



AUSTRALIAN
LOCAL GOVERNMENT
ASSOCIATION

2021 - 2022

Pre-Budget Submission



Message from the President

Australia's communities have been through challenging times in the past twelve months. Now more than ever, Federal Government support for local governments to assist our communities is vital for creating local jobs and strengthening community wellbeing.

Local Government employs nearly 200,000 people and owns, manages, and maintains roads, cycleways, footpaths, parks, pools and other community assets conservatively valued at \$457 billion with an annual operation spend of more than \$38 billion.

We exert a large direct and indirect influence on job-creation – and welcome the opportunity to supercharge these efforts as part of Australia's economic recovery from COVID-19. Local government understands that, without efforts to create employment and restore commonwealth taxation revenue, further funding to local government would be difficult. However, we also understand that without significant federal government investment in local government, Australia's economic recovery will not be as swift or successful.

Councils also protect our vulnerable communities, preventing further COVID-19 outbreaks and supporting those who need it the most. Our efforts to, for example, provide masks to social housing communities, support emergency management centres, deliver meals on wheels, nurture small business in crisis, and tackle homelessness and violence against women and children has directly supported Australia's efforts to recover from the impacts of COVID-19. All of this is done with a revenue base that is significantly smaller than other levels of government.

For the rebuilding process to be sustained, tens of thousands of new positions will need to be created, vulnerable employment sectors (such as tourism) shored up, and existing job holders upskilled. Our on the ground connections and expertise mean councils are eager to, and will, play a vital role in coming months and years to bolster local economies, make communities more resilient and build a better, more prosperous Australia.

Since COVID-19 sent us into national lockdown in March 2020, ALGA has called for fast, targeted short-term stimulus with long-term benefits. The 2020-21 Federal Budget supported local governments and helped deliver the targeted short-term stimulus critical to national economic recovery and growth. This was a welcome measure for our local communities.

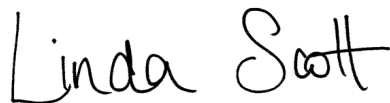
Our sector is seen as a valuable and trusted partner in helping roll out Commonwealth programs. The Federal Minister for Local Government, the Hon Mark Coulton MP, recently reiterated local governments' "long history ... as an essential partner in delivery of Commonwealth infrastructure investments".

Local Government has a proven track record in delivering – with the states and the Commonwealth – significant programs such as Roads to Recovery, Bridges Renewal, Road Safety Blackspots and drought and bushfire relief initiatives.

I cannot imagine there would be any council that has not prepared a list of shovel-ready community infrastructure projects designed to deliver maximum economic bang for buck – or a council that has not thought carefully about other asset class projects and how they can be brought forward.

We believe that our Budget proposals will help ward off recession by stimulating businesses and creating jobs, delivering long-term benefits to our local communities and the nation in the process.

I commend this Budget submission to the Government.

A handwritten signature in black ink that reads "Linda Scott". The signature is written in a cursive, flowing style.

Councillor Linda Scott,
President

About the Australian Local Government Association

ALGA is the voice of Local Government in Australia, representing 537 councils across the nation. In structure, ALGA is a federation of State and Territory Local Government Associations.

ALGA was established in 1947 and throughout its history has been closely involved in issues of national significance affecting Local Government and local communities.

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Table of Contents

Message from the President	ii
Executive Summary	1
Introduction	3
Our Top Priority for Local Jobs and Community Well Being	5
1. Financial Assistance Grants	5
Our Infrastructure Priorities	7
2. Local Roads and Community Infrastructure Program	7
3. Local Roads Investment Program (first mile last mile)	8
4. Roads to Recovery	8
5. Black Spot Program	9
6. South Australian Road Funding	9
Our Community Priorities	10
7. Disaster Mitigation Program	10
8. Local Government Place-Based Health and Activity Program	11
9. Stronger Regional Digital Connectivity Package	11
10. Local Governments Working with Indigenous Communities	12
11. Local Government Arts and Culture COVID-19 Recovery	13
Our Environment Priorities	14
12. Circular Economy	14
13. Local Governemnt Climate Response Partnership Fund	15

Executive Summary

Below is a summary of our Federal Budget priorities for local governments in Australia which will create a cumulative job increase of 31,222 and contribute \$4.65 billion GDP to the national economy.

