

Understanding climate change risks

- Natural hazards and natural disasters are different: a hazard doesn't automatically lead to a disaster - it depends on whether risk has been assessed, managed and prepared for.
- The severity of impacts as a result of weather and climate events is dependent on our level of exposure and vulnerability.
- **Hazards** refer to possible future events that may cause loss of life, injury, or other health impacts, as well as damage and loss, such as flood events.
- **Exposure** refers people, animals, infrastructure, assets in an area which a hazard may occur, such as a house on a floodplain.
- **Vulnerability** refers to the lack of capacity of people, livelihoods and homes when exposed to a hazard. For instance, people in low social economic communities who can't afford insurance may be more vulnerable to hazards.

An example of how your council could limit exposure is understanding climate projections for flooding and implementing planning overlays so that your municipality doesn't have homes exposed to hazards. Responses may also address vulnerabilities to specific hazards such as a lack of flood insurance.

