

Amplifying client and community voice

Impossible Decisions: Local voices, national influence

Impossible Decisions started with listening. People across regional Victoria shared what happens when rising insurance costs, housing pressures and climate risks collide.

ARC Justice Climate Justice Lead Jack Piper brought those experiences together in a report showing the difficult choices people face about where they live, what they can afford and how much risk they can carry.

Sharing those stories publicly took care. One older couple agreed to tell their story, then became uncomfortable about being identified as publication approached.

ARC Justice worked with them to remove identifying details. Consumer publication *CHOICE* ultimately published their story anonymously, allowing their experience to be heard on terms they were comfortable with.

The work continued beyond the report launch. Community insights informed discussions with organisations working on financial rights, housing, insurance and climate resilience.



From left, Dr Monique Ryan MP, Kate Chaney MP, ARC Justice's Climate Justice Lead Jack Piper, Zali Steggall MP, Financial Rights Legal Centre Principal of External Relations and Advocacy Julia Davis, Resilient Building Council CEO Kate Cotter, Finity Consulting Principal Sharanjit Paddam and Financial Counselling Victoria's Disaster Recovery Lead Kellie Davis.

Those conversations helped shape the Housing Resilience Action Plan 2030, a national plan developed across the housing, legal, financial and community sectors. ARC Justice then helped prepare the plan's advocacy in Canberra, bringing regional stories and evidence into conversations with federal decision-makers at Parliament House.

That journey relied on research, relationships and careful communication. At each stage, experiences shared by regional communities helped explain why change was needed.

What began as local conversations became evidence for national advocacy, keeping the people living with these pressures at the centre of the push for change.