PRIORITY	OVERVIEW	ANNUAL JOB CREATION	GDP (\$m) per annum	OTHER BENEFITS
Our Top Priority for Local Jobs and Community Well-Being				
1. Financial Assistance Grants	Restore the quantum of Financial Assistance Grants to at least 1% of Commonwealth Taxation Revenue	16,242	\$2,370	Ensures financial sustainability for Councils and benefits local communities
Our Infrastructure Priorities				
2. Local Roads and Community Infrastructure Program	Continue this program with a focus on sustainable transport initiatives (bikeways, footpaths) and community infrastructure. \$500m/annum for 4 years	3,974	\$604	Increases attractiveness and livability of local areas
3. Local Roads Investment Program	A strategic local roads investment program to address first and last mile issues and congestion on local roads. \$300m/annum over 4 years	2,332	\$366	Reduces congestion and increases productivity
4. Roads to Recovery	A strategic local roads investment program to address first and last mile issues and congestion on local roads. \$300m/annum over 4 years	2,332	\$366	Reduces congestion and increases productivity
5. Black Spout Program	Increase Black Spot funding to \$200m/year over four years.	693	\$111	Improves safety and reduced costs of crashes
6. South Australian Road Funding	Address the South Australian road funding anomaly by making the additional \$20m per annum funding to South Australia in 2019-20 and 2020-21 permanent.	158	\$24	Improves connectivity and network efficiency

Our Community Priorities				
7. Disaster Mitigation Program	In line with the Productivity Commission recommendations in 2014, the Commonwealth should commit to a targeted disaster mitigation program at the level of \$200m/annum for 4 years.	1,833	\$280	Reduces cost from natural disasters and improves infrastructure resilience
8. Local Government Place-Based Health and Activity Program	Promote healthier communities by investing in a Local Government Place-based Health and Activity Program of \$100m over four years.	263	\$35	Improves physical health and mental well being
9. Stronger Regional Digital Connectivity Package	Extend the Stronger Regional Digital Connectivity Package at a rate of \$55m over 4 years to improve community resilience, local economic recovery and post-COVID-19 recovery.	99	\$18	Unlocks opportunities for businesses in regional Australia
10. Local Governments Working with Indigenous Communities	Provide funding directly to local governments to support capabilities of Indigenous councils and implementation of the Closing the Gap local/regional voice – \$100m/annum over four years.	804	\$117	Supports partnerships with local Indigenous communities
11. Local Government Arts and Culture COVID-19 Recovery	Provide funding for Local Government Arts and Culture for COVID-19 recovery – \$120m/annum over four years.	1,198	\$153	Enhances community connectivity and business opportunities
Our Environment Priorities				
12. Circular Economy	Provide funding of \$100m/annum over four years to fund local government circular waste innovation.	797	\$136	Improves resource use and management
13. Local Government Climate Response Partnership Fund	Support communities to respond to climate change variability by investing in a Local Government Climate Response Partnership Fund of \$200m over four years	467	\$73	Improves adaptation to climate change and reduces emissions



Introduction

Challenges and Opportunities Facing our Local Communities

Economic recovery from COVID-19 and the 2019-20 bushfires is imperative – and all governments must work cooperatively and to a common purpose if it is to be long-lasting and effective.

During the natural disasters and coronavirus pandemic, every council in Australia stepped up to play an important role in supporting their communities to minimise the social and economic impacts.

In many ways, local governments were the “boots on the ground” – providing health inspections and community education, monitoring compliance, supporting businesses in difficulty, powering on with development assessment and business networking, keeping in touch and supporting vulnerable citizens in isolation, delivering meals and shopping and even library books to make our communities as safe and connected as possible during difficult times.

We saw fire-affected councils doing extraordinary things for and behalf of their communities – helping coordinate fire-fighting response, providing equipment to the NSW Rural Fire Service, opening major evacuation facilities, and organising food supplies, mobile laundries, creches, pet storage, mental health counselling, and confidential financial help. Those councils not directly affected by fires also stepped up by aiding fire affected councils through offers of staff, professional services, plant and equipment.

When disaster responses wound up, councils were quickly on the long road to recovery – assessing damaged infrastructure, clearing roads, implementing recovery plans, and contacting state and federal government agencies to explore options for funding recovery activities and getting local businesses back on their feet.

