



Scenarios for the Northern Rivers in 2040





ACKNOWLEDGEMENT OF COUNTRY

Chasing Sunrises and Business NSW acknowledge the Traditional Custodians of the land on which we work and live and pay our respects to Elders past, present and emerging.

We recognise the continuing connection of Aboriginal people to land, waters and culture and we thank them for sharing their knowledge with us so that our relationship with this land can be enriched.

PROJECT LEAD

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EXECUTIVE SUMMARY

Introduction

ProspER Northern Rivers is a regional economic and environment plan to 2040 that seeks to shape the future of the Northern Rivers and Tenterfield Shire. Its purpose is to undertake full regional engagement to understand and define the opportunities for long-term economic wellbeing and prosperity.

Pivotal to the successful development of this plan is addressing the question:

What could the Northern Rivers look like in 2040?

Such a broad question requires consideration of the factors that are shaping the region today and the new and emerging factors that could determine regional outcomes in the future. These factors are many and vary in terms of their potential impact and future uncertainty. Consequently, a participatory scenario planning process was undertaken over multiple weeks to explore how the Northern Rivers might evolve over the years 2026-2040.

Scenarios are detailed descriptions or stories of plausible future events and outcomes. These stories are developed by describing the evolving dynamics of significant forces and trends. Scenarios are necessary when exploring the future of the Northern Rivers in 2040 because **there are no facts about the long-term future**. Therefore, tables, graphs and forecasts representing certainty and linear extrapolations from today are insufficient and frequently misleading, since the long-term future is non-linear and often ironic. Multiple scenarios reflect this uncertainty – the future could plausibly develop one way or the other.

From this process, four scenarios were developed:

- **The Ties That Bind**
- **Aquarius**
- **House of Cards**
- **Tsunami**

Collectively, these scenarios represent a broad picture of future possibility. They depict diverse, plausible futures for the Northern Rivers and define the opportunities and challenges ahead in each.

The purpose of this report is to inform, influence, and guide regional decision makers in the best interests of the Northern Rivers. It is designed to underpin a cohesive approach to strategic planning — **providing stakeholders with the capacity to see what is possible, understand what is needed, and identify which strategic priorities will have the greatest impact**.

In doing so, it aims to empower regional decision makers to proactively realise a *prosperous* future for the Northern Rivers.





Process Outline

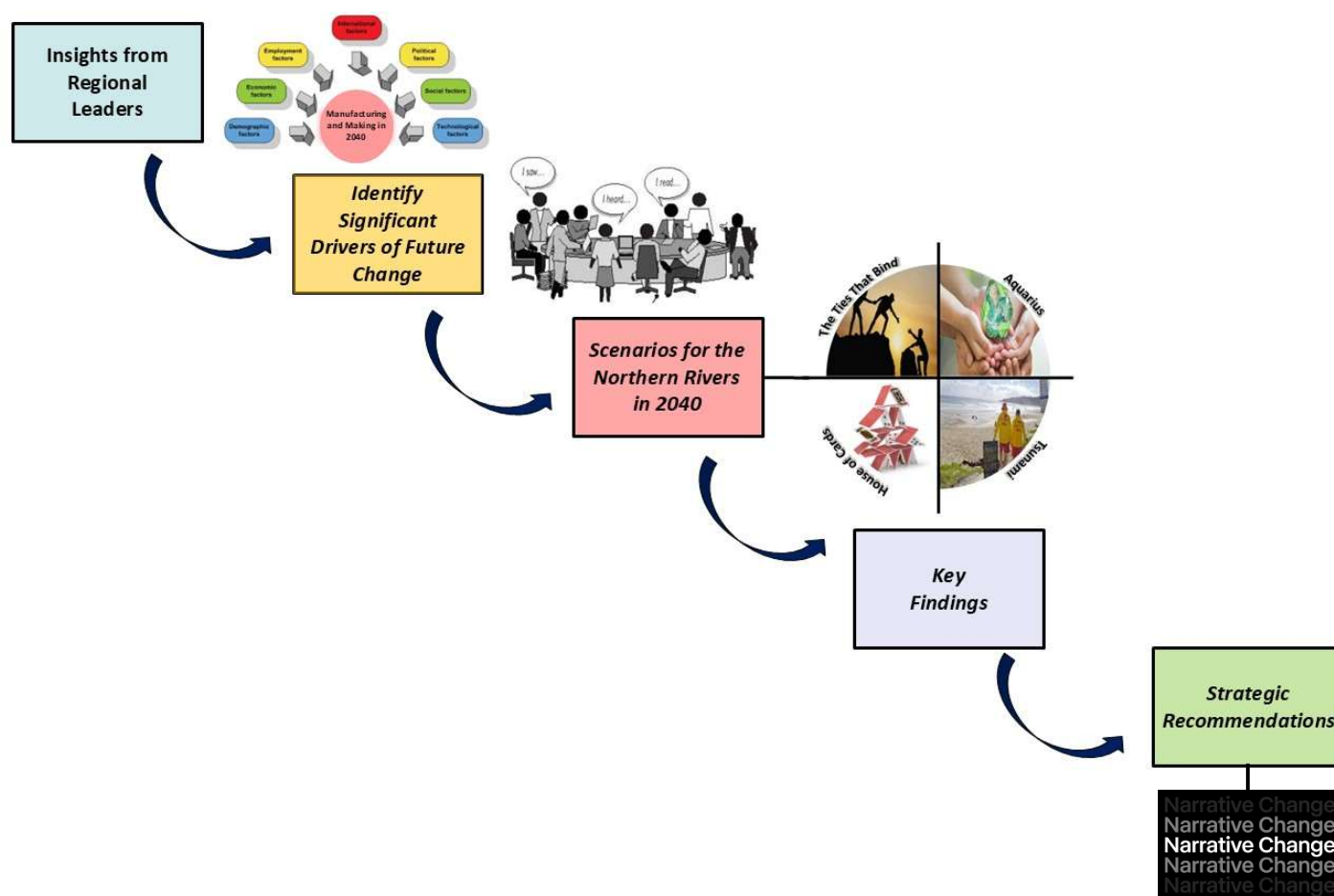
In November-December 2025, a participatory scenario planning process was undertaken involving **more than twenty leaders** from across the Northern Rivers. These leaders represented a cross section of regional stakeholders including finance, health, construction, hospitality, retail and local and state government.

Strategic foresight methods were applied to build four scenarios for 2040 describing how the Northern Rivers could develop over the next 15 years and the challenges and opportunities that might lay ahead.

Over consecutive workshops, leaders discussed the factors they felt had shaped the past and present of the Northern Rivers and sought to identify the changing and new drivers of change that could shape the future. From these discussions, the **significant drivers of change** were identified and future scenarios were outlined.

A summary of the four scenarios appears on the following page and detailed descriptions for each scenario are included in this report under the heading **2040 Scenarios**.

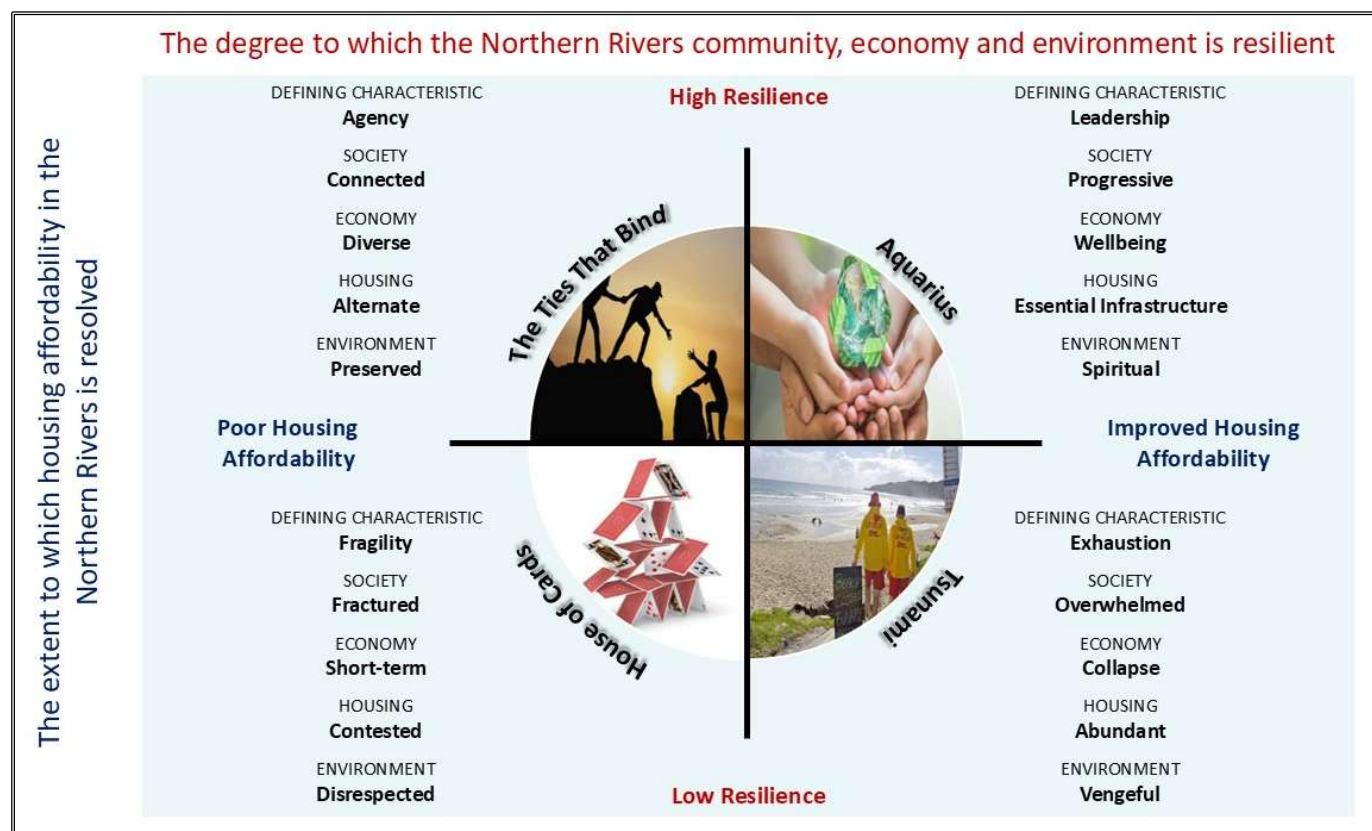
From the scenarios, **key findings** were identified, providing essential context for the **strategic recommendations** proposed in this report. The central themes that weave through these recommendations are **leadership** and **narrative change**: if you change the narrative around an issue, you can change the future.





