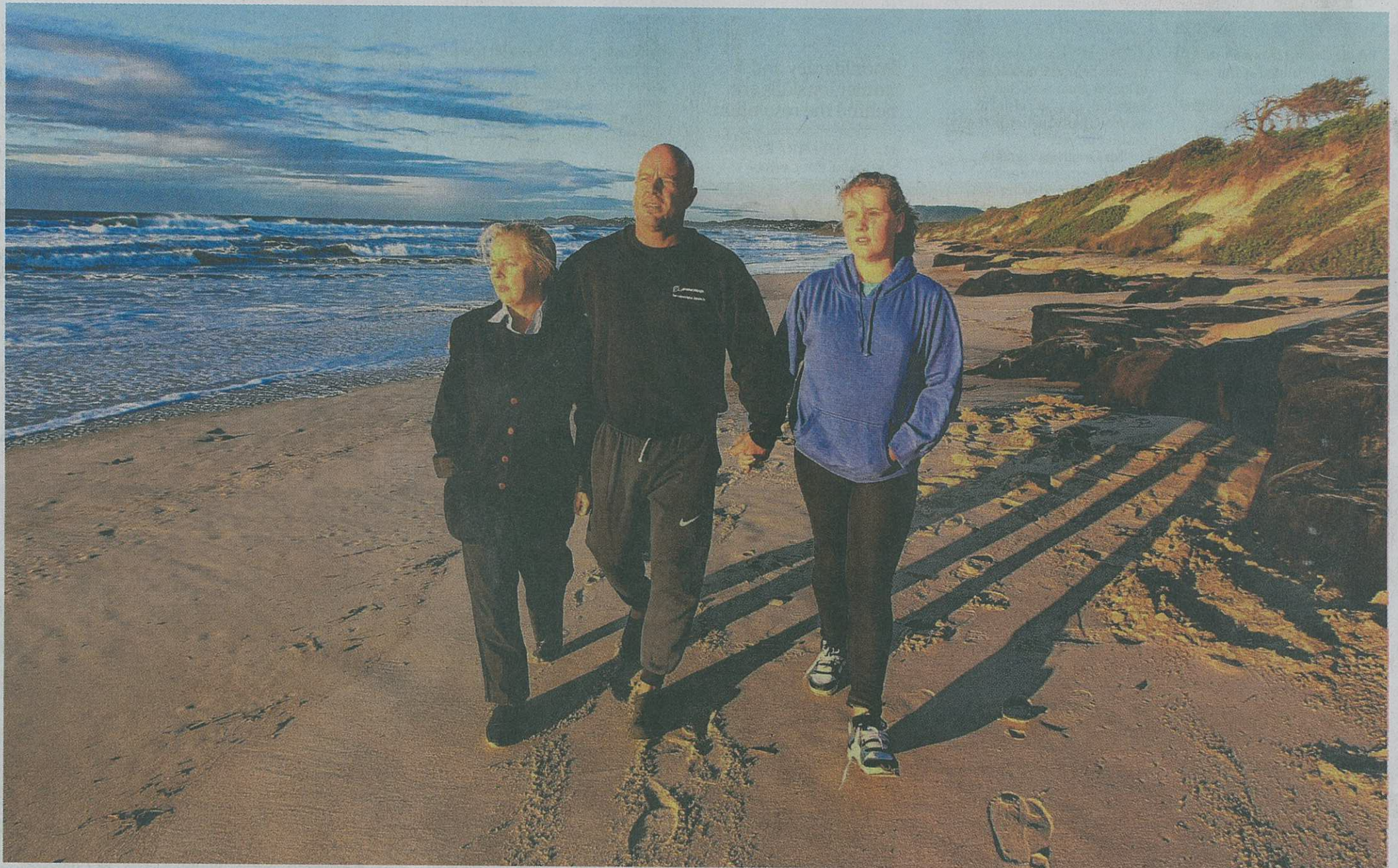


Climate change forecasts erode a family's home



Lake Cathie residents Ian McIntyre, wife Jenny and daughter Tara near their house on the beach, which is predicted to be affected by climate change-related coastal erosion

NATHAN EDWARDS

IAN HIGGINS

JENNY, Ian and Tara McIntyre's home at Lake Cathie on the balmy NSW mid-north coast wouldn't be the sort of place a casual observer would think is at imminent risk of crumbling foundations due to coastal erosion.

It's 9m above the water, and about 70m inland from the beach, with a stretch of bush in between.

The McIntyres bought their house on Chepana Street in 2003, at a place Ian had known as a boy, and to his eye the spot's geography hasn't changed much.

"It's a boyhood dream, looking over the water," he told *The Weekend Australian*. "There are some big trees I remember back then that are still there."

But the former NSW Labor government took the view that when it came to dire UN predictions of climate change, it's better to be safe than sorry, and the McIntyres are collateral damage.

