



Australian Red Cross presents:

Housing, homelessness and disasters:

An Issues Paper

August 2024



Introduction

Australia is facing a growing housing and homelessness crisis that is exacerbated by the increasing number and severity of disasters that damage and destroy housing infrastructure and significantly impact the health and wellbeing of communities. This Issues Paper highlights some of the policy challenges faced in planning for, and responding to emergencies as it relates to housing and homelessness. Its purpose is to provide background information in advance of the 2024 Housing, Homelessness and Disaster National Symposium.


The impact of extreme weather events on people experiencing homelessness

People without a home face increased vulnerability amid disaster, not simply because they lack housing, but due to their **systemic invisibility** in emergency planning and response frameworks.

These risks are particularly acute for people who are sleeping rough in locations that may put them at life threatening risk, and who may not receive warnings, or who may not be able to relocate to a safe location.

Only half of people who sleep rough typically receive emergency warnings, primarily through service providers, community networks, or heightened awareness of local activities. This information is often received through outreach services, word of mouth, personal observations or the internet, although online connectivity is not universally accessible to people experiencing homelessness.

Disasters often destroy vital belongings, documentation and temporary shelters, exacerbating the vulnerability of people sleeping rough, but **not necessarily making them eligible for emergency benefits or support.**

 **Only half of all people sleeping rough receive emergency warnings.**



“Living as a homeless person is like living a disaster every day—but without the assistance and support given to most disaster survivors.”¹



“...I might only have a suitcase, but that’s my whole world, that is my house, my home, my survival, my security.” ²

Research identifies that **all weather, severe and or not, significantly shapes the daily experiences of people living homeless or at risk of homelessness.** People adapt where they sleep and eat and what they do, yet this adaptation conceals considerable hardship.

Soaked bedding which cannot be dried and must be abandoned, leaving people exposed to the wet and cold; food that spoils and can't be kept, leaving people hungry; cold that seeps through floors and windows, affecting people's respiration; no showers, leaving people sweaty, dirty or hot.

Severe weather—heatwaves, extreme cold, floods, cyclones, bushfires and earthquakes—have even greater impacts. These include losing shelter, and worsening and new mental health issues from natural hazards. Exposure to severe weather leads to trauma for a third of all people experiencing homelessness.³



A third of people experiencing homelessness face trauma due to severe weather.



Disasters also impact people who are homeless but *not* sleeping rough, such as people temporarily staying with friends or family, or in hotels or caravan parks. **These living arrangements are often disrupted by disasters, leaving people with nowhere to go**, but again, may not necessarily make them eligible for emergency benefits or support.

The significant increase in demand on homelessness services in a disaster combined with the direct impact of the disaster on homelessness workers, who may themselves have lost their home or work infrastructure, means many existing clients of homeless services **lose access to case management**. This is often relied on to assist in managing issues relating to domestic and family violence, mental health or other issues. In a disaster, homelessness services may also need to discontinue services if critical buildings are destroyed, power is interrupted, or due to staffing issues.

People with **complex needs** experiencing homelessness may also face discrimination or issues accessing emergency relief. Disaster response services are often not well-equipped to address complexity, such as domestic and family violence, substance abuse, chronic illness, language barriers, and racism or other forms of discrimination that undermine community cohesion.



“People go to libraries and go to Maccas and other fast food places, any business where you can kind of blend in. Train stations, waiting rooms, certain drop in centres, a crisis centre, friends of friends, they’re extremely resourceful. They know the places they can go, have a nap, chill, have some water, a lot of them do, not all of course.”



Despite these vulnerabilities, people experiencing homelessness often have resilient capacities:

- **Social networks:** Support from peers
- **Connection to place and nature:** Local knowledge and connection with their environment
- **Service providers:** Trusted relationships with community service providers and case workers
- **Survival skills:** Practical survival skills developed through lived experience
- **Resourcefulness:** Innovative ability to use available resources to cope with daily challenges.