Northern Rivers 2040 Scenarios

Scenario	Summary
The Ties That Bind	The Northern Rivers is defined by strong community agency founded on a well-rounded resilience ecosystem that is underpinned by four pillars: strong social networks, local governance participation, economic diversity, and environmental restoration and climate adaptation.
Aquarius	The Northern Rivers leads the nation by promoting a wellbeing culture that places housing security at the centre of place making and reframes housing from an economic asset to essential infrastructure and a human right.
House of Cards	The Northern Rivers is paying the long-term price for policies that undervalued the human element in community building and prioritised short-term economic benefits.
Tsunami	The Northern Rivers is overwhelmed by the simultaneous and combined impacts of structural changes in the workplace and increasingly extreme weather events, leaving residents psychologically, physically and financially exhausted.





KEY FINDINGS

i. Change the narrative, change the future

If you change the narrative, you can change the future. This is the key finding from the **Northern Rivers 2040 scenarios**.

The framing of any issue and the language and discourse that then follows, sets the tone for public policy and social behaviour.

Therefore, if you change how an issue is framed, you change the narrative, and you change the public policy and social behaviour that subsequently follows.

Much of today's challenges in the Northern Rivers are the result of framing, in particular, the national emphasis on materialism and economic growth as key indicators of progress and success.

For example, if we view housing through the prism of an **economic asset**, then the following perceptions and behaviours make sense:

- Housing is a commodity
- Housing is a speculative asset to profit from
- Housing is something to “flip” for financial gain
- Housing is something to accrue
- Multiple home ownership is rewarded with tax breaks
- Insufficient housing stock is good for capital growth

However, if we reframe this perception, from housing as an economic asset, to housing as essential infrastructure, or to housing as a human right, then very little of the behaviours above make sense.

Instead, we see housing as the foundation of community wellbeing.

We see it as essential to the regional economy, to our schools, to our recreational activities, and to community resilience.

Change the narrative, change the future.





The power of changing a narrative

At the heart of this report are a number of paradigm shifts that are recommended to achieve a prosperous Northern Rivers in 2040:

	FROM	→	TO
Prosperity	Growth	→	Wellbeing
Housing	Economic Asset	→	Essential Infrastructure
Resilience	Reactive	→	Agency
Economy	Concentrated	→	Diverse
Government	Bureaucratic	→	Enabler

Throughout recent history, many social changes in Australia have started with the reframing of a previously accepted behaviour or social norm and subsequently, changing the narrative.

- In 1989 the Transport Accident Commission aired its first ad showing the raw impact of road trauma on families and the community. This ad introduced the iconic line, ***“If you drink then drive, you're a bloody idiot”***. This phrase was a direct contrast to an often-used informal reaction to a drink driver at the time - ***“a bloody legend”***.
- For decades, the **“Aussie beer gut”** was seen as a rite of passage for Australian males - a superficial sign of masculinity in a heavy beer-drinking culture. In the early 2000s the influence of the likes of David Beckham and an American makeover show helped to reframe how Aussie males. The beer gut was out, and fitness and hair gel was in. Young men even stopped drinking beer!
- In 2012, 18-year-old Thomas Kelly was the high-profile victim of a fatal punch from behind (commonly known at the time known as a **“king hit”**). Thomas died two days later from severe head injuries, leading to massive public outcry. Well-known Australian boxer Danny Green was moved to lead a campaign to reframe and rename the strike as a **“coward punch”**, successfully rebranding the act for what it really is.





ii. Housing is too often viewed as a speculative economic asset

When housing is viewed as an economic asset, government policies and public behaviours can be framed through a profit perspective - the housing market is something to reward or exploit in the quest for financial gain.

In such a system, and somewhat perversely, an insufficient supply of housing stock can be a good thing since it accentuates personal capital growth.

And in a materialistic culture, where individual success is often elevated above broader community interests, people can be motivated to utilise home ownership in any number of ways, regardless of the impact on broader community wellbeing.

In such a system, the gap between society's 'haves' and 'have nots', or owners and non-owners is widened as people are incentivised to accrue housing.

In such a system, neighbourhoods can be hollowed out as owners are able to leverage their houses for short-term rentals.

In such a system, housing stocks are going to be insufficient to meet the demand from prospective new homeowners.

In such a system, housing affordability becomes a very real and very public issue.

And in such a system, homelessness, even for the employed, becomes a visible social issue.

Fixing such a system starts with the framing.





iii. Housing security is the foundation of regional prosperity and resilience

Housing security –

“The assurance that individuals and families have stable, affordable and adequate living conditions, protecting them from homelessness or inadequate housing, and providing access to shelter, sanitation and safety”

An amazing thing happens when people have secure housing.

They feel like they belong.

They think longer-term.

They have more time.

They volunteer.

They get to know their neighbours.

They invest in their communities.

They participate.

They care.

In other words, housing security is the foundation upon which regional prosperity and resilience are built. Regional employment, volunteering, belonging, and social cohesion all flow from housing security.





iv. People and communities are the essential fabric of the Northern Rivers

“Without operators and staff, the tourism economy cannot function. No locals, no workforce. No workforce, no tourism”

The Northern Rivers is renowned for its beaches and surf breaks, for its whale watching, for its festivals, for its hinterland, for its waterways, for its products, for its celebrities, for its villages, for its farmers markets, for Byron Bay and for its culture.

These significant features of the Northern Rivers are known around the world.

But at its core, the Northern Rivers is about people and communities.

It's about families, friends, neighbours, networks, co-workers, teachers, emergency service workers, volunteers, carpool, bus commutes to school, sports clubs, baristas and dance concerts.

This is who is impacted when the long-term residential housing stock is squeezed and residents are forced to leave the area.

These people are not numbers.

They are children being removed from local schools. They are local workers and local jobs that are lost. They are volunteers and the coaches of local sporting teams. They are friends and neighbours.

They are the essential fabric of the community; the people who actually make the Northern Rivers what it is.

And when families leave, when schools churn, when sporting clubs lose volunteers, when neighbours don't know each other anymore, resilience drops. And when the next crisis hits, as it undoubtedly will, there isn't the same social thread to pull on.

The Northern Rivers is about people. And resilience starts at the grassroots, with the people.





v. GDP alone is a limited and limiting lens on social prosperity

The emphasis on economic measures as the key indicator of a society's progress and health is both limited and limiting.

It is limited because it focuses attention on material and economic factors, whilst not paying enough heed to other aspects of social life. In short, *"it measures everything except that which makes life worthwhile"*. For example, whilst increases in a nation's consumption and spending might be publicised and applauded by the political class, too little consideration has historically been given to the question, *"At what cost?"*. What is the impact of this economic growth? In the Western world we see epidemics of anxiety, depression, stress, debt and loneliness. These are the costs being paid for *"progress"*.

And it is limiting because what gets measured, gets done. In other words, the priorities and policies that flow from this limited outlook tend to focus on specific, largely economic aspects of society.

"Gross national product does not allow for the health of our children, the quality of their education, or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages; the intelligence of our public debate or the integrity of our public officials. It measures neither our wit nor our courage; neither our wisdom nor our learning; neither our compassion nor our devotion to our country; it measures everything except that which makes life worthwhile."

- Robert F. Kennedy, United States Senator, 1968

A prosperous Northern Rivers in 2040 will have a far broader framework for what constitutes success, and will have priorities, policies and processes that meet the needs of such a framework.





vi. Diversity and development are the keys to economic resilience

Economic diversity is the key to building capacity to optimise regional potential and absorb economic shocks.

Diversity refers to a balanced and broad spread of sectors and industries thriving in the Northern Rivers. This requires investment to maintain strong sectors in agriculture, tourism, construction, retail and health. It also requires investment to develop manufacturing, which faces logistical and economic challenges compared with city-based competitors.

Underpinning the success of each of these sectors and industries is housing security and restoration and preservation of the natural environment – the ‘halo effect’ that underpins the operations and success of so many businesses in the Northern Rivers.

Development refers to investment in the right education and training to ensure employees have the right skills to thrive in the years ahead as industries around the world undergo a revolution brought on by technology. As existing roles are replaced by technology, it’s imperative that workers are equipped with the right skills for the next generation of jobs.





Strategic Recommendations

The following recommendations are proposed as strategic intervention points to ensure a prosperous Northern Rivers region in 2040. The central themes that weave through these recommendations are **leadership** and **changing the narrative**: if you change the narrative around an issue, you create cultural change and you can change the future.

1. Lead national cultural change by shifting the narrative around housing and social prosperity in the Northern Rivers

As a region at the forefront of Australia's housing affordability crisis, the Northern Rivers can **lead** cultural change across the nation by shifting the narrative around housing.

As a region renowned for its post materialistic outlook, the Northern Rivers can **lead** cultural change across the nation by shifting the narrative around what constitutes social prosperity.

And as a region steeped in counter-cultural attitudes and behaviours, the Northern Rivers is a natural fit to **lead** broader cultural change across the nation.

Cultural change leadership in the domains of housing and social prosperity is not only true to the heritage of the Northern Rivers, but also relevant to the future. After years of rampant materialism, Australia is emerging into a more post materialistic era. The Northern Rivers can not only be at the forefront of this new epoch, it can lead the way.





2. Reframe housing as essential infrastructure and a human right in the Northern Rivers

Housing affordability starts with reframing.

The framing of housing as an economic asset has been a key driver of the affordability and accessibility crisis across the country and particularly in the Northern Rivers.

If the paradigm does not shift, then solutions are proposed from within the existing paradigm, when what's really required is a paradigm shift.

This paradigm shift starts from the position that housing is essential infrastructure and a human right. To frame housing as essential infrastructure acknowledges that housing security is *the pillar* upon which a prosperous, engaged, equitable and resilient society is built.

Reframing housing creates a perspective and a language that has been missing from public and political discourse. And as this language and conversation become widespread, behavioural, cultural and policy change follows. Viewed through a different lens, new models for housing solutions will emerge as government decisions consider housing access, adequacy, security and affordability as matters of human dignity and community building.





3. Adopt a Community Wellbeing Framework in all councils across the Northern Rivers

What gets measured, gets done.

And so, it has proved with GDP as the most prominent measure of a society's prosperity, and the political focus on economic metrics that has subsequently followed. Unemployment levels, inflation, interest rates, economic growth. These are all topics that dominate media headlines and have come to be conflated with societal progress and success. In such a culture, mental and physical health, social cohesion, community belonging, personal debt, and the natural environment can appear to be treated as secondary concerns.

As mentioned in the key findings, the focus on GDP alone is both a limited and limiting lens on social wellbeing. The Northern Rivers can arrest this situation by leading the nation towards a broader, more progressive outlook on social prosperity by adopting a Community Wellbeing Framework.

If all councils were to adopt a formal Wellbeing Framework, then suddenly, procurement would change. Budget evaluation would change. Infrastructure priorities would change as projects would be assessed against housing stability metrics, biodiversity indicators, mental health trends, and intergenerational equity measures.