These crises proved not only that our communities are fundamentally strong but that they can come together and support each other during unprecedented events.

Public trust in Local Government has risen to new levels – and communities now regard councils as fundamental to addressing issues like youth unemployment, health and wellbeing, and building more liveable neighbourhoods, towns, cities, and regions.

Local Government must be genuinely recognised by other levels of government as a key agent of community relief, recovery and improvement – and provided with the necessary support and resources to succeed.

This is particularly important in regional areas where councils are central and other governments' capabilities are comparatively limited.

Local Government as a Trusted Partner

Local Government knows what local targeted investments, support mechanisms, and interventions will enable our communities to grow and prosper.

With extensive business and service activity expertise, councils understand local economies in ways that state, territory or Commonwealth agencies or governments frequently do not.

Historically, local councils have been relied on to deliver public services including waste management, road and freight infrastructure, childcare and early learning, aged care, land use planning, population management, building and development regulation, social cohesion, environmental management, and resources stewardship.

However, Local Government has increasingly taken a lead role in local and regional economic development – filling in the gaps left by other governments in investment attraction, business mentoring, training, networking and incubation. In addition, where other levels of government do not meet their health obligations, some councils have made the decision, at their own cost, to ensure communities have access to medical and allied health services.

When COVID-19 took hold in March 2020, councils were immediately on the front foot bolstering their already sizable involvement in facilitating, establishing, and growing local businesses and economies. Local governments also supported local businesses with rate and rent relief and other measures to help sustain local businesses and employment.

Local governments have proven to be exceptional investment partners every time other governments have chosen to work with us on projects.

Our success in delivering long-established programs like Roads to Recovery, Road Safety Black Spot upgrades, Bridges Renewal, and community facility upgrades speaks for itself.

It amounts to more than 60,000 projects over 20 years.

If the Commonwealth's intention is to invest money in local infrastructure efficiently, effectively, and productively, then local governments should be the primary investment vehicle.



Our Top Priority for Local Jobs and Community Well Being

1. Financial Assistance Grants

Recommendation

Restore the quantum of Financial Assistance Grants to at least 1% of Commonwealth Taxation Revenue to inject additional funds into local communities, protecting their wellbeing, stimulating the economy, providing for local employment and delivering a legacy of community assets to benefit Australians for generations.

Jobs created by additional funding of \$1,598m – 16,242
Contribution to annual Gross Domestic Product (\$m) - \$2,370

Why is it a priority?

The resilience of local communities depends in large part on the financial sustainability of their local governments and councils' ability to provide a mix of services and infrastructure appropriate to their local circumstances.

The coronavirus pandemic, coming hard on the heels of the Black Summer Bushfires and years of drought in many areas, has significantly challenged councils across Australia. Councils have struggled to support their communities and workforce in the face of declining revenue, the need to provide relief from rates and other fees and charges and increasing demand for local services, including those that support and promote wellbeing and employment.

