



Housing, Homelessness and Disasters National Symposium

Final Report

June 2025

Contents

Introduction

High-level findings

Background

The confluence of disasters, housing and homelessness

Conceptual perspectives – disasters are not natural

Responding to emergencies and housing stress

Workshop 1: During disasters

Person-centred emergency planning

Workshop 2: Before disasters

Post-disaster temporary housing

Workshop 3: After disasters

Symposium findings

List of Attendees

Introduction

The 2024 Housing, Homelessness and Disasters National Symposium brought together 125 professionals from Australia's housing, homelessness, not for profit, emergency management, government and academic sectors to explore critical issues surrounding housing insecurity and homelessness in the context of disaster response and recovery in Australia.

The Housing, Homelessness and Disasters National Symposium (the Symposium), held in Melbourne in August 2024, explored the ways disasters exacerbate existing housing and social inequalities. The Symposium also identified principles, strategies and practice examples to ensure equitable disaster responses that meet the housing needs of everybody affected by disaster, whether they are homeowners, tenants, in insecure or temporary housing or are experiencing homelessness.

Discussions underscored the need for coordinated long-term solutions that bridge the gap between housing, homelessness, and disaster preparedness, response, and recovery. The importance of proactive planning, policy reform, and community-based support systems was emphasised.

A key theme throughout the Symposium was the recognition that environmental

disasters, much like homelessness, are not 'natural' occurrences.

Rather, the United Nations office for Disaster Risk Reduction states that a natural hazard, such as a hurricane, earthquake, or flood, only becomes a disaster when it impacts a community that is not adequately protected, and whose population is vulnerable as a result of poverty, exclusion or social disadvantage.

Participants examined the interconnectedness of these issues and the need for systemic change to address underlying vulnerabilities.

This report is intended for government and non-government professionals, service providers and community leaders working across housing, homelessness and emergency management in Australia.

High-level findings

The findings from the Symposium aim to help inform a comprehensive, inclusive, and efficient disaster recovery framework that prioritises people's different needs while fostering resilience and long-term recovery for everyone.

Findings include the need for:

1. The National Emergency Management Agency to establish a National Disaster Housing and Homelessness Framework that integrates housing, homelessness, and disaster responses.
2. The Commonwealth Department of the Treasury to incorporate disaster resilience strategies in the National Housing and Homelessness Plan.
3. The Commonwealth Government to support investment in research and data-driven solutions.
4. The National Emergency Management Agency and State disaster recovery agencies and other entities responsible for disaster recovery to strengthen housing recovery.
5. The National Emergency Management Agency and State disaster recovery agencies and other entities responsible for disaster recovery to enhance local service access and support networks for people facing or who are at risk of homelessness.
6. The community service sector to maintain momentum through continued stakeholder engagement.

A more detailed review of these findings is located at the end of this report.



Background

Australia's housing crisis shows no sign of stopping. House prices and rents are rising faster than incomes, and there are persistently low vacancy rates in most areas across the country.¹ In addition, current cost of living pressures, a social housing sector that cannot meet demand, and the poor tenancy, minimum standards and other protections for renters in many areas, have resulted in too many people being unable to find or keep a home.²

The increasing severity of emergencies and disasters is creating further pressure on an already strained housing sector.³ According to research from the University of Queensland, around 23,000 Australians over the age of 15 have been displaced either temporarily or permanently each year due to housing damage caused by floods, bushfires, and cyclones since 2009, with this number expected to rise due to climate change and population growth.⁴

Caught in the middle of these growing crises are people increasingly at risk of or experiencing homelessness.⁵

There remain divides between the policies, services and support provided by the homelessness, housing and emergency management sectors.⁶ A collaborative approach is needed to ensure that emergency management, housing and homelessness services and programs can provide suitable support given this changing landscape.⁷

To help address this, Australian Red Cross, Homelessness Australia and UNSW Sydney – with the support of the Community Housing Industry Association and National Shelter – partnered to organise a cross-sector, collaborative Symposium to explore the challenges and potential solutions to address this divide. The Symposium was designed to bring together the different actors who are engaged in the design and delivery of policy and programs. 'Design' and 'delivery' are important words for understanding that, like the support gaps that can lead to housing insecurity or homelessness, disasters are not 'natural'. Rather, they occur when a community is not able to manage the hazard or is not adequately protected.