Of course, GDP would continue to be reported, but it would stop being the dominant driving force and a quiet cultural shift would follow. Businesses seeking to operate in the region would need to align their operations with wellbeing outcomes or else they struggled to secure local support. The language of "growth" would become more precise. *Growth of what? At what cost? For whom?*

Tourism could be transformed as visitors are drawn by the wellbeing culture. They arrive to study adaptive housing clusters. To observe mutual insurance models. To understand how wellbeing measurement informs infrastructure. In effect, the region could be an open-source laboratory for a new way of community design.





4. Reinforce community agency by investing in a well-rounded resilience ecosystem

Resilience is about agency.

It's about taking responsibility for your own future rather than being at the whim of external forces – being proactive versus reactive.

It's about creating structures, systems, processes and practices that enable the Northern Rivers to thrive in the *good times* and to absorb economic and environmental shocks in the *bad*.

The Northern Rivers can reinforce community agency by embedding a well-rounded resilience ecosystem within the region's culture and practices focusing on four key pillars:

- i. **Strong social networks**
- ii. **Local governance participation**
- iii. **Economic diversity**
- iv. **Environmental restoration and climate adaptation**

Building such resilience starts from the ground up; building connections between people from the grassroots level that lead to strong social networks.





5. Invest in industry diversity and development to improve economic resilience

Industry **diversity** is essential to ensure resilience in times of economic shocks.

Industry **development** is essential to prepare workers for the transition to the new jobs created by greater technology in the workplace.

Government support is critical to both industry diversity and development:

- Support is necessary to assist industries such as manufacturing to achieve efficiencies and maintain competitiveness against city-based rivals.
- Support is necessary to fund training programs that assist businesses to be at the forefront of workforce transition
- Support is necessary to restore and preserve the natural environment of the Northern Rivers – source of the intangible ‘halo effect’ that underpins the business model of so many operators in the Northern Rivers

Achieving this support requires government buy-in to the vision of what the Northern Rivers could be:

A leader in national cultural change on housing security, community wellbeing and regional economics.

With buy-in to this aspirational vision, the three tiers of government become partners with communities in the Northern Rivers as all parties are aligned with the direction the region is heading.

As a result, bureaucracy and red tape are reduced as decisions are made with confidence from knowing where the region is headed in the long term.

Thus, **partnering is essential to realising the region’s economic potential. Indeed, it is essential to realising the vast and positive impact that the Northern Rivers could have across Australia.**





2040 SCENARIOS





Scenarios Process

A cross section of more than twenty leaders from the Northern Rivers were involved in a four-week scenario planning process to explore the question:

What could the Northern Rivers look like in 2040?

The process involved four 1 ½ hour workshops, each with a specific focus:

- i) Workshop 1 – Drivers of Change
- ii) Workshop 2 – Critical Uncertainties
- iii) Workshop 3 – Scenario Framework
- iv) Workshop 4 – Scenario Narratives

i) Drivers of Change

This workshop focused on analysis of the broader social, technological, economic, environmental and political environment. Participants were asked to consider the following:

- Which historical drivers have shaped the present-day Northern Rivers?
- What drivers are changing or could change?
- What new drivers might emerge?

Emerging from this process was an extensive list of factors and drivers that have helped to shape the past and have the potential to shape the future of the Northern Rivers.

ii) Critical Uncertainties

The list of drivers was then clustered into six broad categories and expressed in terms of their future uncertainty:

- 1. The degree to which the Northern Rivers remains an attractive place to live and work**
- 2. The extent to which climate events impact the Northern Rivers**
- 3. The extent to which housing affordability in the Northern Rivers is resolved**
- 4. The extent to which the Northern Rivers is impacted by structural industry and workplace changes**
- 5. The degree to which the Northern Rivers community, economy and environment is resilient**
- 6. The level of access to quality resources, infrastructure and essential services**

Each factor was then assessed according to their perceived potential for future impact and uncertainty in a bid to determine the two critical uncertainties that would form the scenario framework.



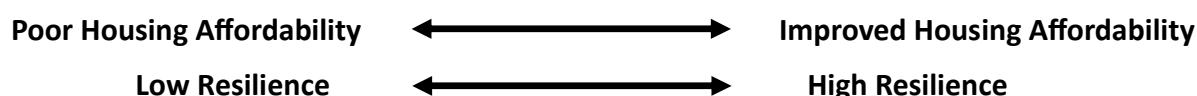


iii) Scenario Framework

The two factors were considered most impactful and most uncertain in terms of their capacity to shape the future of the Northern Rivers were:

- **The extent to which housing affordability in the Northern Rivers is resolved**
- **The degree to which the Northern Rivers community, economy and environment is resilient**

The future uncertainty around these two factors provided the spectrum of variability that could play out over the next fifteen years, namely:

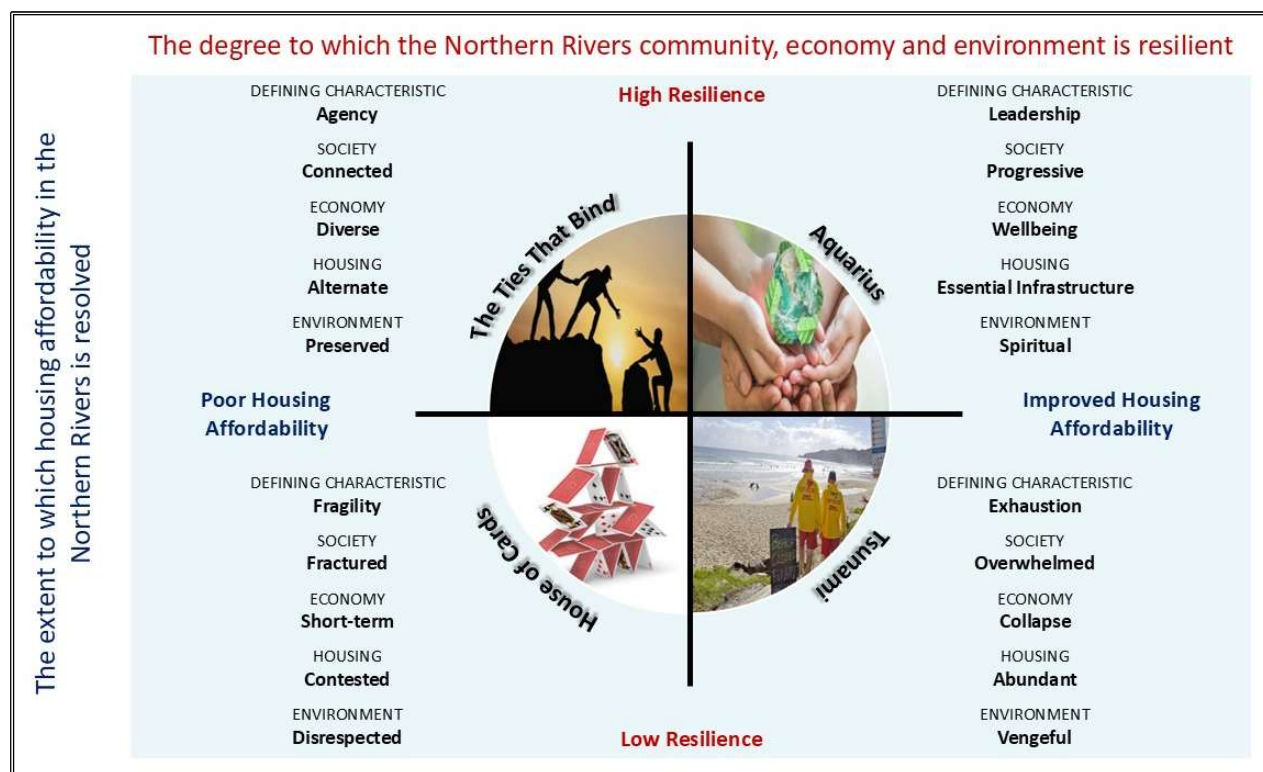


The combination of these uncertainties then provided the framework for the 2040 scenarios.

iv) Scenario Narratives

The scenarios were then fleshed out using these critical uncertainties as the main drivers and incorporating the other major drivers and uncertainties into the scenario narratives. The four scenarios that were developed are **The Ties That Bind**, **Aquarius**, **House of Cards** and **Tsunami**.

Detailed scenario narratives appear over the following pages while the key features and differences between the scenarios are outlined below:





The Ties That Bind





The Ties That Bind: Overview

This scenario has primarily been shaped by the following driving forces:

- **Highly resilient Northern Rivers community, economy and environment**
- **Poor housing affordability in the Northern Rivers**



The Ties That Bind is a scenario about **community agency** and **connection**. It describes a future in which the community takes responsibility for overcoming housing affordability, economic and environmental challenges through collective resilience and ingenuity. This resilience is built upon four pillars:

- Strong social networks
- Local governance participation
- Economic diversity
- Environmental restoration and climate adaptation

Collectively, these pillars represent a well-rounded resilience ecosystem ensuring the region and its communities are prepared to absorb future economic and environmental shocks. In **The Ties That Bind**, resilience is a shared mindset; it's a regional culture.

The natural beauty and attraction of the Northern Rivers is maintained and demand to live in the region remains high. Tourist numbers continue to climb, ensuring solid demand for short-term holiday rentals and distorting housing markets.

Whilst demand for housing continues to outstrip supply and housing affordability remains poor, community ingenuity is employed to produce alternate housing solutions.





Scenario Background

Whilst the slow trend towards workforce tele-commuting had been in play for at least two decades, nobody anticipated the enforced and sudden spike caused by COVID-19 in 2020, and the subsequent impact this would have on demand to live in regional Australia.

COVID was a major catalyst for the "tree change" trend in Australia, accelerating a shift away from capital cities that was enabled by remote work opportunities, and motivated by the desire for better lifestyle balance and the rising cost of urban housing. The Northern Rivers was a major target of this demand.

In 2026, demand to live in the Northern Rivers remains high and housing supply is under severe pressure, with vacancy rates of less than 1% placing upward pressure on prices for prospective owners and renters alike.

