

COTA SA submission: Refresh of South Australia's Disaster Resilience Strategy 2026–2030

21 August 2026

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Acknowledgement of Country

COTA SA acknowledges and respects Aboriginal people as the Traditional Custodians of the lands and waters of South Australia. We honour Aboriginal peoples' continuing connection to Country and recognise that their sovereignty was never ceded. We pay our respects to Elders past, present and emerging, and extend that respect to all Aboriginal people.

Introduction

COTA SA (the Council on the Ageing SA), the peak body for South Australians 50+, welcomes the opportunity to contribute to the refresh of South Australia's Disaster Resilience Strategy 2026–2030.

COTA SA's Policy Council incorporates a [Climate Change Group](#) which was established after the 2019-2020 bushfires. It comprises older people who take an active interest in:

- Facilitating learning about why climate change matters, and how climate change impacts lives.
- Reflecting the concerns of older people to support action on climate change.
- Learning from and share stories of older people taking action on climate change.
- Partnering with other generations and organisations to support their work, find opportunities for collaboration and increase the influence and opportunities of older people to tackle climate change.

This group has identified disaster resilience as a critical issue for older people in South Australia, and their perspectives have contributed to the recommendations below.

[COTA SA's surveys indicate](#) that older South Australians have reviewed the science and have seen the impact of climate change often firsthand. There is a prevailing view that the scale of the crisis has not yet been met with an adequate response from our leaders despite the consequences of inaction.

We welcome the commitment to build on *Stronger Together: South Australia's Disaster Resilience Strategy 2019–2024*, including its principles of shared responsibility, community resilience, diversity and inclusion, health and wellbeing, and recognition of local knowledge. We also note COTA SA's participation in the PaIRE (People at Increased Risk in Emergencies) project with SACOSS and Red Cross, which supports outcomes related to this strategy, and is noted in the supporting paper.

Our central recommendation is that the refreshed Strategy retain its community-based strengths while translating principles into practical action and applying an explicit ageing lens across preparedness, response and recovery.

Age should not be treated as synonymous with vulnerability. Older South Australians contribute experience, local knowledge, skills and community connections. However, circumstances more common in later life — including living alone, restricted incomes, reduced mobility, reliance on medications or home-based supports, limited transport and digital exclusion — can increase risk during emergencies.

1. Embed older people in the co-design of disaster resilience

The existing Strategy recognises diversity and inclusion, including age, and acknowledges that everyone has elements of vulnerability, resilience, knowledge and capability.

Older South Australians should be engaged not simply as recipients of emergency assistance, but as partners in resilience planning, particularly at the local level where they bring long-standing knowledge of communities, risks, services and networks. Many older people, too, are long-term volunteers in their local communities, and continue to serve these organisations, even when their physical capacity changes.

Recommendation 1:

The refreshed Strategy should require the meaningful involvement of older people and other diverse communities in the design, implementation and evaluation of disaster resilience initiatives at local level, recognising both their particular needs and the knowledge, capabilities and connections they contribute.

2. Make practical preparation easy

The existing Strategy recognises that resilient communities understand local risks, prepare their homes, know their neighbours, know where to find information and can be self-reliant when emergency services cannot reach everyone. It also identifies a 72-hour preparedness model.

COTA SA recommends a sustained community preparedness initiative that helps households understand:

- the risks relevant to where they live
- practical steps they can take to prepare their homes
- what they may need to be self-sufficient for at least 72 hours
- what documents, medications and other essential items they should have readily accessible
- where they could go and how they could get there if remaining at home became unsafe
- how they can plan for companion animals
- how they can connect with and support neighbours before an emergency occurs.

Information must be shared through multiple channels and not assume universal digital literacy, smartphone ownership, internet access or uninterrupted networks.

Local newspapers, radio, councils, community organisations and accessible and practical printed materials (like a fridge magnet or similar) remain important, including simple local resources with key prompts, emergency information and telephone numbers.

Recommendation 2:

Establish a practical, statewide household and neighbourhood preparedness program, delivered locally and through multiple communication channels, building upon the 72-hour preparedness principle already identified in the existing Strategy.

3. Plan for failure of essential infrastructure and continuity of essential supports

The supporting paper appropriately identifies transport, power, water and telecommunications as critical systems influencing resilience.

The refreshed Strategy should give greater attention to the consequences when these systems fail. For some people, loss of an essential service can quickly become a health or safety issue, affecting medical equipment, refrigerated medicines, warning systems, transport, health care, food and other essential supports.

The refreshed Strategy should promote coordinated planning between emergency management, health and aged care, disability services, utilities, transport providers, local government and community organisations.

Planning should include arrangements for people who:

- rely on powered medical or mobility equipment
- require refrigerated medication
- depend on regular home care or other support services
- have limited mobility or access to transport
- have limited access to digital information or communications
- live alone or have limited local support networks.

This should extend to evacuation and emergency accommodation, with clear information about destinations, transport options and how accommodation can meet mobility, medical and other support needs. Companion animals should also be considered so uncertainty about their care does not delay evacuation.

Recommendation 3:

Make resilience of essential infrastructure and continuity of essential health, aged care, disability, transport and communications supports a priority of the refreshed Strategy, with explicit contingency planning for people who are particularly affected by service disruption.

4. Renew the commitment to financial resilience and affordable insurance

The 2019–2024 Strategy included a project to develop innovative insurance initiatives for businesses and households to increase financial resilience and reduce post-disaster hardship.

Insurance affordability is a particular concern for older homeowners and others on fixed or modest incomes, who may have limited capacity to absorb substantial premium increases.

When insurance becomes unaffordable, households may reduce cover or withdraw altogether, increasing the risk of long-term hardship and inability to repair or return home.

The refreshed Strategy should renew the commitment to innovative insurance initiatives and examine further action by the South Australian Government, in partnership with other governments, insurers and jurisdictions, to reduce the insurance protection gap.

This could include investigating approaches to pooling or sharing natural hazard risk, including the pooled [insurance model operating in New Zealand](#).

Recommendation 4:

Renew the Strategy's commitment to improving household financial resilience and investigate contemporary options, in partnership with other governments and the insurance sector, to address increasing insurance affordability and underinsurance.

5. Prioritise equitable recovery

Preparedness and response are only part of disaster resilience; recovery can continue for months or years. The existing Strategy recognises the importance of social capital and financial resilience to recovery. The refresh should build on this foundation.

A person's home connects them to neighbours, family, health services, home care, transport and familiar community infrastructure. Extended displacement can disrupt those networks and independence. If older people are faced with the need to rebuild and if the barriers are too great or the systems too hard to navigate, this may be the trigger for them leaving their community all together. This has a negative impact on those individuals and on the community.

Recovery systems — including insurance, government assistance, housing and repairs, utilities, health services and aged care — must be easy to navigate and must retain non-digital options. COTA SA's research and experience has demonstrated that navigation services with local knowledge can help connect people to appropriate supports in a timely way that promotes resilience and agency for individuals, resulting in better long-term outcomes.

Equitable recovery means preventing disasters from compounding disadvantage or unnecessarily reducing people's independence, wellbeing and community connection.

Recommendation 5:

Embed an equitable recovery and ageing-in-place principle in the refreshed Strategy, including consideration for accessible temporary accommodation, continuity of health and care supports, accessible navigation of recovery assistance and support for people to return safely to their homes and communities wherever possible.

Building stronger communities before disaster strikes

The existing Strategy identifies social capital — the connections people have with one another — as central to recovery. Its vision of informed and connected neighbourhoods remains highly relevant.

Older South Australians should not primarily be characterised as vulnerable. Many are volunteers, carers, community leaders and active neighbours whose skills, knowledge and relationships strengthen community resilience.

Resilience initiatives should harness these assets while ensuring additional support is available to those at greater risk.

Conclusion

COTA SA supports the direction established by *Stronger Together* and welcomes the opportunity to build on what has been learned since its introduction.

For COTA SA, the opportunities in the refreshed strategy include:

1. older people and diverse communities are genuine partners in resilience planning
2. households and neighbourhoods have practical, realistic support to prepare
3. essential infrastructure and supports remain available, or have effective contingencies, when disasters occur
4. financial resilience and the growing insurance protection gap are addressed
5. recovery arrangements support people to retain their independence and connection to their communities.

As South Australia's population ages and disaster risks change, an explicit ageing lens will strengthen the Strategy by recognising different capacities and circumstances while drawing on the knowledge, experience and contribution of older South Australians.

COTA SA's commitment to lived experience and insights gathering is supported by The Plug-in, a social enterprise with specialist co-design expertise. The Plug-In is also available to assist in external research projects.

COTA SA would welcome the opportunity to contribute further to the development and implementation of the refreshed Disaster Resilience Strategy, to ensure that the needs of older people are properly addressed.

COTA SA would welcome the opportunity to discuss these matters further as the Government considers the outcomes of the review.

For further information, please contact:

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