



THE UNIVERSITY OF  
SYDNEY

# Submission to the Australian Government Department of Social Services on the National Housing and Homelessness Plan

The Climate Change, Place and Mental Health Incubator

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## **The following responses refer to Section 3.7 of the National Housing and Homelessness Plan Issues Paper: ‘The impact of climate change and disasters on housing security, sustainability and health’.**

### **Question 1. How can governments improve housing and accommodation service coordination to better support individuals affected by hazards?**

To enhance housing and accommodation service coordination for individuals affected by environmental hazards, we recommend that governments consider and integrate the mental health needs of those impacted in all actions and decision-making processes. Several reasons support this approach, as discussed below.

**Link between climate change-induced events and mental health:** There is compelling evidence linking climate change-induced acute environmental events (e.g., floods, bushfires) and non-acute environmental hazards (e.g., rising temperatures, drought) to mental ill-health, including conditions like anxiety, post-traumatic stress, and even suicide (Cianconi et al., 2020). Downstream consequences, such as displacement and housing evacuation, can lead to increased depression, anxiety and PTSD symptoms (Matthews et al., 2019).

**Housing location impacts:** Housing plays a crucial role in mitigating the mental health impacts of climate change-related hazards. Many Australians reside in 'hazardous' geographic areas (e.g., coastal areas, bushfire/flood zones) and, in 2022, approximately 70% of Australians were living in a local government area that was impacted by extreme natural disasters (Australian Federal Treasury, 2022). These communities will continue to face increased exposure to climate disasters and associated mental health effects.

**Inadequate housing design:** Modern housing developments often lack the necessary insulation and passive design aspects for climate change adaptation, which can exacerbate health risks and trigger ongoing health issues (Australian Senate, 2018; Vardoulakis et al., 2015). Moreover, poor-quality housing can deteriorate physical health, thus leading to poorer mental wellbeing (Berry et al., 2010; Cornell et al., 2020; Evans et al., 2003).

**Psychological impact of housing:** Housing is closely tied to psychological processes integral to mental health, including providing a sense of safety, control, and identity. When people are forced to shelter at home due to natural disasters or major crises (e.g., COVID-19 pandemic lockdown), individuals are constrained by the quality of their housing conditions and lose their ability to control privacy and safety through housing, this can lead to increased anxiety and depression, and poorer overall mental health (Bower et al., 2021; Ang Li et al., 2023). In this instance, inequality in housing conditions, faced often people who are low-income or renters, can exacerbate mental health inequality (Bower et al., 2021).

**Social connections and neighbourhoods:** Dwellings and neighbourhoods are the site of key social relationships, a known determinant of mental health and wellbeing, even during crises

(O'Donnell et al., 2022; Saeri et al., 2018). We know that disasters can erode important community connections, interpersonal relationships and sense of community, therefore highlighting the importance of maintaining and supporting meaningful social connections in preparedness and recovery efforts (Kaniasty, 2020).

**Integrated planning for a climate change future:** International evidence suggests that housing planning with a singular objective (e.g., reducing climate risk) can have unintended negative consequences. Instead, planners can use more integrative models (e.g., system dynamics models) with collaborative stakeholders to drive shared decision-making about housing that consider physical, mental, environmental, economic and social wellbeing needs (Macmillan et al., 2016).

To address these issues effectively, we recommend the following actions:

1. **Housing and homelessness services must prioritise and support building community connections, particularly for those experiencing the highest level of disadvantage:** For several at-risk populations, including those on low incomes and living in precarious housing, Howard and colleagues (2014) found intersecting experiences of social isolation and poverty amplified danger for people before, during and post natural disaster. Research consistently finds that community members activating existing and new informal networks are invariably the first responders in disasters (Cretney, 2018; Rawsthorne et al., 2022; Rawsthorne et al., 2023) and are most likely to provide support locally long after official recovery periods are completed. Supporting the development and sustainability of local informal networks of community members through community development at a neighbourhood level linked to housing provision are critical protective strategies for many in the context of disasters (Darab et al., 2020; Redshaw et al., 2018).

Community-led disaster preparedness effectively links housing, mental health and wellbeing, and practical climate change adaptation through building strong local processes for shared decision-making and shared responsibility. As disasters and other climate change impacts become more frequent and intense, homelessness and housing planning will necessitate close attention to localised community networks, fostering relationships and building community structures and processes which include housing as part of a broader web of protection.

2. **Retrofit low-income housing for resilience:** Support the retrofitting of low-income housing to improve resilience to climate risks. People living in poverty and sub-standard housing are likely to spend a significantly more time indoors as a result of climate change-related disasters and poor-quality outdoor environments; their housing quality will directly impact their mental health (Palinkas et al., 2023). For example, Australian public housing residents with insufficient cooling methods (e.g., air conditioning) experience poorer physical and mental health during periods of climate change-related extreme heat exposure (Lander et al., 2019). Adequately preparing housing for more extreme temperatures and weather events will prevent further harm, both mentally and physically, to residents and their communities.