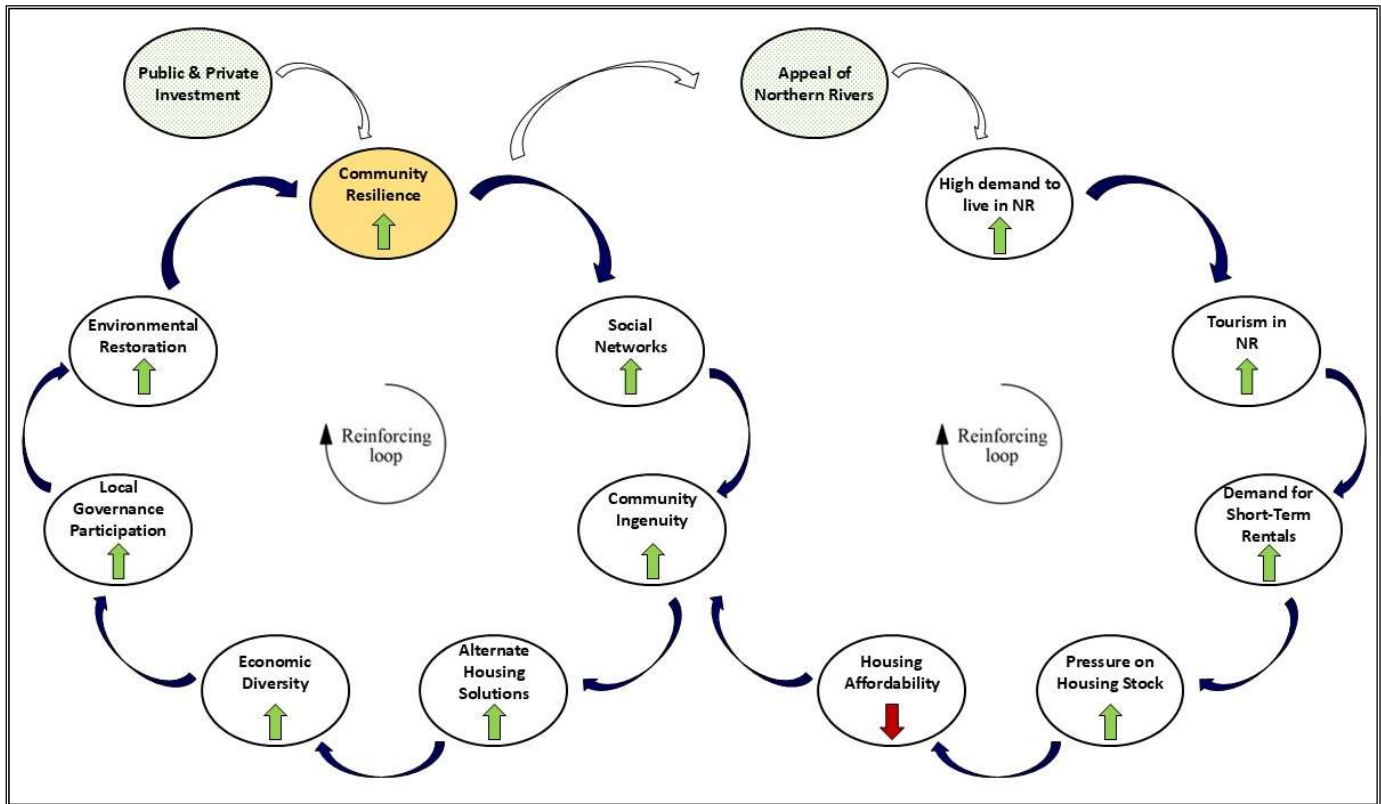


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The reinforcing loops driving this scenario are illustrated below:





Scenario Narrative

As the natural beauty and attraction of the Northern Rivers is maintained, demand to live in the region remains high, particularly from Sydney and Brisbane residents looking to escape the urban grind. Tourism continues to grow and Ballina airport undergoes further expansion in 2030 to cater for increased services. Short-term holiday rentals continue to distort the housing stock.

To preserve the region's natural assets, there is an extension in land classified as protected nature reserves. The Greens in particular flex their local government muscle to prevent or delay the release of land for residential, manufacturing or industrial use.

To compound the housing supply challenges, more areas are designated as flood zones, unfit for housing or simply uninsurable due to ongoing climate impacts such as coastal erosion, floods or bushfires. This places further restrictions on development in traditional housing zones and leaves many homeowners exposed, with no choice but to leave their properties uninsured or under-insured.

Meanwhile, perceived state and federal government fixation with appeasing constituents in Sydney's western suburbs, creates a representative void for a region desperately seeking alternate housing solutions.

Demand for housing continues to outstrip supply and housing affordability remains poor. Businesses are forced to fight for a limited pool of employees, and essential workers and vulnerable populations face displacement or long commutes to work. The Northern Rivers is at risk of being overwhelmed by external and structural forces.

* * * * *

In 2030, yet another community meeting is held, this time in Brunswick Heads, looking at the housing affordability crisis in the Northern Rivers. The meeting is called following the inability of the local public school to fill a teaching position vacancy. This seemed incredible. A school located in a prime position in the Northern Rivers was unable to fill a position because the remuneration was not enough to attract a suitable candidate.

The meeting, attended by community members and state and local government representatives, came to the powerful conclusion that the region needed to reclaim its agency. It could no longer afford to be at the whim of macro structural and environmental forces. Thus, the decision was made to reclaim community agency by embedding a well-rounded resilience ecosystem within the region's culture and practices.

Holistic regional resilience would now be developed in-house by focusing on the following four pillars:

- i. Building strong social networks**
- ii. Enabling local governance participation**
- iii. Encouraging economic diversity**
- iv. Investing in environmental restoration and climate adaptation**

* * * * *





i. Strong social networks

In 2040, the Northern Rivers has a strong community foundation reflecting the investment in grassroots cohesion during the 2030s. This investment focused on building resilience from the ground up – promoting strong neighbourhoods and communities through initiatives that promoted engagement and inclusivity, and instilled local pride.

Examples of this strong community foundation include:

- Robust sports and recreation, creative arts and festivals that encourage social connection
- Grassroots recovery groups that actively support disaster response and mental health
- Integration of indigenous knowledge within resilience strategies
- Robust and equitable access to education, health, and emergency services despite housing stress

Of course, housing security was seen as the essential pillar of strong social networks. Thus, alternate housing models were encouraged to increase the supply of housing in line with changing living arrangements and specific local needs. Multigenerational housing was encouraged as was higher and medium-density precincts. Available land outside of flood zones was restructured for appropriate housing options.

Dedicated homelessness interventions offer stability for at-risk community members and maintain population diversity in a further reflection of resilience.

Community resilience starts with strong social networks.

ii. Local governance participation

There is high community engagement in local governance with greater emphasis on co-designed planning. Adaptation planning, regional economic plans and housing security strategies are all co-designed as residents play a far greater role in participatory decision-making.

The region's resilience is also evident in its longer-term thinking. Planning horizons are extended beyond election cycles and infrastructure, housing and environmental restoration are designed for durability rather than speed.





iii. Economic diversity

The economy is diversified with strong performers in agriculture, tourism, creative industries and health. Appropriate support and investment have also seen the manufacturing industry thrive, with its focus on innovation and collaboration overcoming inefficiencies associated with being in the Northern Rivers.

A regional manufacturing hub provides shared access to essential trades people as well as support for start-ups and training opportunities. Large-scale investment in robotics, co-bots and artificial intelligence have enabled the industry to improve productivity and maintain premium margins. Jobs have not been lost to the technological transformation; they have been changed. Proactive investment in training and skills has ensured workers in the Northern Rivers were prepared for the new jobs created by technology.

The diverse economy provides ample employment opportunities and reinforces the image and reputation of the Northern Rivers through the quality of products, services and experiences it provides. While the restoration and preservation of the natural environment have maintained the 'halo effect' enjoyed by businesses, enabling a premium price to continue to be charged.

Businesses extend the horizon of their long-term plans and incorporate continuity planning and climate adaptation strategies. Local supply chains and food systems are also strengthened to reduce vulnerability.

All sectors are supported by a sophisticated trade envoy network, helping to identify new international markets and distribution opportunities through coordinated overseas representation.

To overcome the challenges of attracting and retaining employees amidst housing affordability issues, processes are established to enable remote working where appropriate. A culture of collaboration is also encouraged among businesses to pool resources where practical and attain efficiencies to compete nationally and internationally.

Alternate housing solutions are also embraced by industry as major employers provide housing at little to no cost, as well as pod-style housing for key workers.

In 2040, the diverse economy of the Northern Rivers is thriving and has improved its ability to absorb economic and environmental shocks.





iv. Environmental restoration and climate adaptation

Environmental preservation has been prioritised with the integration of scientific data and Indigenous knowledge for sustainable resource management.

Subsequently, the region has undergone large-scale ecosystem restoration including around riparian zones, wetlands and biodiversity corridors. Strong governance frameworks have also been employed including the Disaster Adaptation Plan and Resilient Lands Strategy.

Successful climate adaptation methods have been employed utilising a combination of infrastructure and nature-based solutions, with climate-adaptive land-use planning and nature-based solutions for flood and fire risk being employed.

In 2040, the Northern Rivers is founded upon a well-rounded resilience ecosystem that is embedded within the region's culture and practices and has enabled regional agency and confidence to thrive.





Aquarius





Aquarius: Overview

This scenario has primarily been shaped by the following driving forces:

- **Highly resilient Northern Rivers community, economy and environment**
- **Improved housing affordability in the Northern Rivers**



Aquarius is a scenario about **community wellbeing** and **leadership**. It describes what happens when a place decides it wants to stay liveable. It describes a region that refused to become extractive and chose durability over acceleration. A region that decided living in the Northern Rivers should be possible and then did the work to make it so.

At the heart of **Aquarius** sit two fundamental shifts:

- **Broadening measures of social prosperity to include a greater focus on community wellbeing**
- **Reframing of housing from an economic asset to essential infrastructure and a human right**

In **Aquarius**, we see a cultural shift from “me” to “we”, as new **paradigms** emerge for how people live, work and make decisions together. Sustainability becomes less about sacrifice and more about alignment – balancing values with behaviour. Mental, emotional and spiritual growth are recognised as essential ingredients of community health, sitting alongside economic stability rather than competing with it. Collective wellbeing moves from aspiration to expectation; from language to lived experience.