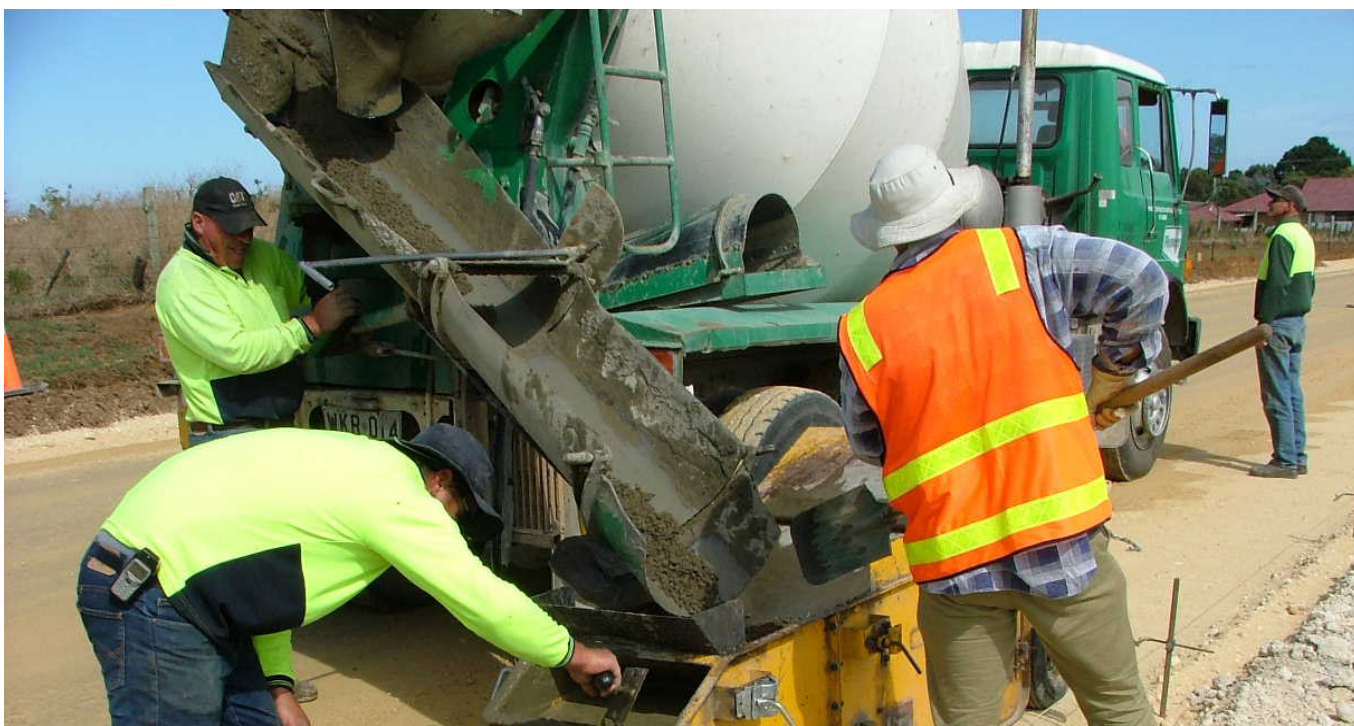
These challenges compounded an already perilous financial situation for many councils particularly in rural, regional, and remote communities where local government areas are often large geographically but small in terms of population and hence ratepayers. It has also exposed the financial vulnerability of many urban or tourism dependent councils where there has been a significant decline in own source revenue as a result of border closures, working from home directives and the mandated closure of facilities where people gather in numbers.

With adequate funding, including a rise in financial assistance grants to 1% of Commonwealth Tax Revenue, councils would be able to better support their communities now and into the future. This includes the provision of support services that are not being provided by the private or non-government sector because of thin regional markets or the services are non-commercial.

Increased funding to local communities via councils will have considerable benefits. The multiplier effect of local government expenditure is substantial. In many communities councils are the key employer and driver of employment.

Increased funding will help councils appoint additional staff, including trainees and apprenticeships, achieving the objectives of the Australian Government and addressing an emerging skills gap in councils and the broader community. It will help turbo charge the roll out of local economic development strategies and bust regulatory congestion that is potentially slowing or blocking other investments flowing into communities across Australia.

Increased funding to local communities will also allow councils to address the \$30 billion infrastructure backlog, generating local employment and boosting productivity through the upgrade of local roads and community infrastructure. It will also allow for the upgrade or development of new community infrastructure designed to support community wellbeing.





Our Infrastructure Priorities

2. Local Roads and Community Infrastructure Program

Recommendation

Continue the local roads and community infrastructure program with a focus on sustainable transport initiatives (bikeways, footpaths) and community infrastructure, \$500m per annum over four years.

Jobs created: 3,974

Contribution to annual Gross Domestic Product (\$m): \$604

Why is it a priority?

The local government sector is already successfully delivering the first iteration of the Local Roads and Community Infrastructure Stimulus Program, and it stands ready to do more.

Throughout the Bushfire crisis and COVID-19 shut down Local Governments' community infrastructure and services such as libraries, pools, sporting facilities, arts and culture facilities, parks and sportsgrounds have played a significant role in ensuring the wellbeing of local communities.

Population and financial pressures in some locations have meant that these vital community services and facilities can be over capacity, in need of repair and upgrade, or not available. One of the most significant barriers to Local Government's provision of community infrastructure is a lack of funding to undertake the capital works required to construct facilities to a contemporary standard that will meet the expectations of communities, and the ongoing maintenance of this infrastructure.

