

Guided, free text questions

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You must answer questions that say required.

Required Questions

I have read and agree to the privacy notice (required)

Yes

The Government may choose to publish submissions. As such, please specify whether you would like your submission to be published on the department's website and if you would like your input to be anonymous: (required)

I consent to the publication of my feedback with my name or, if applicable, my organisation

I consent to the publication of my feedback anonymously

I do not consent to the publication of my feedback.

Are you responding as an individual or as a representative of an organisation? (required)

I'm responding as an individual

I'm representing an organisation.

The [My Home Network \(MHN\)](#) in Mount Alexander Shire, Central Victoria, has over 170 community and government organisational representatives and community members with diverse expertise and lived experience of housing crisis and homelessness.

The network was formed in late 2019 in response to increasing local concerns about the lack of affordable, safe, secure, appropriate and sustainable housing in our Shire and is auspiced by the local [Dhelkaya Health](#).

Formal organizational members of the network include:

1. Castlemaine Community House (CCH)
2. Dhelkaya Health
3. Haven Home Safe
4. Mount Alexander Shire Accommodation and Respite Group (MASARG)
5. Mount Alexander Sustainability Group (MASG)
6. Salvation Army
7. Nalderun Aboriginal Education Cooperative (NEAC)
8. Castlemaine Institute
9. Mount Alexander Shire Disability Advocacy Group (MASDAG).

The network also works closely with the [Mount Alexander Shire Council \(MASC\)](#).

Guided questions

You can choose not to answer any question by leaving the space provided blank.

- 1. How can governments and community service providers reduce homelessness and/or support people who may be at risk of becoming homeless in Australia?**

Summary response to all questions

The My Home Network highlights that those experiencing systemic disadvantage are more predisposed to homelessness or being unhoused. These demographics include those who suffer [economic and financial disadvantage](#), identify with a physical and or intellectual disability, women, Aboriginal and Torres Strait islander Peoples, LGBTQIA+ community members and Culturally and Linguistically Diverse (CALD) Peoples. Solutions to homelessness and being unhoused must be linked to gender equality, gender diversity, Aboriginal and Torres Strait Islander Peoples' self-determination, social inclusion, climate change adaptation – indeed broader and deeper systemic change – to build a more equitable, just society. Therefore, any Federal housing strategy, policies and reforms must be linked to strategies and policies that improve social equity.

Associated key drivers behind the housing crisis are:

1. Wages and pensions not rising with inflation
2. Mismatch of housing supply and demand
3. Lack of adequate State and Federal Government investment in social housing for decades
4. Financial and tax mechanisms and structures that compound inequity
5. Social inequity (see above)
6. Lack of affordable rental, crisis and transition accommodation

Addressing these drivers requires an integrated approach that includes:

1. Improving integrated planning, such as 15-minute neighbourhoods, that sees housing (including social, crisis and transition housing) in terms of local housing needs and dynamics and within walking distance of employment, shops, schools, public green spaces, health services, public transport and other support services
2. An increase and improvement in crisis and transition housing and wrap around supports
3. Local place-based Airbnb management ensuring secondary Airbnbs' impact on long term rentals is diminished
4. Innovative, diverse housing models
5. Increasing wages, JobSeeker, Parenting Payments and the various Pensions
6. Using current housing stock to better capacity, such as releasing vacant dwellings for affordable rentals, transition housing and [Home share](#) models
7. Housing strategies linked to climate change adaptation, gender equity, gender diversity and Aboriginal and Torres Strait Islander Peoples' self-determination and social inclusion
8. Broader and deeper systemic change, including policy changes directly improving conditions for all peoples suffering economic, social and practical disadvantages

Accountability

These strategies, policies and reforms must have a clear line of sight from policy to operational detail, with feedback loops, within a robust monitoring and evaluation framework that includes indicators of social determinants of health and wellbeing.

Role of lived experience

The expertise of lived experience of homelessness or being unhoused must be front and centre in the development of housing strategies, policies and reforms. We recommend an expert reference group of those with lived experience to inform the development of such strategies, policies and reforms. A key principle is that any such action does no more harm to people with lived experience.