The collaborative Symposium aimed to address the divide between policy and service providers, to support the needs of those affected and to explore the challenges and potential solutions to housing and homelessness in Australia.

1 Reynolds, M., Parkinson, S., De Vries, J and Hulse, K. (2024). Affordable private rental supply and demand: short-term disruption (2016–2021) and longer-term structural change (1996–2021), AHURI Final Report No. 416, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/finalreports/416>.

2 Morris, A. (2024) Is Australia on track to resolve its critical shortage of affordable and social housing? *Housing Finance International: The Quarterly Journal of the International Union for Housing*, Autumn, pp. 33–40.

3 Lee, J. Y., & Van Zandt, S. (2018). Housing Tenure and Social Vulnerability to Disasters: A Review of the Evidence. *Journal of Planning Literature* 34(2), 156–170. <https://doi.org/10.1177/0885412218812080>.

4 University of Queensland. 2024. Forecasting Australia's disaster migration future, UQ News, 2 October 2024, <https://www.uq.edu.au/news/article/2024/09/forecasting-australia%E2%80%99s-disaster-migration-future>.

5 van den Nouwelant, R. and Cibi, A. (2022) The impact of housing vulnerability on climate disaster recovery: The 2022 Northern Rivers Floods", City Futures Research Centre, UNSW Sydney.

<https://cityfutures.adu.unsw.edu.au/documents/700/Northern-Rivers-postflood-housing-20221102.pdf>.

6 Every, D. and Thompson, K. (2014). Disaster resilience: can the homeless afford it? *Australian Journal of Emergency Management* 29(3), 52–56.

7 NSW Ministerial Advisory Council on Ageing (2024). Homelessness and housing stress: A position paper, NSW Government Sydney, https://dcj.nsw.gov.au/documents/community-inclusion/advisory-councils/maca/Position_Paper_from_MACA_Homelessness_and_Housing_Stress_final.pdf.

The Housing, Homelessness and Disasters National Symposium brought together professionals from peak bodies, government, emergency management organisations, non-profits, universities and service providers to explore cross-cutting issues and identify priorities in housing, homelessness and disasters, and to:

- build relationships across the various sectors
- bridge research, policy and practice
- identify what is working and what could be leveraged to provide further support
- generate discussion and next steps to build capacity across these sectors.

People working in these sectors have a deep understanding of the complexities and barriers faced by people experiencing or at risk of homelessness. They understand the challenging housing landscape in Australia, emergency management and disaster resilience plans, policies and approaches. Many have seen examples of where problems have been addressed and good outcomes achieved, and many have witnessed situations they wished had been different.

A list of attending organisations is provided at the end of this report.

The Symposium provided an opportunity to explore solutions to provide better housing and other supports for all people impacted by disasters, regardless of their housing status.

Chaired by Andrew Coghlan, Head of Humanitarian Diplomacy, Emergencies at Australian Red Cross, the Symposium featured the following presenters and panellists:

- Sonia Chudiak, Director, and Shanaka Perera, Senior Manager, Homes Victoria
- Kate Colvin, CEO, Homelessness Australia
- Professor John Fein, RMIT University
- Wendy Hayhurst, CEO Community Housing Industry Association
- Dr Timothy Heffernan, Australian National University and HowWeSurvive, UNSW Sydney
- Associate Professor Michelle Villeneuve, Sydney University.

The Symposium was generously supported by the BHP Foundation and the Lord Mayor's Charitable Foundation.



Attendees at the Housing, Homelessness and Disasters National Symposium 2024.

The confluence of disasters, housing and homelessness

Kate Colvin, CEO Homelessness Australia

Homelessness Australia is the national peak body representing the homelessness sector, including advocates and those with lived experience.

