction.

Outcomes

Build to last seeks to achieve substantial and sustainable outcomes by:

- Being aligned with the National Strategy for Disaster Resilience, and supporting the Productivity Commission's recommendation for improved sharing and communication of natural disaster risk information.
- Advancing property resilience best practice nationally, supporting a large community and business user base.
- Creating a path towards utilisation of national property resilience research and available localised hazard data.
- Lifting household & commercial property owner self-resilience while reducing the burden on emergency services.
- Deploying interactive web tools that are locally relevant with national implementation.

Sustainability

Platform designed to scale with low marginal costs. Hosting and domain name costs are minimal (under \$1000/annum). Commercial Property Portal will have information available for free and will include a tool which is commercialised through annual and one off licenses through commercial and government property managers. Estimated 2016 revenue to Green Cross Australia of \$70,000+ will sustain future project maintenance costs.

Partners

Project Management and platform delivery: Green Cross Australia

Research: Bushfire & Natural Hazards CRC, CSIRO

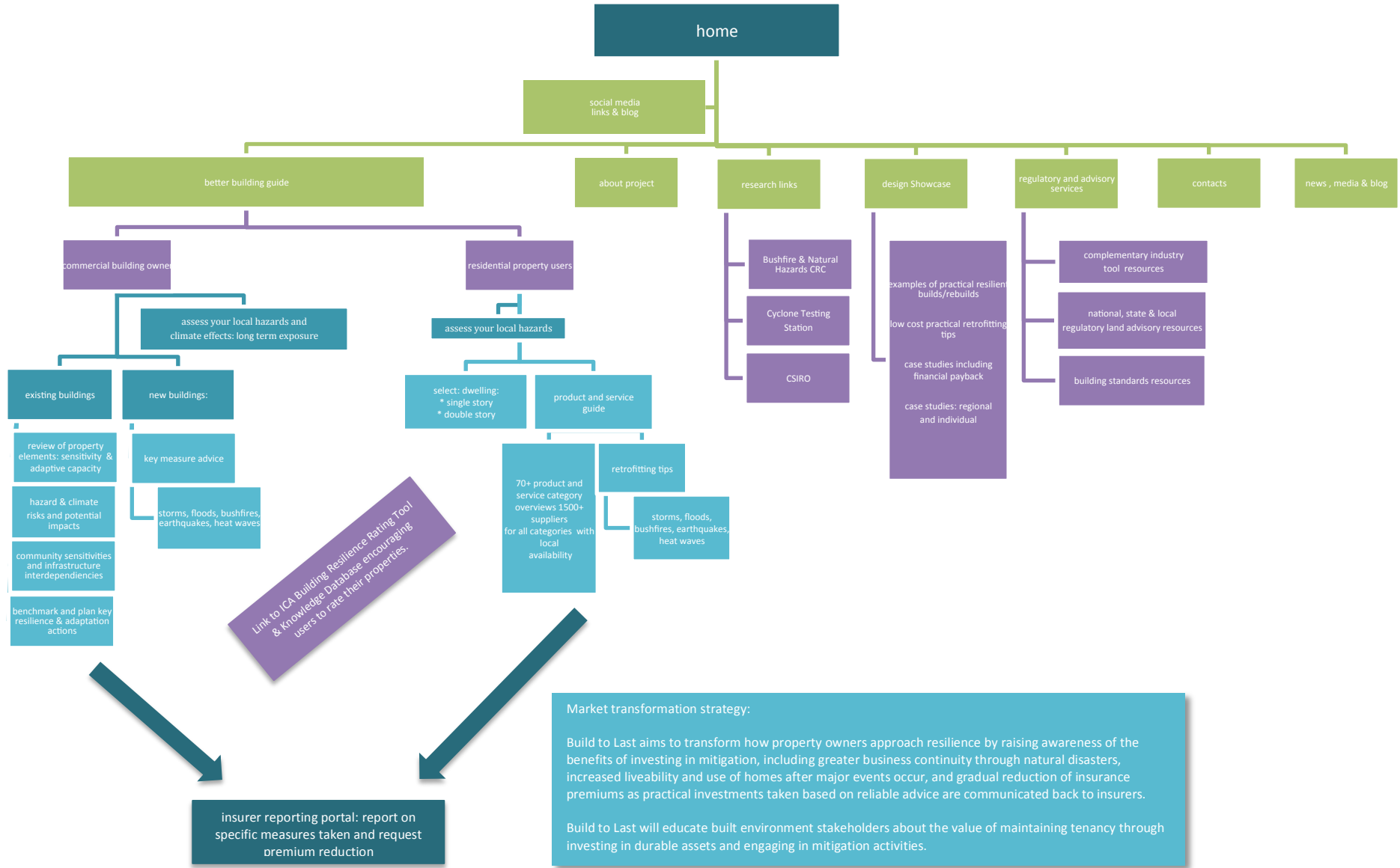
Design: Australian Institute of Architects

Industry engagement: Property Council of Australia

Property, insurance, infrastructure: Suncorp Insurance, Stockland, Lend Lease, AECOM, KPMG

'Better Building Guide' content: Alternative Technology Association

DRAFT proposed site map – to be verified by Project Steering Committee and Technical Advisory Group



BUILD TO LAST

A Protecting the North initiative



One Company
Many Brands



Executive Summary

CYCLONES ARE A FACT OF LIFE FOR RESIDENTS OF NORTH QUEENSLAND AND SUNCORP HAS BEEN HELPING THE COMMUNITY MANAGE FOR ALMOST A CENTURY.

On average, we know that cyclones will cost \$632 million per year, and that this can only increase into the future.

We must do a better job of protecting the community from this hazard. The risk to people's homes, their mental health and the local economy is too high.

We have an opportunity to take the adversity of Cyclones Larry, Yasi and Marcia and turn it into strength. North Queensland can and should become the world leader in cyclone resilience.

This is why Suncorp has partnered with the Cyclone Testing Station (CTS) at James Cook University (JCU) and Urbis to analyse insurance claim data to better understand cyclone vulnerabilities in homes, and what we can do to address them.

The research shows that simple, low-cost mitigation can pay for itself after just one cyclone.

Our *Protecting the North initiative* seeks to address these risks and cut the cost of insurance for those at high risk. We see this research as a first step toward a wider program of activity that will build a safer community and a more sustainable future for the North.

A resilient community is one that enjoys physical safety, mental wellbeing, the freedom to start a business and the confidence to buy a home. Reducing devastation brought by cyclones will support economic growth, create jobs and stimulate a market that rewards innovation in risk management.

A concerted effort to reduce disaster risk will also create a resilience market, drive innovation and reduce costs. This not only reduces the cost of mitigation in North Queensland, but could also position Australia as a world leader in cyclone resilience.

It's time for industry, government and the community to work together to Protect the North.



Pathways

ALREADY COMPLETE:

- Direct strata insurance
- CTS cyclone resilience research



2015:

- Essentials insurance for low income earners
- Protecting the North plan to government
- Suncorp resilience rating lowers premiums for resilient homes

2016:

- Better community preparation to reduce small claims
- Federal Government endorses mitigation
- Suncorp Bank supports privately funded retrofits
- Government retrofit incentives commence
- Home retrofits reduce premiums
- Strata retrofit scheme developed and backed by government
- Cost of retrofits is reduced as demand increases

2017 AND BEYOND

- Ongoing investment in disaster preparation
- Risk and resilience built into planning and approvals process
- Innovative retrofits increase resilience without compromising appearance
- Target of 10,000 resilient home upgrades
- Homeowners see return on resilience investment
- Australia exports world-leading cyclone resilience expertise

Key Research Findings

- As many as 100,000 older North Queensland homes may not meet current wind load codes.
- 1 in 4 Suncorp policyholders claimed for Cyclone Yasi, mostly for minor preventable damage.
- Some roof upgrade options pay for themselves after just one cyclone.
- Roof upgrades can cut cyclone damage bills in half.¹

CYCLONE MITIGATION FOR HOMES

Queensland introduced modern building codes in 1982 and CTS Cyclone Testing Station analysis indicates that the approximately 100,000 homes built before this date may not be up to current wind load codes.²

To address cyclone risk, CTS proposed three mitigation options and Urbis assessed the Benefit-Cost Ratio (BCR) of each option for homes of various ages.

Urbis found that some upgrades pay for themselves after a just one cyclone. Using Cyclone Yasi as a case study, low cost strapping upgrades at a cost of around \$3,000 achieved a BCR of 1.5 for pre-1960 homes and a BCR of 1.4 for 1960-1980 homes.³

Roof upgrades can include full replacements, additional strapping or over-battens. These options range in cost from \$3000 to \$30,000 and all focus on tying the roof to the ground to handle high wind speeds.

There is also a strong opportunity for a community awareness program targeting minor claims such as fencing damage, loose shade cloths, unfixed objects in gardens and water ingress.

These minor claims, for less than 10% of the sum insured, can often be easily prevented. Targeting minor claims through a community awareness program achieves an average return of \$10 for every dollar invested.⁴



Instant Payoff

Analysis by CTS and Urbis shows that a new approach to preparedness could pay for itself after just one cyclone.

9 out of 10 (86%) claims for Yasi were for minor claims, many of which are easily preventable.

Simple actions like securing garden sheds, removing shade sails, and bringing outdoor furniture inside can prevent claims and reduce insurance costs.

1 Analysis based on Suncorp claims data

2 Urbis, *Protecting the North: The benefits of cyclone mitigation*, 2015, p13

3 Urbis, *Protecting the North: The benefits of cyclone mitigation*, 2015 p15

4 Urbis, *Protecting the North: The benefits of cyclone mitigation*, 2015 piii



BENEFIT COST RATIOS FOR MITIGATION

MITIGATION OPTION	COST PER HOUSEHOLD	TOTAL BENEFIT PER HOUSEHOLD**	BCR	PAYBACK PERIOD***
Community awareness campaign*	\$55 - \$136	\$440-\$820	3.2 – 14.8	<1- 6 years
Opening protection – self installed (Low cost scenario)	\$1,660	\$1,990-\$6,400	1.2 – 3.9	4 – 21 years
Roofing option – strapping only (Low cost scenario)	\$3,000	\$12,900-\$38,800	4.3 – 12.9	2 - 4 years
Roofing option – over-batten system (Medium cost scenario)	\$12,000	\$13,500-\$39,400	1.1 – 3.3	5 – 37 years

NB: Values taken as an average over House Type A and House Type B (pre-1960, 1960-1980), except for community awareness campaign, which is an average over all house types. Total Benefit does not discount the cost of mitigation. The lower range of values are based on conservative wind speeds and are modelled over only 39 postcodes. **Government funded campaign, applied per household. **NPV over 50 years. ***Payback period refers to the number of years required for the value of benefit to outweigh cost of mitigation option – applied across all parties, not just the consumer.

Source: Urbis modelling, CTS, Suncorp Group

The CTS and Urbis analysis is backed up by Suncorp’s own claims experience. Customers in Innisfail faced the full brunt of Cyclone Larry in 2006 with wind gusts of 240 kilometres an hour. The rebuild brought many damaged houses in the town up to modern, cyclone-resilient standards.

When Cyclone Yasi crossed the coast with similar wind speeds just five years later, claims from Innisfail were half the cost of those nearby towns that did not benefit from the post-Larry rebuild.⁵

OTHER RESILIENCE OPTIONS - DOORS AND WINDOWS

The analysis also highlights doors and windows as a common weak point driving damage.

Once breached, these openings allow wind into the building which significantly increases internal pressures on the structure. This in turn significantly increases the likelihood of major structural roof failures that can also cause further damage down wind.

CTS found that addressing weaknesses in modern homes could reduce cyclone damage bills by 8%.⁶

Roller doors are a prime candidate. Around 90 percent of modern homes have roller doors, and their failure contributes to almost one in three large claims.⁷ After-market bracing costs just \$300, and could save between \$1500 and \$10,000 in the event of a cyclone.⁸ DIY window protection can be installed for around \$1360, and can reduce claims costs by up to \$15,000.⁹

Supporting Innovation

The upfront costs of disaster mitigation can be significantly reduced by creating a market for resilience through regulation and insurance incentives.

Promoting mitigation measures will drive innovation in the local industry and unlock economies of scale. By way of comparison, installation and service costs of rooftop solar panels in Australia are predicted to fall over 40% by 2020.

(Melbourne Energy institute, Renewable Energy Technology Cost Review, 2011)

5 Suncorp claims data

6 Analysis based on Suncorp claims data

7 Cyclone Testing Station, James Cook University, *Cyclone Resilience Research – Phase II*, 2015, p 19

8 Cyclone testing Station, James Cook University, *Cyclone Resilience Research – Phase II*, 2015, p20

9 Cyclone Testing Station, James Cook University, *Cyclone Resilience Research – Phase II*, 2015, p21

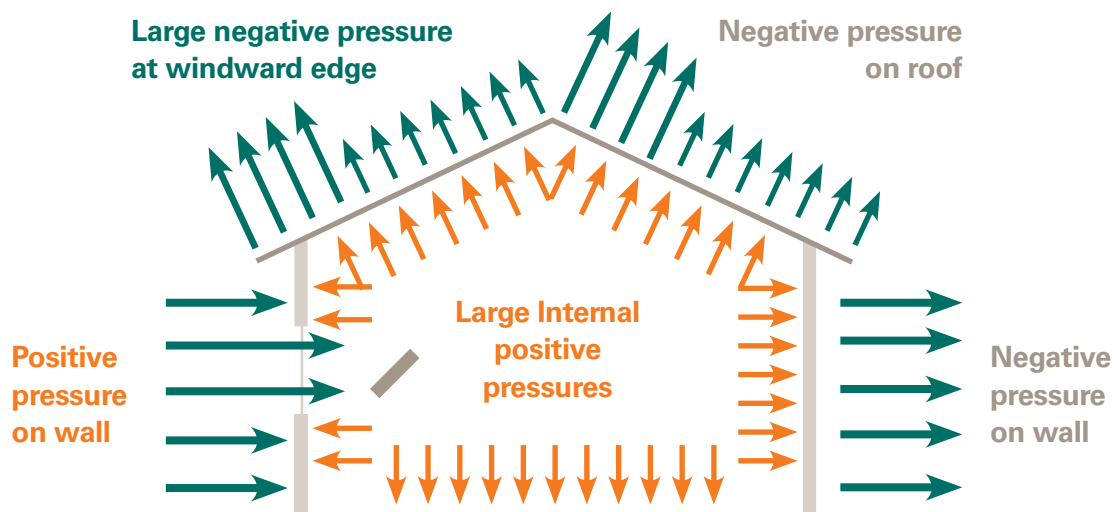


FIGURE 1 - EFFECT OF BREACHES ON INTERNAL WIND PRESSURES (SOURCE: CTS)

The Building Code

The National Construction Code only covers structural elements of a home.

The code specifies wind speed design levels in cyclone-prone regions which are intended to reduce the risk of structural failure. The design requirements, however, only target structural elements, meaning that not all materials used in the building are required to meet the same wind resilience standards.

The Australian Standard for windows and doors, AS 2047, does not require resilience to the same wind speeds as the main structure of the building. This means that these openings, particularly garage doors, are often the weakest point in a new building and the first to fail during a cyclone.

Capturing non-structural building elements in standards could significantly improve resilience.

AGE MATTERS

Claims data confirms that older homes in North Queensland are less resilient than their newer counterparts. There is a significantly higher likelihood of a claim being filed for housing constructed before the introduction of modern building codes in 1982.

Older homes are also significantly more likely to suffer severe structural damage during a cyclone – ranging from the loss of roofing to collapsing walls.¹¹

Newer homes built to the current code are more resilient than their older counterparts, though not to the degree we often assume.

A significant proportion of newer homes experienced severe damage, which suggests that homes did not perform as expected under the National Construction Code.¹²

11 Cyclone Testing Station, James Cook University, *Insurance Claims Data Analysis for Cyclones Yasi and Larry*, 2015, p21

12 Cyclone Testing Station, James Cook University, *Insurance Claims Data Analysis for Cyclones Yasi and Larry*, 2015, p27



BUILT DURING: < 1920s



Hip roof, reduced rafter spans, central core, exposed studs, on stumps (low and high)

BUILT DURING: 1925 – 1959



Hip and gable, VJ lining, reduced rafter spans, on stumps (low and high)

BUILT DURING: 1960s – 1981



Gable low pitch, vermin proof flooring (studs not mortice and tennon into bearers), panel cladding, on stumps

BUILT DURING: 1981 - present



Reinforced masonry block, hip and gable, large truss spans, medium roof pitch, slab on ground

(SOURCE: CTS)

SOCIAL COSTS

Housing damage isn't the only impact of cyclones. In fact Risk Frontiers estimates social costs to be between 20-200% of insured property damage. This could include:

- Death and injuries
- Loss of leisure time
- Loss of personal property
- Higher crime rates
- Dislocation of families
- Community upheaval and disruption to local infrastructure
- Business interruption

The World Health Organisation also estimates that severe mental health disorders across the population can increase by around one percentage point following a large natural disaster.

Insuring Cyclone Risk

- Cyclone damage in Australia costs an average of \$632 million annually.
- The risk, per policyholder, in North Queensland is higher than anywhere else.
- The only way to reduce premiums sustainably is to reduce the level of risk.

In North Queensland, the high risk of severe tropical cyclones means that average insurance premiums are higher than elsewhere in the country. Cyclones behave differently to floods, bushfires and storms, causing widespread damage affecting a much larger proportion of homes.