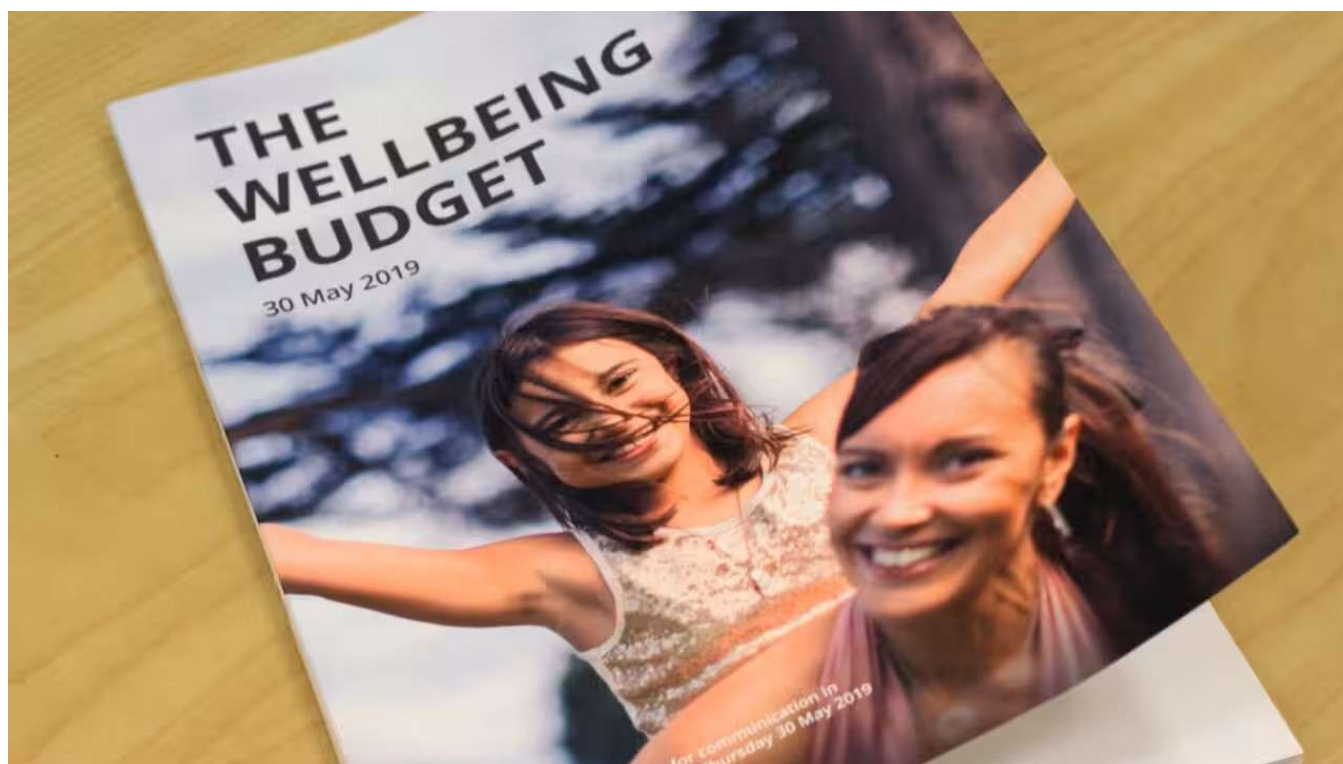
Regional resilience is demonstrated in the way communities prepare, adapt and cope with extraordinary events, whether they be floods, fires, coastal erosion, or social or economic disruption. These events are seen as inevitable challenges that need to be overcome, as the community seeks not merely to *bounce back* from such disruptions, but to *bounce forward*.





Scenario Background

In May 2019, the New Zealand government delivered what was called the world's first 'wellbeing budget'. The budget was founded on the idea that economic metrics alone were not a sufficient measure of people's quality of life and that expenditure on public policies should be regarded as an investment in social harmony and progress. Of particular focus were programs to improve mental health and reduce social inequality, with Treasurer Grant Robertson saying, *"we must seek to value and to measure all that makes life worthwhile in New Zealand"*.



New Zealand's wellbeing budget can be viewed through the prism of increasing 'lifestyle dissonance' that has emerged across western economies over the past two decades. Years of rampant materialism and individualism had produced environmental damage, record levels of personal debt and stress, and a mismatch between lifestyle expectations and reality. As a consequence, mental health issues including anxiety, depression and loneliness were being recognised as serious social epidemics – so much so, that the UK government had even appointed a Minister for Loneliness in 2018.

The materialistic pendulum, it seems, had swung too far, and the negative elements of the pursuit of growth were not only rearing their head, they were prominent. People were looking for more meaning in their life and to the New Zealanders at least, the need for a calibration was obvious.

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Taking the lead from his New Zealand counterpart, Australian Treasurer Jim Chalmers released his government's **Measuring What Matters Statement** in July 2023. The Statement represented Australia's first ever national wellbeing framework – a framework to foster better understanding of what matters most to Australians “*in order to build a healthy, secure, sustainable, cohesive and prosperous Australia*”. Ultimately, the Statement was seen as a vehicle for tracking the nation's wellbeing progress, so that governments could better align economic and social goals in communities across the country.

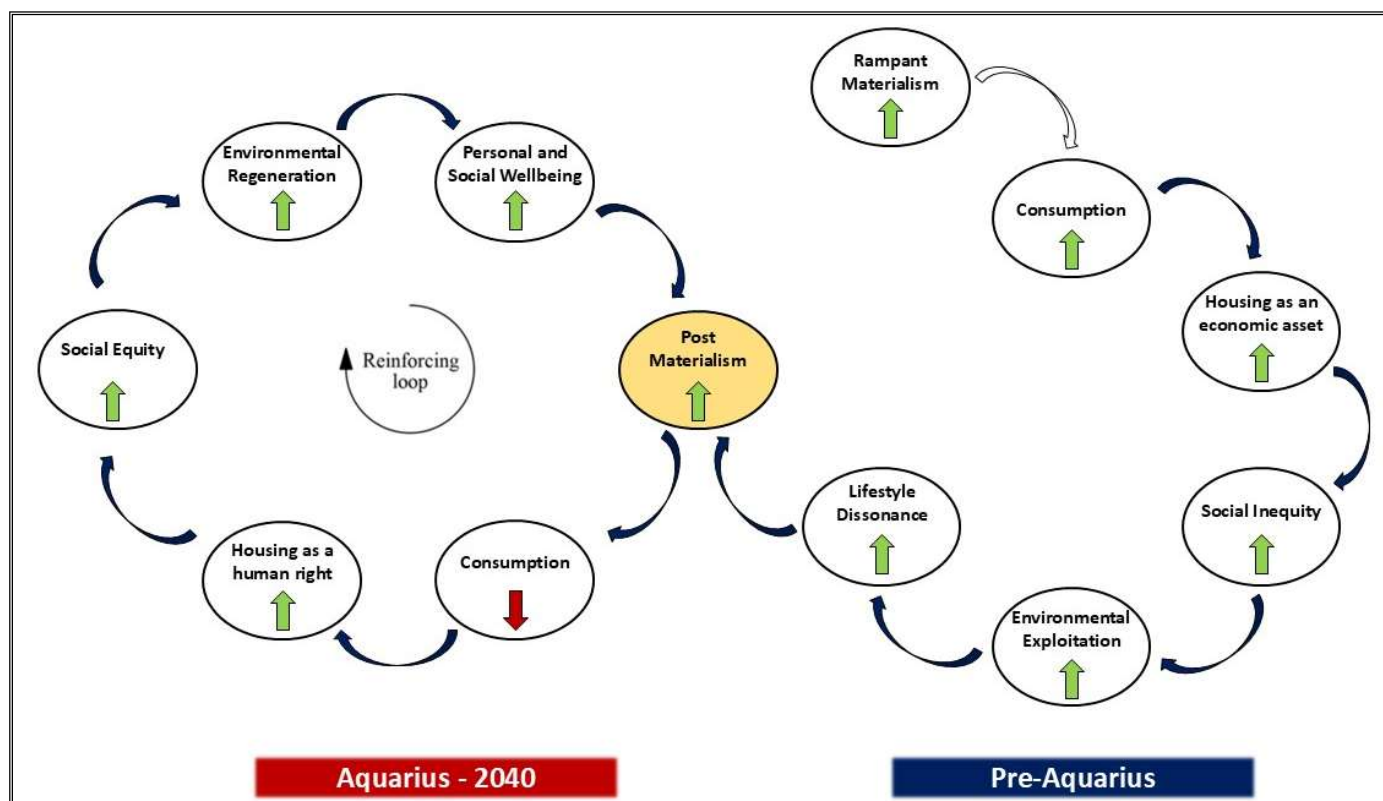
The shift to more post materialistic outlooks and behaviours was gathering momentum.

The systems map and reinforcing loop that sit at the heart of this scenario appear below. These are based on the principle of Slow Burning Issues, which states:

Change is like a pendulum. Whenever we gain something, we lose something else. Over time what we lose becomes scarce, it becomes increasingly valued, and our perceptions, priorities and behaviours change accordingly, spurring further social change.

Consider ‘the something we lose’ as the price being paid. And in 2026, the prices being paid for Australia's materialistic culture appear in the form of rising social inequity, a mental health epidemic, record levels of personal debt, stress and loneliness, and increasing incidences of environmental decline.

It's the growing effect and awareness of these issues that causes personal and social dissonance to grow, as people seek a different way and different outcomes.





Scenario Narrative

In 2026, the Northern Rivers was widely described as paradise. It was also described as unaffordable, uninsured, and increasingly uninsurable. While the beaches were world-class, the housing market was volatile. Floodwaters rose twice in one decade. Insurance premiums doubled, then tripled. Short-term rentals hollowed out neighbourhoods. Young families unable to cope with affordability challenges. Essential workers forced to commute long distances for work.

By 2028, the region faced a quiet existential question: Would this remain a place people could live or become a place people merely visited?

The answer, twelve years later, is not subtle.

In 2040 the Northern Rivers is one of the most studied regional economies in the world. Not because it has avoided climate shocks, but because it has reorganised itself around surviving them.

Between 2026 and 2029, three consecutive climate events pushed major insurers to the brink of withdrawal. Premiums in high-risk zones became unpayable. Coverage exclusions multiplied. Banks quietly tightened lending in exposed postcodes. Housing stress deepened. Rental supply shrank. Property speculation continued upward, detached from local wages.

However, the region's greatest vulnerability was not floods. It was fragility:

- **Fragility in housing security.**
- **Fragility in financial systems.**
- **Fragility in social cohesion.**

Whereas resilience conversations had focused on seawalls and levees, the problem was perceptual and structural.

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Reframing Housing



Bill Clinton famously won the 1992 US Presidential election on the back of a campaign slogan that focused on the fundamental concern of Americans, *"It's the economy, stupid"*.

In the late 2020s, initially fragmented councils across the Northern Rivers began to unite around a similar phrase - *"It's the housing, stupid!"*. Central to this sentiment was the re-positioning of housing from a speculative economic asset to essential infrastructure and a human right. In turn, this reframing created a conversation across the community. A conversation that had been missing from political discourse for decades. A conversation that recognised housing security as *the* pillar upon which a prosperous, caring and equitable society is built.

As local councils aligned in their perceptions, policy followed, and a regional housing compact emerged. Tax settings at the state level shifted incrementally. Incentives for multiple home ownership were wound back. Short-term rental caps were introduced with clear thresholds. Greater access was given to residential land. More flexible arrangements for multiple dwellings on a single property were introduced. The tiny house movement was embraced. But policy alone did not shift the system, capital did.

Place-based capital pools formed, supported by superannuation reform pilots and philanthropic investment. Community land trusts expanded. Co-operative housing models professionalised. Modular and robotic-assisted construction reduced build time and cost. By 2032, the percentage of residents experiencing housing stress had fallen significantly. By 2035, essential workers could once again live within the communities they served. The market did not disappear, it was rebalanced.

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Insurance: From Extraction to Mutualisation

Climate-adaptive infrastructure reshapes the region's risk profile. Natural systems — floodplains, wetlands, regenerative land management — are treated as protective infrastructure alongside engineered solutions. The river is no longer a threat to be controlled, but a system to be understood.