The housing, homelessness and disaster sectors face growing challenges: responding to existing homelessness and rough sleeping and increasing the support for those who are made homeless by disaster. This requires not only meeting the needs of newly displaced people but also those who were insecurely housed prior or become homeless after a disaster.

Homelessness services face immense pressure. In 2023–24 over 280,100 people were supported by services, but services turn away over 30% of requests due to limited resources.⁸ Requests for homelessness services have increased in recent years as rising rents and record low vacancy rates force more people out of homes.⁹

Of those who are homeless, around 6% are sleeping rough, according to the most recent Census.¹⁰ Most people are in temporary crisis housing, couch surfing or in overcrowded homes. Women and children, many fleeing domestic violence, are the biggest group seeking assistance from services, and First Nations people are overrepresented among people experiencing homelessness.¹¹

Despite these challenges, homelessness services provide crucial support. They help clients access mental health care, emergency relief, and other services, while also working to prevent homelessness. Specialists provide targeted support to vulnerable groups, including women, children, and young people. However, these services lack the resources and capacity to meet in creasing demand, especially in the face of disasters.

Indeed, disasters create enormous challenges for homelessness services:

- instead of a steady flow of people into homelessness, we are responding to thousands of households made homeless overnight
- we must respond to the long tail of trauma and secondary crises, and
- we must meet the needs of the people who were already homeless before the disaster hit – whether they were camping, couch surfing, or in crisis accommodation.

⁸ AIHW. (2025) Specialist homelessness services annual report 2023–24. Australian Institute of Health and Welfare, Australian Commonwealth Government, Canberra, www.aihw.gov.au/getmedia/ace25f78-a68b-43ee-a4a9-cafd145408b9/specialist-homelessness-services-annual-report-2023-24.pdf.

⁹ Reynolds, M., Parkinson, S., De Vries, J and Hulse, K. (2024). Affordable private rental supply and demand: short-term disruption (2016–2021) and longer-term structural change (1996–2021), AHURI Final Report No. 416, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/finalreports/416>.

¹⁰ AIHW. (2023). Health of people experiencing homelessness. Australian Institute of Health and Welfare, Australian Commonwealth Government, Canberra, <https://www.aihw.gov.au/reports/australias-health/health-of-people-experiencing-homelessness>.

¹¹ AIHW. (2025) Specialist homelessness services annual report 2023–24. Australian Institute of Health and Welfare, Australian Commonwealth Government, Canberra, www.aihw.gov.au/getmedia/ace25f78-a68b-43ee-a4a9-cafd145408b9/specialist-homelessness-services-annual-report-2023-24.pdf.



There are numerous examples from around the country that highlight these challenges. Social Futures has described issues that arose in evacuation centres after the New South Wales Northern Rivers floods with people experiencing homelessness who have complex mental health or substance use issues, sharing a crowded space with other displaced community members. Social Futures also faced challenges staffing homelessness responses when staff and the organisation's offices were also directly impacted by the floods. Indeed, the flood intensified housing issues, creating problems that continue to this day in meeting the short, medium and long-term accommodation needs in one of the most overheated rental markets in the country.¹²

From local government workers in the Kimberley, we have heard about the enormous challenges in rebuilding homes after the floods in communities that already had shocking levels of overcrowding in poor quality housing. Local authorities prevented numerous homes which had sustained

severe damage from being condemned. Without this intervention there would have been few homes left. The result, in either case, was a bad housing situation made significantly worse

And in Victoria, in the Black Summer fires there were many challenges, particularly in responding to the secondary impacts of the disaster, such as the increase in:

- domestic violence
- housing stress competition with the influx of emergency and trade workers
- accommodation unavailability as it is reserved for the disaster affected.¹³

This issue is a recurring theme—where access to emergency resources is often restricted to people who have lost housing assets in a disaster. This creates a divide between people who are deemed deserving and those who are considered undeserving of shelter or housing.