1 in 4 (26%) Suncorp policyholders in impacted areas made a home building claim in relation to Cyclone Yasi, with claims lodged from Bowen to Port Douglas, a distance of over 600 kilometres.¹³ Analysis shows that there would have been significantly more damage if the most severe winds had hit a more densely populated area such as Townsville.¹⁴

These figures highlight the unique and widespread nature of cyclone risk. In comparison, the Brisbane and Ipswich floods in 2011 resulted in only 1 in 50 (2%) policyholders lodging a claim.¹⁵

This highlights the difference between the two natural hazards. Flood is highly localised, resulting in large premiums for a small number of policyholders. Cyclone is widespread resulting in comparatively smaller premium increases for a much larger number of policyholders.

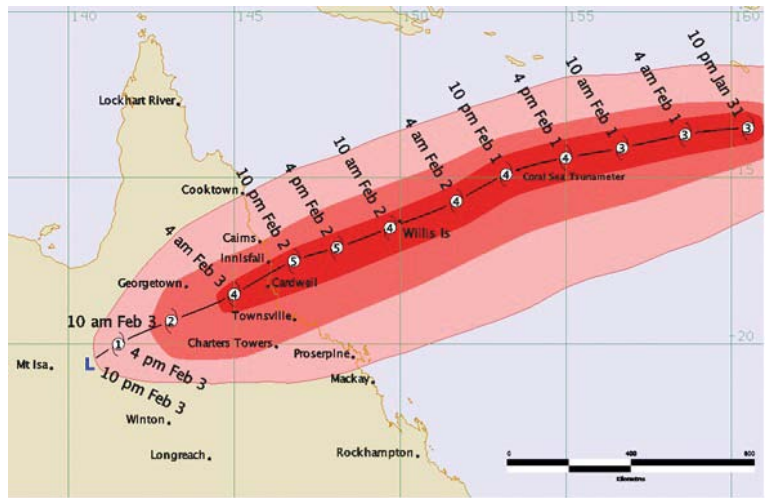
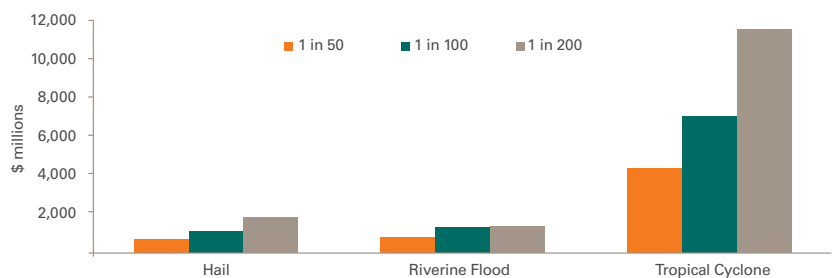


FIGURE 2. CYCLONE YASI TRACK MAP BEFORE AND AFTER LANDFALL (SOURCE: BUREAU OF METEOROLOGY)

Catastrophe modelling shows cyclones are likely to cause average losses of \$632 million each year in Australia, but the exact cost in any one year is highly unpredictable.¹⁶ Modelling undertaken by Risk Frontiers, shown below, estimates the insured losses to residential property for all of Queensland from 1 in 50 year, 1 in 100 year and 1 in 250 year natural hazards.

FIGURE 3. ESTIMATED LOSSES FOR INSURED RESIDENTIAL PROPERTY FROM NATURAL HAZARDS, QUEENSLAND (SOURCE: Urbis)



¹³ Suncorp claims data

¹⁴ Cyclone Testing Station, James Cook University, *Insurance Claims Data Analysis for Cyclones Yasi and Larry*, 2015, p16

¹⁵ Suncorp claims data

¹⁶ Internal modelling



INSURANCE SUBSIDIES

The large and highly variable costs of cyclones could be further transferred to the taxpayer, as has been recently proposed through subsidy mechanisms like a reinsurance pool or mutual. This would add private losses to the already large infrastructure damage bills received by the Australian Government. Suncorp believes subsidising risk, rather than addressing it at the source, would be a critical mistake.



Government backed pools and mutuals in place overseas demonstrate this mistake with schemes spiralling into debt, allowing risks to grow, slowing down claims and creating legal disputes.

The US National Flood Insurance Pool is currently \$23 billion in debt and is attracting ongoing lawsuits for claims as far back as Cyclone Sandy in 2012.¹⁷

Similarly, the New Zealand Government was left with a \$16 billion bill after the Christchurch earthquakes and residents suffered lengthy delays to claims due to overlap and confusion between private cover and government cover.¹⁸

International schemes have been assessed by the Productivity Commission as “overwhelmingly ineffective”¹⁹ and the Financial Systems Inquiry agreed market intervention should be avoided.²⁰

Three reviews by the Australian Government Actuary have also demonstrated that home and strata insurance pricing in Australia reflects the risks, and there is no evidence of market failure.²¹

The only way to reduce North Queensland’s premiums in a permanent and sustainable way is to reduce the risk of damage from cyclones through increased Government and private investment in protecting the community, not just rebuilding it.

The US National Flood Insurance Pool

Government reinsurance pools push the cost of disasters onto the taxpayer and in doing so blunt a price signal that would otherwise encourage risk management in the community.

This allows risks to grow unchecked. The US National Flood Insurance Pool was established in 1978 and initially covered 1.4 million homes. In 2013 the pool had grown to cover over 5.5 million homes. (footnote: Insurance Information Agency, Flood Insurance Issues, 2015)

That’s more than 4 million new families exposed to flood risk.

The experience of the Biggert-Waters Act also highlights the political realities of government intervention. The Act attempted to increase premiums in line with flood risk, but voter backlash meant the Act was almost immediately repealed.

Politicising insurance premiums is a recipe for increased subsidies and increased debt.

(footnote: Insurance Information Agency, Flood Insurance Issues, 2015)

17 US Government Accountability Office, *High-Risk Series: An Update*, 2015, p77

18 New Zealand Government, *Budget Policy Statement*, 2014, p10

19 Productivity Commission, *Natural Disaster Funding Arrangements: Inquiry Report*, 2014, p222

20 *Financial System Inquiry: Final Report*, 2014, p231

21 See: Australian Government Actuary, *Report on Home and Contents Insurance Prices in North Queensland*, 2014

Protecting the North

Suncorp is taking action through our Protecting the North program, which provides a pathway to lower premiums by addressing the underlying risk. The plan includes:

- Proposing a comprehensive retrofit program to strengthen older homes in North Queensland – delivering immediate premium reductions of up to 20%;
- Building a process to recognise mitigation work already undertaken by homeowners, and reducing premiums accordingly;
- A new direct strata insurance product, delivering up to 20% savings for small strata schemes; and,

- A new insurance product, called Essentials, specifically tailored to low income earners, with policies starting from just \$4 per week.

Together, these initiatives deliver sustainably lower insurance premiums for North Queensland residents.

More importantly, placing the focus on disaster mitigation ensures that risk will continue to be reduced in new and innovative ways into the future. As these new approaches take effect and risk reduces in North Queensland, insurance premiums will also reduce, and the community will enjoy the multitude of social and economic benefits associated with resilience.

My Safe Florida Home

In Florida, the State Government has been actively building a mitigation culture.

In 2007 the *My Safe Florida Home* commenced resilience inspections on 400,000 single family, residential properties with grants provided to 35,000 applicants.

The program was immensely popular with an average of over 5000 sign-ups a day.

Participating home owners received a free wind inspection report, which provided advice on how homeowners can protect their homes from storms and how much they could save on insurance premiums.

North Australia would benefit from a program similar to *My Safe Florida Home*.



About Suncorp

Suncorp is one of the largest general insurance groups in Australia offering a range of personal and commercial insurance products, protecting the financial wellbeing of millions of Australians. As a Group, Suncorp has nearly 15,000 employees and more than nine million customers across the country. The General Insurance business alone paid out \$5.2 billion in insurance claims in 2013-14, averaging more than \$14 million each day.

Suncorp offers a range of personal insurance products including car, home and contents, travel, boat, motorcycle and caravan insurance. The key to Suncorp's success in personal insurance is its portfolio of well-known brands. These include Suncorp Insurance, Apia, AAMI, GIO, Vero, Shannons, Just Car Insurance, Insure My Ride, Bingle, Terri Scheer, CIL Insurance and Resilium. These brands have built reputations for insurance innovation, outstanding customer service and trustworthy products.

Suncorp also offers commercial insurance products that serve the needs of a wide range of business customers, from small business operators to global companies. The commercial insurance portfolio of brands includes GIO, AAMI, Suncorp Insurance, Vero and Resilium. Suncorp is also Australia's largest personal injury insurer offering workers compensation and CTP insurance, which serve the needs of governments, employers and the community.

About Green Cross

Green Cross Australia is a Queensland based national not-for-profit dedicated to empowering a resilient Australia. Green Cross Australia is partnering with Suncorp Insurance and a range of other corporate, research and community partners to advance property resilience as a strategic priority.

Suncorp Insurance is a proud partner of Green Cross Australia's Build to Last collaborative initiative, which involves multiple stakeholders who together are working to encourage property resilience to all hazards across Australia. See more here: www.greencrossaustralia.org

Protecting the North is a practical, research-based example of how building to last can deliver lasting financial and social benefits to residents of North Queensland.

One Company
Many Brands





Australian Government
Attorney-General's Department

National Security Resilience
Policy Division

SUB-COMMITTEE REFERENCE #:
[AGD use only]

NEMP REFERENCE #:
[AGD use only]

Disaster Resilience Australia Package – National Emergency Management Projects (NEMP) Application for Funding – FY2015-16 Other responses are included for review

Please refer to the *National Emergency Management Projects (NEMP) Program Guidelines* when completing this form (available at www.em.gov.au/nemp). Incomplete applications will not be considered eligible. The NEMP is a competitive grants program in which applications are prioritised based on merit against other proposals submitted in the same funding round. Meeting the assessment criteria does not guarantee funding.

For enquiries regarding the NEMP application process, please refer to the *Frequently Asked Questions* available at the NEMP website. If your question is not answered in this document, please contact the NEMP team at AGD nationalprojects@ag.gov.au.

Completed applications should be submitted in Word format to the appropriate Australia-New Zealand Emergency Management Committee (ANZEMC) Sub-committee Secretariat by **no later than 5pm AEDST on 30 January 2015**. A list of the ANZEMC Sub-committees, their functions and contact email addresses are provided at Addendum 1. Late applications will not be accepted.

SECTION ONE – APPLICATION OVERVIEW

1.1 Lead Organisation/Agency:

Green Cross Australia

1.2 Project Title: (Limit 10 words)

Build to Last – Sector-supported, end user-focussed property resilience portal

1.3 Total Funding Sought Through the 2015-16 NEMP Funding Round (GST exclusive):

\$330,832

If the proposal is a component of a broader multiple-year initiative, what is the total estimated funding required for completion of the entire initiative (GST exclusive)?

\$

1.4 Please indicate which ANZEMC Sub-committee will be assessing this application (refer to Addendum 1 for details):

Please select only ONE Sub-committee.

- Capability Development Sub-Committee (CDSC)
- Community Engagement Sub-Committee (CESC)
- Recovery Sub-Committee (RSC)
- Risk Assessment, Measurement and Mitigation Sub-Committee (RAMMS)

SECTION TWO – PROJECT PROPOSAL

2.1 Brief Project Description & Scope of Activities

Please provide a summary description of the proposed project and scope of activities, and how it will seek to improve Australia’s ability to prevent, prepare, respond to and recover from natural disasters:

Green Cross Australia (GCA) and built environment partners seek to improve the ability of households and commercial building owners to plan, mitigate and recover from disasters, in order to empower communities to build resilience. We aim to achieve market transformation based on communicating risk to property owners, encouraging take up of resilience investments and communicating actions taken to insurers to enable negotiations offering the potential for reduce premiums (no guarantees).

Build to Last will be Australia’s trusted national online resource dedicated to empowering households and businesses to build, retrofit and rebuild disaster resilient property assets using research-based, independent, locally relevant information and advice across storm, flood, bushfire, earthquake, heatwave and storm surge hazards.

Use of the website will be free apart from the “Commercial Property Resilience Program” for which we will charge one-off or annual license fees that will fund project sustainability in future years.

Building on GCA’s multiple award winning digital outreach capacity, Build to Last will include:

- 1) Interactive website (mobile and tablet enabled) supporting hazard resilient property design, materials and building practices, jurisdictionally focussed through appropriate content and links to relevant jurisdictional resources.
- 2) High level hazard awareness information sourced from CSIRO and other agencies with links to government hazard data.
 - a) Build to Last does not aim to duplicate government, corporate or research community hazard communications programs.
 - b) Build to Last will encourage hazard self-assessment through credible sources by linking into existing and emerging resources while offering high level guidance about how to review hazard exposure.
- 3) “Better Building Guide” will empower home and commercial property owners to retrofit and build to higher resilience levels for all hazards.
 - a) Guide will list over 1000 suppliers across 70+ product/service categories that will incorporate local hazard information and climate forecasts where relevant using Commonwealth Scientific and Industrial Research Organisation (CSIRO) / Bureau of Meteorology (BoM) / Geoscience Australia (GA) data.
 - b) Quality assurance will be provided by Bushfire & Natural Hazards CRC (B&NHCRC) under supervision of a project Technical Advisory Group (TAG).
 - c) Links to complementary tools and resources (existing and emerging) including Insurance Council of Australia’s (ICA) “Building Resilience Rating Tool” to encourage asset owners to rate their properties.
- 4) “Commercial Property Resilience Program” for Commercial property owners/managers addressing assessment of and responses to four risk layers:
 - a) local hazards
 - b) property specific
 - c) community related (including staff and supply chain)
 - d) infrastructure interdependences.

Commercial Property Resilience Program will leverage best practice property sector hazard resilient building, retrofitting and maintenance programs to support commercial property owners / managers. The program uses interactive elements to communicate long-term benefits of investing in resilience (for example, sustaining tenancy through and after natural disasters, building in infrastructure redundancies, offering community refuge during heatwaves including retail opportunities, enabling staff and suppliers to lift their personal resilience, which in turn builds corporate continuity).

5) Design showcase that advances best practice across building types addressing defined hazards

6) Reporting feature that communicates actions taken enabling premium reduction negotiations by households and commercial property owners/managers with their insurers. Photos and additional information can be uploaded by users into the report to verify actions taken.

7) Powerful marketing program through industry, community and media networks to reach large national audience. Television, industry/trade channels and partner social media campaigns.

8) Educational resources for professional development of those in the property and planning industries.

Build to Last will strengthen the capacity of individuals, business and government asset owners to minimise the adverse effects of disasters. The website is designed to improve the ability of property owners to prevent, prepare for, respond to and recover from disasters

Note: This description may be used for high-level briefing papers, including ANZEMC papers and Ministerial briefings.

2.2 Length of Project

If the proposed project is related to a broader multiple-year initiative, applicants must submit a new funding application in each financial year that funding is sought.

a) Please specify the length of the proposed project:

The project will last for 12 months, with advertising continuing and project evaluation and reporting within 18 months. The website Buildtolast.org will be developed and launched within 12 months – NEMP funding is sought for this first stage.

Buildtolast.org will be sustained for a minimum of five years after launch by the GCA led partnership.

Licensing revenue generated by commercial property owners who use Commercial Property Resilience Program supported by Property Council of Australia (PCA) and its members will support GCA's capacity to maintain and update Build to Last after the website is launched. GCA will work through the Australian Centre of Excellence for Local Government to reach out to local government asset managers, and will engage with other levels of government through partners in the consulting sector KPMG and AECOM to encourage use of the Commercial Property Resilience Program by public asset owners, which will also generate license revenue to support project sustainability.

GCA estimates that it will require approximately 1 day a week from 2016 onwards to fully maintain the website which includes responding to requests from jurisdictions/agencies/partners to update links or content; ensuring positive partner case studies are uploaded onto the website regularly in the Showcase section, and maintaining all technical/hosting aspects. The cost can be met through licencing revenue anticipated which is modelled in the attached project spreadsheet.

Attachments:

- 1) **Build to Last** Project Brief which includes DRAFT Buildtolast.org web site map
- 2) **Build to Last** project spreadsheet, which includes budget, cash flow, milestones, and other tables.
- 3) **Business Adaptation Network** overview document and recent activity listing to build confidence in GCA’s capacity to convene business resilience partnerships and stakeholder engagement activities.
- 4) **GCA 2015/16 Strategic Framework** to signal strong mission alliance in the property resilience area.
- 5) **Letters of Support** from jurisdictions, corporate and research partners.

b) Is the proposed project related to or dependent on the progress/completion of a broader, multiple-year initiative (including NEMP- funded initiatives)?

- No** – anticipated project start and end dates fall within this funding round (ie this financial year).
- Yes** – Please outline how this project is related to a broader multiple-year initiative (including NEMP project number [if applicable], name, grant amount, and current status):

Note: Funding will only be approved for projects with sustainable standalone outcome(s)/output(s) that can be achieved this financial year funding round. Successful projects will require recipients to enter into a twelve month Funding Agreement.

2.3 Project Schedule

Please outline the Milestones (major stages of project delivery) and expected completion dates. If this project is a component of a broader multiple-year initiative, or it contains sub-projects, please clearly indicate the milestones for each element.

Reportable Milestone	Description	Expected Completion Date
1	<p>Project establishment</p> <ul style="list-style-type: none"> ✓ GCA confirm project scope, materiality and stakeholders with ANZEMC and RAMMS. Key requirements have been defined for this application (e.g. see Section 2.9) ✓ Contract and sub-contracts developed, risk management assured by the Green Cross Australia Audit Committee supported pro-bono by Minter Ellison: <ol style="list-style-type: none"> 1. NEMP funding contract; 2. Subcontracts established for: 	Month 1

	<ul style="list-style-type: none"> • Project Leader • Content Producer • Administrator • Financial Controller • Alternative Technology Association • RePublic Consulting <p>✓ Project Steering Committee (PSC) and Technical Advisory Group (TAG) roles and responsibilities confirmed, set-up and implemented. Members will be drawn from Government, Research, and Corporate partners. PSC will oversight scope of content development, site functionality, stakeholder engagement and marketing outreach within terms of contract. Quarterly meetings scheduled. TAG will have the role of providing early oversight of technical advice</p>	
2	<p>Web development and Commercial Property Resilience Program subcontractors appointed</p> <ul style="list-style-type: none"> ✓ Web developer appointed based on tender; tender outcome approved by PSC ✓ Commercial Property Resilience Program consultants appointed with PSC approval; will likely be accredited Lend Lease programmers. 	Month 3
3	<p>Content and site development</p> <ul style="list-style-type: none"> ✓ Website developed & approved to content loading stage ✓ Building Better Guide content developed & approved ✓ Text, video and photo content developed & approved 	Month 8
4	<p>Site tested for release, Communications plan approved</p> <ul style="list-style-type: none"> ✓ Research content for integration approved ✓ Content uploaded for entire site ✓ Communications plan including TV community service advertising, media and social media campaign approved ✓ Website tested and go live approval 	Month 10
5	<p>Media/social media launch, Acquittal delivered</p> <ul style="list-style-type: none"> ✓ Site launched with high profile media event supported by partner social media campaign ✓ TV Community Service Advertising approved for delivery during months 13 – 16. ✓ Final acquittal delivered ✓ PSC and TAG dissolved unless agree to extend beyond grant acquittal as will be recommended by GCA. 	Month 12
6	<p>Evaluation and post Project Report</p> <ul style="list-style-type: none"> ✓ Detailed analytics of usage and distribution using Google Analytics for transparency and depth of analysis on regional take-up. Results compared to targets will be reported. ✓ Analysis of stakeholder feedback and site user feedback. ✓ Evaluation supported by B&NHCRRC with input from all partners. 	Month 18

Note: Please add/delete rows as required.

2.4 Project Objectives, Outcomes and Outputs

Please outline the project objectives, outcomes and outputs:

<p>PROJECT GOALS/OBJECTIVES</p> <p>Describe the main rationale and/or reason(s) for conducting the project:</p>	<p><u>PROJECT OBJECTIVES</u></p> <p><i>GCA and partners seek to build resilience by empowering households and commercial building owners to plan, mitigate and recover from disasters. We aim to achieve market transformation based on communicating risk to property owners, encouraging take up of resilience investments, and communicating actions taken to insurers to encourage reduced premiums.</i></p> <p><i>Build to last will be Australia’s trusted national resource enabling households and businesses to build, retrofit and rebuild disaster resilient property assets using local, research-based, independent, relevant information and advice across all hazards.</i></p> <p><i>Build to last will strengthen the capacity of individuals, business and government asset owners to minimise the economic, social and environmental effects of disasters. The website is designed to improve the ability of property owners to prevent, prepare for, respond to and recover from disasters.</i></p> <p><u>PROJECT OUTCOMES</u></p> <p><i>Build to last seeks to achieve substantial and sustainable outcomes by:</i></p> <ul style="list-style-type: none">▪ <i>Being aligned with the National Strategy for Disaster Resilience, and supporting the Productivity Commission’s recommendation for improved sharing and communication of natural disaster risk information.</i>▪ <i>Advancing property resilience best practice nationally, supporting a large community and business user base.</i>▪ <i>Creating a path towards utilisation of national property resilience research and available localised hazard data.</i>▪ <i>Lifting household & commercial property owner self-resilience while reducing the burden on emergency services.</i>▪ <i>Reducing the economic burden of disasters on the project’s asset owners, increasing their self-sufficiency and thereby reducing their need for emergency services.</i>▪ <i>Deploying interactive web tools that are locally relevant with national implementation.</i> <p><u>PROJECT OUTPUTS</u></p> <p><i>Build to last will include:</i></p>
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	<ul style="list-style-type: none"> ▪ <i>Interactive website (mobile and tablet enabled) supporting hazard resilient property design, materials and building practices. “Better Building Guide” that lists over 1000 suppliers across 70+ product/service categories that will incorporate local hazard information and climate forecasts using CSIRO/BoM/Geoscience Australia data, quality assured by B&NHCRC.</i> ▪ <i>Powerful marketing program through industry, community and media networks to reach large national audience. Television, industry/trade channels and partner social media campaigns.</i> ▪ <i>Commercial Property Resilience Program that leverages best practice property sector hazard resilient building, retrofitting and maintenance tools to support commercial property owners/managers.</i> ▪ <i>A design showcase that advances best practice across building types addressing all hazards.</i> ▪ <i>Links to authoritative property resilience research and complementary industry tools. Reporting feature that communicates actions taken and enables premium reduction negotiations between asset owners and their insurers.</i> ▪ <i>Educational resources for professional development.</i>
<p>PROJECT BENEFIT/TARGET OUTCOMES</p> <p>List and describe the expected outcomes, benefits, results, impacts, effects or other long-term changes that will be achieved through the project objective(s):</p>	<p>1. BENEFICIARIES, TARGETS AND LONG TERM RESULTS:</p> <p><i>Build to last will support homeowners, property owners and managers, builders, architects, designers, trades and on the ground insurance claims assessors.</i></p> <p><i>Our five year targets are to meaningfully engage with 1,000 property owners and 200,000 households, and the related supply chain, based on tightly measurable website use analytics that user metrics and track module take-up. Annual scale up targets will be agreed with the PSC, and quarterly reports of website usage will be delivered to RAMMS after the website is launched. If usage results are below expectations, GCA will work with project partners to rekindle social media and marketing outreach in future years.</i></p> <p><i>Long term, as related industry tools and initiatives emerge, the result of Build to Last take-up will be to reduce the insurance premiums of households and commercial property owners that embrace resilient design and building practices and to reduce the economic burden of disasters to governments. At the same time, households will benefit being more self-sufficient, having great capacity to cope and an awareness of hazard vulnerability and resilience measures to mitigate risk.</i></p>

2. POLICY ALIGNED OUTCOMES

NSDR Alignment -- **Build to last** is aligned with the National Strategy for Disaster Resilience (NSDR), particularly noting:

- ✓ **Build to Last** will be a strong national built environment collaboration across government, business, research and community sectors. NSDR stresses that disaster resilience is the collective responsibility of all sectors of society, including all levels of government, business, the non-government sector and individuals. If all these sectors work together with a united focus and a shared sense of responsibility to improve disaster resilience, they will be far more effective than the individual efforts of any one sector.
- ✓ **Build to Last** will empower disaster resilient communities by supporting building control arrangements that reduce household and commercial property exposure to unreasonable risks from known hazards, protect life and property. Following a disaster, this initiative will substantially increase the capacity for property assets and the families and businesses that rely on them to be restored quickly.
- ✓ Supported by **Build to Last**, settlements will be empowered to incorporate best practice property resilience measures arrangements, to protect life and property from known hazards.

NEMC Roadmap Alignment - **Build to last** aligns with National Emergency Management Committee's Land Use Planning and Building Codes Taskforce's June 2012 **Roadmap Enhancing Disaster Resilience in the Built Environment**.

- ✓ The **Roadmap** acknowledges that, "A national strategy for natural disaster education is needed to focus on the whole-of-life education activities, from primary schools to industry professionals to continued professional development." (p 13, June 2012)
- ✓ **Build to Last** will be an enduring educational resource supported by project partners Property Council of Australia, Lend Lease and Stockland in training their staff, supply chains and the industry at large including through formal professional development programs and Master Class offerings.

ABCB Alignment -- **Build to last** complements actions taken by the Australian Building Codes Board (ABCB) in response to Productivity Commission recommendations that ABCB could include hail, heat waves and storm surge in its future work program. The National Construction

Code (NCC), “currently does not cover hail, storm tide or have specific requirements relating to heat stress.” (Resilience of Buildings to Extreme Weather Events, ABCB discussion paper, April 2014, page 9).

- ✓ **Build to last** will offer tools and case studies advancing best practice in property resilience including hazards which are currently not addressed in NCC.
- ✓ By empowering user led market transformation, **Build to Last** will not be encumbered by lengthy delays in code response related to regulatory hurdles in the evolution of the Building Code in response to existing risk exposure and future risks associated with our changing climate.

3. PROJECT IMPACTS

Build to last seeks to achieve substantial and sustainable impacts by:

- ✓ Advancing market transformation for property resilience best practice at a national level to support a large scale community and business user base
- ✓ Creating a path towards business and community utilisation of national property resilience research across all hazards
- ✓ Lifting household and commercial property owner self-reliance and improving insurance affordability longer term, while reducing the burden on emergency services
- ✓ Deploying interactive web tools that are locally relevant with national implementation
- ✓ Achieving long-term online scalability at minimal marginal cost to ensure program sustainability and viral future take-up through social media and partner marketing.

<p>PROJECT DELIVERABLES/OUTPUTS List and describe the expected deliverable(s) – such as products, services, management practices or other outputs – that will be produced in order to achieve the project objectives (eg a product, website or capability):</p>	<p>Outputs and Delivery Partners <i>(Guided by Project Steering Committee and supported by Technical Advisory Group)</i></p>										
	<p>Build to last Delivery elements</p>	<table border="1"> <thead> <tr> <th style="text-align: center;">Output</th> <th style="text-align: center;">Delivery Partners</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <p>Build to Last website</p> <p>Responsive design (enabling smart phone, tablet and desktop/laptop navigation and interactivity) includes modules below addressing all hazards.</p> </td> <td style="vertical-align: top;"> <p>Green Cross Australia; sub-contractors, stakeholders and project partners;</p> </td> </tr> <tr> <td style="vertical-align: top;"> <p>Better Building Guide</p> <p>Interactive resilient building guide across all hazards with 70+ categories of product/service offerings with over 1,000 suppliers listed. Ongoing quality assurance and maintenance of supplier list. Relevance to builder supply chain and insurance claims management verified by Lend Lease, Stockland and Suncorp (other property developers and insurers will also be consulted). Insurer Reporting Portal enables negotiations for premium reductions to take place.</p> </td> <td style="vertical-align: top;"> <p>Green Cross Australia, Alternative Technology Association and all project partners from property, materials and research sectors; with Suncorp supporting widespread engagement across insurance sector</p> </td> </tr> <tr> <td style="vertical-align: top;"> <p>Commercial Property Resilience Program</p> <p>Website component dedicated to Commercial Property Resilience Program for property owners and managers addressing assessment of and responses to four risk layers:</p> <ul style="list-style-type: none"> i) local hazards ii) property specific iii) community/staff/supply chain related iv) infrastructure Interdependencies. <p>License revenue stream and some free resources. Educational resources to support professional development.</p> </td> <td style="vertical-align: top;"> <p>Property Council of Australia, Stockland, Lend Lease, Suncorp, AECOM, KPMG - coordinated and led by Green Cross Australia; TAG oversight of hazard information drawing on CSIRO/GA/BoM and jurisdictional data available</p> </td> </tr> </tbody> </table>		Output	Delivery Partners	<p>Build to Last website</p> <p>Responsive design (enabling smart phone, tablet and desktop/laptop navigation and interactivity) includes modules below addressing all hazards.</p>	<p>Green Cross Australia; sub-contractors, stakeholders and project partners;</p>	<p>Better Building Guide</p> <p>Interactive resilient building guide across all hazards with 70+ categories of product/service offerings with over 1,000 suppliers listed. Ongoing quality assurance and maintenance of supplier list. Relevance to builder supply chain and insurance claims management verified by Lend Lease, Stockland and Suncorp (other property developers and insurers will also be consulted). Insurer Reporting Portal enables negotiations for premium reductions to take place.</p>	<p>Green Cross Australia, Alternative Technology Association and all project partners from property, materials and research sectors; with Suncorp supporting widespread engagement across insurance sector</p>	<p>Commercial Property Resilience Program</p> <p>Website component dedicated to Commercial Property Resilience Program for property owners and managers addressing assessment of and responses to four risk layers:</p> <ul style="list-style-type: none"> i) local hazards ii) property specific iii) community/staff/supply chain related iv) infrastructure Interdependencies. <p>License revenue stream and some free resources. Educational resources to support professional development.</p>	<p>Property Council of Australia, Stockland, Lend Lease, Suncorp, AECOM, KPMG - coordinated and led by Green Cross Australia; TAG oversight of hazard information drawing on CSIRO/GA/BoM and jurisdictional data available</p>
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	Insurer Reporting Portal	Residential users of Better Building Guide and Commercial Property Owners will be able to use this portal to report on specific measures taken and request premium reduction. Evidence provision will be enabled by allowing users to upload photos, receipts, trades certification etc.	Suncorp Insurance – in consultation with insurance sector broadly – together with Lend Lease which supervises a panel of 80 builders with insights on consumer behaviour, and Green Cross Australia
	Showcase	Imaginative and traditional design examples that showcase low, cost, practical retrofitting options and rebuilding alternatives that advance hazard resilience. Regional and individual case studies. Residential and commercial property case studies.	Australian Institute of Architects, Bushfire & Natural Hazards CRC, Property Council of Australia, Green Cross Australia
	Research integration	Contextualises and links into relevant research from BNHCRC and other relevant credible sources addressing property resilience and related materials	Bushfire & Natural Hazards CRC, CSIRO, Green Cross Australia
	Social media outreach, Search Engine Optimization, PR	Build website user audience through social media, conferences, PR, digital marketing. Reach stage where peer-to-peer viral marketing sustains platform scalability through organic Google rankings.	Green Cross Australia, RePublic supported by all partners and emergency management agencies across jurisdictions through their communications teams

Note: If the proposed project is a component of a broader multiple-year initiative, it must have sustainable standalone outcome(s)/output(s) achievable within this financial year funding round.

2.5 Project Risk Assessment & Mitigation Strategies

Please list any potential risks, including possible events or activities that may impact adversely on the project, preventing it from achieving expected milestones, outputs and/or outcomes:

Risk	Probability of Risk Occurring [Rare/Unlikely/ Possible/Likely/ Almost Certain]	Likely Impact [Insignificant/ Negligible/ Moderate/ Extensive/ Significant]	Effect on Project Milestones/ Outputs/ Outcomes	Mitigation Strategies (Proposed or Actual)
Unrealistic expectations about premium reductions	Likely	Extensive	User confidence and stakeholder reputation damaged	<p>GCA recognises that market transformation is a complex challenge. Build to Last will not promise any premium reductions but rather will offer support for users to negotiate reductions. However we also acknowledge that over recent years insurance companies have advocated strongly for investment in mitigation and have stated their intention to reflect reduced risks through lower premiums. We believe that having a transparent, engaging, high quality online portal that enables a dialogue to emerge between asset owners and their insurers will gradually shift the market, including through reputational damage to insurers who are reluctant to pass through savings GCA will work with the PSC and TAG including insurance experts to ensure that messaging associated with premium reductions is balanced and does not convey unrealistic promises.</p> <p>We will make it clear to users that different insurance companies will take different views on what retrofitting they would consider justifies a premium reduction (in differing locations). We will communicate that Insurers will vary in relation to the evidence they need of correct and full installation of measures before providing a discount.</p> <p>(continued below)</p>

<p>Unrealistic expectations about premium reductions CONTINUED</p>	<p>Likely</p>	<p>Extensive</p>	<p>User confidence and stakeholder reputation damaged</p>	<p>CONTINUED FROM ABOVE GCA will consult with insurance providers in a process guided and supported by project partner Suncorp to develop a practical way address these varying approaches. We will note that other factors such as local mitigation or previous discounting programs in distinct areas will also influence premium savings potential. The website’s “Insurer reporting portal” – see Site Map provided in the attached Project Brief - will report on specific measures taken by a household or commercial building owner, to enable negotiation in a practical way. Website design elements will focus on practical measures across each hazard with stronger potential for negotiated premium reductions. For example: we can use a design element to focus on retrofitting to replace garage doors to a higher standard for older homes that are cyclone exposed. In the past insurers have demonstrated a capacity to reduce premiums when evidence of reduced risk exists. For example some insurers offer a discount for home and contents insurance for homes that have alarms in place that are actively used. This, alongside support from one of Australia’s largest insurance group Suncorp, builds our confidence in the measured approach we are taking to address this risk.</p>
<p>Project scope is too big poorly defined</p>	<p>Unlikely</p>	<p>Significant</p>	<p>Outcomes not met adequately</p>	<p>GCA pre-application planning, screening and testing with its partners and supporters mitigate this risk. Project scoping stage with ANZEMC/RAMMS planned at commencement with PSC setup and oversight. TAG to follow.</p>

Significant project delays (web build and/or content development)	Possible	Significant	Grant cannot be successfully acquitted with full delivery within 12 months	Pre-plan delivery model working within high trust partnership; schedule PSC meetings around key milestones, aligned to contracted funding milestones, ensure Project Leader is accountable to PSC for identifying and reporting any timing problems as early as possible.
Platform failure	Unlikely	Significant	User confidence and stakeholder reputation damaged	Ensure digital skills on PSC. CEO of Deloitte Digital Pete Williams was Chair of the Steering Committee guiding development of 'Build it Back Green' and Rob Hudson Chief Digital Officer of George Patterson Y&R supported development of "ACT First". They or others of similar calibre will be considered for the PSC. Work with web developer that has proven capacity; build in long-term fast response service contract as part of ongoing GCA sustainability commitment.
Key personnel not available	Unlikely	Significant	Project delivery is delayed and/or quality is reduced	Key sub-contractors are identified and committed to implementing this project (refer to Section 2.8). Others with required technical input and who are quality assured through partners can be selected with PSC approval.
Inappropriate, inadequate and/or outdated content is used	Possible	Extensive	Reduced quality and reputational damage	Ensure content skills are on TAG. Ensure deep partnership is actively engaged with key hazards and the retrofitting/resilience experts involved; ensure PSC approves substantive content methodology and sources appropriate to government jurisdictions; ensure content is reviewed by TAG and approved by PSC before uploading and testing. For example, TAG to seek a representative nominated by Australasian Fire and Emergency Service Authorities Council (AFAC).