The insurance crisis accelerated experimentation. When private insurers retreated, mutual models expanded and community risk pools emerged. Premium structures were tied to participation in climate adaptation measures.

Risk modelling shifted from *“How much will this cost?”* to *“How much can this be reduced through design?”* Insurance became less about payout and more about prevention. Residents of the Northern Rivers are able to access and afford home insurance because risk is actively reduced, not simply priced and passed on.

The most unexpected outcome was psychological: When residents became co-investors in risk reduction, collective efficacy rose as resilience stopped being abstract.

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Measuring What Matters

When all councils in the Northern Rivers adopted a formal Wellbeing Framework in 2030, the initiative was not symbolic. All of a sudden, procurement changed. Budget evaluation changed. Infrastructure priorities changed. Projects were now assessed against housing stability metrics, biodiversity indicators, mental health trends, and intergenerational equity measures.

GDP continued to be reported but it stopped being the dominant driving force. A quiet cultural shift followed. Businesses seeking to operate in the region aligned with wellbeing outcomes or else they struggled to secure local support. The language of “growth” became more precise. Growth of what? At what cost? For whom?

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The Cultural Layer

There is greater respect for indigenous ways of knowing and learning, acknowledging that with all the problems society is facing, perhaps the West doesn't have all the answers. A deeper, spiritual and reciprocal relationship with the environment ensues, as the natural assets of the Northern Rivers are viewed as living entities and an integral part of the region's identity and culture. This shift in thinking lends itself to taking a long-term responsibility to care for the environment for future generations.

Indigenous land management practices moved from consultation to integration. Fire stewardship, water governance, and custodial timelines influenced regional planning frameworks. Country was treated not as scenery, but as a stakeholder. This wasn't romanticism, it was adaptive intelligence.

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Technology, De-accelerated

In 2040, the Northern Rivers is not anti-technology, it is selective. Robotics support housing construction. Distributed fabrication hubs shorten supply chains. Environmental monitoring systems track river health continuously. However, technological adoption does follow a principle rarely articulated in the 2020s: **If it erodes social cohesion, it doesn't scale.** The region has not disconnected from the digital world, but it has reduced its dependency.

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The Redistribution Question

Perhaps the most controversial shift involved wealth. Universal Basic Income pilots expanded following federal economic instability in the late 2020s. Regional adaptations layered place-based supplements tied to community contribution. Large banks and speculative finance institutions lost influence as cooperative and community banking models matured. Some investors left. Others adapted.

Income inequality narrowed modestly—but meaningfully. And with reduced financial pressure, civic participation increased. Volunteer rates rose, local governance forums filled and small enterprises multiplied. Time returned to households previously consumed by economic precarity.

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Tourism Rewritten

Tourism did not decline, but it was transformed. Visitors now arrive to study adaptive housing clusters. To observe mutual insurance models. To understand how wellbeing measurement informs infrastructure. The Northern Rivers has become an open-source laboratory for post-fragility regional design. The beaches remain. But the draw is coherence.

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The Real Achievement

In 2040, the Northern Rivers is not utopia. It still floods. It still debates. It still struggles with trade-offs. But there is one significant difference to 2026: the region no longer feels one disaster away from unravelling. And that psychological shift may be its most significant achievement. Children growing up here assume housing stability is normal. They assume rivers are monitored. They assume local government values and measures wellbeing. They do not remember when fragility was baseline.

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House of Cards



“Change happens gradually, then suddenly”





House of Cards: Overview

This scenario has primarily been shaped by the following driving forces:

- Low community, economic and environmental resilience in the Northern Rivers
- Poor housing affordability in the Northern Rivers



House of Cards is a scenario defined by social, economic and environmental **fragility**.

It represents a future in which short-term, superficial, and personal economic interests have been prioritised over longer-term, broader community benefits. Under considerable financial strain due to cuts in state and federal government grants, local councils make decisions to ensure immediate financial survival. The result is a region that appears glossy on the surface, but whose foundations are fragile, fractured and vulnerable.

The two key drivers that shape this scenario are:

- Increased leisure time, and
- Short-term economic decision making

However, sitting underneath these drivers, as the foundation of the scenario, is the undervaluing of the human element in community making. Failure to recognise the benefits of investing in the fabric of the community leaves the Northern Rivers standing like a **House of Cards** – a fractured and declining region.

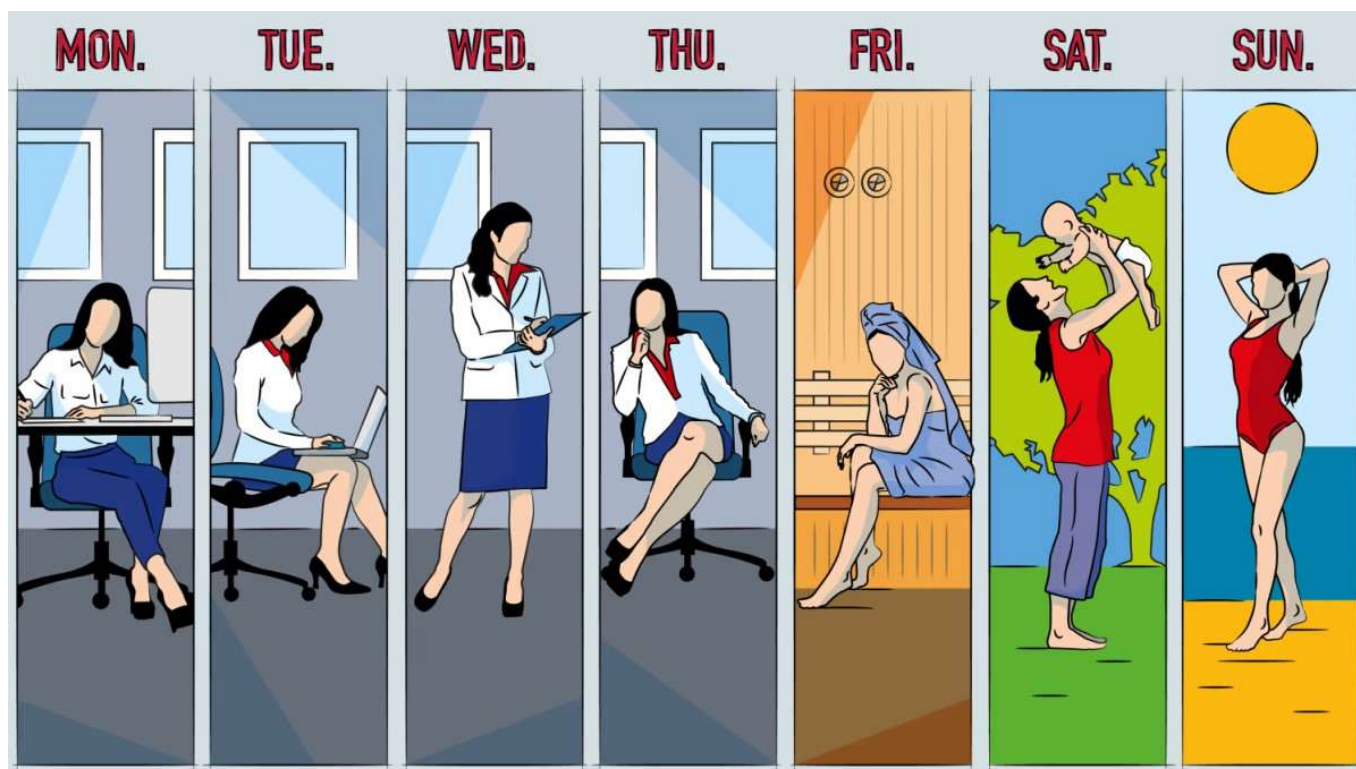




Scenario Background

In 2023, the Senate Inquiry into Work and Care recommended that the Australian federal government undertake a four-day work week trial based on the 100:80:100 model, where employees retain 100% of their salary while reducing their hours to 80% and maintaining 100% productivity.

This recommendation followed multiple successful trials around the world, including in the United Kingdom, where over 60 companies and around 3,000 workers took part in a six-month trial in 2022. The positive results from this trial were in keeping with findings in other regions, with 92% of businesses planning to continue with the new working arrangements following productivity gains and decreases in employee burnout and attrition rates.



In Australia, the Australian Council of Trade Unions (ACTU) tabled a proposal for a four-day work model at the Economic Reform Roundtable in August 2025, arguing that workers deserve to benefit from productivity gains and technological advances, and that reducing working hours is key to lifting living standards and addressing attraction and retention challenges.

Meanwhile, The Greens actively promote a plan to support a national 4-day work week through the Fair Work Commission, arguing the initiative recognises the changing nature of work and the importance of wellbeing, productivity, sustainability and flexibility in the workplace.

In 2026, the momentum for a 4-day work week in Australia is growing.

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As global travel surges toward 1.8 billion arrivals, governments are scrambling to manage the pressure as patience in the world's most popular destinations runs low. Major protests against overtourism have taken place across Europe, particularly in Spain, Italy, and Greece, as locals cite the following concerns:

- **Housing Crisis:** The boom in short-term rentals like Airbnb has driven up rents (up 60% since 2016) and pushed locals out of city centres, creating a 'touristification' of residential areas.
- **Infrastructure & Environment:** Overcrowding has strained public transport and caused environmental degradation in historic areas.
- **Reduced Quality of Life:** Gentrification of traditional neighbourhoods, disrespectful behaviour and rising, unsustainable, tourist-driven prices.

In response, the City of Barcelona has announced plans to ban all 10,000 'tourist apartments' by 2028 to increase the long-term residential housing stock. Whilst Venice has implemented 'tourist taxes' and restrictions on cruise ships as officials seek to better balance the needs of locals with economic benefits.

Australia is not immune from the concerns with over-tourism. In March 2026, the Victorian state government announced that it would impose visitor fees on the main viewing decks for the Twelve Apostles along the Great Ocean Road. Over two million people visit the Twelve Apostles every year and locals have long been concerned about overtourism.