¹² UNSW (2022) The impact of housing vulnerability on climate disaster recovery: The 2022 Northern Rivers Flood
¹³ Australia reMADE (2023). Care through disasters: A new lens on what's needed to survive and thrive in tumultuous times. Australia reMADE in collaboration with Victorian Government and Women's Health Goulbourne North East. www.whealth.com.au/wp-content/uploads/2023/09/Care-through-Disaster-the-report-Sept2023.pdf.



This binary of who is deemed deserving and undeserving in emergencies deepens the disadvantage faced by people who were already homeless, who have also been impacted by the disaster, whether they are rough sleepers who lose a shelter or a car they were sleeping in; or people who were staying temporarily with friends, or in crisis accommodation like hotels.

This binary also worsens the situation of people who lose their homes in the secondary impacts after the disaster.

What we know is that the challenges of replacing physical homes, either temporarily or permanently are complicated.

The problems of responding to the needs of homeless people and communities sit at the intersection of the emergencies sector and the homelessness sector, across all three levels of Government, and are inseparable from the problems that need solving in the housing market, in poverty alleviation, and in broader community wellbeing.

We need more work to:

- understand how the system is working now – what is working well, and what is not working well, and
- map out a pathway to stronger responses – not just in terms of resources, but also knowledge, relationships, and ways of working.

There was an incredible breadth of knowledge represented by the people attending the Symposium. We had people who have worked on natural disasters from both emergencies and from the homelessness sector, from all three levels of government, from NGOs, and from the research and academic community.

Together we shared what we each know, what works, what doesn't and what needs to be done to better meet the housing needs of everyone affected by disasters.

Conceptual perspectives – disasters are not natural

It is still common to hear people talk about 'natural disasters', but disasters are not natural. The UN Office for Disaster Risk Reduction states that a natural hazard becomes a disaster when it combines with exposure and vulnerability to cause loss of life, hurt, and injury to people, along with economic loss. In one way or another, disasters are a societal failure. The UN Office also stresses that human actions such as urbanisation, poor design and planning, and inadequate infrastructure worsen the impacts of floods, fires and storms:

*"For instance, building in flood-prone areas increases the vulnerability to floods, transforming a manageable hazard into a possible devastating disaster for communities settled close to rivers."*¹⁴

This is supported by international research, with Ilan Kelman, Professor of Disasters and Health at University College London, noting:

*"The baseline is that we have options regarding where we live, how we build, and how we get ourselves ready for living with nature. Many of the choices we make currently permit death and devastation. They create the conditions for disasters. Nature does not choose, but we do. We can choose to avoid disasters, and that means disasters are not natural."*¹⁵

Similarly, research demonstrates that experiences of housing insecurity and homelessness occur through collective

human action and inaction.¹⁶ This may stem from, for example, unmet housing needs, poorly designed or inequitable policies, limited support and resources, or poor support for people experiencing other hardships, such as domestic and family violence.¹⁷

Key statistics

- Of the 10.9 million dwellings in Australia, 5.6 million are at risk of bushfire, 953,000 are at risk of flood, and 17,500 are at risk of coastal erosion.¹⁸
- 23,000 people are displaced by disasters in Australia each year.¹⁹
- Australia has a shortfall of over 640,000 social and affordable housing properties to meet the housing needs of low-income households.²⁰
- 169,000 Australian households are waiting to be allocated public housing, up from 155,000 in 2014.²¹
- 32% of all renters at the last Census were in rent stress, paying more than 30% income on rent.²²
- Lower priced rentals are just 13% of private rental stock – down from 60% 25 years ago.²³

14 UNDRR (n.d.) 'Why are disasters not natural?' United Nations Office of Disaster Risk Reduction, accessed 15 October 2024, <https://www.undrr.org/our-impact/campaigns/no-natural-disasters>.

15 Kelman, I. (2020) *Disaster by choice: How our actions turn natural hazards into catastrophes*, Oxford University.

16 Chamberlain, C., Johnson, G. and Robinson, C. (eds) (2014), *Homelessness in Australia: An introduction*, NewSouth Publishing, Sydney.