Modules or interactive elements are not effective (poor design, navigation and/or content engagement)	Possible	Extensive	Reduced user take-up	Ensure digital skills are on TAG, ensure site specifications clearly identify useability objectives; ensure measurement features are built in to monitor take-up across site.
Budget blow-out	Possible	Extensive	Quality of site is compromised	Ensure flexibility and contingencies are built into all contracts; ensure all contracted partners have an in-kind contribution built into terms. PSC and GCA Audit Committee to review regularly.
Audience identification and engagement not effective leading to limited future scale up	Possible	Extensive	Reduced user take-up	<p>Upfront scoping and stakeholder identification. Ensure marketing skills on PSC. Strategic marketing program through industry partners, community and media networks to reach large national audience. Television, Industry / trade channels and partner social media campaigns.</p> <p>Ongoing use of platform through industry training and accreditation programs led by property sector partners. Partners to generate future case studies that generate regional press coverage further extending audience reach.</p>

Website closure post funding	Possible	Extensive	User confidence and stakeholder reputation damaged	<p>Platform designed to scale with low marginal costs. Partners committed to supporting maintenance including updating Better Building Guide supplier list, supported by ATA and GCA with funding from license revenue.</p> <p>Hosting and domain name costs are minimal (under \$1000/annum). PSC (and TAG) handover to GCA will be managed to encourage active involvement with possibility of maintaining both committees.</p> <p>GCA has track record of hosting multiple websites that supports new and recurring audiences several years after they were developed with single year funding.</p> <p>We estimate less than 1 day a week is required for long term maintenance on average, which is sustainable given estimated license revenue and level of partner engagement.</p>
Safety	Possible	Significant	Risk to users safety and stakeholder reputation damaged	<p>Ensure that appropriate advice about how users observe best practice and all regulations while retrofitting and enhancing their properties is vetted by TAG, where homeowners might consider undertaking work themselves. Ensure methods are employed in accordance with WH&S Standards in each jurisdiction.</p> <p>Ensure that all relevant online resources include visible disclaimers vetted by GCA pro bono legal advisors Minter Ellison to address liability concerns.</p>

Website users decide not to use licenced/qualified tradespeople where they are legally required to do so	Possible	Significant	User take-up or reputation damaged – through stakeholder and user enforcement, safety and efficacy consequences	<p>Ensure website clearly informs users about their obligation to inform themselves and take appropriate action in situations where qualified/licenced tradespeople must be used.</p> <p>Include links to relevant regulatory and trades information for jurisdictions where relevant including offering links between the “Better Building Guide” and the “Regulatory and Advisory Services” sections of the Build to Last website – see attached Site Map.</p>
Development approvals	Possible	Moderate	Reputation impact if website users do not seek DA’s as appropriate and are subsequently subject to additional costs.	<p>Ensure that TAG approves of content addressing DA requirements across jurisdictions.</p> <p>Include web links to relevant materials identified through jurisdiction consultation and TAG.</p>
Product claims	Possible	Moderate	Users do not trust site impacting on scale up	<p>Ensure that reference is made to independent review of products and manufacturers claims where possible so that users trust the site.</p> <p>TAG will approve the criteria used by ATA (Better Building Guide development subcontractor) in relation to how suppliers are listed.</p>
Not being jurisdictionally focused to be of greatest benefit	Unlikely	Moderate	User confidence and stakeholder reputation damaged	<p>Pre-application advice sought (see Section 2.9 Consultation). During project ensure that jurisdictions provide input through consultation processes and TAG to ensure relevant content is developed and existing resources are linked in (including in the “Regulatory and Advisory Services” module and the high level hazard information layer of the “Better Building Guide”)</p>

Confusion with or be inconsistent with official messaging - information	Likely	Moderate	User confidence, confusion and stakeholder reputation damaged	<p>The project seeks to leverage rather than reproduce existing and emerging local hazard information from CSIRO/GA/BoM, all levels of government and where available from the private sector.</p> <p>Include links to existing jurisdictional hazard information where available. Jurisdictions will be able to advise GCA of emerging resources to link as they become available in future.</p> <p>Because the project includes a recurring revenue stream from generated by “Commercial Property Resilience Program” take-up by Property Council of Australia members, GCA will have the capacity to update links to new official messaging and resources as these emerge. We will rely on jurisdictions and partners to communicate availability of new resources as well as reaching out proactively through networks.</p>
Risk that project is perceived to compete against Insurance Council of Australia’s Building Resilience Task force programs	Likely	Moderate	Stakeholder traction impacted, audience confusion	<p>We have received feedback from ICA that they have concerns about this project being seen to compete with their various initiatives, and the question was raised by Geoscience Australia as well (see section 2.9 comments). In order to clarify the differences and alignment between the different approaches taken we have prepared a table below which has been developed with feedback and input from our project partners.</p> <p>In addition to offering these points of clarification, we note that in future as property resilience is mainstreamed, we are hopeful that Australia’s rich marketplace of ideas and competing solutions will enable asset owners to choose from a variety of tools and solutions to lift asset resilience as is the case in so many other areas.</p>

Note: Please add/delete rows as required.

The Table below addresses the comparison discussed above. This table has not been verified by ICA but we have used it for consultation purposes and look forward to working with ICA and building links between programs if development of Build to Last is funded.

Differences & complementarities: ‘Build to Last’ and ICA ‘Building Resilience Task Force’ programs

Element	Build to Last Website	Building Resilience Task Force
Hazard assessment	<p>“Assess your local hazards” module of the Better Building Guide (available for residential and commercial asset owner use) will link into existing hazard information available (from CSIRO, BoM, Geoscience Australia, and others) as well as climate projections at regional scale (from soon-to-be-released CSIRO regional NRM trend data and NARCLIM for NSW/ACT) to motivate users to self-assess broad exposure across all hazards. Further we will offer links to publicly available hazard information provided by jurisdictions with capacity to update and add new links as new data emerges.</p>	<p>Property Resilience & Exposure Program (PREP) Program being developed to share data with local governments, including hazard maps and information on built structures. Program encourages industry and local governments to work together where one driver of insurance affordability is poor quality hazard data. ICA is working directly with local government to encourage exchange of hazard data but it is not clear whether this information will be made available to the public for purposes of hazard self-assessment, particularly given political sensitivities about releasing flood maps.</p>
Product guide	<p>Better Building Guide will offer user-friendly overviews of the pros and cons of different product/service solutions that build asset resilience addressing each hazard, along with supplier listings. Developed through an architecture that is agreed to by the Project Steering Committee as guided by the Technical Advisory Group which will include representatives from jurisdictions, industry and the research community (including, Bushfire & Natural Hazards CRC, JCU Cyclone Testing Station and CSIRO). The Better Building Guide will offer direct links to the Building Resilience Rating Tool and underlying Building Resilience Knowledge Database to encourage users to rate their homes for resilience as part of their property resilience response.</p>	<p>Building Resilience Knowledge Database offers product ratings under categories relevant to a growing number of hazards. The BRKD provides a repository of reliable information and presents the information in a format this is easy to understand. Where no information about resilience of building materials exists the BRKD encourages building product suppliers and experts to help fill the gaps. Ratings are developed based on information provided by suppliers and evaluated through algorithms determined by Insurance Council of Australia and its technical consultants. The current version of the BRRT is focused on stand-alone residential property.</p>

Element	Build to Last Website	Building Resilience Task Force
Commercial Property Management	<p>“Commercial Property Resilience Program” will allow for staged improvement through the identification and implementation of actions aimed at improving resilience. Will allow for climate vulnerability to be designed out in the early stages of new developments. Can be adapted to suit different asset types such as shopping centres, office buildings, industrial buildings and retirement villages. Addresses specific commercial building infrastructure that does not exist in residential buildings. Looks at vulnerability and resilience not just from the hard infrastructure perspective, but also looks at indoor environment quality, operations and maintenance practices, emergency preparedness and how the community uses the asset as a place of refuge during extreme weather events (be it really hot or wet day or a major storm event).</p>	<p>The Building Resilience Rating Tool is intended to rate the resilience of a home to common extreme weather hazards. Future development will incorporate strata and commercial construction types. No reference to reporting tools enabling property management resilience benchmarking in the context of integrated property maintenance programs and on-going progress reporting. Not integrated into property manager work programs including environmental quality, maintenance and operational issues. Does not address emergency preparedness and community needs related to asset when natural disasters occur.</p>
Community and Infrastructure Interdependencies	<p>“Commercial Property Resilience Program” looks at physical exposure and current and proposed asset resilience, against the background of community sensitivity and interdependencies such as energy network capacity. This enables a holistic assessment of hazard impacts on precincts/communities and ensures stakeholder consideration and engagement. It is a risk assessment tool for engaging stakeholders to build community resilience and address stakeholder vulnerability including supply chain, staff and local residents (not just asset resilience). While focus is on property resilience, program extends to elements of construction, infrastructure, environment, people, and services. Program addresses observed and future climatic projections.</p>	<p>Does not address community or infrastructure interdependencies other than how these might affect product ratings.</p>

Element	Build to Last Website	Building Resilience Task Force
Approach to insurance market reform	Residential users of Better Building Guide for free and Commercial Property owners who use the Commercial Building Resilience Program after paying a license fee will be able to use the Insurer Reporting Portal to report on specific measures taken to their insurance provider and to request a premium reduction. Evidence provision will be enabled by allowing users to upload photos, receipts, trades certification etc. By offering a transparent, high quality website endorsed by multiple credible partners, GCA believes that a simple, visible exchange of useful information can begin to transform how insurers reward demonstrable user investments in mitigation.	ICA’s Building Resilience Taskforce aims to address insurance affordability in multiple ways including through offering ratings as a mechanism enabling insurers to validate resilient homes and buildings, presumably so that premiums can reflect demonstrable reduced risk.

2.6 Academic Research

Is the proposed project related to any previously undertaken and/or current academic research?

No

Yes – please provide details (including organisation, principle researchers, publication year, and any Intellectual Property considerations):

The **Build to Last** program will be an important mechanism for disseminating research findings that support a resilient built environment in a form that is accessible to the public and industry. Examples of such research are:

- Research being undertaken by the B&NHCRC on hardening buildings and infrastructure against cyclones, floods and earthquakes.
- Research undertaken by the Cyclone Testing Station in partnership with Suncorp Insurance.
- Previous research undertaken by CSIRO, B&NHCRC and other research institutions.
- Other relevant research undertaken internationally, eg. BRANZ – New Zealand and the International Journal of Disaster Resilience in the Built Environment.

The project scoping stage will differentiate what is currently available best practice research from B&NHCRC and other research institutions that will add value to **Build to Last**. Links back to emerging research will be provided through research partner websites, with opportunity to update links in future.

2.7 Conflicts of Interest

a) Please declare any real or perceived conflict(s) of interest that you or anyone undertaking and/or associated with the proposed project may have and how it will be addressed:

There are no anticipated real conflicts of interest.

GCA, a not-for-profit and non-partisan organisation, uses its resources to maximise value for its clients. Those resources are very senior and highly skilled in the requirements of **Build to Last** and in governance:

1. For project delivery, it will draw on those skills, e.g. Mara Bun who is a Non-executive Director of the GCA Board as its Project Leader.
2. Other GCA Non-Executive Directors will be involved on an in-kind basis. For example Jeremy Mansfield who is a Non-Executive Director on the GCA Board and is GCA’s Head of Development, is Sustainability Manager with Lend Lease is the **Build to Last** project application manager and key building adviser. Also Mark Gibbs who is Non-Executive Director on the GCA Board, and is Technical Director of AECOM, is a **Build to Last** technical advisor in the infrastructure interdependency and hazard information integration areas.
3. For governance, we will draw upon GCA’s Audit Committee for **Build to Last** probity reviews and for **Build to Last** oversight and approvals from the full GCA Board (absented by Board members involved commercially in **Build to Last**)

Note: A ‘conflict of interest’ means any matter, circumstance, interest or activity involving or affecting the applicant, its personnel or a proposed subcontractor which may, or may appear to, impair the applicant’s ability to perform the proposed project diligently, fairly and independently.

2.8 Partnerships or Sub-contractors

Do you anticipate any element of this project being undertaken by any Party other than the applicant?

No

Yes – please provide details (including name of organisation, if known):

Project Leader	Mara Bun – leading and supporting Green Cross Australia since 2007
Web Developer	TBD - based on open tender
Database Integrator	TBD – from Lend Lease accredited sub-contractor pool
Tool Programmer	TBD – from Lend Lease accredited sub-contractor pool
Better Building Guide Developer	Alternative Technology Association
Content Producer	TBD - Trusted Green Cross Australia freelance content producer
Communications Consultant	RePublic Consulting – a trusted supplier of discounted high impact services since 2009
Financial Controller	Sue Lyons - supporting Green Cross Australia since 2007
Administrator	Linda Dreghorn - supporting Green Cross Australia since 2007

2.9 Consultation

Consultation with relevant stakeholders, such as end-user agencies and organisations that would indicate likely national uptake and/or support for the proposed project, is highly encouraged. Please indicate what consultation you have undertaken:

Jurisdiction / Agency	Representative Name	Representative Agency	Please give a summary of consultation
1. Federal	Gary Anderson Director, National Emergency Management Secretariat Emergency Management Policy Branch Attorney- General's Departments	Attorney Generals	<p>GCA provided a brief summary of the project and an initial framing for proposal against NEMP application criteria for information.</p> <p>A phone conference on the 6th January 2015 discussed NEMP Guideline, need for consultation with key stakeholders and established which Sub-committee was relevant to the GCA Build To Last proposal.</p> <p>Recommendation that proposal needs to be progressed through the Risk Assessment and Mitigation Sub-committee (RAMMS) of ANZEMC.</p> <p>Mara Bun met Ed Pikusa from SAFECOM who supports RAMMS when she gave the keynote address at the South Australian Zone Risk Symposium in December 2014. She discussed the Build to Last project in brief and subsequently sought Ed's advice about consultation and feedback in a call alongside Jeremy Mansfield.</p> <p>Ed pointed to the importance of alignment with Productivity Commission identified gaps and suggested useful stakeholders for us to consult with.</p>
2. Federal	Evelyn Moses Strategic Policy Officer National Disaster Resilience Policy Emergency	RAMMS Secretariat	<p>Evelyn was present for the phone conference with Gary Anderson above and contact point for RAMMS and LUPBC Taskforce (LUPBCT).</p> <p>GCA sought to gain feedback from the</p>

	Management Policy Branch Attorney-General's Department		<p>related LUPBCT given aspects of project address land use planning and building codes. Comments were sought on the proposal, including the utility and need for such a project, via the Secretariat at LUPBCT.</p> <p>See below consultation feedback from specific LUPBCT members that responded to request.</p>
3. Federal	Warwick Ellis	Land Use Planning and Building Codes Taskforce (LUPBCT) Secretariat	<p>Email received 23rd January 2015 with LUPBCT feedback – included feedback from Tasmania, south Australia and ACT. Refer below under State headings.</p>
4. SA	Liz Connell Zone Emergency Risk Management System, Project Manager SAFECOM	SAFECOM	<p>Mara Bun was keynote presenter at the South Australian Zone Symposium in December 2014 and discussed the 'Build to Last' idea broadly with SAFECOM stakeholders including Liz Connell. Further consultation commenced in January.</p> <p>Liz stated in email 15th January 2015: "While certainly we (EM) are making connections with the planning sector, we are cognisant that it would be inappropriate for us to comment on an area that is not our expertise.</p> <p>However from a lay persons opinion, it looks potentially like a very valuable initiative; however I don't think that we are in a position to identify any gaps or issues that may arise from the project."</p> <p>Noting also that feedback will be provided to the LUPBC Taskforce from our (SA) jurisdiction. See below.</p>

5. SA	<p>Julie Frittum at and Shane Turner A/Manager Security and Emergency Management Operational Services</p>	<p>SAFECOM / SA LUPBCT representative Department for Planning, Transport and Infrastructure</p>	<p>SA - “support the proposal in principle.”</p> <p>SA raised a number of important project risks that require consideration and these have been incorporated into 2.5 Project Risk Assessment & Mitigation Strategies responses above, e.g.. safety including trades/DA issues and risk of over-promising insurance premium discounts.</p>
6. NSW	<p>Chris Lee, Senior team Leader, Impacts and Adaptation, OEH NSW Ian Hunter Acting Deputy Chief Executive Officer Regional Operations Group and Heritage Division Office of Environment and Heritage, NSW</p>	<p>NSW OEH</p>	<p>Build To Last was initially discussed with Chris Lee given his existing links to the B&NHCR. Subsequently, OEH provided the following endorsement.</p> <p>Ian Hunter wrote on the 23rd January 2015: “OEH is prepared to actively support “Build To Last” and will facilitate access to Green Cross Australia, and their project partners, to OEH’s industry network who are driving sustainability projects in NSW Housing sector. Improving the ability of property owners to plan, mitigate, and recover from disasters is fundamental the resilience and sustainability of local communities to minimise the impacts of natural hazards regardless of their cause.”</p> <p>The strength of the “Build To Last” project is the operationalisation of government investments in Bushfire and Natural Hazard Research, and the strong collaboration with peak national associations in the Australian property sector.</p> <p>Empowering the property sector and property owners to build, retrofit and re-build resilient assets will encourage self-reliance, minimise financial imposts of government in the recovery stage and provide a sustainable capability</p>

			<p>improvements for local governments, business and the community, which will support a strong and effective emergency management sector.”</p> <p>Any questions, should be directed to Chris Lee at OEH on 02 9995 6318 or via email christopher.lee@environment.nsw.gov.au</p> <p>Refer full support letter attached</p>
7. NSW	Wendy Graham Director Resilience and Planning	Ministry for Police and Emergency Services, NSW	<p>Wendy Graham’s email response, 14th January 2015: “At a conceptual level this looks like an exciting project with good potential to influence resilience in the built environment. As MPES does not have technical experience in this area, I can't provide support on the technical merits of the proposal, but happy to support the high level concept and overview.”</p> <p>Other comments were:</p> <ul style="list-style-type: none"> • Seek feedback from Santina Camroux at Planning NSW. • Get support from more technical agencies, such as Christopher Lee at NSW OEH. • Demonstrate that proposal meets a current gap and does not overlap with other national initiatives already in place (see Section 3b below for how the gap is addressed). • Address financial sustainability for ongoing maintenance of the website to demonstrate there is a sustainable plan beyond the 1 year funding. Specifically that you would not be seeking further State or Commonwealth funds to assist in the ongoing hosting and domain name costs (see Section 2.10 Post-project

			Implementation Strategy for financial sustainability). .
8. NSW	Santina Camroux	NSW Planning / NSW LUPBCT representative	Comment was sought via LUPBCT and direct email request to Planning NSW 14 th January 2015, however no feedback was received.
9. NSW	Hudson Worseley Project Manager, Climate Change Adaptation, support leader for City of Sydney's successful bid to become Australia's second "Rockefeller 100 Resilient Cities" grant recipient.	City of Sydney	<p>City of Sydney have been consulted on Green Cross Australia's property resilience vision as part of development of their Climate Adaptation Strategy which is now underway, supported by KPMG and RPS Group which are both members of GCA's 'Business Adaptation Network' (more about BAN below).</p> <p>During a BAN event hosted by KPMG in November 2014 in Sydney over 50 business, community and local/State government adaptation and resilience leaders came together to reflect on built environment resilience and the Build to Last idea was discussed alongside personal stories of resilience in cities.</p> <p>Sarah Kinsela, Director of GCA Board and Head of Sustainability for Lend Lease Retirement Villages, discussed Build to Last with Hudson Worseley seeking City of Sydney support, mindful of upcoming appointment of Chief Resilience Officer under the Rockefeller Foundation 100 Resilient Cities Program.</p> <p>As the attached letter of support from City of Sydney CEO Monica Barone states – CoS is strongly aligned to Build to Last, alongside the NSW Office of Environment and Heritage discussed separately.</p>
10. Victoria	Lew Short Manager, Risk Consequence & Resilience Emergency Management	EM Victoria	<p>Email 20th January 2015, Lew Short stated:</p> <p>Building community resilience from the impact of natural hazards requires collective action. Individuals must determine how to help themselves and</p>

	Victoria		<p>each other in ways that best suit their circumstances. Underpinning the Victorian “all hazards, all agency” approach is a new understanding of shared responsibility. Individuals, communities, emergency services organisations, business, industry and government all have a role to play.</p> <p>I spoke with Commissioner Craig Lapsley this morning regarding the Green Cross Australia NDMP proposal "Built to Last". While Emergency Management Victoria (EMV) cannot endorse projects, Craig gave his in principle support for the project and recognised the benefits of the project to provide a portal for industry and the community to communicate risk and encourage resilient practices to mitigate the impact of natural disasters on Victoria and the other States and Territories.</p> <p>EMV recognises that Green Cross Australia has proven experience in delivering projects that increase personal and community resilience to natural hazards. EMV supports Green Cross Australia’s Build To Last initiative to empower households and businesses to build, retrofit and rebuild disaster resilient property assets using research-based, independent, locally relevant information and advice across all hazards in order to empower communities to build resilience.</p> <p>EMV acknowledges significant consultation with Green Cross Australia in this application as part of the formal consultation process associated with NDMP applications.</p> <p>As such, EMV supports the Build to Last application and objective to advance</p>
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			property resilience best practice at a national level to support a large-scale community and business user base that is aligned with the National Strategy for Disaster Resilience.
11. VIC	Toby Kent, Chief Resilience Officer, City of Melbourne	City of Melbourne – 100 Resilient Cities Program	<p>GCA Director Adam Davis (Head of Climate Adaptation and Resilience, KMPG) met with Toby Kent on January 19th 2015 to discuss Build to Last and alignment with the parallel NEMP application supported by City of Melbourne, AECOM and others related to high rise property resilience.</p> <p>Email correspondence and follow up calls between GCA, AECOM, City of Melbourne and KMPG reveals strong alignment between both all hazards proposals and intention is to offer linkages through the Better Building Guide.</p> <p>AECOM strongly supports both proposals.</p>
12. TAS	Simon Roberts Office of Security and Emergency Management Department of Premier and Cabinet, Tasmania	Tasmania LUPBC Taskforce representative	<p>Email received 23rd January 2015 following LUPBCT request for feedback.</p> <p>Feedback: “Tasmania – supports the project. Conceptually it ties into Tasmania’s current project(s) on natural hazards including Mitigation of natural hazards through planning and building controls and the Hazard risk data sharing project - both will be assisted by providing support to building owners on what they can do the manage their exposure”</p> <p>(See comments received on how ongoing funding and fees for use are addressed in Section 2.5 Project Risk Assessment & Mitigation Strategies).</p>
13. QLD		QLD LUPBC Taskforce	Comment was sought via LUPBCT, however we understand that Qld Government was in caretaker mode from January 6th 2015

14. QLD	Lindsay Walker Building Codes Queensland	QLD	<p>The project concept was discussed between Lindsay Walker Jeremy Mansfield, and GCA was requested to submit further details to his Department which GCA provided. The Qld Government was in caretaker mode from January 6th 2015.</p> <p>Please note that in September 2014 Green Cross Australia was engaged under the Newman Government to lead development of the Queensland Climate Adaptation Strategy under the Queensland Plan. This process involves over 50s stakeholders from across sectors and government departments including strong LGAQ linkages through Dorean Erhard who offered positive feedback on Build to Last.</p> <p>Stockland, Lend Lease, Suncorp, PCA, Ergon, ANZ Bank, AECOM and others are involved in this process which has addressed property resilience and infrastructure interdependencies through workshops to date. In care taker mode now.</p> <p>See more about how the Queensland Climate Adaptation strategy development process can positively support promotion of Build to Last depending on current election outcomes here: http://www.greencrossaustralia.org/our-work/climate-adaptation/a-partner-developed-queensland-climate-adaptation-strategy.aspx</p>
15. ACT	Steven Gianakis ACTPLA (Noted as personal observations, not those of the ACT	ACT	<p>Feedback from ACT - Raised a number of project risk issues that have been acknowledged and addressed in 2.5 Project Risk Assessment</p> <p>In particular have addressed how we aim to link into - not duplicate j- jurisdiction</p>

	Government)		hazard data, how we will update links as new resources become available, and how we intend to sustain the project after year 1 development funding.
WA	Loretta Van Gessalt, WA Planning	WA	After consulting with Andrew Sanders (SMEC) on whom GCA should engage with to seek feedback, comment was sought from Loretta Van Gessalt from WA Planning with no response. LUPBCT also sought from feedback from WA Planning, however no feedback was received
16. NT	LUPBCT		Comment was sought via LUPBCT – no comments received
17. Geosciences Australia	Stuart Minchin Chief, Environmental Geosciences Division Through Stuart feedback was received from Russell Hay Section Leader, Built Environment & Exposure National Location Information Group	Geosciences Australia	The following feedback was received from GA: <ul style="list-style-type: none"> • “Looks like an interesting project we would not recommend endorsing it at this late stage of the submission process based upon viewing incomplete information contained in the <i>Draft NEMP criteria alignment</i> document provided by Green Cross” <ul style="list-style-type: none"> ○ (note – detailed budget and operational project information was not available when we first reached out to GA) • “Green Cross have clearly identified a need” • “However there are some questions about the timing of the hazard components through the BNHCRC given that NEMP funding is only for 12 months” <ul style="list-style-type: none"> ○ (note – Mara Bun spoke with Stuart Minchin to clarify that hazard information will be limited to publicly available CSIRO/Bom/GA resources that enable self-assessment by asset owners, and that

			<p>links will be provided to existing and emerging hazard data sets available from jurisdictions. We discussed how a Technical Advisory Group which includes both GA and CSIRO could help GCA and partners to utilize and link into existing resources, and how a process will be set up whereby jurisdictions can communicate new and updated hazard data links as they emerge over future years. Mara Bun further discussed this with Mark Stafford Smith from CSIRO – see more below. Stuart was comfortable with the approach suggested noting that the hazard layer of Build to Last is motivational and user focused – which can lead to greater engagement by the general public with research and government hazard through links to other hazard resources).</p>
18. Australian Local Government Association (ALGA). National	Rolf Fenner	ALGA	<p>GCA engaged with the LGAQ and through their support, sought ALGA to provide feedback.</p> <p>Comment was also sought via LUPBCT however no feedback received</p>
19. ACELG (Australian Centre for Excellence in Local Government) National	Geraldine O’Conner / Associate Professor Roberta Ryan Centre Director	ACELG (Australian Centre for Excellence in Local Government)	<p>Professor Roberta Ryan said: “on behalf of the Australia Centre of Excellence for Local Government, an organization committed to “supporting local government to meet the emerging challenges of 21st Century Australia”.</p> <p>ACELG appreciates the value of the Green Cross proposal for those working in local government and local communities and supports the applied use of national</p>

			<p>property resilience research”.</p> <p>“We believe there is potential for national uptake of this project and will support Build To Last in promoting this resource. ACELG looks forward to local government nationally being able to leverage this resource to raise awareness of the practical measures to make homes and businesses more resilient to natural hazards”</p> <p>Refer Support Letter</p> <p>Geraldine said: “This project is of great relevance to local government nationally. Let me know if you are successful and we can look at promoting the project through our website and blog to spread the word that this platform is being developed.”</p>
20. Local Government Association of Queensland	Dorean Erhart Principal Advisor - Natural Assets, NRM & Climate Change	Local Government Association of Queensland	The project was discussed with Dorean and she advised that ALGA had indicated they would consider the proposal when their CEO returns on 12 Jan.
21. Bushfire & Natural Hazards CRC National	Michael Rumsewicz Research Manager Dr Richard Thornton, CEO	Bushfire & Natural Hazards CRC	<p>Build to Last was discussed by Richard Thornton and Mara Bun at the September 2014 National Climate Change Adaptation Research Facility as one element of a growing partnership between GCA and B&NHCRC, in recognition of GCA’s strong community and stakeholder communications capacity and B&NCR’s large body of research with relevance in the property resilience area.</p> <p>Ongoing consultation throughout application period with Research Manager to ensure relevancy, scope and approach are addressed in scoping of Build To Last that is aligned with opportunities for alignment with Bushfire and Natural Hazard CRC research activities.</p>

			Refer letter of support attached From CEO, Dr Richard Thornton
22. CSIRO National	Mark Stafford – Smith, Chief Coordinating Scientist – Adaptation, CSIRO	CSIRO	<p>The project scope was discussed with Mark including our approach to leveraging existing hazard information and regional scale climatic forecasts to motivate end users to self-assess exposure. We clarified our aim of linking in existing and emerging jurisdiction and research hazard information so users can find best available data.</p> <p>GCA has worked closely with CSIRO on every platform developed to date (as well as BoM and other agencies). We will forward to working under the guidance of a Technical Advisory Group that can assure accurate and up to date information is offered to end users through engaging interactive design that motivates asset owners to learn about their hazard exposure.</p> <p>In relation to the Commercial Property Resilience Program we will access climatic forecasts to the most localised practical scale as possible which will include soon-to-be-released updated CSIRO NRM models as well as the NARCLIM data available downscaled for use by NSW/ACT asset owners.</p> <p>Refer Support Letter.</p>
23. JCU Cyclone Testing Station (Cyclone and high wind exposed areas)	David Henderson Director Daniel J Smith, PhD	Cyclone Testing Station, James Cook University	<p>The project was discussed with CTS, identifying various touch points where Build To Last provides a community outreach to their research being undertaken in partnership with Suncorp Insurance and other research work sponsored by the Bushfire and Natural Hazards CRC.</p> <p>For example, Daniel J Smith, is managing a directly relevant project that aims to improve the resilience of older (pre-</p>

			<p>1980s) Australian housing during severe wind events. These older homes represent a large proportion of Australia's overall risk of losses due to Cyclones. A key objective will be to develop economical construction retrofits to improve the wind resistance of these at-risk older structures.</p> <p>Daniel confirmed that there is a great deal of synergies with their CRC project.</p> <p>Given CTS expertise and relevance of research, GCA has discussed the proposed Technical Advisory Group (TAG and confirmed CTS keen interest to be involved with same.</p>
24. ATA National	Donna Luckman, CEO ATA	Alternative Technology Association, an award winning national non-profit addressing sustainable built environment outcomes with emphasis on durability for hazard resilience as well as energy, water and waste outcomes.	<p>ATA has been regularly updated on this project as the idea was developed through industry and research partnership discussions. ATA has worked closely with GCA on the Build it Back Green website in particular monitoring new entrants to the supplier list of the Green Building Guide which currently lists over 650 suppliers.</p> <p>ATA welcomes the opportunity to work on this initiative and has close links with the property sector which can support in-kind and technical contributions through shared close relationships.</p>
25. Australian Institute of Architects National	David Parken CEO Australian Institute of Architecture Paul Worroll AIA Qld Chapter Sustainability Chair Kylie Ruth AIA Government Relations	Australian Institute of Architects	<p>Green Cross Australia has worked with the AIA Qld Chapter and its Qld members on a number of previous website developments providing architectural design services for interactive housing used in the Better Building Guide and retrofit for resilience and preparedness measures.</p> <p>Build To Last project was discussed with the AIA Qld Chapter Sustainability Chair, Paul Worroll, who recommended that AIA support the project at the AIA Council</p>

	Manager – National Sustainability Committee		<p>Committee and GCA is awaiting formal feedback from AIA.</p> <p>Jeremy Mansfield has consulted with AIA CEO David Parken and he verbally agreed to send a response, building on the recommendation coming from the Queensland Branch. We will forward any subsequent letter of support received.</p>
26. BlueScope Steel National	Ross Davies, Sustainability Manager	BlueScope Steel	<p>Bluescope believes there is potential for national take up and looks forward to supporting Build To Last in developing this resource, promoting it to their networks and empowering a resilient Australia.</p> <p>BlueScope Steel has supported development of the Insurance Council of Australia’s Building Resilience Rating Tool and has identified strong complementarity between ICA’s ratings approach and GCA’s partnership approach to building asset resilience.</p> <p>Ross further noted in an email that, “I think that the Green Cross proposal extends the ability to review resilience and adaptation to not only buildings but community and infrastructure. This I think will be of particular benefit to Local Councils to enable building the overall resilience of a given community area.</p> <p>There are linkages with work of ISCA – Infrastructure Sustainability Council of Australia (I am currently chairing the review of the Materials category of the IS tool) and BlueScope would be happy to assist in enabling a closer link.</p> <p>Refer Support Letter.</p>
27. Property Council of Australia National	Kathy McDermott (COO), Charlie Thomas (National Policy Manager)	Property Council of Australia	<p>GCA has met with PCA several times over the past year in developing the commercial property elements of Build to Last, assisted by Lend Lease and</p>

			<p>Stockland.</p> <p>PCA is clear the its members have invested considerable resources in developing tools that address asset and community resilience and they see the benefit in leveraging those tools towards widespread public and commercial benefit, rather than relying on consultants to develop case by case solutions for portfolio and individual asset managers to improve resilience.</p> <p>PCA strongly supports Build to Last through its commitment, alongside members including Lend Lease and Stockland, to fund \$50,000+ GST in cash funding towards this initiative.</p> <p>PCA is awaiting the return from leave of a senior executive to approve their letter of support for Build to Last. We will forward the letter once it is received.</p>
28. Planning Institute of Australia National	Kirsty Kelly CEO	Planning Institute of Australia	<p>GCA consulted with Kirsty Kelly, CEO of the Planning Institute of Australia.</p> <p>PIA confirmed relevancy but not direct alignment with funded Enhancing Disaster Resilience in the Built Environment: Resilience Education Implementation Program (the REIP) funded by NEMP in FY2014-15, noting that REIP is a multi-year program developed to improve all-hazards resilience awareness, skills and capacity of built environment professionals through a program focussed on whole of life education.</p> <p>In terms of the linkages between PIA and the Green Cross proposal, PIA advised the Built to Last tool would need to acknowledge the locational</p>