Housing for community members who identify with a physical and or intellectual disability

Those community members with a physical and or intellectual disability, require specific supports and housing pertaining to their specific needs and should not be seen as a homogenous disability group. Only people with a disability with high support needs are eligible for SDA which applies to only 6 per cent under the NDIS. The other 94 per cent are competing for housing with everyone else and usually have additional needs requiring specialist housing options and solutions There should be adequate SDA for those in the NDIS, recognising their diverse needs, and it should be available in or near their community to ensure their connections with family, friends, community and support services are maintained.

The housing sector, including registered community housing providers and real estate agents should refer to social housing as a beneficial option, understand the advantages of affordable long-term leases in terms of financial stability and security for both leasee and lessor, improve their capacity to understand the discrimination experienced by community members who identify with a physical and or intellectual disability, and their particular housing needs, and support them appropriately. Collaboration with services intersecting with disability housing, such as family violence and mental health services, should be improved.

Housing for LGBTQIA+ community

LGBTQIA+ community members experience a higher degree of homelessness than their cisgendered siblings, linked to discrimination within the housing sector and to the higher difficulty in accessing services, higher diagnoses of mental health conditions and higher degree of instances of leaving home due to lack of acceptance or understanding within the family environment. We recommend addressing the discrimination LGBTQIA+ community members experience, and building the capacity of the housing sector, including of real estate agents, to provide adequate and appropriate services.

Aboriginal and Torres Strait Islander Peoples

Addressed in the specific question on housing for Aboriginal and Torres Strait Islander Peoples below.

Refugees and migrants

The housing sector requires improved cultural competency to work with refugees and migrants, recognising their special needs in speaking English as a second language, as communities experiencing systemic disadvantage, as new to Australian ways of dealing with meeting housing needs, often scarred by past trauma, and requiring housing appropriate to familial and cultural norms. We recommend addressing the discrimination refugees and migrants experience, and building the capacity of the housing sector, including of real estate agents, to provide adequate and appropriate services.

Women

Australia is experiencing an increase in homeless women especially over the age of 55. Key drivers of women's homelessness include: family violence, income inequality, lack of financial independence and lack of affordable housing (in particular for women on low incomes, older women, single mothers, Aboriginal and Torres Strait Islander women, women without permanent residency, and women with physical and or intellectual disabilities). Strategies to address women's homelessness include: improving gender equality, investing in the primary prevention of violence against women, increasing investment in short-, medium- and long-term accommodation options to support women who are homeless or at risk of homelessness, and providing trauma-informed support for women across service sectors (family violence response, emergency housing, and mental health services).

Reducing homelessness and housing crises requires improved place-based responses according to local community housing needs and dynamics. We recommend:

1. Improved local data collation and data access, so that detailed data exists for localities at small scales and integrate intersectional data such as showing links between mental health and housing characteristics
2. Improved community engagement on homelessness and the housing crisis to break down stigmas associated with rental, social housing and homelessness and demystify myths around homelessness, including engaging with accommodation providers so that more are willing to service the needs of housing referrals
3. Improved information on support services available
4. Capacity building of the housing sector, real estate agents and associated services to ensure services are culturally safe for those experiencing systemic disadvantage
5. Collaboration across the three tiers of government and a whole-of-community approach, including developers, builders, real estate agents, community and government organisations, businesses, community members, including funding local government authorities to provide local knowledge to state and federal bodies
6. All levels of government should have an expert reference group of waged members of those with lived experience of homelessness, of being unhoused and/or of other types of housing crises to inform housing policy and reform, and to monitor and evaluate the implementation of such policies and reforms
7. A housing system that operates with a regional platform supporting regional responses according to common issues, and supports local shire-based housing networks that respond in place-based ways according to local needs and dynamics.

When answering this question, you might like to consider:

What is most contributing to homelessness in urban, regional and rural or remote areas?

All areas include some level of systemic disadvantage, which contributes to homelessness. Moreover, significant additional contributors to homelessness right now include the following.

1. Skyrocketing house and land prices, which impact on renters' housing costs and push more, especially low-income, people into homelessness
2. The slow pace of increases in social housing and a growing wait list for social housing is at unprecedented levels. In our shire of around 20,000 people, we have an as yet unmet need for over 600 social housing units
3. The low rate of income support for people on fixed low incomes is a major barrier to accessing affordable housing in the private market
4. The gap in mental health services and specialist accommodation for people unable to access the NDIS and those "well enough" to avoid a Community Treatment Order.