17 Horsell, C. and Zufferey, C. (2017) 'Homelessness in Australia', in C. Zufferey and N. Yu (eds), *Faces of Homelessness in the Asia Pacific*, Routledge, London, pp. 133–145; Colburn, G. and Aldern, C.P. (2022) *Homelessness is a housing problem: How structural factors explain U.S. patterns*, University of California Press, Oakland, CA.

18 Domain Research (2024), *Perils – The risk to Australia's property market*, 3 June 2024, <https://www.domain.com.au/research/perils-the-risk-to-australias-property-market-1289944/>.

19 University of Queensland. 2024. *Forecasting Australia's disaster migration future*, UQ News, 2 October 2024, <https://www.uq.edu.au/news/article/2024/09/forecasting-australia%E2%80%99s-disaster-migration-future>.

20 van den Nouwelan R et al (2022) *Quantifying Australia's unmet housing need: A national snapshot*. City Futures Research Centre, UNSW Sydney, <https://cityfutures.ad.unsw.edu.au/documents/699/CHIA-housing-need-national-snapshot-v1.0.pdf>.

21 AIHW (2024). *Housing assistance in Australia 2024*, Australian Institute for Health and Welfare, Australian Commonwealth Government, Canberra, <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/households-and-waiting-lists>.

22 ABS (2022) 2021 Census All persons QuickStats, Australian Bureau of Statistics, Australian Commonwealth Government, Canberra, <https://www.abs.gov.au/census/find-census-data/quickstats/2021/AUS>.

23 Reynolds, M., Parkinson, S., De Vries, J and Hulse, K. (2024). *Affordable private rental supply and demand: short-term disruption (2016–2021) and longer-term structural change (1996–2021)*, AHURI Final Report No. 416, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/finalreports/416>.

Responding to emergencies and housing stress

Sonia Chudiak and Shanaka Perera, Homes Victoria

Homes Victoria activated a range of housing recovery programs following the 2022 Victorian Floods. Heavy rainfall in October 2022 led to major riverine and flash flooding, particularly for communities in proximity to the Campaspe, Murray, Loddon, Goulburn and Maribyrnong rivers.

On 31 October 2022, the Security and Emergency Management Committee of Cabinet approved two streams of funding totalling \$11.28 million in 2022–23 (over six to 12 months) to boost support for Victoria's most vulnerable people and families and to enable property repairs. The Homelessness Flood Recovery Program (HFRP) provided \$5.06 million for intensive case management and Housing Establishment Funding support over 12 months. A further \$667,000 was allocated for surge capacity for housing and homelessness providers.

The COVID–19 pandemic created a shift in the way that event and client data are aggregated, managed and made available in real-time. During the Victorian Floods, this helped to:

- ensure affected households would only need to tell their story once
- enable information sharing across the public service
- reduce the administrative burden, including through dynamic reporting with service providers and local area teams supporting affected households.

Responding to client vulnerability was paramount. The HFRP supported people with complex needs who experienced homelessness prior to the floods, social housing tenants with complex needs who were displaced by the floods, households who were not receiving intensive support through homeless, child and family, or family violence programs, and households receiving NDIS support where housing was not part of their NDIS package.

In turn, the program supported 99 households to move into long and medium-term housing:

- 58 in public housing
- 24 in community housing
- 8 in private rentals
- 8 in head leased properties
- 1 in supported housing (i.e., supervision and support services provided on-site).

To illustrate the program, three households were presented as case studies, including a First Nations Elder, a couple with three children, and a middle-aged client with a history of sleeping rough and domestic violence. Through government, non-government and wraparound supports, each client was assisted in their journey from flood evacuation through to returning home or securing long-term housing (e.g., public housing or through government head leasing).



Workshop 1: During disasters

Question 1. What are good practice examples where people who become homeless as the result of a disaster were able to get the help they need, thinking particularly of examples that responded well to renters, caravan park residents, and social housing tenants, as well as homeowners?

Question 2. What are good practice examples where people who were already homeless before a disaster (including people couch surfing or staying temporarily with friends or family, those in crisis accommodation, and people sleeping rough) get the help they need during the disaster?

Symposium participants noted:

- