



News release

Insurance Council
of Australia

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Qld planning reforms must keep new homes out of harm's way

Building new homes in places likely to be damaged or destroyed by floods, cyclones and storms will not solve Queensland's housing shortage, the Insurance Council of Australia has warned in its submission to the Queensland State Planning Policy (SPP) review.

While the Insurance Council supports the Government's aim to simplify planning and make flood mapping more consistent, its submission to the review urges the Government to maintain strong protections for the communities, current and future, most exposed to extreme weather.

This means putting natural hazards at the centre of planning decisions and clearly defining acceptable risk so councils, developers and communities know what can be built, where and to what standard.

Queensland is the state most exposed to extreme weather, with large populations living along the coast and river systems. Between 2022 and 2026, insurers received more than 400,000 claims to repair or rebuild homes damaged in declared events nationally, at an insured cost of \$11.3 billion. More than 214,000 of those claims were in Queensland, representing over half the national total and almost double New South Wales (116,000), with Victoria a distant third (25,000).

Construction costs have also climbed most steeply in Queensland, where a standard home now costs around 45 per cent more to build than in 2021, meaning the homes most exposed to extreme weather are the most expensive to repair.

A home built in harm's way risks being built twice, and every rebuild takes trades and materials away from the new homes Queensland needs.

The submission calls on the Queensland Government to:

- apply consistent planning and building rules across all councils that match the area's level of risk to natural hazards;
- make sure simpler rules don't mean weaker ones for new developments, including homes built in established suburbs;
- recognise climate change in the policy and plan for projected impacts out to between 2075 and 2100;
- cover all types of extreme weather, including cyclones and storms as well as floods, bushfires and coastal erosion;
- clearly define what counts as an acceptable or tolerable level of risk;
- require council decisions to be backed by the best available data with oversight from the State making sure they get it right; and
- deliver consistent, up-to-date flood mapping across the state, with data that is shared and accessible for homeowners, insurers, councils and government agencies.

The full [submission](#) is available on the Insurance Council's website.

Quotes attributable to Insurance Council of Australia Deputy CEO Kylie Macfarlane:

Decisions about where we build today will decide how exposed Queensland communities are to floods, cyclones and bushfires for decades to come.

We support the Government's push to simplify planning and bring more consistency to flood mapping, but that can't come at the cost of the protections that keep people and homes safe.

Queensland needs more homes, and it needs them in the right places. Every home damaged by extreme weather competes for the same tradespeople and materials needed to build new ones, so getting location right helps housing supply as well as safety.

Reducing risk is what brings premiums down over time, and good land-use planning is one of the strongest tools governments have to do that.

We look forward to working with the Queensland Government to get the final policy right.