Session Summary

COPRRRA
Community of Practice on Relocation, Retreat, and Resilience in Australia

17 JUNE 2026 - Financing Relocation & the Role of Insurance

Overview of Session

COPRRRA's third 2026 session (17 June, online) tackled how planned relocation gets financed and the role insurance plays, with presentations from Erica Bower (international financing approaches), Paula Jarzabkowski (trade-offs in sustaining a viable insurance sector), and Jack Piper (lived experience of insurance unaffordability). Discussion and contributions from members centered on themes such as equity and fairness, governance uncertainty over "who decides and who pays," the lack of national coordination and leadership, and ideas including Protection Gap Entities and insurance-linked relocation funding models.

Initial Reflections from Members

The session began with participants being asked, **'When it comes to financing relocation, what do you think is the most pressing issue we should be paying attention to?'** We had 38 responses overall, summarised below under key themes.

Equity & Fairness

Members raised the issues about who bears the financial burden of relocation, and whether that burden is distributed fairly. Responses pointed to the uneven spread of costs and benefits, the immense overall scale of financing required, and the need for compensation approaches that account for livelihoods and cultural identity, not just property. Equity was framed as both intergenerational and geographic, as the impacts of climate-driven relocation are not felt equally. Several responses made clear that this is as much a justice issue as a financial one, and that long-term support for post-relocation social cohesion and cultural preservation is part of what genuine equity looks like.

Financial tools & accessibility

Members pointed to the overall scale and appropriateness of available finance as a core constraint. A recurring tension was between grants and loans, with concern that loan-based financing places an unfair burden on communities already facing displacement, and that funding availability is too often driven by donor or government priorities rather than community need. Responses also called for longer planning horizons to build up funds over time, and for simple, equitable methods for valuing assets so the financial basis for relocation decisions is transparent and fair for the people most affected.

National coordination

Members identified the absence of a national framework as a core structural gap. Responses called for national coordination and long-term commitment, as relocation requires sustained funding over years, not ad hoc responses to individual events. Several comments drew a pointed contrast with the long-term, bipartisan funding models used for major infrastructure, questioning why climate relocation isn't treated with the same seriousness. One response noted that the housing-crisis framing is increasingly used as a reason not to relocate, suggesting that a national framework also needs to actively counter narratives that work against planned relocation.

Community Needs & Process

Responses here centred on the human experience of navigating the financing of relocation. Members highlighted that households outside government recovery programming often experience relocation as a deeply stressful financial event, one that can push people toward insecurity rather than away from risk. Simplicity for participants was raised as a priority, alongside genuine community ownership of the process. One response noted the potential value embedded in 'abandoned' land, suggesting that calculating and using that value for future uses and environmental amenity could open more creative financing approaches.

Governance & Decision Making

The most prevalent issue within the theme was uncertainty about 'who decides and who pays'. Members pointed to confusion across federal, state, and local governments about where responsibility lies, and concern that the burden is falling on local governments that lack the resources and mandate to carry it. Political will was named directly as a barrier. Responses called for stronger state-level coordination, clearer accountability, and a more honest reckoning with the fact that governance failure here is as much a political problem as an institutional one.

What is COPRRRA?

We are a national community of practice focused on relocation, retreat, and resilience in Australia. Launched in October 2025, COPRRRA has grown to 145 members from across all levels of government, research, policy, community and NGOs, consultants and practitioners. At its core, COPRRRA is **a space to learn together, collaborate, develop shared resources, and influence how relocation and retreat are understood and implemented, not just in policy, but in practice.**

We recognize that relocation is more than a technical or physical intervention. It's a deeply social, place-based, and values-driven process, touching on identity, culture, vulnerability, and questions of justice. COPRRRA exists to hold space for those complexities, and to work through them collectively.

Presentations

Erica Bower (Coalition on Dignified Planned Relocation) provided a recorded overview of the recent Financing Planned Relocation in the Context of Climate Change and Disasters session held in Washington DC, sharing key insights and financing approaches from the international context.

Paula Jarzabkowski (UQ and Global Disaster Insurance Expert) drew from her recent report, Managing Trade-offs for a Sustainable Disaster Insurance Sector, examining the tradeoffs inherent in sustaining a viable insurance sector in the face of escalating climate risk, and what this means for planned relocation.

Jack Piper (ARC Justice) presented findings from the recently released report Impossible Choices, which highlighted, among many issues, the lived experiences of people navigating insurance unaffordability as it relates to relocation.