What short, medium, and long-term actions can governments take to prevent homelessness or to support people who may be at risk of becoming homeless?

Prevention of homelessness and the incidence of at-risk homelessness requires short, medium and long term.

In the short term, governments should focus on:

1. Raising the rate of Newstart
2. Increasing and broadening the availability of Rent Assistance
3. Increasing the pace of social housing development to meet its high demand
4. Increasing and improving crisis and transition housing and support services
5. Improving renter's [rights](#) to secure long-term leases and decent conditions

In the medium-term, governments should focus on:

1. Addressing the housing crisis by identifying and pursuing the achievement of appropriate types of housing for each region according to employment availability, and providing and improving transport and other infrastructure
2. Regulating Airbnbs, and similar short-term rentals transferred from the long term rental market, especially Airbnbs that are whole secondary residences
3. Incentivizing the release of vacant dwellings as affordable rentals or transition housing, say by communicating with owners of vacant dwellings

and/or by instituting a vacant dwelling tax, and by increasing shire rates to generate funds for a local housing fund

4. Investing in advocacy and support for low-income tenants

In the long-term governments should focus the provision of wrap-around homelessness services on prevention and early intervention, rather than crisis responses. A [Housing First approach](#) (dealing with getting homeless people housed as a first priority) is considered best practice. This requires an equity-centred approach to planning and development of housing, transport infrastructure, employment centres, and social infrastructure. Over the long term, such an approach will reduce overall cost pressures on households. Housing, employment, mobility and access to services and daily needs must be considered in an integrated way to ensure that the costs of living are understood and addressed in a holistic way. This requires cross-sector collaboration in prevention as well as addressing the remaining incidence of family violence, deteriorating mental health and other necessary care and supports.

What types of homelessness supports and services do we need more of? For example, earlier intervention, crisis support, mental health supports, etc

There needs to be more focus not only on prevention (as above) but also in integrating non-housing services and service providers with housing services and service providers, especially community housing providers. Moreover, sustainable tenancy officers need to be increased. Finally, early intervention to prevent homelessness can be enhanced by more staff:

1. To provide information and services to assist clients in accessing Rent Assistance, and new availability in housing
2. To build the capacity of housing providers, real estate agents and so on, to respond appropriately to mental health crises
3. In crisis support to address a growing cohort of homeless clients increasingly visible and presenting with more complex needs
4. To implement and facilitate a coordinated approach framework for inter-service and inter-agency responses
5. Dedicated to network and establish trust with local accommodation providers and Airbnbs so that they are willing to service the needs of housing referrals.

How can services be better coordinated to support people who are experiencing homelessness and more effectively respond to those at risk of homelessness?

In response to a question being asked of services as far back as 40 years ago, service coordination and effectiveness can be enhanced by:

1. Acknowledging, adequately resourcing and building the capacity of organisations at the interface with homeless people and neighbourhood houses and various charities
2. Breaking down siloed approaches to homelessness and its causes
3. More flexible funding to assist in cross-service provision
4. Improved collaboration at a local and regional level between stakeholders dealing with homeless people to ensure adequate understanding of their needs and their access to supports. Stakeholders include police, local laws officers, community health housing teams, local charities, neighbourhood houses and legal services.

2. How can governments, across all levels, best work with communities to support better housing outcomes for Aboriginal and Torres Strait Islander people? When answering this question, you might like to consider: What cultural, social and economic factors need to be considered?

Aboriginal and Torres Strait Islander Peoples need self-determination over the design, development, delivery and evaluation of housing and homelessness policies and services that affect them. Working for better housing outcomes must be part of the embedding of Aboriginal and Torres Strait Islander Peoples self-determination. This includes Aboriginal and Torres Strait Islander Peoples having:

1. Direct representation on organisational boards, as Aboriginal Liaison Officers (ALOs) in relevant organisations and organisational partnerships with Aboriginal and Torres Strait Islander Peoples organisations
2. Guaranteed access to adequate, secure, well-maintained, safe and culturally appropriate long-term housing, wherever they live
3. Their community-controlled organizations supported and funded by government to provide housing and homelessness services to their communities
4. Their homelessness understood and addressed in the context of colonization, dispossession and displacement from Country
5. Significant opportunities for their organisations to collaborate with government agencies to identify their housing needs and to determine housing solutions. In our shire this includes working with the [Dja Dja Wurrung Clans Aboriginal Corporation](#) and [Nalderun](#). All housing strategies and plans at local, regional, state and national levels must express at their core such community-based organisations' housing plans and self-determination strategies

6. Key roles in educating mandated cultural competency training for both housing sector organisations and those other services, such as health, intersecting with housing.