Local governments are keen to support investment in local road infrastructure as well as sustainable transport modes such as pathways and bikeways. Sustainable transport infrastructure networks support active living and offer alternative modes to car based travel. During the COVID-19 period communities were using local recreational facilities and many are seeking upgrades or expansions of sustainable transport networks.

3. Local Roads Investment Program (first mile last mile)

Recommendation

Design and deliver a strategic local roads investment program of \$300m per annum over four years to address first and last mile issues and congestion on local roads.

Jobs created: 2332

Contribution to annual Gross Domestic Product (\$m): \$366

Why is it a priority?

Congestion is one of the biggest transport challenges facing Australian cities and regions. Congestion affects our liveability and productivity, directly impacting on commuter and freight movements and indirectly impacting on all Australians as consumers and taxpayers.

Congestion on local roads also impacts on the quality of life of residents with local streets and local activity centres adversely impacted by the movement of vehicles to and from major transport corridors and motorways. Funding in these areas is required to ensure that these are safe and attractive environments for pedestrians, cyclists and residents and that vehicle movements are controlled to reflect the location.

Local roads play a critical role in our national transport infrastructure and the issue of first and last mile access is an important factor in the productivity equation. A primary barrier to addressing congestion problems and first and last mile issues stemming from local roads is the significant infrastructure 'deficit' facing most Australian local governments.

4. Roads to Recovery

Recommendation

Increase Roads to Recovery to \$800m per annum (an additional \$300m per annum) to more sustainably manage Local Government's 75% share of the national road network to boost productivity and road safety.

Jobs created by additional \$300m: 2,363

Contribution to annual Gross Domestic Product (\$m): \$367

Why is it a priority?

Local road construction and maintenance is a lifeline for local employment, contractors and suppliers, especially in regional areas.

Of the three levels of government, Local Government has the largest relative infrastructure task in terms of asset management. Local roads account for around 75% of the total road length in Australia, or 662,000 kms. Yet Local Government has the smallest revenue base of all the tiers of government, raising only 3.4% of Australia's total taxation revenues. Unlike other levels of government, Local Government has no direct mechanism to raise funds for road construction and maintenance such as road user charges, registration charges or other road or transport-related fees or charges.

The 2018 State of the Assets report estimates that roads represent \$136 billion of Local Governments' total infrastructure value with \$13.6 billion (9% of sealed roads and 16% of unsealed roads) in poor to very poor condition. Bridges represent \$14 billion or 4% of total infrastructure value, with \$813 million in poor to very poor condition (4% of concrete bridges and 21% of timber bridges). Despite increased investment, the condition and function of sealed roads, concrete and timber bridges is not improving, and the condition and function of unsealed roads is declining.

Upgrading and improved maintenance of the national road network is essential in achieving ongoing improvements in freight productivity, an important national priority. It is also vital in improving road safety.

5. Black Spot Program

Recommendation

Increase Black Spot funding to \$200m/year over four years.

Jobs created by additional \$90m: 693

Contribution to annual Gross Domestic Product (\$m): \$111

Why is it a priority?

Substandard, poorly designed and inadequately maintained roads and bridges which may have differing or inconsistent road surfaces, irregularly or poorly maintained road shoulders, poor road markings, or poor lighting can have serious road safety outcomes. It is estimated that the annual economic cost of road trauma in Australia is almost \$30 billion (using 2015 as the reference year) and the direct cost of just one year's trauma to government budgets is more than \$3.7 billion.

Every year approximately 1,200 people are killed on Australian roads and over 36,000 are seriously injured. 50% of road crashes are on local roads. These crashes account for 52% of all casualties and 40% of all road deaths. This means that driving on a local road involves increased risk of being seriously injured that is 1.5 times higher than driving on a state road. Deaths on rural and regional roads far outnumber deaths on metropolitan roads. The return on investment and road safety benefits from making small improvements at key locations are significant.



6. South Australian Road Funding

Recommendation

Address the South Australian road funding anomaly by making the additional \$20m per annum funding to South Australia in 2019-20 and 2020-21 permanent.

Jobs created: 158

Contribution to annual Gross Domestic Product (\$m): \$24

Why is it a priority?

Road funding is particularly challenging in South Australia where for many years there has been a shortfall in the level of funding to South Australian councils under the Identified Roads Component of their Commonwealth Financial Assistance Grants (FAGs). South Australia has 11% of Australia's local roads, and 7% of its population, but only receives 5.5% of the Identified Roads component of Commonwealth Financial Assistance Grants (FAGs).