Emergency services often struggle to reach and assist homeless populations, who may be scattered across remote or hidden locations.

“People who were [rough] sleeping, weren't seen as flood affected, even though where they were sleeping had gone underwater. So, we were having a lot of discussions about who was entitled to temporary accommodation.”⁵

The impact on homelessness in the aftermath of disaster

Disasters often displace hundreds, even thousands of people, by damaging or destroying housing infrastructure. This creates a need for crisis, temporary and long-term accommodation and exacerbates existing pressures on homelessness support and housing options.

In tight housing markets, this added pressure can result in steep increases in rents and competition for scarce temporary housing that push more people into homelessness.

People who were already homeless prior to the disaster, or who were made homeless for reasons indirectly related to the disaster (such as domestic violence), may be overlooked in the recovery phase following disasters. They are typically not accounted for in official data that focuses on homes lost, and are frequently excluded from emergency accommodation and

recovery payments when eligibility is framed around housing lost in the disaster.

Provision of temporary accommodation to people who have lost their homes in a disaster can also squeeze out previous residents of temporary accommodation.

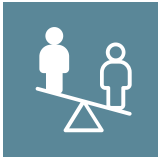
The disaster, and the pressures on families after, also **exacerbate conflict and domestic and family violence**. This creates new waves of people—particularly women, children and young people—who feel unsafe at home, needing support and temporary accommodation. But often they are unable to access such accommodation, as it is prioritised for those directly made homeless by the disaster.



“Some of the most vulnerable people in society are not being thought of or included in responses to disaster recovery and are falling down the priority list. We heard stories of people experiencing homelessness being shifted out of their emergency accommodation as those displaced by floods were placed into that accommodation. When arriving at recovery centres others were told that they were not welcome because they weren’t ‘flood victims’. Others still have been refused recovery payments because they couldn’t provide proof of address – because they didn’t have a home or their car (which may have been inundated) was their home.”⁶



The consequence of **sharp increases in people needing temporary accommodation** results in many people, particularly those who are most vulnerable, continuing to live with violence or in unsafe housing conditions or temporary accommodation long after a disaster.



Discrimination against certain cohorts, such as people living with disabilities, First Nations people, and the LGBTQIA+ community, further complicates their recovery.



Overcrowded and substandard living conditions remain prevalent, exacerbating health and safety issues, and compromising peoples' ability to engage in the education or employment they may need to improve their circumstances. This is particularly challenging for people with disabilities, mental illnesses and those fleeing domestic violence. Adequate space and facilities are required in temporary shelters.



Government and non-government housing supports

Disasters intensify housing issues, as rising costs and shortages of tradespeople hinder repair and rebuilding efforts, leaving many in temporary, inadequate or unstable positions. Addressing this issue is crucial for ensuring the long-term safety and resilience of disaster affected communities, reducing vulnerability, and promoting equitable recovery.

Temporary housing supports

After a disaster, various housing and accommodation solutions are used by government, non-government organisations and wrap around services. These may include:

- Motel, hotel and hostel accommodation
- Short-term lets and holiday rentals
- Caravans, cabins and pods on private properties
- Temporary pod villages
- Informal and formal arrangements with friends and family
- Public and community housing.



Limitations of public and community housing:

- available to a lesser extent due to low vacancies, the shortage of housing in affected areas, and demands from other priority groups
- shortages are further exacerbated by vacant public housing stock earmarked for renovation/demolition but that is still habitable.

No solution is perfect and some will be better suited to different locations and may depend on the nature of the disaster. They all involve trade-offs and frustrations. For example:

- Motel/hotel options provide minimal or no cooking, washing and heating facilities, and multiple generations are often accommodated together in confined quarters.
- Motels/hotels and short-term lets can be problematic as operators may provide post-disaster accommodation for a short period but wish to revert to tourist accommodation before people have alternate arrangements in place.
- Temporary housing villages are comparatively expensive for short-term use.
- Some options require households to move away from their immediate social networks at a time when those connections are needed more than ever.