What might be the benefits of having a separate plan (or separate schedule to any new housing and homelessness agreement) for Aboriginal and Torres Strait Islander people?

3. **How can all levels of governments, along with housing organisations, institutional investors, not-for-profits, and private industry, improve access to social housing, which includes public housing and community housing?**

Societal stigma around social housing needs to be addressed by improving the appeal, value and normalising of social housing as appropriate, sustainable, affordable, secure housing. This requires:

1. robust communication deconstructing social housing tenant stereotypes and enabling better understanding of the need for social housing to reduce rental stress and enable people to be housed in their community near family, friends, services and supports
2. long term adequate funding for diverse, energy-efficient social housing that is well-integrated into the community (not in ghettos)
3. the mandating of inclusionary zoning so developers contribute a certain percentage of social housing for each development they undertake.

When answering this question, you might like to think about:

What changes can be made to the current social housing system to improve outcomes for tenants and/or improve the efficiency and effectiveness of the social housing sector?

Improving access to social housing also requires:

1. Significant investment in the quality of social housing, including expansion of retrofit programs currently underway, such as through the Big Housing Build in Victoria.
2. Designing new and retrofitted homes for liveability for different types of households, including culturally diverse households.
3. Designing new and retrofitted homes to cope with current and future climate conditions, including extreme heat and severe weather events.
4. The social housing register system to be improved to enhance client and housing service confidence and access. Current wait times, social housing

stigma and complex intake assessment processes reduce the system's efficacy.

5. Public and community housing to cost residents no more than 25 per cent of their household income
6. Participation by tenants and people experiencing, and at risk of, homelessness in decisions regarding housing services.
7. Removing punitive statutory provisions and policies that target public housing tenants (such as Three Strikes) and replacing them with proactive support programs to meet the needs of people facing crises who live in public housing.
8. Rights for tenants impacted by public housing refurbishments to be relocated to housing that meets their current needs and continues to ensure they are connected to their community networks, and maintain a right to return. They should be involved in the decision-making processes and planning around any potential relocation.

What actions are needed now to ensure there is social housing available for people in need

To ensure social housing is available for people in need right now, urgent state and federal government investment in diverse social housing is necessary. Australia needs 600,000 social housing units to meet demand and to alleviate rental stress and homelessness. Purchasing existing housing stock, refurbishing and retrofitting for sustainability would enable the quickest increase in social housing.

Federal and State Governments should ensure a diverse range of social housing, including for those identifying with a disability (ensuring a standard of gold star specialist disability accommodation), our community elders, Aboriginal and Torres Strait Islander Peoples and [women transitioning from family violence](#). Such housing needs to be energy efficient, climate resilient and part of integrated planning to ensure that social housing is near employment, services and public transport.

Are there longer term policies that need to be considered to support social housing over the next 10 years?

For diverse and inexpensive social housing options governments need to consider planning scheme amendments, say allowing Tiny Homes On Wheels (THOW) on vacant land to enable improvement and stability in access to THOW. THOW are suitable for young and elderly singles preferring to live alone. THOW are ideal secondary houses on existing land and for residential parks. THOW should be a social housing option only for those who chose that style of housing.

Similarly cohousing, such as the [WINCCohousing – Older Women in Cohousing](#)

need to include social housing options, given that cohousing can facilitate caring and sharing and service various needs of residents. As such, around the world, cohousing is attracting the interest of governments and residents especially in the case of seniors.

Changes to planning policy to facilitate appropriate increases in density in all types of development settings will enable greater options for varied social housing options.

How can governments ensure social housing is built in the right locations (considering environmental, socio economic and cultural factors) and will meet current and future needs of social housing tenants and the broader community?