3. **Incorporate lived experience into disaster and housing planning:** Local community members with lived experience of environmental disasters, including representation from vulnerable or typically marginalised groups, can provide valuable insights and contributions to the design and development of local housing and homelessness plans to ensure community needs are met during and following future climate events (NEMA, 2023).
4. **Plan adequately for the replacement of low-income housing post-disaster:** Develop comprehensive plans to replace low-income housing, particularly after natural disasters, as lower-cost housing (including rental properties) is often located in vulnerable areas, may be older and less well-maintained, and is less likely to be re-built post-disaster (Institute of Medicine, 2015). The lack of affordable housing options can exacerbate homelessness and displacement.
5. **Coordinate housing and mental health services post-disaster:** Recognise the shared need for housing and mental health services after natural disasters. Groups most at risk of exposure to climate disasters and associated negative effects – due to living in homelessness, poor quality and insecure housing, and non-urban areas – often experience the worst psychological impacts following disasters, particularly for individuals with severe and enduring mental illness and low incomes, as well as public housing residents and those experiencing social marginalisation (e.g., LGBTIQ+) (Australian Senate, 2018; Berry et al., 2010; Bezgrebelna et al., 2021; Cornell et al., 2020; Impact Economics and Policy, 2022; A. Li et al., 2023). Coordinating housing and mental health support is critical for these vulnerable groups to ensure wellbeing post-disaster (Palinkas et al., 2020).
6. **Engaging in a combination of recovery and prevention strategies:** Climate change-related events are occurring with increasing frequency and severity, impacting larger proportions of the population every year. Therefore, developing universal housing strategies that safeguard current and future housing, neighbourhoods and residents against climate events is crucial. This approach aims to prevent repeated negative impacts on mental health and well-being due to changes in community, identity, and place (Longman et al., 2023).
7. **Supporting at-risk and vulnerable population groups:** Climate change-related environmental disasters tend to impact marginalised populations the most; exposing and deepening social inequalities (University of Sydney, 2022). For example, people living with disabilities and their carers are more likely to experience injuries and loss of property following disasters (Baillie et al., 2022). Additionally, Aboriginal and Torres Strait Islander peoples, LGBTIQ+ peoples, and those receiving income support are more likely to be evacuated, displaced and suffer worse mental health and wellbeing in disaster contexts (University of Sydney, 2022). Climate change and disaster recovery and preparedness efforts must provide targeted support to these groups, ensuring housing security, social support and mental health resources.



## Question 2. How can governments support hazard resilient housing and housing modifications for new and existing housing, in particular within rural and remote locations that are more likely to be impacted by extreme weather events?

Global research suggests that those who are already experiencing social disadvantage tend to live in low-cost housing in areas at greatest risk of exposure extreme weather events.

Governments can support and facilitate improved hazard resilient housing in these areas via several means:

1. Australian governments could improve the climate risk of the most vulnerable Australians by **increasing Australians' access to affordable, good-quality housing** in the private sector and good quality social housing nationally. Cornell et al. (2020) suggests this could be achieved by increasing Commonwealth and State funding for the social housing sector and incentivising building new, affordable and secure housing, designated for private rental or low-cost ownership.
2. **Invest Commonwealth and State funding in a retrofit program for low-income housing to improve energy efficiency and thermal performance.** Starting with existing social housing stock would improve the climate resilience and mental health of those experiencing the highest disadvantage and risk of climate change-related events. Additionally, it is more sustainable to prioritise retrofitting and refurbishing existing building stock over rebuilding to save energy and materials, while reducing waste and carbon emissions (Australian Council of Social Service, 2023; Oldfield, 2022). Haddad et al (2022) observed indoor overheating and poor conditions in Australian social housing, highlighting the importance of building design and adaptation strategies to enhance the quality of building fabric in social housing residences, and passive design strategies to decrease the need for active heating and cooling systems. Further, heat mitigation measures in response to increasing urban temperatures should be combined with the building adaptation strategies, considering the projected increase in the frequency and magnitude of extreme heat events and the local climate in urban, rural and remote locations across Australia (Haddad et al., 2022).
3. The Australian Council of Social Service (ACOSS) (2023) has also suggested **the Commonwealth Government incentivises and provides funding to support low-income homeowners to access energy efficiency audits and upgrades, electrify their homes and install solar PV.**
4. Others have suggested the **government should collaborate with the Australian Building Codes Board, corporate, industry, finance and insurance sectors** to decide on Australia's housing needs to reach net zero and mitigate the effects of climate change (Savery, 2023).