			<p>aspects of the buildings that it is rating and if possible link to local planning policy requires, such as bushfire policy. In this regard, PIA could assist in sourcing suitable planning experts to provide technical guidance. In regards to the REIP, the implementation of the education plan should assist the Built to Last proposal by providing a framework for professional development for built environment professions, which could potentially include training in the application of the tool.</p> <p>PIA acknowledged support for the project through participation of the TAG and opportunities to showcase relevant resilience planning best practice and opportunities to expand Build To Last relevancy to infrastructure and planning elements more broadly.</p>
29. Lend Lease National	<p>Jason Twill Head of Sustainability, Property</p> <p>David Hanley Senior Project Manager, Building</p>	Lend Lease	<p>The project was discussed across various parts of the Lend Lease businesses, from Property (managing Development of new assets and operating existing commercial, retail and retirement assets); Lend Lease Building, who are the largest design and construction contractor in Australia building some of Australia's leading buildings; and the Lend Lease Building team playing a unique role project managing the larger scale insurance re-building work on behalf of Suncorp Insurance (overseeing a panel of 60 builders at its peak), having undertaken this role since Cyclone Larry in 2007 and including Cyclone Yasi and Brisbane Floods.</p> <p>Build To Last project provides multiple</p>

			<p>ways in which it touches the breadth of Lend Lease business activities across design, construction, supply chain and asset management and supports Lend Lease’s long term aspiration to build resilient and prepared communities.</p> <p>Lend Lease believes there is potential for national take up and looks forward to supporting Build To Last in developing this resource, promoting it to their networks and empowering a resilient Australia.</p> <p>Refer support letter</p>
30. Stockland National	Greg Johnson National Sustainability Manager, Commercial Property	Stockland	<p>Stockland believes there is potential for national take up and looks forward to supporting Build To Last in developing this resource, promoting it to their networks and empowering a resilient Australia.</p> <p>Over the past two years Stockland has presented its portfolio resilience management program at numbers Business Adaptation Network activities including:</p> <ul style="list-style-type: none"> • Brisbane Get Ready “Business Resilience Breakfast” • Townsville cyclone hypothetical • Australia Post property resilience event featuring Stockland and City of Melbourne presentations <p>Stockland is mainstreaming adaptation and resilience in its business and sees Build to Last as an opportunity to showcase and share sector leadership.</p> <p>Stockland looks forward to a positive outcome from the grant application and the opportunity to contribute to the development of this highly valuable resource.</p> <p>Refer Support Letter</p>

31. AECOM National	Leo Hammett Director – Strategy & Development, Water Urban Development & Environment, Northern & Western Australia	AECOM	<p>Letter of Support states: AECOM is a strong supporter of building and maintaining resilient communities and settlements. This is consistent with AECOM’s role as a global provider of advisory, design and construction services. AECOM views increasing resilience as a challenge that must be met through the combined actions of government, the private sector and communities through organisations such as Green Cross Australia.</p> <p>To this end, we are pleased to support for Green Cross Australia’s Build To Last application to the National Emergency Management Projects (NEMP) program, an initiative of National significance: empowering Australians to strengthen resilience of their homes, buildings and communities. We consider that Build To Last will develop important pathways for increasing the uptake of national property resilience research that will enhance household and commercial property owner self-resilience while reducing the burden on emergency services.</p> <p>We believe that Green Cross Australia has demonstrated experience in delivering projects that increase personal and community resilience to natural hazards. We therefore support Green Cross Australia’s Build To Last initiative to empower households and businesses to build, retrofit and rebuild disaster resilient property assets using research-based, independent, locally relevant information and advice across all hazards in order to empower communities to build resilience.</p>
32. KPMG	Chi Mun Woo Climate Change & Sustainability Services	KPMG	KPMG believes there is potential for national take up and looks forward to supporting Build To Last in developing this resource, promoting it to their

			<p>networks and empowering a resilient Australia.</p> <p>KPMG Head of Adaptation and Resilience Adam Davis has been the principle consultant developing commercial resilience tools for Stockland and Lend Lease as well as other property sector leaders. He is currently engaged to support development of City of Sydney’s Climate Adaptation Strategy which features strong property resilience narrative. Adam is a Non-Executive Director of the Board of Green Cross Australia and is passionate about how Build to Last can deliver lasting community benefit across Australia.</p> <p>Refer Support Letter.</p>
33. Edge Environment	Tom Davies Director	Edge Environment	<p>Tom stated: “Edge Environment would be pleased to partner with Green Cross on Build to Last. We have built up a significant amount of knowledge about the resilience of building materials, structures and communities and continue to work with exposed local governments helping them develop DCP's for more resilient communities; yes it would be well aligned with what we are doing.”</p> <p>Please note that Edge Environment is the principle consultant delivering Insurance Council of Australia’s “Building Resilience Taskforce” tools including the Building Resilience Rating tool. However our support from Edge Environment is not related to their work through ICA.</p>
34. Insurance Council of Australia National	Karl Sullivan General Manager Risk, Insurance Council of Australia	Insurance Council of Australia	<p>GCA requested feedback from Karl Sullivan directly as well as through Edge Environment which is ICA’s consultant developing the Building Resilience Rating Tool (see consultation with Tom Davies).</p> <p>We are aware that Karl Sullivan is</p>

			<p>concerned that the Build to Last program might be seen to be competitive with and might actually compete with the Building Resilience Taskforce’s tools including the Building Resilience Rating Tool.</p> <p>GCA further consulted on this matter with multiple stakeholders involved with both projects including Ross Davies from BlueScope Steel. Based on these discussions we believe the programs are differentiated and complementary.</p> <p>We developed the table shown after the risk section 2.9 to address complementarities and we have revised the project site map included in the project brief attachment to clearly note where the link will be provided for Build to Last Users who wish to rate their properties using the Building Resilience Rating Tool BRRT after using the Better Building Guide and/or the Commercial Property Resilience Program.</p> <p>We have shared this comparison and alignment table with Karl Sullivan conveying the opportunity to partner recognising that Build to Last has the potential to generate significant online usage for the various tools that ICA is developing.</p> <p>Our partners including Suncorp insurance and BlueScope Steel acknowledge complementary between programs.</p> <p>Although we have not been able to consult further with ICA, we look forward to building a strong partnership, bearing in mind the longstanding collaborative relationship GCA has enjoyed with ICA.</p>
35. Suncorp Insurance National	Stephen Jeffery, Executive GM Customer	Suncorp Insurance	GCA has a longstanding partnership with Suncorp Insurance and began to scope Build to Last with them more than one

	<p>Product & Pricing (note that Stephen recently left Suncorp)</p> <p>Marcus Taylor, Corporate Affairs Manager, Personal Insurance</p> <p>Joshua Clooney Senior Corporate Affairs Advisor, Personal Insurance</p>		<p>year ago.</p> <p>Since 2010 GCA has worked with Suncorp on multiple online, customer facing, claims management training and other initiatives. This includes participating in the Get Ready Queensland Business Resilience Breakfast for 200 business leaders in Brisbane as well as a regional tour to build cyclone preparedness.</p> <p>Suncorp representatives have advised us on how best to approach the “Insurer Reporting Portal” and have committed to assisting GCA to get feedback from other insurers on how to offer a flexible tool that can deliver market signals.</p> <p>In particular they have reviewed the wording of how we address the risk that Build to Last raises unrealistic expectations of premium reductions.</p> <p>Suncorp sees Build to Last as an important contribution to their leadership in supporting innovative risk mitigation strategies. We are awaiting a letter of support but Suncorp but the holiday period has made it difficult to secure approvals. We are assured it is coming soon.</p> <p>GCA has encouraged Suncorp to offer a cash contribution towards Build to Last which could be used to support on the ground training and community engagement programs or otherwise. They are exploring this potential and GCA will report back to RAMMS if additional cash funding is secured after this application is submitted. We will likewise forward a support letter from Suncorp when it is received.</p>
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2.10 Post-Project Implementation Strategy

Please outline how the outputs and objectives will be used following project completion, including any ongoing funding to continue the project. This should link to expected outcomes at a national level:

Following project completion, **Build to Last** online resources will continue to scale up based on strong established Google rankings, partner marketing support and peer-to-peer take-up. The following project partners commit to offering promotional links to Buildtolast.org for a minimum of two years after the site goes live: PCA and its affiliated Green Building Council of Australia; AIA, BNHCRC, Lend Lease, Stockland, Suncorp. We will renegotiate partner support as the project grows to embed longer term commitment.

Ongoing cash funding requirements will be minimal: under \$1,000 per annum in hosting costs and domain name renewals. GCA takes responsibility for these future costs as part of its core business model – we currently maintain the following sites which have reached over 520,000 Australians:



Alternative Technology Association (ATA) will commit via contract to keeping the supplier listings in the Better Building Guide up to date as part of their in-kind future contribution. ATA is a trusted partner of GCA and have performed a similar role maintaining the bushfire Green Building Guide since 2010 which is here: <http://www.builditbackgreen.org/bushfires/interactive-green-building-guide.aspx>

PCA and its members have agreed to offer significant background IP for the Commercial Property Resilience Program, which will be made available through annual and one-off commercial licenses through 'Build to Last'. Freely available commercial property advice will also be provided.

License revenue in excess of \$70,000 per annum is anticipated to support GCA's capacity to sustain the project actively in future. This revenue stream is expected to grow as property resilience is mainstreamed, including through collaboration with local government and major PCA members such as Lend Lease and Stockland who are core supporters of the **Build to Last** project.

See 'Criteria 4' for estimated revenue stream targets that have been developed with input from PCA, Lend Lease and Stockland taking into account fees currently paid for sector tools that offer similar value for money and address sector gaps of similar importance.

Note: A mandatory requirement of all successful projects will be the completion of a post project report six months after the completion of the project.

2.11 Post-Project Evaluation

Please outline how the overall success of the proposed project will be evaluated, including consideration of any performance measures and whether the evaluation will be done internally or externally:

Six months after project completion, GCA will complete a Post Project Report, supported by B&NHCRC and project partners, which would be approved by the PSC.

The project will be evaluated using a combination of stakeholder interviews, review of detailed Google Analytics take up statistics as well as user tracking mechanisms built into the website, and a website user survey that generates feedback in each site module.

The Post Project Report will address achievements, learnings, status and projections of Goals/Objectives, Target Outcomes and Deliverables/Outputs. Some would be trends, as Outcomes and Deliverables are destined to continue for 5 years.

Note: If the evaluation will be done externally, any associated costs will need to be considered in terms of the budget breakdown.

SECTION THREE – SELECTION CRITERIA

In this section, please detail how the proposed project addresses ALL of the selection criteria, as detailed in the National Emergency Management Projects (NEMP) Program Guidelines.

Criteria 1.

Consistent with the National Strategy for Disaster Resilience – addresses one or more of the priority outcomes under the National Strategy for Disaster Resilience available at www.em.gov.au.

NSDR PRIORITY OUTCOME AREA	Please outline <u>exactly</u> how the proposal seeks to address AT LEAST ONE of the NSDR priority outcomes:
i) Leading change and coordinating effort	<p>X <i>Leadership and coordination will be through GCA's many Build to Last supporters and collaborators; i.e.</i></p> <ul style="list-style-type: none"> • <i>Key industry associations (PCA and its affiliated Green Building Council of Australia);</i> • <i>professional bodies (AIA, ACELG);</i> • <i>all levels of government (written support from ACELG, NSW and Victorian governments);</i> • <i>key research partners (B&NHCRC and CSIRO);</i>

		<ul style="list-style-type: none"> • <i>leading property developers (Lend Lease, Stockland); and,</i> • <i>built environment consultants (AECOM, KPMG).</i> <p><i>These leaders and coordinators have undertaken to use their influence to promote uptake of Build to Last during application negotiations and consultation (see Section 2.9 Consultation) and in letters of support,</i></p> <p><i>As an example of GCA’s capacity to convene multiple partners towards shared aims, we offer the example of the growing ‘Business Adaptation Network’ which involves key members of the Build to Last partnership and which is described here:</i></p> <p><i>http://www.greencrossaustralia.org/media/9975603/ban%20overview%20-%20member%20introduction.pdf</i></p> <p>Past examples of GCA coordinating events that promote resilience practice include:</p> <ul style="list-style-type: none"> • Townsville Cyclone Hypothetical • Brisbane Business Resilience Breakfast supporting ‘Get Ready Queensland’ • Property Resilience in a Changing Climate (Sydney & Melbourne) • Melbourne Heat Wave Hypothetical
ii)		<p>Understanding risks</p>
iii)	X	<p><i>By addressing disaster risks in the context of property resilience, Build to Last will offer a partner-authored blog that enables stakeholders and the public and respond to risks and responses in a practical manner. The project will empower households and commercial property owners/managers to:</i></p> <ul style="list-style-type: none"> • <i>anticipate exposure to natural disasters and manage them by investing in design and materials that reduce risk exposure;</i> • <i>Reinforce the message over time to counter growing complacency after emergencies; and,</i> • <i>Inform land use planning in light of disaster risk criteria including links to the Planning Institute of Australia (PIA) ‘Enhancing Disaster Resilience</i>

in the Built Environment Resilience Education Implementation Plan’.

Build to Last will incorporate the ability to send an insurer evidence of retrofit and building measures adopted to an insurer in order to influence premium levels as markets respond to resilient practice beyond (minimum) National Construction Code requirements.

Build to Last will build on the communication and education lessons learnt from GCA’s Harden Up – Protecting Queensland program (and others). For example Harden Up – Protecting Queensland has been communicated through credible third parties and mainstream media including:

- *idisaster2.0 – leading USA Social Media and Emergency Management Blog - <https://idisaster.wordpress.com/2012/01/31/research-about-communicating-risk-becomes-a-hard-reality-hardenup-org/>*
- *National Climate Change Adaptation Research Facility best practice case study – <http://www.nccarf.edu.au/localgov/sites/nccarf.edu.au.localgov/files/casestudies/pdf/Case%20Study%20Green%20Cross%20Australia%20Harden%20Up%20Protecting%20Queensland.pdf>*
- *Australian Journal of Emergency Management - <https://ajem.infoservices.com.au/items/AJEM-30-01-06>*
- *Monash University response to Victorian Government’s “Towards a more disaster resilient an safer Victoria” Green Paper - <http://www.dpc.vic.gov.au/index.php/component/content/article/22-html/332-monash-university-response-to-the-green-paper>*
- *Australian Policy Online - <http://apo.org.au/website/harden-queensland>*

Courier Mail front cover weekend magazine story - <http://www.news.com.au/technology/science/extreme-weather-in-queensland-and-australia-is-intensifying-but-is-climate-change-the-culprit/story-fn5fsqyc->

		<u>1226747006322</u>
iv)	Partnering with those who effect change	X <i>Build to Last recognises the value of working together and drawing on the expertise and capacity of various partners to produce far greater results than do individual efforts alone. The program draws on a large partnership with aligned commercial and research interests, and targets business and community across the supply chain in the design, construction and maintenance of buildings (refer to Section 2.9 Consultation). It will also be a valuable resource informing the upstream supply chain of land policy and planning through those involved in land development.</i>
v)	Empowering individuals and communities to exercise choice and take responsibility	X <i>In order for individuals and communities to become more self-reliant and prepared to take responsibility for the risks they live with in relation to property assets, Australians need trusted, tailored tools that can be adopted by individuals, trades and the building supply chain. Build to Last will empower these audiences to understand their role in minimising the impacts of disasters in relation to property assets by providing the relevant knowledge, skills and abilities to take appropriate action. By advancing property resilience, Build to Last will enhance the capacity of families and businesses to increase their post-disaster continuity capacity, and thereby will build the resilience of our nation.</i>
vi)	Reducing risks in the built environment	X <i>Build to Last integrates information about hazards and risks with the capacity to deal with them through retrofitting existing buildings, building new dwellings and commercial buildings to a higher resilience standard, and rebuilding after disasters to advance property betterment.</i> <i>By working with Australia’s largest property developers who influence a large scale building supply chain, as well as our nation’s leading hazard researchers, architects and land use planners, Build to Last will reduce the future possible impact of disasters, minimising damage to and/or destruction of property and associated infrastructure.</i>
vii)	Supporting capabilities for disaster resilience	X <i>Build to Last builds capabilities for prevention and recovery through its partnerships and with asset</i>

	<p><i>owners. Educational resources will be prepared for the professional development of those in the property and planning industries. It is practical knowledge and the roles that encourages a proactive approach to minimise the impacts of disasters in relation to property assets and recognise the strategic measures that householders, business and communities can undertake to assist with their own recovery effort.</i></p> <p><i>By advancing property resilience, Build to Last will enhance the capacity of families and businesses to increase their own post-disaster continuity capacity.</i></p>
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<p>Criteria 2. National – delivers and supports major, national level, emergency management capability activities. Consider national consultation to help develop and deliver a truly national initiative. Achieves outcomes which are applicable nation-wide or in three or more jurisdictions (not just a state-based deliverable which may be adapted by other jurisdictions in the future), and is most efficiently conducted on a national basis. Evidence is required on how an initiative achieves this and how useful it will be across jurisdictions.</p>
<p>Please outline <u>exactly</u> how the proposed project seeks to deliver and support emergency management capability activities (eg development of frameworks, training packages, exercises, workshops, evaluations or research, and/or other development initiatives):</p>
<p>Build to Last offers a national scalable web platform and interactive tools that include local supplier listings, architectural designs that are relevant to diverse regions, and linkages to property resilience research supported by B&NHCRC and CSIRO which is contextualised regionally across Australia.</p> <p>We have consulted across numerous States and Territories and attach letters of support from New South Wales, Victoria and South Australia in support of this initiative.</p> <p>Companies with national scope of works from the built environment (property, design, materials) and insurance sectors have been consulted. Technical consultants with national reach have supported development of this project proposal.</p> <p>We have consulted with Attorney General’s Department in framing this proposal to NEMP, and our partnership includes national scale representation through ALGA, PCA, AIA, B& and CSIRO.</p> <p>This initiative is most efficiently conducted on a national basis. There are common hazard and resilient measures to many regions and efficiencies will be realised by scaling at a National level. Through good web design that enables users to find local resources with ease, we will meet local needs for hazard identification, appropriate design and materials, and local supplier listings within a national framework for resilient practice that coordinates stakeholders towards a shared purpose.</p>

Please indicate which jurisdictions this project will benefit:

National	<input checked="" type="checkbox"/>						
NSW	<input type="checkbox"/>	Vic	<input type="checkbox"/>	QLD	<input type="checkbox"/>	WA	<input type="checkbox"/>
SA	<input type="checkbox"/>	Tas	<input type="checkbox"/>	ACT	<input type="checkbox"/>	NT	<input type="checkbox"/>

Note: Proposals that do not benefit at least three jurisdictions will not be considered eligible.