Local governments require funding to review and consult with locals on planning for the right amounts of affordable and sustainable housing in the short, medium and long term. Local governments require greater powers to enforce such plans on developers and other private and public sector actors. In certain cases, local governments already have such data. In terms of appropriate local housing:

1. Social housing needs to be accessible, affordable, secure, safe, high-quality.
2. Integrated planning is important to ensure that residents of social housing have access to public transport; services, such as health services; jobs and other social and utilities infrastructure. For instance, new social housing should be built near activity centres and transport hubs that provide local and regional access to jobs and services. Applying principles of the 15- or 20-minute neighbourhood is a useful way to conceptualise these requirements
3. A diverse set of social housing typologies should be considered to respond to the cultural needs and local context of varying households, social housing also needs to be integrated with non-social housing of all kinds.
4. Adequate and transparent quantitative and qualitative local data collation and analysis, including social determinants of health data, ensures social housing will meet the housing needs of the community.

4. What should governments, private industries, the not-for-profit and community sectors focus on to help improve access to housing and housing affordability in the private market?

Need (demand) and supply mismatches

To improve housing access and affordability in the private housing market, all public and private sectors need to address mismatches between housing need (demand) and supply. Communities in our shire need more one or two bedroom houses than are available: 33 per cent of households are single person households, but only 2 per cent of housing units are one bedroom units. Many people are, therefore,

pressured to pay more for a 3 or 4 bedroom dwelling (wasting space and with greater heating and cooling costs). Such circumstances call for incentives and/ or quotas and/ or regulatory conditions for developers to build smaller dwellings.

Releasing vacant properties for potential housing

Our Shire has 1,300 vacant dwellings, 7,600 occupied dwellings and approximately 185 Airbnbs (plus other similar housing reserved for short term visitors). Owners of vacant properties should be encouraged to release them as affordable rentals, or weekender accommodation and short term transition housing.

Vacant property taxes should be introduced as by the Victorian State Government in some Local Government Areas in Melbourne. Local Councils could increase rates of, say up to 400 per cent, to owners of vacant properties. Both a vacant property tax and increase in vacant property rates could fund local housing initiatives

The impact of secondary residence Airbnbs on long term rentals at a national, state, regional and local level should be explored and appropriate strategies at all government levels developed as part of an integrated regulatory approach.

Private rental

Private renters need enhanced rights to secure, appropriate, affordable housing in good condition with sustainability features. Issues include:

1. Lack of secure tenure. Long term leases should be available and controls on evictions and lease terminations should be strengthened
2. Guaranteed adequate funding for tenants' advocacy services are required to uphold tenants' rights
3. Tenants need the legal right to challenge any significant rent increase without prejudice to their ongoing tenancy.
4. State jurisdictions should be encouraged to establish landlord registration schemes to provide transparency, accountability and data to inform renters.
5. A Public Housing Ombudsman or equivalent review body, appropriately empowered to deal with unresolved disputes, needs to be in place in all jurisdictions.
6. The role of the Public Advocate needs to be enhanced to enable them to legally represent tenants in all housing disputes.
7. All types of rental housing (including 'marginal rental housing') need to be regulated under state or territory tenancy law based on established nationally agreed parameters and standards.
8. A minimum of two months' notice should be required for landlord-initiated terminations for tenancy contracts in community housing and private housing.
9. The notion of home ownership in Australia is no longer the norm. Many other countries have long-term leases and/ or a rent-for-life approach. Australia

needs to consider this as an option. Rental legislation is required to protect the tenant and to establish more support for tenants to stay on track with their rental payments.

Financial mechanisms

Current financial compounds inequality. Negative gearing needs to be phased out. There should be a cap on investment properties and rent price increases should be capped at CPI. Abolish property-related capital gains tax discounts and exemptions.

Those on relatively low incomes rely on low wages; JobSeeker; Single Parent, and similar, payments; Disability, Aged and other Pensions – all of which are not increasing enough to even match cost of living increases. The rental market ‘has never been less affordable’, found [Anglicare](#) in 2022. Systemic housing unaffordability needs to replace governments’ attention on private home ownership.

Innovative models utilizing current housing stock better

Innovative models such as the [Home Share](#) model should be funded. Home Share is an internationally recognised scheme for formally pairing householders, who could benefit from help in the home and companionship, with individuals (homesharers) prepared to give practical assistance in return for free accommodation. It is based on principles of fostering independence, mutual benefit and reciprocity and provides affordable housing and improves health and wellbeing of both householder and home sharer. In New Zealand the federal government is funding five Home Share programmes.

Similarly, models that disaggregate land and housing costs (such as [Community Land Trusts](#)) should be supported. A Community Land Trust refers to land under shared ownership by a community-based not-for-profit legal entity while the residential buildings on that land are resident-householder owned (or leased long-term).