### **Question 3. How can governments better encourage the uptake of energy efficient housing modifications and design?**

We propose the following means through which governments can encourage the uptake of energy efficient housing modification and designs:

1. Offer financial incentives, such as tax credits, rebates, or grants, to homeowners who invest in energy-efficient modifications and/or build energy-efficient homes. These incentives can offset the initial costs and provide a tangible benefit to homeowners.
2. Promote energy audits to help homeowners identify areas where energy efficiency improvements can be made.
3. Create a certification system for energy-efficient homes that can be used in real estate transactions to highlight the benefits and climate change readiness of such properties.
4. Mandate the disclosure of a home's energy performance as part of the real estate transaction process, allowing buyers to make more informed decisions.
5. Invest in research and development of new energy-efficient technologies, materials, and construction methods.
6. Promote innovation in the housing sector to lower the cost and increase the accessibility of energy-efficient solutions.
7. Offer incentives to builders and developers who prioritize energy efficiency in their projects. This can include expedited permitting, density bonuses, or access to financing options for energy-efficient construction.

## Question 4. How can housing policies and programs support people who have been displaced due to climate disasters?

The Australian Government can better support people who have been displaced due to climate disasters by designing temporary housing responses that explicitly consider and prioritise the mental health needs of those impacted. Evidence shows that people who have had their homes damaged as a result of climate disasters tend to have poor mental health (Crane et al., 2022; Woodhall-Melnik & Grogan, 2019), suggesting that many enter temporary accommodation with mental health support needs. There is also some evidence that the experience of temporary accommodation itself may negatively impact mental health (Kawakami et al., 2020; Osofsky et al., 2009). As such, temporary accommodation services may benefit from the following considerations:

1. **Prioritising a person's social connections and place of origin:** Temporary housing programs should prioritise maintaining existing social connections and proximity to the place of origin to safeguard wellbeing. Inadequate post-disaster housing support can lead to forced migration, negatively impacting mental health through the disruption of social ties and community bonds. Keeping pre-disaster communities together within temporary housing or locating temporary housing close to communities of origin can be protective of individual mental health (McMichael et al., 2012; Nayna Schwerdtle et al., 2021; Schwerdtle et al., 2017).
2. **Ensure housing quality and safety:** Temporary accommodation should be of good quality, free of health hazards, and not located in areas particularly vulnerable to further climate disasters and hazards. It should also be situated close to essential amenities such as shops, employment opportunities, health services, and public transport.
3. **Housing and evacuation plan for people experiencing homelessness:** Specific housing and evacuation plans should be developed for people experiencing homelessness. Housing programs for homeless individuals should not be located far from their community of origin, as research has shown that this can lead to loneliness and hinder the success of tenancies (Bower et al., 2018).
4. **Reduce administrative burdens associated with disaster assistance:** Recent evidence from the United States (Raker & Woods, 2023) found that reducing administrative demands associated with government disaster relief programs (e.g., producing extensive documentation and long processing times) can ensure disaster assistance is easier to access among affected populations and minimise obstacles among poor and marginalised groups accessing support post-disaster.
5. **Trauma-informed housing and homelessness care post-disaster:** Housing and homelessness workers may benefit from training in trauma-informed care to recognise signs of mental distress amongst disaster-affected clients and facilitate linkages to mental health support services (NEMA, 2023). As housing workers may be one of the few service providers in direct contact with affected populations, they are uniquely positioned to link clients with mental health and wellbeing resources and services. This means a 'no wrong door' approach to mental health and reduces the burden on affected individuals to find necessary health services. Mental health services may be co-located



or situated in close proximity to disaster-affected communities to facilitate the well-being of those affected (Bris & Bendito, 2019; Institute of Medicine, 2015)

## Question 5. What options should be explored for improving the energy efficiency of rental properties?

Voluntary schemes aimed at improving energy efficiency within the rental sector are often undersubscribed, reflecting challenges of split-incentives, lack of tenant empowerment, and low landlord motivation (Daniel et al., 2020). Where landlords do decide to improve the energy efficiency of rental properties, financial factors (i.e., whether upfront expenditure results in high rental returns or capital growth) and tenants' perceived needs (noting that these may not be well understood by a property manager or landlord) are two of the key motivating factors (Daniel et al., 2020; Lang et al., 2022). Routine maintenance or urgent repairs represent key intervention points where this work may be undertaken (Lang et al., 2022).

A recent national survey of 15,000 renters (Baker et al., 2022) clearly demonstrates that voluntary measures are insufficient in improving energy efficiency within the rental sector to a level sufficient to mitigating or protecting from the impact of climate change and natural disasters. For example, 23% of renters could not keep adequately warm in their home over winter, 27% had problems with mould, and 21% experienced damp (Baker, 2020). Therefore, minimum standards enforced via the State and Territories' Residential Tenancies Acts may be a primary mechanism in bringing about comprehensive and scale-up improvements in energy efficiency within the private rental sector. The Victoria Government have led the way in this area, but we can also look to the international precedents of the UK and Aotearoa New Zealand in this type of policy instrument (Daniel et al., 2023).

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