Criteria 3a.

Addresses one of the NEMP priority themes – address at least one of the national priority themes agreed by the ANZEMC (refer to the NEMP Program Guidelines for more information).

NATIONAL NEMP PRIORITY THEME	Please outline <u>exactly</u> how the proposal seeks to address AT LEAST ONE of the NEMP priority themes:	
i) Situational awareness and emergency management communications (including triple zero) before, during and after emergency and/or disaster events	<input type="checkbox"/>	
ii) Capability and capacity of people in emergency management	<input type="checkbox"/>	
iii) Capability and capacity of communities and/or organisations in emergency management	<input checked="" type="checkbox"/>	Build to Last will empower residential and commercial property owners and managers to mitigate risks to property assets by investing in retrofitting, building and post-disaster rebuilding in a manner which results in more durable assets able to sustain greater community and business continuity after disasters occur.
iv) Enhanced infrastructure resilience and sectoral business continuity	<input type="checkbox"/>	<p>Build to Last addresses property/infrastructure interdependencies by focussing on the interface between property durability and infrastructure resilience.</p> <p>The Commercial Property Resilience Program will include a four-fold risk lens which encompasses 1) natural disaster hazards at regional scale; 2) asset level risk assessment; 3) community sensitivities and 4) infrastructure interdependencies. The tool will build on considerable background IP sourced from Stockland and Lend Lease, which will be integrated and automated to enhance usability for commercial property managers. The Infrastructure interdependency lens will build linkages to water,</p>

		<p>energy, transport and other sectors.</p> <p>Build to Last provides a common framework, e.g. the website, and tools, e.g. showcase, Commercial Property Resilience Program, for interdependency analysis to inform strategies to improve infrastructure resilience and maintain sectoral business continuity.</p> <p>Recent studies (<i>The Climate Institute – Infrastructure Interdependencies and Business Level Impacts, A new approach to climate risk assessment 2013</i>) for example identified businesses and organisations are largely unprepared for a heatwave event of magnitude. The consequences for operations, infrastructure capacity, coping ranges and system interactions would be severe. Mapping the interdependencies and impacts of the heatwave shows both the range and paths of its cascading consequences. It also shows that while costs arising from such an event may be extremely high, they are diverse, and spread across multiple parties. This may obscure the extent to which failure to manage such an event damages the economy.</p> <p>Responsibility for planning and actions to reduce vulnerabilities lies with multiple parties, and failure by any one party to take such actions may have severe adverse impacts on others.</p>
<p>v) Evacuation Management</p>	<input type="checkbox"/>	
<p>vi) Effectively communicating messages to the community through the use of the media, social media, social networks, web services and other communications platforms</p>	<p>X</p>	<p>Build to Last offers a new national digital resource that can build reach and peer-to-peer scale through the use of partner social media.</p> <p>There will be forum opportunities to present and share the Build To Last platform through key partners including the PCA, AIA, GBCA and the ATA.</p> <p>GCA has worked with the Australian Broadcasting Corporation (ABC) and commercial media to advance property resilience messages through online and social media programs and will bring powerful media relationships towards an integrated national communications campaign that is scaled with support of our partners.</p> <p>For example, GCA worked with a local Architect and the ABC By Design program to showcase Brisbane flood resilient design solutions on national radio and ABC</p>

		Online: http://builditbackgreen.org/bushfires/in-the-media/june-2012/chelmer-bibg.aspx
vii) Understanding and measuring risk exposure to develop effective risk mitigation strategies across the Prevention, Preparedness, Response and Recovery spectrum	<input type="checkbox"/>	
viii) Using an evidence based approach across the Prevention, Preparedness, Response and Recovery spectrum	<input type="checkbox"/>	
ix) Ensure that all levels of decision making in land use planning and building controls take into account information on risks to the social, built, economic and natural environments	X	<p>Build to Last will enhance disaster resilience in the built environment by providing an authoritative educational resource and interactive online tools that will be used by Lend Lease and Stockland to train their staff and their large-scale national building supply chain partners on the principles and practical elements of building for resilience. It will also inform upstream land use planning and DA.</p> <p>Build to Last's emphasis on resilient design will incorporate key aspects of resource efficiency and other sustainability principles, and where possible embraces ecosystem based solutions to hazard mitigation.</p> <p>The Build to Last's Better Building Guide and showcase of design will foster a national community of design and construction resilience practice among architects and building professionals. The platform will enable dissemination of innovative design solutions and lessons learned.</p> <p>GCA Board Directors and other supporters, including Mark Gibbs who is Technical Director of AECOM and Adam Davis who is Head of Climate Adaptation and Resilience for KPMG, will incorporate Build to Last tools into Green Building Council of Australia master class programs which are currently delivered.</p>
x) The development of nationally consistent terminology and concepts relating to capability	<input type="checkbox"/>	

AND/OR

Criteria 3b.

Addresses a National emergency management capability gap/need – identifies and addresses a significant national emergency management capability gap/need and seeks to enhance current measures to address that gap/need in one or more of the emergency management phases, Prevention/Preparedness/Response/Recovery (PPRR)

Please outline exactly which national emergency management capability gap/need the proposal will seek to address:

Build to Last addresses a property resilience capability gap in both prevention and recovery phases of emergency management by engaging with the key business and community partners to focus on market transformation activities that build resilience and advance resilient practice nationally. The Productivity Commission states the following in relation to gaps in property resilience capability which we include below as a gap analysis.

<i>Gaps identified by Productivity Commission</i>	<i>How Build to Last addresses Gap</i>	<i>Project elements addressing Gap</i>
<p>LACK OF CAPACITY/WILLINGNESS BY ASSET OWNERS TO ASSESS RISKS AFFECTING ASSETS (PC v2, 402) In principle, asset owners are best placed to manage risks to their properties in existing areas of settlement. However, in some cases property owners may not have the capacity or willingness to properly assess, understand and treat the natural disaster risks affecting their assets. There would be benefits in state and local governments and insurers communicating general hazard information to property owners through low-cost channels, such as council rates notices, property rental contracts or building and contents insurance renewal statements.</p>	<p>Build to Last will be supported by the property sector through PCA and large corporate partners Lend Lease and Stockland who have capacity to engage and inform the asset owners of the importance of using the website to lift property resilience for a number of reasons (including business continuity, increased tenancy, supply chain factors, corporate social responsibility, reduced insurance costs. Build to Last will include general hazard information through a low cost channel which requires no additional government funding after initial 1 year investment.</p>	<p>General hazard information will be the first layer of the Better Building Guide, for both residential users and commercial users who adopt the Commercial Property Resilience Program. The project will create awareness of the value of lifting property resilience, and will motivate asset owners to self-assess their hazard exposure using high level CSIRO/Agency information and by accessing links to jurisdiction hazard information.</p>

<p>ADDRESSING LEGACY ASSET RISKS (PC v2, 403) Building regulations determine how such assets may be constructed, and so affect the vulnerability of built assets to natural disasters. Because land use planning and building regulations apply only to new properties and developments (or significant modification to existing properties), they can have a substantial influence over existing settlements only with a long lag time. This ‘legacy problem’ is a significant source of risk to the built environment, and strategies for both individual and collective management of risks to built assets in existing settlements are needed to influence both natural disaster exposure and vulnerability.</p>	<p>Build to Last will include retrofitting advice across all hazards which is verified by a high level TAG and which will include measures now adopted in Building Codes which are not well understood by owners of older assets. By informing residential and commercial asset owners of the multiple benefits of adopting these measures including the potential to negotiate with insurers for reduced premiums, Build to Last offers an innovative way to influence vulnerability beyond new properties and developments which are guided by new building regulations that better address key risks.</p>	<p>The Better Building Guide and Commercial Property Resilience Program will offer extensive retrofitting advice including supplier listings. By educating the trades through partner supply chains the project will further build knowledge and capacity around retrofitting to address natural disaster risks. the Design Showcase will include examples of simple cost effective measures that protect assets exposed to all hazards addressed by the project. The Regulatory and Advisory Services module will offer further guidance on regulatory compliance to awareness of the importance of compliant retrofitting.</p>
<p>COMPLEX INFORMATION (PC v2, 442) 7.4 information asymmetries — the complex information and knowledge gaps involved in the construction of a building mean that its degree of resilience to natural disasters is not easily assessable by most people.</p>	<p>GCA has an established track record in communicating risk to public audiences and will work with a broad partnership to curate content and develop interactive digital tools that make complex resilient building construction information accessible to a public audience. Build to last will build on this track record. For evidence of our capacity to communicate complex information see: http://www.nccarf.edu.au/localgov/sites/nccarf.edu.au.localgov/files/casestudies/pdf/Case%20Study_Green%20Cross%20Australia_Harden%20Up%20Protecting%20Queensland.pdf</p>	<p>All project elements will address information asymmetry including the social media and marketing campaign led by partners to launch the website.</p>

<p>WIND-LOAD LEGACY ISSUES (PC v2, 426) Examples of legacy issues yet to be resolved by current building standards: Geoscience Australia (sub. 111, p. 5) indicated that: ... many coastal communities in North Queensland have building stock that comprises 60% legacy buildings that do not meet current wind-loading standards. B&NHCRC reiterates this issue (PC v2, 426), noting that "Given that existing houses will represent the bulk of the housing stock for many decades, practical structural upgrading solutions based on the latest research will make a significant improvement to housing performance and to the economic and social wellbeing of the community.</p>	<p>On Build to Last GCA will work with B&NHCRC to make users aware of research supporting the importance of wind loading and other factors in building resilience to cyclones and severe storms as well as other hazards. Case studies will showcase how retrofitting can address this critical practice gap.</p>	<p>The Better Building Guide and Commercial Property Resilience Program will address wind-loading retrofitting measures and the Insurer Reporting Portal will enable users to report measures taken to insurers and to seek to negotiate premium discounts.</p>
<p>NO MARKET SIGNAL (PC v2, 219) Risk Frontiers (sub. 19) suggested that there should be incentives for homeowners to undertake mitigation measures to reduce insurance premiums. Caroline Wenger (sub. 10) suggested that being able to insure based on property characteristics would provide incentives for mitigating risks to individual properties, reducing insurance premiums. However, the FNQROC (sub. 36, p. 15) suggested that '[g]enerally the [insurance] premiums relate to the postcode not a risk assessment at the property level. Risk mitigation works at this point of time will not impact on insurance premiums'. On the other hand, ALGA (sub. 52, p. 20) stated that '[g]enerally, the perception of local governments is that insurers</p>	<p>GCA believes that Build to Last offers an innovative approach to addressing this critical lack of market signal. Whereas there are no guarantees that individual asset owners will receive insurance discounts for specific resilience measures taken, the website will offer an important first step towards a market signal and will also communicate other benefits associated with growing property resilience from an asset owner perspective, including continuity through disasters. We are encouraged that some of Australia's largest property development and insurance businesses share our vision and are supporting this project wholeheartedly. Their impact on trades and supply chains will be considerable.</p>	<p>The Better Building Guide and Commercial Property Resilience Program will incorporate many specific actions that can be taken by asset owners and communicated through the Insurer Reporting Portal. Website design will enable, following consultation across the insurance sector, for users to upload a range of relevant information supporting claims that specific elements have been adopted (for example photos, product receipts, trades certification). While there are no guarantees that premiums will be renegotiated, a conversation will begin between insurers and their customers, and through this exchange market transformation begins.</p>

do not seem to take account of disaster mitigation measures adopted by councils in their willingness to provide insurance’.		
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While other GCA programs offer simple retrofitting tips across different hazards, and some State recovery programs have advanced betterment through more resilient suggested designs, there is no national resource that systematically empowers users to retrofit, build new and rebuild to advanced resilience standards after disasters.

In particular **Build to Last** will offer a national capability to advance betterment in property resilience in the aftermath of major weather events. Lend Lease manages a panel of builders that are accessed for Suncorp Insurance claims of over \$100,000 after major disasters nationally.

Lend Lease will use the **Build to Last** portal to encourage builders to replace damaged homes with more resilient solutions rather than replacing like for like, and in this way will work with claims managers on the ground to lift property resilience to future major weather events.

Criteria 4.

Achieves sustainable outcomes – achieves substantial and sustainable outcomes in support of Australia’s natural disaster resilience objectives. Evidence is required to show how the outcomes of the project will be maintained and/or incorporated into existing practices after delivery.

Please outline how the proposed project outcome(s)/output(s) will be maintained within the emergency management sector (including your capacity to maintain currency of information) and how it will be incorporated into existing practices (including promotion and dissemination):

- ✓ GCA has consulted widely across jurisdictions and within RAMMS to ensure Build to Last addresses needs identified within the emergency management sector, and links back into existing and emerging related resources that the sector promotes (refer Section 2.9 Consultation).
- ✓ The marketing and communications program of **Build to Last** addresses stakeholder promotion

through private sector and mainstream media. GCA will work closely with jurisdictions consulted in developing the promotions strategy to build dissemination strategies appropriate to emergency management agencies as well as other partners.

- ✓ To ensure **Build to Last** has adequate resources to manage aggregation and uploading of updated and new content and overall project sustainability, GCA will receive license payments of commercial use of the Commercial Property Resilience Program by property managers from private and government sectors. We have modelled revenue potential taking into account the mature revenue stream of Green Building Council of Australia which markets diverse property accreditation tools. **Calculations are included in the "License Revenue" tab of the attached project spreadsheet.** Our target revenue for 2016 and beyond is as follows:

Green Cross Australia License Revenue from Commercial Property Tool								
Option 1 Commercial Sector	Annual National License Fee	Target Yr 2	2016 Revenue	Option 2 Commercial Sector	One-off License Fee	Target Yr 2	2016 Revenue	
Tier 1 (Portfolio Over \$x)	\$1,000,000	1	\$1,000,000	Tier 1 (Asset Over \$x)	\$1,500	2	\$3,000	
Tier 2 (Portfolio Over \$x)	\$3,000,000	1	\$3,000,000	Tier 2 (Asset Over \$x)	\$1,250	2	\$2,500	
Tier 3 (Portfolio Over \$x)	\$5,000,000	1	\$5,000,000	Tier 3 (Asset Over \$x)	\$1,000	2	\$2,000	
Tier 4 (Portfolio Over \$x)	\$9,000,000	1	\$9,000,000	Tier 4 (Asset Over \$x)	\$750	2	\$1,500	
Tier 5 (Portfolio Over \$x)	\$2,000,000	1	\$2,000,000	Tier 5 (Asset Over \$x)	\$500	2	\$1,000	
	Revenue Targets	5	\$8,000,000		Revenue Targets	10	\$10,000,000	
Option 2 Government Sector				Option 2 Government Sector				
Tier 1 (Asset Over \$x)	\$1,000,000	1	\$1,000,000	Tier 1 (Asset Over \$x)	\$1,500	5	\$7,500	
Tier 2 (Asset Over \$x)	\$5,000,000	1	\$5,000,000	Tier 2 (Asset Over \$x)	\$1,000	5	\$5,000	
Tier 3 (Asset Over \$x)	\$2,000,000	1	\$2,000,000	Tier 3 (Asset Over \$x)	\$500	5	\$2,500	
	Revenue Targets	3	\$8,000,000		Revenue Targets	15	\$15,000,000	
Total Annual License Revenue Targets for 2016			\$8,000,000	Total Annual License Revenue Targets for 2016			\$15,000,000	
							2016 Licensing Revenue	\$3,000
							2017 30% Growth	\$4,900
							2018 20% Growth	\$13,880
							2019 10% Growth	\$25,268
							2020 10% Growth	\$37,795
							2021 10% Growth	\$37,795

- ✓ GCA has demonstrated its capacity to scale online programs in a sustainable manner after grants have been acquitted successfully. The <http://builditbackgreen.org/bushfires.aspx> program funded by the Victorian Government in 2010. BIBG significantly outperforming its 2-year target of supporting a minimum of 5,000 Victorians with a focus on reaching households whose homes were damaged or destroyed by Black Saturday. **Build to Last** is likely to be more even more successful because we are building on five years of additional experience, we have a stronger partnership base and we are addressing a national market for information, tailored to specific jurisdiction needs identified through consultation guided by the PSC before the site map and content is approved.
- ✓ **Build to Last** Better Building Guide is likely to be more sustainable than content on BIBG website, which has been updated with new supplier listings and additional case studies since 2010. Since this site was launched on 23 September 2010, 128,779 people have accessed nearly 370,000 pages of content, with most use focussed on the Green Building Guide which lists over 600 suppliers of products and services including suppliers of advanced BAL level materials and products.
- ✓ Evidence of ongoing scalability is offered by reference to Build it Back Green which has continued to support peri urban residents of Australian capital cities years after program funding was acquitted. National audiences as of the end of 2014 include the following clusters of peri-urban communities across Australia capital cities:



1. Melbourne	30,761 (31.82%)
2. Sydney	24,066 (24.89%)
3. Brisbane	17,786 (18.40%)
4. Perth	7,859 (8.13%)
5. Adelaide	6,343 (6.56%)
6. Canberra	2,511 (2.60%)
7. Hobart	1,173 (1.21%)

- ✓ Over the past three months (October 6 – January 7), Built it Back Green has reached 12,726 users as Australia prepared for and confronted the current bushfire season. This was achieved with no marketing activity – audiences found

Primary Dimension: Region City Other -

Plot Rows Secondary dimension - Sort Type: Default -

Region	Sessions
	9,569 % of Total: 64.39% (14,861)
1. Victoria	2,902(30.33%)
2. New South Wales	2,863(29.92%)
3. Queensland	1,781(18.61%)
4. Western Australia	891(9.31%)
5. South Australia	599(6.26%)
6. Australian Capital Territory	398(4.16%)
7. Tasmania	109(1.14%)
8. Northern Territory	21(0.22%)

the site through organic search and peer referrals. A National audience has been established, evidenced by the sessions logged to the right through Google Analytics. Scalable results have been achieved with no additional grant funding.