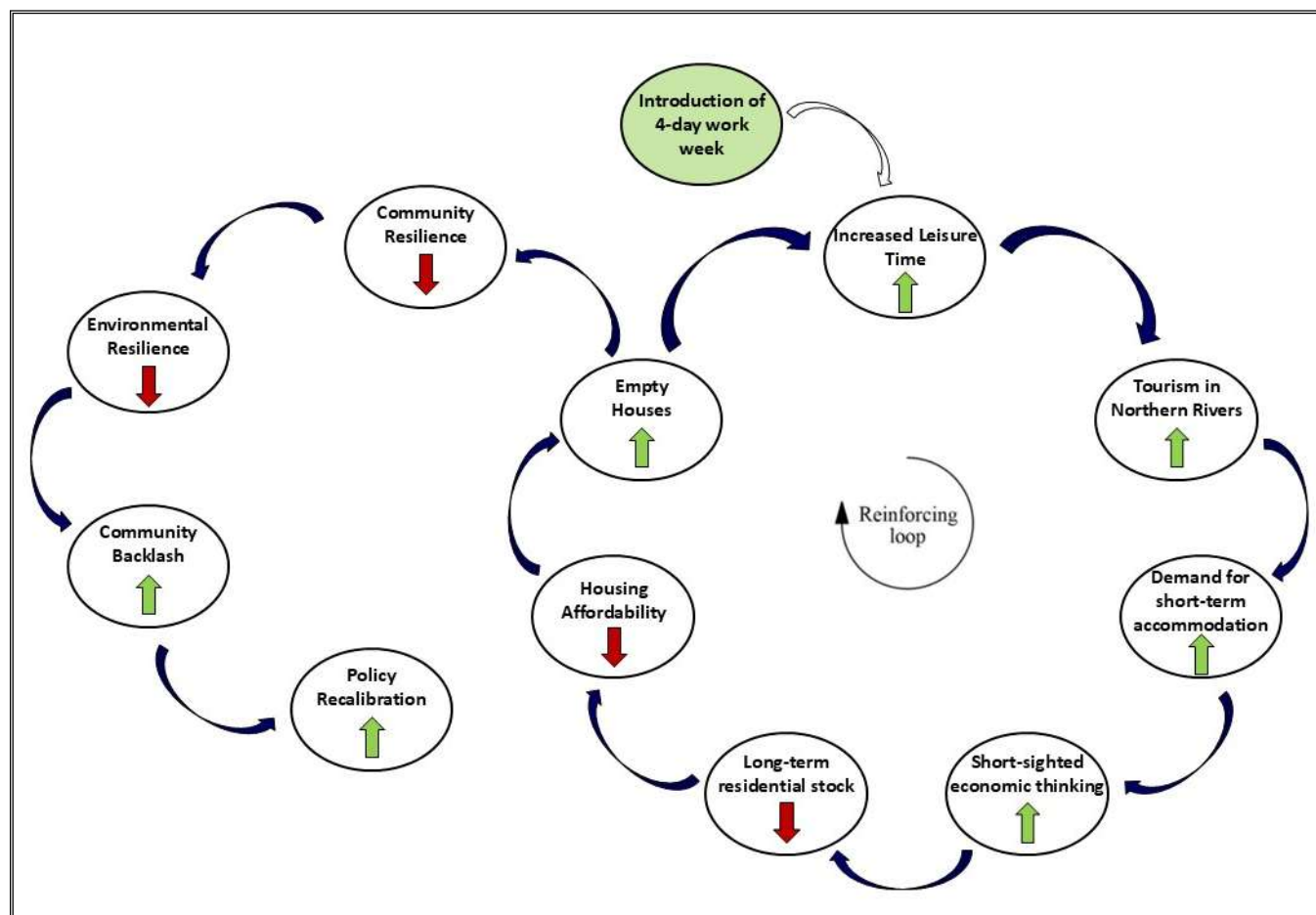
The environment minister, Steve Dimopoulos, claims the imposition of "fair and reasonable" fees will help address crowding and protect the environment, and is in line with the management of other major Australian tourist attractions. The local council and the tourism board agree.





Increased leisure time and **short-term economic decision making** are the two drivers that shape the **House of Cards** scenario. However, sitting underneath these drivers, at the foundation of the scenario, is the under-valuing of the human element in community making and the prioritisation of short-term economic gains.

The reinforcing loop and systems map that illustrates this scenario appears below:





Scenario Narrative

By 2030, the four-day work has been widely adopted across New South Wales, meeting the demand for greater flexibility in the workplace. With the weekend increasing to three days, there is increased demand for short-term getaways and the hospitality, accommodation and tourism sectors all benefit.

Passenger numbers at Ballina-Byron Gateway Airport begin to grow exponentially and demand for short-term accommodation in the Byron and broader Northern Rivers region cannot be met solely by traditional accommodation providers. Pressure is applied by the beneficiaries of tourism (tourism operators, hospitality, retail, local artisan producers) to maintain or even loosen regulations around short-term rental opportunities.

With State and Federal government budgets squeezed by the perfect storm of an ageing population, falling birth rates, anti-immigration sentiment and significantly increased defence spending (up from 2% of GDP in 2025 to 3% in 2030), grants to local governments are cut for three consecutive years from 2027. Councils are encouraged to become much more self-sufficient in terms of generating their own revenue.

In response, councils in the Northern Rivers gain approval to implement the special rate variation of 30% above the standard rate peg set by NSW government regulators. The variation is necessary for councils struggling to fund required services due to inflation, high infrastructure repair backlogs, and increased operating costs.

Battling declining financial sustainability, councils adopt a shorter-term outlook with regards to economic decision-making in a bid to ward off insolvency. Development Applications are approved with less red tape as private investment is encouraged in tourist accommodation facilities. Environmental concerns are deprioritised in the bid for short-term financial *sugar hits*.

“Greed, for lack of a better word, is good. Greed is right, greed works. Greed clarifies, cuts through, and captures the essence of the evolutionary spirit”

- Gordon Gecko, Wall Street, 1987

The 60-day restriction on non-hosted short-term rental accommodation, introduced in September 2024, is extended to 120 days to capture more of the tourist dollar. Subsequently, neighbourhoods are littered with short-term rental properties, robbing communities of their soul and connection. The population becomes more transient, with fewer people truly invested in the community or the long-term prospects of the region.

Long-term residential stock is squeezed ever tighter, and the housing affordability problem is exacerbated. Homelessness becomes a visible issue across the region. Residents that have been in the Northern Rivers for generations and who are now raising their own families are forced to move to more affordable regions a long way from the coast as rents are pushed ever higher.

These people are not numbers. They are children being removed from local schools. They are local workers and local jobs that are lost. They are volunteers and the coaches of local sporting teams. They are friends and neighbours. They are the essential fabric of the community, the people who actually make this place what it is. And they are the victims of short-sighted economic policies.

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A combination of private and public investment is poured into the Ballina-Byron Gateway Airport to take advantage of the growth in passengers. From a base of 650,000 passengers in 2024, the long-term forecast of 1.2 million passengers in 2040 is surpassed in 2033. Further upgrades are implemented to support the increasing passenger volumes including expanding the check-in area and departure hall, providing additional retail facilities, and building additional taxiways, jet parking bays and an air control tower.

Over-tourism leads to environmental decline the famed natural resources of the Northern Rivers fall victim to the loss of government funding and focus. and Meanwhile, the growth in short-term rentals creates increasing friction between rental property owners and permanent residents. Houses are often empty and neighbourhoods are vastly underpopulated when tourism is low. The **House of Cards** is beginning to look very fragile as the transient population becomes a real issue.

Protests against over-tourism emerge. Protestors at the airport delay major upgrades and even prevent planes from landing. The police and federal military are assigned to guard Ballina and Gold Coast airports and escort passenger arrivals to airport transit bays. Protestors line Southern Cross Drive, the main road leading to and from Ballina airport.

There are blockades down Johnson St in Byron Bay as locals are in direct conflict with local tourism operators and beneficiaries. High-profile tourist operators are vandalised. Meanwhile, protestors are portrayed as hippie, left-wing radicals and economic vandals by the mainstream media. In 2035, the Northern Rivers is a fragile region seemingly at war with itself.

Eventually, the tourist operators themselves become victims of policy greed, since tourism depends on a stable local workforce. As housing costs climb and short-term rentals reduce availability, the very people who run tourism businesses can no longer afford to live in the area. Without operators and staff, the tourism economy cannot function. **No locals, no workforce. No workforce, no tourism.**

While the economic implications from a destabilised community are the loss of workers, loss of business and loss of trust, the issues run far deeper than just economic fragility. At its core, **House of Cards** is about social fragility. When families leave, when schools churn, when sporting clubs lose volunteers, when neighbours don't know each other anymore, resilience drops. And when the next crisis hits, as it undoubtedly will, there isn't the same social thread to pull on.





Tsunami

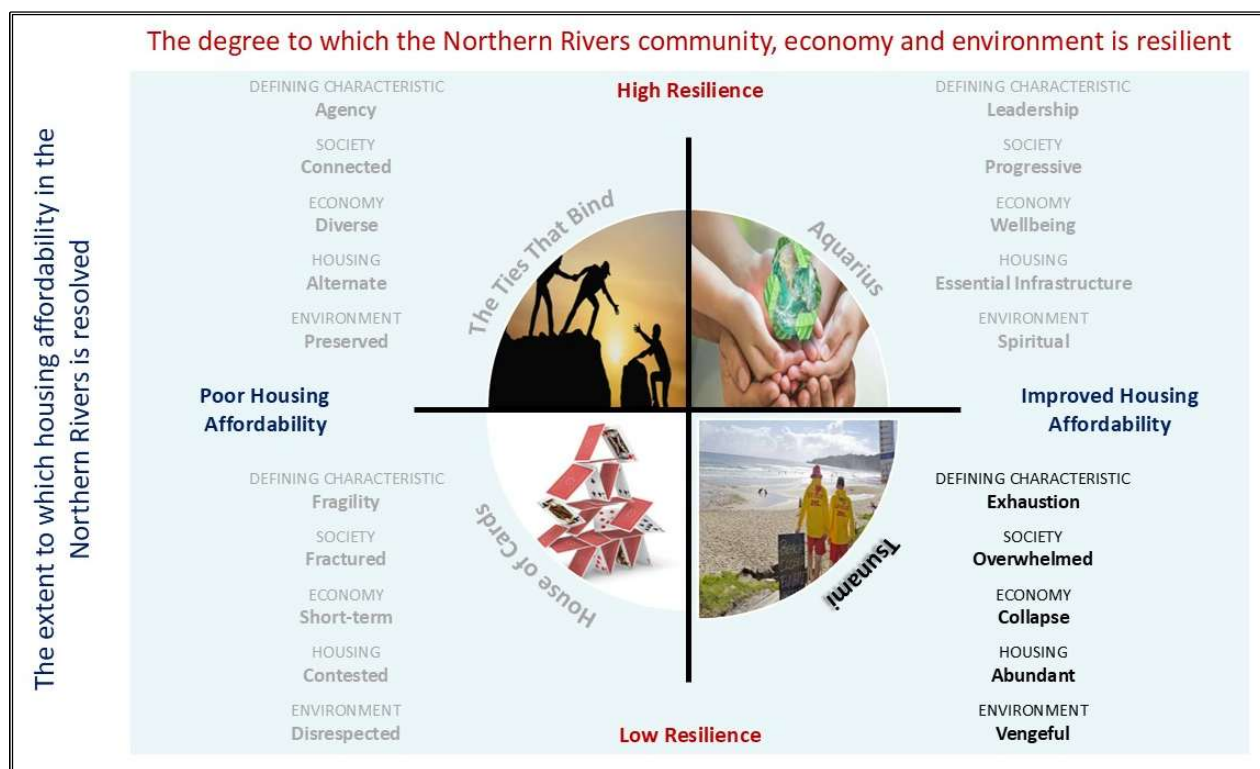




Tsunami: Overview

This scenario has primarily been shaped by the following driving forces:

- Low community, economic and environmental resilience in the Northern Rivers
- Improved housing affordability in the Northern Rivers



Tsunami describes a bleak future in which communities in the Northern Rivers are **overwhelmed** by the simultaneous and combined impacts of structural changes in the workplace and increasingly extreme weather events.