Innovative financing and funding models include land and property sales levies, [not-for-profit real estate agencies](#) targeting the disadvantaged, and certain build-to-rent models.

National planning guidelines for new housing developments

Planning guidelines for new developments should include:

1. A minimum target of 30 per cent social housing
2. Housing catering for diverse social and cultural needs as well as tenure mix at the neighbourhood level
3. A revised national rating system that considers the best international standards for energy and water efficiency and environmental sustainability

4. Privacy and noise controls
5. Dedicated public transport and active transport infrastructure
6. Electric vehicle charging infrastructure in master plans
7. Design and landscaping to incorporate water sensitive urban design including rainwater harvesting, stormwater, and wastewater recycling
8. Public open space in addition to community facilities
9. Adherence to universal design principles.

When answering this question, you might like to think about:

What actions should government take now?

Are there longer term policies that need to be considered to support an accessible and affordable housing market in the next 10 years?

How would supply, demand and affordability challenges need to be addressed in regional, rural and remote areas?

5.How could governments work better with industry, community services and other organisations to improve housing outcomes for all Australians?

When answering this question, you might like to think about:

How could governments work better with your industry or organisation?

How should communities be involved in initiatives to improve housing and homelessness in the future?

As State governments divest themselves of social housing responsibilities to become only a regulatory body, all housing providers should be adequately represented on state and national regulatory bodies. All three tiers of government should be working closer with networks like our My Home Network and in a more cross-government, publicly accountable way, clearly explaining their respective roles and responsibilities, improving opportunities for integrated government and local network collaboration and being accountable to their communities.

Communities, including lived experience of being unhoused/homeless, housing crisis, should be involved in decision making in housing initiatives along with government. This could be done through [residents' assemblies](#). Many community members and groups are exploring innovative housing design and financing models that respond to the need for more affordable housing and a desire for more community-oriented living situations, models that should be supported by government, financial institutions and regulators, assuming they meet baseline health, safety and environmental requirements of the planning system. Such models have the potential to improve the way that the housing system in Australia operates and to support diverse needs.

6. How can governments, the private and community sectors, help to improve sustainable housing and better prepare housing for the effects of climate change?

Housing affordability extends beyond rent or mortgage expenses to include the cost of living. To this end, improving energy efficiency of housing, especially in rentals, can dramatically reduce housing expenses, especially for low-income households, for whom high energy bills create a disproportionate burden. Retrofitting existing housing including rentals, and setting high standards for environmental performance of new builds, is critical to all actions taken to deliver affordable housing.

In addition to energy efficiency, new and existing homes must be increasingly resilient to extreme weather events expected to be made worse by climate change. Recent events such as bushfires and floods have left many displaced for extended periods. Moreover, people facing systemic disadvantage are more likely to be impacted by extreme weather events.

We recommend:

1. Expansion of the Energy Smart Public Housing and Energy Savvy Upgrades programs, and inclusion of resilience-building actions for households in these programs to take a whole-of-home approach to home retrofits that accounts for both efficiency and resilience
2. Mandating meaningful energy efficiency standards for rental housing
3. Improvements in energy performance standards, including under the National Building Code
4. Adoption of a resilience rating system, such as that developed by the Resilience Building Council, and application of minimum standards in rental housing and all new builds, complementing energy efficiency requirements as above
5. Meaningful and deliberative consideration of climate change in planning new housing developments, such as preventing housing developments in floodplains
6. Continued direct retrofits of social housing to include both energy efficiency and climate resilience upgrades.
7. Mandatory or incentivise passive solar design

As prices of renewable energy are reducing, renters should have equitable access to renewable energy and systems. We recommend:

1. No tenant co-payment under the Solar Homes project
2. Access to renewable energy systems in social housing
3. Clean energy price regulation
4. Governments facilitate and fund community solar banks.

When answering this question, you might like to think about:

What is the role of housing and homelessness supports, policies and programs in responding the climate disasters?

As above, housing strategies and policies must be linked to climate change adaptation and mitigation strategies so that all housing is climate resilient and the community has improved capacity in climate disaster preparation, mitigation, response, recovery and restoration.

How can housing policies and programs support people who have been displaced due to climate disaster?