- ✓ GCA contracted ATA to develop and maintain the building guide included in the above example, and will likewise contract ATA to support updating of supplier listings in **Build to Last** as part of ATA’s future in-kind contribution to the project. We estimate the cost of funding hosting and domain name renewals will be under \$1,000/annum for **Build to Last** and commit to covering these costs as well as maintaining links to emergency management agencies and other partners as required for a minimum of five years. Our capacity will be enhanced by the commercial user licence revenue stream described below, which is offered through the PCA which will promote use of the **Commercial Property Resilience Program** to its members.

Note: The proposed project will be considered ineligible if it does not meet ALL of the selection criteria or the matter is identified as a jurisdictional responsibility.

SECTION FOUR – BUDGET CONSIDERATIONS

4.1 Budget Breakdown

A detailed budget breakdown with all estimated proposal costs (**GST exclusive**¹) must be included (eg project officer salary, consultancy fees, recruitment costs, software licensing, publication printing costs, consumables, training costs, meeting costs such as catering & venue hire, and travel costs such as flights and accommodation).

Multiple-year projects must clearly outline the budget breakdown for each financial year. Applications seeking recurrent funding for ongoing activities will not be considered.

This project only seeks funding for one year to develop and launch the Build to Last website and associated stakeholder network, supported by existing committed partners. Future scale up funding is expected to be modest and will be supported by related licence revenue streams as noted elsewhere.

Budget Item	Description	Amount
Project Leader contract	Project leadership and management, including oversight Committee process (PSC, TAG, GCA Audit Committee) stakeholder engagement, digital architecture development, content development and integration, sub-contract tender and supervision, milestone tracking & reporting, communications and launch. See full breakdown by milestone below.	\$100,000
Web Development contract	Responsive web design, wireframe development, web build, testing & release	\$110,000
Content Producer contract	Text, video, photo content curation, filing for usage and uploading, content management	\$40,000
Database Integrator	Test logic of integrating algorithms across regional hazard, asset, community and infrastructure interdependency levels of risk.	\$15,000
Tool Programmer	Prepare programming logic enabling web developers to design best possible user interface for Commercial Property Resilience Program	\$20,000

¹ Under the *Goods and Services Tax Ruling GSTR2012/2 Goods and Services Tax: Financial Assistance Payments*, a grant payment from one government related entity to another is not subject to GST.

Better Building Guide contract	75+ product/service category overviews and 1000+ supplier listings	\$60,000
Communications Consultant contract	Launch strategy, Partner social media integration	\$5,000
Financial Controller	Financial management and grant administration	\$6,000

Project Administrator	Project governance, contract development including legal oversight through Minter Ellison pro-bono support	\$6,000
Travel	Travel, transport and accommodation for Project Leader including 8 trips for technical and jurisdiction consultations over project duration.	\$6,000
Overheads	GCA overheads: GoTo Meeting Pro for \$672/annum; Telstra mobile plan \$1,560/annum; insurances \$2,500/annum; office costs \$2,400/annum; technical support for network/ICT \$1,200/annum; Non-Executive Director travel costs supporting governance \$2,500/annum; other \$2,000/annum.	\$12,832
GST exclusive sub-total		\$380,832
GST amount		\$38,083
Project Total (FY2015/16)		\$418,915

PLS NOTE AS PER REVIEW OF PARTNER SUPPORT BELOW THAT PROPERTY COUNCIL OF AUSTRALIA AND ITS MEMBERS COMMIT TO FUNDING \$50,000+GST IN A CASH CONTRIBUTION TOWARDS THE BUILD TO LAST PROJECT SO NEMP CASH FUNDING SOUGHT IS \$330, 832.

MOREOVER WE HAVE RECEIVED INDICATIONS FROM SUNCORP INSURANCE AND CITY OF SYDNEY OF THEIR INTENTION TO EXPLORE THE POTENTIAL TO CONTRIBUTE CASH FUNDING TOWARDS THIS PROJECT AFTER THE PROPOSAL IS SUBMITTED, MINDFUL THAT THE GRANT OPEN PERIOD WAS DURING HOLIDAYS WHEN APPROVALS WERE DIFFICULT TO ACHIEVE. HOWEVER THIS CANNOT BE GUARANTEED.

NOTE – FURTHER DETAIL RELATING TO PROJECT LEADERSHIP COMPONENT COSTS

Through consultation further information about the elements of the Project Leader cost component was sought. In order to provide full transparency, below we provide a breakdown of Project Leader tasks required in the project management, stakeholder engagement, content development, governance and communications areas. We list tasks, provide estimated time required, and calculate component costs per milestone.

The Project Leader will work closely with established GCA partners, supportive researchers, our pro bono lawyers Minter Ellison, and key members of the GCA Board of Directors who are committed to this project as one of our core strategic platforms for 2015/16. Without their support it would not be possible for us to commit to delivering this proposed initiative to launch stage within budget within 12 months.

In order to reinforce that this project is strongly aligned with GCA’s mission and purpose, we attach the GCA Strategic Outlook document to support mission alignment.

PROJECT LEADER DETAILED TASKS AND COSTINGS

<i>Costs & timelines</i>					
<i>Milestones</i>	<i>Start date</i>	<i>End date</i>	<i>Project Leader Tasks</i>	<i>Months required</i>	<i>Project Leader Cost</i>
Establishment: Milestone 1	Month 1	Month 1	Work with Minter Ellison, GCA Company Secretary and GCA Audit Committee to negotiate and finalise NEMP contract including risk assessment and indemnity, copyright and IP issues; Develop and finalise 5 contracts with known suppliers	0.50	\$ 4,762
	Month 1	Month 12	Engage with RAMMS, NEMP and partners to agree terms of reference and composition of Project Steering Committee and Technical Advisory Group; Consult with each jurisdiction about key aims and suggested technical and governance experts to be involved, annotating feeding to guide website content, marketing and engagement program and key content points relating to hazards, planning, local regulations and other factors arising; deliver PSC/TAG programs (0.25 month upfront + 3 days/month over 11 months)	1.80	\$ 17,143
Content and site development: Milestone 2	Month 3	Month 3	Work with digital experts in TAG to finalise scope and website development tender documentation; actively solicit tender from minimum of 5 suppliers; deliver tender process including supporting clarification process for each tenderer including face to face meetings as required, three interviews with expert panel and development of materials for and facilitation of TAG meeting to approve web developer selection	0.75	\$ 7,143
Content and site development: Milestone 3	Month 4	Month 8	Work alongside web developer to finalise site map, develop content architecture (words, images, video, graphics, animations), support development of user journey into wireframes, develop functionality requirements for each key module in site map, guide thinking on design elements; guided by TAG where needed (hazard data integration, Better Building Guide elements and Commercial Property Resilience Program functionality)	1.00	\$ 9,524
	Month 4	Month 8	Work alongside property, insurance and research partners to guide architecture of Better Building Guide working alongside sub-contractor ATA experts (product/service categories, rules for listing suppliers, options for visualising content, user digital experience in navigating internal and external links); Work alongside Lend Lease algorithm verification analyst and data integration analyst (2 subcontractors) as well as Stockland, Lend Lease, Suncorp, AECOM, KPMG and Property Council of Australia experts to validate and structure user interface for four risk layers (hazards, property elements, community/supply chain/staff, infrastructure interdependencies)	1.50	\$ 14,286
	Month 4	Month 8	Work alongside and supervise subcontracted Content Producer to convert technical content into user friendly text, image, video, animation content, and store content across formats using an architecture that can readily be accessed for uploading; ensure appropriate PSC/TAG approvals in place	1.00	\$ 9,524
Go live with content uploaded, site tested, and Comms plan approved Milestone 5	Month 9	Month 10	Work alongside BNHCRC and its partners as well as CSIRO, BoM, GA and other agencies identified through TAG review to aggregate and curate research content that can be uploaded and shared at relevant parts of the user journey for residential and commercial users	0.50	\$ 4,762
	Month 9	Month 10	Supervise Content Producer and GCA Directors and volunteers in content uploading process as well as uploading content directly as need during this critical phase	1.00	\$ 9,524
	Month 10	Month 11	Work alongside and supervise Comms Consultant RePublic and project partner comms teams to develop communications plan, content, media partners, marketing kits, social media integration; deliver program after PSC approval	0.75	\$ 7,143
	Month 11	Month 11	Supervise user testing process and feedback loops to web developer	0.20	\$ 1,905
Media/Social media launch, Acquittal with evaluation delivered: Milestone 4	Month 12	Month 12	Deliver communications program	0.50	\$ 4,762
	Month 12	Month 12	Work with GCA Directors and partners to acquit grant and to develop an evaluation framework which will be used for the including validating approach to be taken in Post Project Report and evaluation working alongside BNHCRC	0.50	\$ 4,762
After completion	Month 13	Month 15	Work alongside project partner Comms experts to develop simple 15 and 30 second CSAs; secure national CSA support from Channel 7 (traditional GCA media partner) or others	0.50	\$ 4,762
Total				10.50	\$ 100,000

4.2 Other Contributions

Please provide details of any other contributions (financial or in-kind) sought or received to undertake the proposed project (eg from Australian or State/Territory governments, co-contributions etc):

Contributor	Nature of Contribution	Amount (GST inclusive)	Timing
Property Council of Australia and its members	Cash contribution to fund the Commercial Property Resilience Program within Build to Last	\$55,000 Cash	60% Milestone 1 (month 1) and 40% Milestone 2 (month 8)
Members of Project Steering Committee and Technical Advisory Group – participation in meetings, technical reviews	Project Steering Committee and Technical Advisory Group contribution	\$20,000 In kind	Milestone 1 (month 1 composition, terms of reference, and rest of contribution over meetings between months 11 -12)
GCA Non-executive Director support for project set-up and governance	GCA Non-Executive Directors	\$20,000 In kind	Milestone 1 (month 1 composition, terms of reference, and rest of contribution over meetings between months 11 -12)
Pro bono legal contracts and Corporate Governance admin support	Minter Ellison, Chair of GCA Audit Committee, Company Secretary	\$80,000 in kind	Milestone 2 (month 3) includes work from project commencement
Property Council of Australia, Lend Lease, Stockland, KPMG	Commercial Property tool development: Integration of Stockland asset risk algorithms, Lend Lease community & infrastructure interdependency algorithms. Building on KPMG longstanding experience consulting to property sector leaders in development of asset resilience management programs. For example of background IP see Stockland presentation here: http://www.planning.org.au/document/s/item/5567	\$300,000 in kind	Milestone 3 (months 4 – 8)
Alternative Technology Association, Lend Lease, Stockland, AECOM, KPMG,	In-kind support to develop the architecture for the interactive Better Building Guide addressing all hazards with 70+ categories of product/service offerings with over 1,000	\$50,000 in kind	Milestone 3 (months 4 – 8)

EnviroPartners	suppliers listed. With oversight from TAG experts from diverse organisations will support ATA to develop the framework for supplier listing including integration into complementary tools and resources.		
Digital expert TAG members, Web developer, (Contract will require some in-kind) GCA volunteers	Support for website development, digital strategy and social media integration strategy. Oversight of technical aspects of digital project governance.	\$30,000 in kind	Milestone 3 (months 4 – 8)
GCA volunteers	Trained volunteer team will support content uploading.	\$20,000 in kind	Milestone 3 (months 4 – 8)
RePublic PR Consultants and partner/agency comms experts	Contributions towards developing communications strategy, launch program, social media messaging and marketing kits for corporate, research and jurisdiction partners to leverage to promote and integrate the website.	\$20,000 in kind	Milestone 4 (months 9 – 11)
Bushfire & Natural Hazards CRC and partners	In-kind support for research content integration, technical content advice, evaluation, and after acquittal support for Post Project Report developed by GCA.	\$30,000 in kind	Milestone 3 (months 4 – 8), Milestone 4 (months 9 – 11) and Milestone 5 (month 12)
TBD – most likely Channel 7	GCA will seek support from a national TV station to broadcast community service ads supporting the project. GCA has succeeded in gaining TV CSA support in-kind with six previous projects and we are confident it will be possible. Channel 7 has supported three recent campaigns. We will have support from Rob Hudson, Chief Digital Officer of George Patterson Y&R (and former GCA Board Director) in developing the advert. Rob leads development of the QLD Government's Get Ready QLD marketing campaign.	\$50,000 in kind	This will occur after launch and acquittal is completed from months 13 – 15.

Total of \$55,000 in committed cash funding including GST.

Total of \$620,000 in committed in-kind contributions.

SECTION FIVE – APPLICANT DETAILS

5.1 Applicant Contact Details

Name	Jeremy Mansfield
Position	Non-Executive Director and Head of Development
Agency	Green Cross Australia
ABN	45 125 314 614
Telephone	T +61 7 3237 6220
Mobile	M +61 0403 755 670
E-mail	Jeremy.Mansfield@lendlease.com
Physical Address	Green Cross Australia: 108 Wickham St, Level 4, Fortitude Valley QLD, 4006
Postal Address	PO Box 12117, George Street Brisbane QLD 4003 Australia

END

ADDENDUM 1 – ANZEMC SUB-COMMITTEE CONTACT DETAILS

Capability Development Sub-Committee

Email: CDSCSecretariat@ag.gov.au

Functions include:

1. Set annual strategic focus areas for national emergency management capability development, in collaboration with ANZEMC Sub-Committee Chairs and Deputy Chairs, to provide a whole-of-nation focus.
2. Identify gaps and develop recommendations on whole-of-governments emergency management capability for ANZEMC consideration and/or endorsement.
3. Facilitate the effective exchange of best practice, research, policy and information on national and international issues relating to national emergency management capability.

Community Engagement Sub-Committee

Email: CESCSecretariat@ag.gov.au

Functions include:

1. Set annual strategic priorities for national emergency management community engagement, in collaboration with ANZEMC Sub-committee Chairs and Deputy Chairs, to provide a whole-of-nation focus.
2. Identify gaps and develop recommendations on whole-of-governments emergency management community engagement for ANZEMC consideration and/or endorsement.

3. Facilitate the effective exchange of best practice, research, policy and information on national and international issues relating to national emergency management community engagement.

Recovery Sub-Committee

Email: RSCSecretariat@ag.gov.au

Functions include:

1. Provide advice to the ANZEMC on national disaster recovery issues and priorities and undertake activities as directed by the ANZEMC.
2. Develop a two-year national work plan that identifies priority projects and programs to be approved by the ANZEMC.
3. Facilitate the effective exchange of practice, research and information on national and international issues relating to disaster recovery.
4. Where appropriate develop national policy on disaster recovery, including financial arrangements, for ANZEMC consideration and/or endorsement.

Risk Assessment, Measurement and Mitigation Sub-Committee

Email: RAMMSSecretariat@ag.gov.au

Functions include:

1. Advising the ANZEMC on disaster risk assessment, measurement and mitigation issues and priorities relating to disasters in Australia.
2. Progressing relevant priorities and actions identified under the *National Strategy for Disaster Resilience*.
3. Where appropriate develop national policy on risk assessment, measurement and mitigation for ANZEMC consideration and/or endorsement.
4. Engage with other ANZEMC Sub-committees, working groups, reference groups and other stakeholders, particularly the National Flood Risk Advisory Group, to ensure consistency in approach, efficient application of resources and appropriate collaboration on national initiatives.
5. Facilitating the effective exchange of practice, research and information on national and international issues relating to risk assessment, measurement and mitigation.