In **Tsunami** we see a decline in the **capability** of people to live in the Northern Rivers, as the escalated implementation of automation and artificial intelligence in the workplace impacts employment opportunities. And we see a decline in the **desirability** of the region as climate shocks have a compounding impact leaving residents psychologically, physically and financially exhausted.

As job losses mount, the region's workforce shrinks and the economy slips into recession. Mortgage stress becomes a major issue across the Northern Rivers, and many families place their homes on the market as they look to move to major cities where employment opportunities are more plentiful.

With the economic downturn, there is a lack of government investment in critical infrastructure, including roads, community recreation facilities, and internet resources. A decline in social wellbeing and cohesion follows, and crime grows.

In this scenario, the region is overwhelmed by a **Tsunami** of change for which it is unprepared. As a result, the Northern Rivers is no longer an attractive place to live, work or raise a family.





Scenario Background

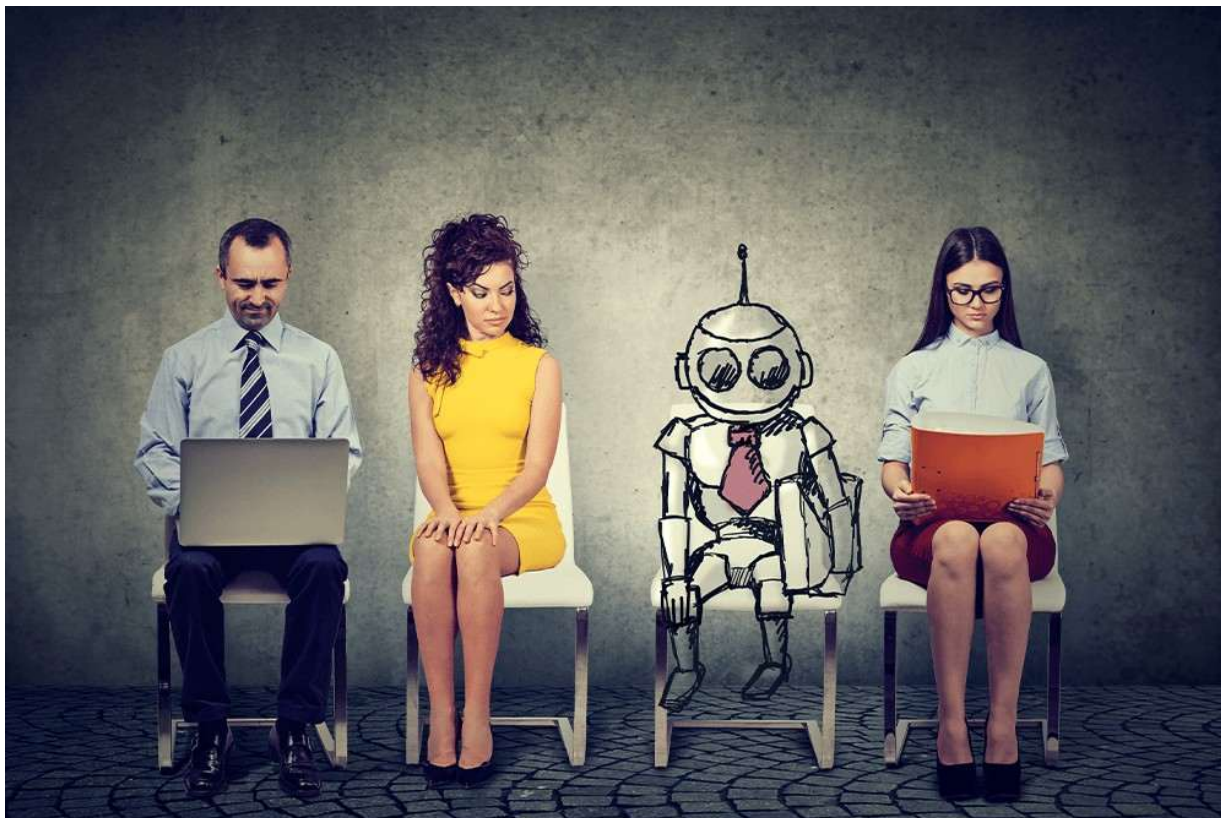
In May 2022, Australia's **Climate Council**, an independent organisation providing evidence-based information on climate science, impacts and solutions, released a report titled **Uninsurable Nation: Australia's Most Climate-Vulnerable Places**. Within this report, the Council ranked the top 10 federal electorates facing the greatest risks from extreme weather impacts. Two of the top 10 electorates, Richmond (Tweed, Byron, Ballina) and Page (Lismore, Casino, Grafton), are in the Northern Rivers. Susceptible to river flooding, bushfires, extreme high winds and coastal inundation, the Council estimated that greater than 20% of properties in the Richmond region, and 10% of properties in Page, would be uninsurable by 2030.

This report landed just three months after the Lismore floods in which the Wilson River peaked at 14.4m, smashing the previous record by over 2.2m. Lives had been lost, hundreds of millions of dollars of critical infrastructure was damaged, thousands of people were homeless, and hundreds of businesses had been impacted. Residents needed no reminding of how vulnerable the region was to extreme weather events. The long-debated possible impacts of climate change were suddenly very real, and the Northern Rivers was deemed to be ground zero!



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In February 2026, WiseTech Global, an Australian logistics software business, announced that it was cutting 2,000 staff as part of an AI transformation. The announcement marked the first incidence of mass AI-related job losses in Australia.

Just two days later, the financial technology company Block (formerly Square) announced it was cutting almost 4,000 jobs or 40% of its workforce in what its chairman called a strategic shift to increase reliance on artificial intelligence:

“Intelligence tools have fundamentally changed what it means to build and run a company. A significantly smaller team using the tools we’re building can do more and do it better. And that’s accelerating rapidly.”

- Jack Dorsey, chairman and founder of payments company **Block**

Then, in early March, Atlassian chief executive Mike Cannon-Brookes announced that the company was laying off 1,600 employees globally, with 500 jobs disappearing in Australia. The announcement represented the largest restructure in the company’s history, with Cannon-Brookes saying AI had changed the skills and number of people the company needed in some areas.

These examples highlight the growing trend of businesses aggressively redesigning their operations and employee mix to accommodate AI, with the aim of streamlining processes and improving productivity.

The long-forecast tsunami-like impact of AI in the workplace is no longer on the distant horizon.

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Scenario Narrative

As extreme weather events mounted, the emotional, economic, environmental impact began to take its toll.

First, there was the 18-month drought in 2028-29 that impacted across South-East Queensland and the Northern Rivers. This was broken in March 2030 by another major flood event that caused significant damage to Lismore, Ballina, Coraki, Broadwater and Wardell. Although not reaching the same level as the record 2022 flood, the Wilson River still peaked at 12.2 metres, overtopping the levee, flooding the CBD and triggering further PTSD among Lismore residents.

Then, in March 2030, the impact of ex-tropical cyclone Larry was felt along the coast of the Northern Rivers, with surging tides causing major damage to Clarke's Beach in Byron Bay, Kingscliff Beach and Seven Mile Beach in Lennox Head. Once again homes along Belongil Beach were threatened and the water crossed Pacific Parade in Lennox Head for the first time in living memory.

A new prolonged drought began in September 2030.

The compounding impact of these events occurring in such proximity was devastation of the local agriculture economy. Avocado growers who survived the 28-29 drought finally had to wave the white flag in 2031 as the drought sapped what little energy, optimism and finances they had left. Other traditional agriculture industries packed their bags as their sectors were no longer considered viable in the region. Long-time industry workers began to leave the region, unable to sustain a living.

The sight and smell of damaged land, severely eroded beaches, and flood-ravaged towns begin to impact tourism. As does the increasing acceptance that climate change is real and it's happening now. There is a distinct change in the climate zeitgeist across Australia and people begin to temper their holiday travels. Byron Bay and the broader Northern Rivers feel the impact.

Meanwhile, in businesses across Australia and around the world, the rapid adoption of AI is on in earnest. What started as a ripple in the mid-2020s, became a tsunami in the latter part of the decade. Remote workers, who in many respects were beneficiaries of the Covid19 epidemic because they had the luxury of "*working from anywhere*", now found themselves on the opposite side of social disruption. Being *out of sight and out of mind*, these faceless employees were the first to be let go by corporations. With its abundance of full-time telecommuters, the Northern Rivers was particularly impacted.

In 2032, the economy of the Northern Rivers is seemingly under siege. Ravaged by the endless assault from extreme environmental and economic events, residents feel overwhelmed, exhausted and abandoned.

As job losses mount, the region's workforce shrinks and the economy slips into recession. Mortgage stress becomes a major issue across the Northern Rivers, as families look to move to cities with better work opportunities and more affordable housing. As more homes are placed on the market, annual house prices remain steady in 2033 across the Northern Rivers. This is the first year prices haven't risen in decades.





The population profile of the region is beginning to change. With grim prospects for a career in the Northern Rivers, there is an exodus of young people, including families, so the demographic creeps disproportionately older. This puts further pressure on an underfunded supporting economic system, namely, aged-care and hospitals.

With little investment or jobs, the socio-economic profile also changes, with a disproportionate number of people considered economically and socially vulnerable, thus limiting their options to move to other, more vibrant regions. The poor economic conditions soon lead to a decline in social cohesion, and growth in crime and health implications. Already-stretched local services such as police and health care are placed under more pressure.

The region is trapped in a declining reinforcing loop for which it is unprepared, caused by the dual forces of environmental and technological disruptions. Liveability in the Northern Rivers is in decline.

Cries for government assistance are largely ignored, not because there is a lack of will, but because there is a lack of capability. All governments are facing their own challenges.

In the Northern Rivers, council finances are severely stretched because of the damage caused by weather events. Local government budgets then begin to contract as their residential rate base falls. Infrastructure such as roads and bridges, and public amenities including recreation facilities are poor, damaged and under-financed.

Meanwhile, the federal government is faced with a revenue base being heavily impacted by Australia's ageing population. Federal government funding is made increasingly hard to attain as spending on defence climbs ever upwards to 5% of GDP in 2032, more than double what it was in 2026. This money must come from somewhere. Funding for police, education and emergency services is reduced.

With limited funds available, governments focus their spending on the multitude of outer-suburban seats in major cities. Regional Australians feel alone and voiceless.

In 2040, the Northern Rivers is no longer an attractive place to live. There is an abundance of vacant houses for sale across the region and housing has never been more affordable. The problem is no one wants to live here.