We recommend that:

1. Housing programs include provision of translocatable modular homes for those displaced due to climate disaster to optimise staying in or near their communities
2. That all States and Territories adopt a Housing Strategy to adapt quickly and support affected communities in the event of health, economic and natural disaster crises
3. Housing programs include wrap-around-supports to address, for instance, mental health impacts of the climate disaster.

How can governments support hazard resilient housing and housing modifications for new and existing housing?

7. Is there anything else you would like to tell us?

Recommendations from the Retrofitting for Resilience project

The Castlemaine Institute, Central Victorian Greenhouse Alliance and Victorian Department of Energy, Environment and Climate Action recently completed a Retrofitting for Resilience research project about low cost opportunities to increase the uptake of retrofits for climate resilience – at the household and neighbourhood scales, and incorporating resilience into a whole-of-home approach to retrofitting for energy efficiency and climate risks. The project identified many actions, most involving modifications of existing energy efficiency programs rather than extensive investment in new programs or incentives.

The proposed actions highlight that broad uptake of resilience retrofits requires coordinated efforts across multiple sectors, including local, state and national government, community-based organisations and the property sector, among others. This is particularly true for actions specifically designed to support households that are likely to be disproportionately impacted by extreme weather events.

The project identified seven key areas for attention and action. Details follow.

1. Risk awareness

Information about climate-related risks should be consistent, context-specific, based on future climate projections, and applied and shared with communities in clear and locally relevant ways. This will ensure that households have climate risk information that is useful to them and can inform their decision-making about their future.

Recommended actions:

1. Apply a rigorous and consistent approach to the development and updating of flood maps and Municipal Emergency Management Plans that is based on future climate projections
2. Develop regional-scale flood maps that inform local flood maps and reflect the catchment-level impacts of new development and coordinated opportunities for risk mitigation
3. Consistently incorporate climate risks into strategic land use planning projects (including housing and neighbourhood character strategies, structure plans and framework plans) to identify the need for neighbourhood-scale mitigation actions and reduce potential future impacts on households (including decision-making about the location and nature of new development)
4. Explicitly inform buyers and renters of property-specific climate risks at the point of sale or rental and provide information about actions that can be taken in response to such risks
5. Develop and deliver sustainable, ongoing community-based programs to raise awareness of localised climate risks and resources available for reducing these risks and responding to extreme weather events.

2. Retrofit information, engagement and access to services

Guidance on home retrofitting should be integrated into a 'whole-of-home' approach that encompasses resilience, health, safety, comfort, energy efficiency and environmental benefits. This will facilitate household understanding of retrofit options that are suitable and of greatest value to them and their properties and help households make optimal decisions about investing in their home. It will also minimise the chances of maladaptive actions and leverage current energy efficiency programs. Recommended actions include:

1. Broaden and reorient current home retrofit information and programs to take an integrated whole-of-home approach that combines the benefits of energy efficiency and resilience retrofits, ensuring that information targeting the general public is broadly accessible
2. Link general information about whole-of-home retrofit options to self-assessment tools to enable households to personalise information to their individual property contexts
3. Adopt the Resilient Building Council's Resilience Rating system as an industry-wide standard that complements energy efficiency ratings
4. Expand the remit, responsibility and expertise of Home Energy Assessors to include a whole-of-home scope that covers both energy efficiency and resilience

5. Establish a single Victorian Government channel that provides unbiased and accessible, easy-to-understand information to households about all home retrofit programs and associated incentive schemes, including a platform for peer-to-peer discussion and 'ask an expert' guidance.

3. Motivations for action

Messaging and incentives to encourage home retrofits should be holistic to respond to household priorities, motivations and ability to pay. This will maximise the reach of programs into communities, including households most exposed to climate-related risks. Recommended actions include:

1. Develop targeted messaging drawn from the multiple benefits of whole-of-home retrofits that appeals to individual households' varied motivations for acting, including those related to cost savings, risk reduction, environmental, and health and safety factors
2. Undertake further research on the relative value and impact of retrofit options to inform household prioritisation of and investment in different actions
3. When developing financial incentives for retrofit actions, design options based on an understanding of households' ability to pay, and with the combined objectives to: 1) equitably support low-wealth households, 2) encourage broad action by owner-occupiers of all income levels and 3) incentivise landlords to act.