It enacted a policy that has had such severe financial repercussions on the McIntyres Ian is about to leave the family home and fly-in, fly-out 2500km to Groote Eylandt in the Northern Territory to drive a truck, cashing in on the mining boom to make up the equity in their house wiped out by the local council.

When the Port Macquarie-Hastings council commissioned a

LONG-TERM SHORE RECESSION

Cause	By 2050	By 2100
Sediment loss	9m	19m
Sea level rise	17m	42m
TOTAL	26m	61m



coastline management study, it instructed consultants to take into account UN International Panel on Climate Change predictions of a sea level rise of 0.4m by 2050, and 0.9m by 2100.

The IPCC found the increased sea levels were expected to produce more frequent storms, which would cause coastal erosion.

The consultants, the Snowy Mountains Engineering Corporation, came back with a report in March saying that, excluding the IPCC forecasts of sea level rises, the coastal erosion would cause the coastline to retreat by 19m by 2100, leaving about 50m of comfort for the McIntyres.

But taking the IPCC forecasts into account, it said, the predicted sea-level rise would accelerate coastal erosion and take the sea 61m closer to the houses by the turn of the century.

That IPCC-based threat was enough, in the council officers' view, to warrant placing a Section 149 notation on the McIntyre property and another 61 beach-front houses on Chepana Street.

In 2008, the council put the notation on the planning certificates of those houses, saying they were at risk of coastal erosion. And last week, on the advice of council staff, council administrator Neil Porter confirmed the notices.

The council's director of development and environmental services, Matt Rogers, conceded that without the IPCC predictions, council officers would not have recommended to Mr Porter that he keep the notations of coastal erosion danger on the Chepana Street properties.

But Mr Rogers said the council had no choice because of the statutory obligations set by the

state government. This has led the residents to warn Mr Porter they may take a class action against the council to recoup the collapse in the value of their properties averaging 44 per cent since the notations were imposed, based on a sample property valuation of four of the houses.

The reality is worse than the figures, according to some homeowners. People who have tried to sell their houses on Chepana Street have found estate agents just tell them to give up — prospective buyers drop their interest when they find out about the notations on coastal erosion.

The S149s, as the locals call them, have caused enormous distress among those who bought on Chepana Street as a home, and as an investment.

One owner, Carolyn Lucas, said that when she bought her house five years ago, the Valuer-General put the land value at \$465,000, but since the notification in 2008, this had fallen to \$280,000.

"As a single person, that was my retirement money . . . I have lost half of it," Ms Lucas told *The Weekend Australian*.

As for the McIntyres, who bought their house as their permanent home, the S149 has ruined their plan of living together modestly but comfortably, working at local jobs and raising Tara, 12, by the sea.

Mr McIntyre told *The Weekend Australian* of the "pain in leaving the family" to go to Groote Eylandt when he just wants to stay home with Jenny and Tara in the place they saved for.

"We are paying interest on our mortgage, but having to face a depreciating asset," Mr McIntyre said.

In 2005, a couple of years after they built the house on their block, the value was put at \$850,000.

More recently, because of the S149, they considered selling, but Mr McIntyre said the agents "just laughed at me" and said he would be lucky to get \$650,000.

The decline in value is more than their mortgage, which now stands at about \$180,000.

That tallies with the decline in value placed on the land value of the property, put by the Valuer-General at \$490,000 before the S149 was imposed on it in 2008, to \$290,000 after its imposition.

Like most of the Chepana Street residents, the McIntyres are not climate change sceptics.

But they think the science is still not precise enough to justify a local council taking actions that have severe impacts on individuals, based on UN predictions of sea-level rise, and subsequent coastal erosion, nearly a century from now.

The SMEC report does offer a wide range of predictions, depending on what assumptions are

incorporated, and an appendix warns of "uncertainty associated with limitations in the data".

SMEC determined that historical photographic studies of the coastline at Lake Cathie show the coastline has been eroding at sub-nail pace, with 10m of retreat recorded over the past 70 years.

That means that at the historical rate of erosion, it would be 490 years before the erosion would reach the McIntyres' house.

Such simple mathematics annoys council officers.

Mr Rogers told *The Weekend Australian* the calculation was not helpful in "assisting the broader community to understand the issues associated with coastal recession and the future potential impacts of climate change".

Instead, the council officer chose to focus on another figure in the SMEC report.

"The average recession rate for Lake Cathie beach is 0.2m per year based on historical records," Mr Rogers said in an email exchange.

At that rate, mathematics suggests, the Chepana Street houses might feel the pinch of coastal erosion in about 350 years.

For many long-time locals at Lake Cathie, the warnings of coastal erosion are simply alarmist. They note that while after severe storms the sand is almost completely depleted, within a few months it comes back to produce a full rich beach again.