Insights from Presentations

Instead of having breakout discussions, the group remained together after the presentations to address a variety of questions and comments. Several key themes emerged from these discussions:

Protection Gap Entities: beyond data collection

A question was raised about the reinsurance pools increasingly shaping policy responses in Australia, the UK, and Canada, and whether these mechanisms could be used to push through meaningful changes such as mitigation discounts and price transparency. The response drew on the concept of Protection Gap Entities (PGEs), a term preferred over pools or PPP's since not all international mechanisms of this kind involve risk pooling or public-private partnerships. What unites them is that they exist to address a gap in protection that the market would not cover without a government-legislated entity. Four benefits were identified:

1. PGE's signal political will by requiring government legislation to establish.
2. They offer a vehicle for price subsidisation through redistribution.
3. They create opportunities to use risk knowledge in ways that serve the public and;
4. They shift the conversation away from pushing risk back onto individuals and toward collective, societal responses.

Equity, lived experience, & market limits

The discussion was grounded in lived experience, including that of Pacific communities, where, without affordable insurance, families face a choice between protecting livelihoods and preserving cultural identity. The question raised was how financing frameworks can recognise these realities and ensure equity. Collective insurance products were noted as having been piloted in developing economies, including microinsurance in agricultural communities, with the principles of solidarity and collective approaches to risk seen as translatable to community-level solutions. The gap between world-best-practice planned relocation policy on paper and what communities actually experience was also raised, with reference to ongoing relocations in the Pacific.

Insurance as a vehicle for climate adaptation

A case study on Switzerland's public insurance system was shared and discussed as illustrating the key principles for moving from insurance as primarily a market mechanism to insurance as a vehicle for climate adaptation embedded across the resilience ecosystem.

When planning policy runs ahead of adaptation support

A practical example was shared from a Victorian coastal community, where the planning scheme now includes a 'never build' category for land due to sea-level rise projections, with no State Government compensation for the resulting loss of value, despite landholders continuing to pay land tax and rates. The observation: this is an unfair private loss that should be shared more broadly. A second member named the dynamic: it's what happens when state-driven planning policy accelerates faster than the creation of complementary climate adaptation and relocation policy support. This gap between what planning instruments can do and what adaptation policy can support ran as a thread through much of the session.

Insurance settlements as a relocation funding mechanism

A question was raised about whether insurance policies could incorporate a variation on 'build back better', where, if a property is in a hazard-zoned area, any replacement building can only be constructed in a designated relocation settlement location. This was framed as an important progression in thinking about how insurance can support planned movement away from risky areas rather than rebuilding in place. The Christchurch earthquake recovery was cited as a relevant model, where insurance money from the New Zealand EQC government insurer was used toward relocation, enabling a more planned approach with land identified in advance. It was acknowledged as a substantial undertaking, but one where models exist to help think it through.

Insights from Presentations (continued)

Why isn't climate relocation funded like major infrastructure?

One of the sharpest questions of the session: systemic relocations for major infrastructure or public housing are routinely managed with long-term (10–20 year) funding and bipartisan support…why aren't climate disaster relocations treated the same way, and how do we get there?

COPRRRA UPDATES

Research

A project is currently being conducted to understand local government perspectives on the barriers, enablers, and pathways for relocation and retreat planning in Australia. This initiative is funded by the QUT Centre for Environment and Society. To date, 19 councils have been interviewed, with the goal of interviewing a total of 20 councils. The interim findings will be workshopped at the COPRRRA Symposium. The research aims to inform future planning tools, guidance, research and policy recommendations.

Policy

Through member contributions at registration and across our online sessions, it became clear that there is a strong appetite within COPRRRA to move beyond knowledge sharing and help influence better outcomes for communities facing climate risk. We have developed a draft policy brief that draws on the issues members raised across our first three sessions (October 2025 to April 2026). It reflects an initial shared position on what is needed to enable more proactive, dignified, and just climate relocation planning at local, state, and federal levels, across seven themes and associated asks. Feedback due end of June 2026

Potential Advocacy Priority Areas include:

1. Governance and Decision Making
2. Land Use Planning
3. Finance and Insurance
4. Locally Led and Dignified Processes
5. First Nations, Cultural Justice, and Non-Economic Loss
6. Communication, Terminology and Language
7. Knowledge, Evidence, and Practice Infrastructure

Additional Updates

- DRF Grant - COPRRRA is applying for Round 4 of the DRF grant to expand COPRRRA into a National Capability HUB on Relocation, Retreat and Resilience.
- COPRRRA website – the resources section is now live, with a directory of 38 member profiles and a resources page coming soon.
- COPRRRA LinkedIn Page now live!
- COPRRRA bi-monthly PULSE – news, articles and research on relocation and retreat – please send contributions - coming out July!
- Next COPRRRA Online Session: International approaches and learnings on relocation happening late Oct - Early November.