Our Community Priorities

7. Disaster Mitigation Program

Recommendation

In line with the Productivity Commission recommendations in 2014, the Commonwealth should commit to a targeted disaster mitigation program at the level of \$200 million per annum for 4 years.

Jobs created: 1,833

Contribution to annual Gross Domestic Product (\$m): \$280

Why is it a priority?

Australia has been profoundly impacted by natural disasters in the past and the impacts of climate change will result in more frequent and more severe disasters in the future. Communities need support to take preventative mitigation measures to limit the severity of disasters, as well as needing appropriate and adequate support to recover from these events. Natural disasters have claimed many lives and impacted hundreds of thousands of people.

Mitigation measures reduce the costs of response and recovery and are a sound investment in strengthening community resilience. Not only does mitigation reduce Commonwealth and State expenditure on recovery after an event, it is important in reducing the risks faced by communities and preparing for increased future risks. Ensuring infrastructure can withstand future climate-change realities is vital for creating prepared and resilient communities.



8. Local Government Place-Based Health and Activity Program

Recommendation

Promote healthier communities by investing in a Local Government Place-based Health and Activity Program of \$100m over four years.

Jobs created: 263

Contribution to annual Gross Domestic Product (\$m): \$35

Why is it a priority?

Australia has been profoundly impacted by natural disasters in the past and the impacts of climate change. There is compelling research and evidence supporting the links between people's overall physical and mental health and the environments in which they live. Preventative health is an important focus for councils across the country and has the potential to have a significant impact on community health outcomes as well as assisting in reducing obesity-related health costs.

Local Government's contribution to addressing the obesity and mental health crisis is not from a medical perspective but rather from a preventative and community-based health approach.

This proposal is for a new financial support package of \$100 million over four years to invest in a Local Government Place-based Preventative Health Fund. This Fund would utilise Local Government's capacity and resources aimed at improving health outcomes, for example, through healthier eating, increased physical activity for children, and programs delivered with sport and recreation facilities and community groups.

9. Stronger Regional Digital Connectivity Package

Recommendation

Extend the Stronger Regional Digital Connectivity Package at a rate of \$55m over 4 years to improve community resilience, local economic recovery and post-COVID-19 recovery

Jobs created: 99

Contribution to annual Gross Domestic Product (\$m): \$18

Why is it a priority?

ALGA's position over many years is that telecommunications should be delivered equitably to all Australians no matter where they live. Some regional and remote areas still lack access to reliable connectivity and pay a higher cost for services compared to their metropolitan counterparts. Telecommunications connectivity underpins business development and connected communities.

COVID-19 has seen a much greater dependence on telecommunications as many people have worked from home and some have moved from the cities to the regions to work remotely. Reliable, high speed broadband is essential to support community resilience as people continue the trend of working from home and migrating out of the cities. Access to telehealth and online education have also been critically important during COVID-19 to enable communities to access services while in isolation and when borders have been closed. Removing remaining mobile blackspots is vital if this trend or remote working arrangements continues to enable communities to remain sustainable and resilient.

ALGA has also called for measures to bolster resilience of communications networks serving communities threatened by bushfire, to enable them to remain informed, connected and safe. This is also consistent with the findings and recommendations of the Royal Commission into National Natural Disaster Arrangements.

ALGA welcomed the announcement of the \$220 million Regional Connectivity Program announced in the 2019 Federal Budget in response to the 2018 Regional Telecommunications Review. The Program provides place-based solutions to digital connectivity in the regions, particularly in regional, rural and remote communities. This package also satisfies ALGA's call for a Digital Local Government Program - of \$100 million over 4 years – to increase technology, connectedness and innovation in communities. However, ALGA calls on the Government to extend the Stronger Regional Digital Connectivity Package at a rate of \$55m over 4 years.

10. Local Governments Working with Indigenous Communities

Recommendation

Provide funding directly to local governments to support capabilities of indigenous councils and implementation of the Closing the Gap local/regional voice– \$100m/annum over four years.

Jobs created: 804

Contribution to annual Gross Domestic Product (\$m): \$117

Why is it a priority?