*Options are defined by **what already exists** in an area, and availability can be exacerbated by **existing shortages of housing and housing services**. Further, when a disaster affects a whole region, many options are likely to be damaged or destroyed, thereby greatly reducing what is available to house those in need.*



Research and practice from Australia and abroad highlights that many options are **rarely 'temporary'** despite being designed for short-term use and benefit.⁷

It is now well documented that Australia is facing a **housing crisis**, which has been made worse by the damage and destruction of individual properties and commercial assets. It is likely this will only intensify as climate change causes more frequent, severe and damaging disasters – including cascading and compounding disasters.

In some jurisdictions, there is an emphasis on displaced households **securing their own accommodation** (emergency and temporary) after a disaster.⁸ At the same time, research has shown that staying with family and friends for protracted periods can **strain social relationships**—the very relationships that are crucial to a person's recovery.⁹

State and Territory governments as well as non-government actors provide post-disaster **funding and grants** to affected households. However, renters, the people with insecure housing and people experiencing homelessness are often ineligible for the full assistance provided to those who own their own home. This further compounds existing challenges that keep people trapped in systemic housing stress and/or homelessness.

Support for stable housing

Considerable government funding is directed toward post-disaster housing recovery and reconstruction, often supported by the non-government and non-profit sectors. Supports include:

- One-off payments to individuals and households affected by disaster
- Rent and bond subsidies to quickly access safer and needs-based housing
- State-based schemes aiming to improve housing stocks to mitigate future impacts (e.g., Resilient Homes Program in NSW to buyback, raise or retrofit houses following the 2022 east coast floods, and the Resilient Lands Program in NSW to relocate affected households to higher ground, prioritising those with a buyback offer).



Further, market-based options, such as insurance payouts, are frequently used to pay for short-term temporary accommodation and to repair, rebuild and retrofit existing houses. However, there are several known issues regarding government and insurance assistance:

- Commonly, one-off insurance payments only cover a proportion of actual repair and rebuild costs, especially considering the increasing cost of materials and trades in recent years.
- Many households are underinsured or uninsured, and therefore have limited financial support to rebuild after disaster.
- Mitigation measures like buybacks and managed retreats are important but complex and can be divisive, as not all residents may receive offers.
- In tight housing markets, rent subsidies and insurance payouts can contribute to steep rental inflation, which can push other households into homelessness. Pressure on local housing markets can be further exacerbated by rebuilding efforts: renters can be asked to move out quickly and tradespeople often need housing in the community while they rebuild homes.
- Many people miss out on assistance or find their experience of negotiating with government and insurers is protracted and confusing, thereby further slowing the rate at which help reaches them.



Planning for mobility

Climate-driven population movement is likely to increase in the years ahead – both within Australia, and regionally, with people seeking safe and orderly migration routes to Australia, to escape climate driven disasters, resource shortages and conflicts. It will be increasingly important to **take actions that prevent and address the humanitarian impacts of climate driven mobility** to ensure people can continue living on their lands for as long as possible and move with safety and dignity before a disaster strikes or places become uninhabitable.

The psychosocial impacts of forced migration are often overlooked in disasters. It can be hard to account for cultural significance of place and connection to land. Challenges in programs like the \$700 million Northern Rivers Resilient Homes Program highlight the lack of agreed criteria for large-scale relocations.

Conclusion

Long-term recovery outcomes for people experiencing homelessness are not well understood and need to be better addressed in disaster planning. Their invisibility in emergency planning and response, coupled with systemic and socioeconomic inequities, significantly exacerbates their vulnerability. Addressing these issues requires a holistic approach that includes recognising people experiencing homelessness and addressing their specific needs in a trauma-informed way in all phases of emergencies and disasters.

These and other issues related to housing and homelessness during disasters will be central to discussions at the 2024 Housing, Homelessness and Disaster National Symposium.



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