4. Financial incentives

Financial incentives for the uptake of resilience retrofits should be integrated into energy efficiency programs to align with a whole-of-home approach and should be scaled to reflect both the individual and collective financial and environmental benefits of reducing the impacts of extreme weather events, on both households and the broader community. This will motivate households across income levels to undertake home upgrades and will maximise the benefits of preventative investment to government. Recommended actions include:

1. Expand Victorian Government home retrofit rebate schemes, including those targeting landlords, to include products with resilience benefits
2. Quantify the financial and embodied energy cost-benefit ratios of investing in residential and neighbourhood resilience retrofits at scale in Victoria, relative to current and projected annual spending on emergency response, recovery and rebuilding
3. Expand home loan interest rate discount programs for energy efficiency to include discounts for resilience retrofit actions and high Resilience Rating scores.
4. Introduce discounts on insurance premiums based on resilience retrofit actions and high Resilience Rating scores.
5. Monitor the outcomes of the Australian Government's \$1.3 billion Household Energy Upgrades Fund and apply the lessons learned from its low-interest loan program to resilience retrofits.

5. Retrofit market and implementation

While the home retrofit market is growing, investment should be provided to expand and diversify the local workforce, build trust in the skills and quality of work of local tradespeople, and facilitate retrofit activities among households that are not in a position to undertake or manage the work themselves. This will ensure that there is sufficient and diverse local expertise to meet future demand for retrofit work for all households. Recommended actions include:

1. Undertake a pilot in Mount Alexander Shire of the Resilient Building Council's assessment methodology across a selection of low-income households, inclusive of resourcing to undertake relevant retrofit actions through innovative financing mechanisms
2. Invest in the development of place-based home retrofit services to build local skills in retrofit activities (including whole-of-home assessment), to connect households with relevant services and resources, and to provide project management support for households around coordinating the retrofit work on their homes
3. Develop training in home assessment and retrofit work targeting culturally and linguistically diverse, First Nations and gender-diverse communities to provide employment pathways for these groups and establish a market of tradespeople who are representative of local communities
4. Expand current retrofit training programs for tradespeople to include a whole-of-home approach and provide incentives for individuals and businesses to participate in these programs to ensure a broader upskilling of the sector.
5. Regulate the quality standards for all retrofit work
6. Expand My Aged Care Home Care Packages and Department of Veterans' Affairs Rehabilitation Appliances Program to include home resilience retrofits.

6. Neighbourhood-scale and community-scale retrofits

Investment should be directed to local government and community groups to take neighbourhood-scale and community-scale action to improve physical infrastructure and build resilience through social connection. This will achieve greater resilience outcomes, and in some cases, it will be necessary to reduce household-level risks. Recommended actions include:

1. Establishing a process and funding mechanism to ensure that the local infrastructure (particularly drainage) required to manage extreme weather events can be constructed where it does not already exist and future-proofed when requiring repair or replacement, instead of replacing like for like
2. Expanding and enforcing town-scale integrated water management and urban greening plans and actions, accounting for the ongoing costs of maintaining assets, to respond to local conditions and provide flood mitigation and urban cooling benefits
3. Supporting community-developed programs and groups to enable social connectedness, resilience building and environmental action.

7. Planning and building regulation

Climate change and associated risks should be central to planning and building standards and decision-making at the local, state and federal levels to respond to current and anticipated future climate conditions and avoid potential risks generated by new development. Due consideration at the planning and building stages will reduce the required resilience investment into the future. Recommended actions include to:

1. Implement the recommendations outlined in *Climate Change & Planning in Victoria* to increase the centrality of climate change in decision-making, thereby minimising climate risks and the impacts of new developments and responding to existing risks consistently
2. Adopt a national scheme requiring the mandatory disclosure of home energy efficiency and resilience ratings at properties' point of sale
3. Set minimum Resilience Rating standards for new homes to complement the minimum energy efficiency ratings already in the National Construction Code
4. Set minimum home energy efficiency and Resilience Rating standards for rental properties.

If you are answering as an individual

We have a few questions about you to help us know if particular group/s of people are more or less likely to have certain experiences within the housing system. Information you give us through this process will not be given to or used by any other government service. You can choose to leave these questions blank.

What is your gender?

- Woman
- Man
- Non-binary
- Prefer not to say
- I'd prefer to describe myself

Which state or territory do you live in?

- ACT
- NSW
- NT