UPCOMING EVENTS - DON'T MISS!

COPRRRA panel session:
Relocation and Retreat in Practice: What's Working, What's Hard, What's Next
20th August - 3:30 PM - 4:25 PM
AFAC26 Conference & Exhibition in Melbourne

The COPRRRA Symposium
2-3 September
Brisbane

Australian Adaptation Conference
Oct 24-26th
Newcastle

Resources shared by presenters & members

Building Resilience: Linking Disaster Insurance and Risk Mitigation for a Sustainable Future
Jarzabkowski, P., Pham, W.L.D.Q. and Meissner, K. (2026). The University of Queensland, Brisbane.
https://espace.library.uq.edu.au/data/UQ_0e46103/Jarzabkowski_Pham_Meissner_2026.pdf

Centre for Disaster Protection - a development-focused NGO undertaking research and advocacy on disaster risk financing, with a particular focus on collective and community-based approaches.
https://www.disasterprotection.org/about

Costing Planned Relocation in the Pacific policy brief, Pacific Resilience Partnership (2026).
https://pacificresiliencepartnership.org/costing-planned-relocation/

Disaster Insurance Reimagined: Protection in a Time of Increasing Risk - examines the growing role of Protection Gap Entities (PGEs) and the insurance protection they provide where the private market would not.
Paula Jarzabkowski, Konstantinos Chalkias, Eugenia Cacciatori, and Rebecca Bednarek 2023
https://openaccess.city.ac.uk/id/eprint/31493/1/Open%20Access%20ecopy.pdf

Evaluation of the Resilient Homes Fund- independent evaluation of the Queensland Resilient Homes Fund.
https://www.naturalhazards.com.au/resources/publications/report/evaluation-resilient-homes-fund

Financing Planned Relocation in the Context of Climate Change and Disasters, recording of the Washington DC session.
https://www.cgdev.org/event/financing-planned-relocation-context-climate-change-and-disasters

Financing Planned Relocation in the Context of Climate Change and Disasters, session summary.
https://disasterdisplacement.org/news-events/financing-planned-relocation-in-the-context-of-climate-change-and-disasters/

From Steering to Rowing: Public Sector Solutions for the Grand Challenge of Climate Adaptation - a case study on Switzerland's public insurance system, illustrating the principles for moving from insurance as a market mechanism to insurance as a vehicle for climate adaptation embedded across the resilience ecosystem.
Cacciatori, Eugenia & Jarzabkowski, Paula & Bednarek, Rebecca & Chalkias, Konstantinos. (2026).
https://www.researchgate.net/publication/402127659_From_Steering_to_Rowing_Public_Sector_Solutions_for_the_Grand_Challenge_of_Climate_Adaptation

Funding and Financing Voluntary Buyouts and Relocation: Going Beyond Federal Grants, NRDC (Natural Resources Defense Council) and EDF (Environmental Defense Fund). Tools for financing buyouts at state and local level in the US.
https://www.nrdc.org/sites/default/files/2025-11/Flood_Buyout_R_25-10-A_04_locked.pdf

Housing Resilience Action Plan 2030, Monash University.
https://bridges.monash.edu/articles/report/Housing_Resilience_Action_Plan_2030/32054304?file=64053379

Impossible Choices: Community Insights into Access to Affordable Insurance in North Central Victoria, ARC Justice (2026).
https://arcjustice.org.au/our-impact/impossibledecisions/

Managing Trade-offs for a Sustainable Disaster Insurance Sector
Jarzabkowski, P. and Pham, W. (2026). Report on the cascading trade-offs in getting to a sustainable insurance sector.
https://paulajarzabkowski.com/wp-content/uploads/2026/04/2026-01-29-Final-Report_For-publication.pdf

Nabavatu village relocation, Fiji - news story on the long-running relocation of Nabavatu, illustrating how Fiji's world-leading planned relocation regulations are playing out at community level.
https://fijisun.com.fj/news/nation/nabavatu-villagers-expected-to-relocate-byoctober?fbclid=IwZnRzaARGK1leHRuA2FlbQIxMQBzcnRjBmFwcF9pZAo2NjI4NTY4Mzc5AAEe_p-mJ2crqdRIcOdTa_vegWUd5431S6gwUKVmCswpFn1ii10E-inplCj0h8Q_aem_RwN5B9TgWOg0V4XKaPlgaw

Pacific Guidance on Internal Planned Relocation - IOM and Platform on Disaster Displacement (March 2026).
https://pacificresiliencepartnership.org/wp-content/uploads/2026/04/Pacific-Guidance-on-Internal-Planned-Relocation.pdf