ALGA is a signatory to the National Agreement on Closing the Gap. This agreement supports the establishment of a national, and local/regional voice. The agreement also commits signatories, including State and Territory Governments, to developing “Jurisdictional Implementation Plans” in partnership with local government, the Coalition of Peaks and other Aboriginal and Torres Strait Islander partners. Local governments will need to be supported to ensure that they are able to deliver on expectations of them under these reforms.

In addition, the recent stimulus funding has revealed significant capacity and capability of local government Indigenous councils. Funding will provide opportunities to further build and support this capability.

Many Indigenous councils provide services to their local communities beyond those provided by non-indigenous councils for example in health services, traineeships, and general support services. These services are essential to allow continued support to these communities.

11. Local Government Arts and Culture COVID-19 Recovery

Recommendation

Provide funding for Local Government Arts and Culture for COVID-19 economic and creative recovery – \$120m per annum over four years

Jobs created: 1,198

Contribution to annual Gross Domestic Product (\$m): \$153

Why is it a priority?

The COVID-19 pandemic has heavily impacted the community arts sector, with social distancing resulting in cancellation of live events and visitor limits at facilities. Once restrictions are lifted and audiences return, arts and cultural facilities and programs, many of which are owned and operated by local government, will be an important element in the return to normal. Support for the arts post COVID-19 will drive a recovery in visitor, night-time and local economies, and build community resilience.

At the present time local governments are keeping open their arts centres, local museums, galleries, and libraries despite their making a financial loss. This is a particular issue in remote and regional areas where local governments are often the only body with the capacity to deliver arts and cultural events. Local governments need the continuing support of other levels of government to ensure the sustainability of their arts and culture focus, yet have been largely ineligible for other federal arts recovery funding.

Arts, culture, and the creative industries are valued by local governments as an economic driver of tourism, regional economies, the night-time economy, and social cohesion. Councils also recognise the important role of cultural development in helping to achieve other social, economic, environmental and governance objectives. In 2017 local government investment in culture and heritage was \$1.5 billion, or over 27 percent of the total national investment by all governments.





Our Environment Priorities

12. Circular Economy

Recommendation

Provide funding of \$100m/annum over four years to fund local government circular waste innovation.

Jobs created: 797

Contribution to annual Gross Domestic Product (\$m): \$136

Why is it a priority?

In the last decade, the amount of waste generated in Australia has increased by around 12 percent. Australia's recycling rate is below that of most OECD countries. Collecting, treating, and disposing of Australian domestic waste costs local government an estimated \$3.5 billion annually. Where waste cannot be recovered it is landfilled, and local governments in most jurisdictions must pay a significant waste levy, as well as incur the operational costs of maintaining and managing a landfill.

Most of Australia's material recovery facilities are contracted to councils with some council owned facilities. These facilities can sort high value materials from municipal co-mingled recycling bins but lack the technical capacity to sort low value contaminated mixed paper and plastics. Only 10 Local Government Areas have kerbside collections that can accept all types of recyclable plastic and plastic bags. Kerbside municipal waste collection and recycling services are not available in most communities in regional and remote Australia.

With waste export bans starting to take effect, Australia faces a looming waste and recycling crisis if urgent action is not taken to find solutions to processing low value mixed paper and plastics from municipal co-mingled recycling.

For local governments to support the implementation of the National Waste Action Plan and mitigate the impacts of the waste export bans, additional financial support is required.



13. Local Government Climate Response Partnership Fund

Recommendation

Support communities to respond to climate change variability by investing in a Local Government Climate Response Partnership Fund of \$200m over four years.

Jobs created: 467

Contribution to annual Gross Domestic Product (\$m): \$73

Why is it a priority?

Climate change poses significant threats to our wellbeing, economy and to the natural environment. The current pace of climate change impacts are occurring outside the range of past experience and risks exceeding the coping ability of human and natural systems.

Climate change variability across Australia and the unique geographical, environmental, economic and social circumstances of each region will mean the effects of climate change will be “uneven” and vary from region to region. This makes local government a valuable partner in adapting to climate change impacts. Early planning and preparation to minimise the impacts of climate change in local communities will reduce long-term economic, social and environmental costs.

Local Governments play a critical role in building resilient and sustainable communities and helping to buffer people and places against social, economic and economic disruptions and overcome adversity.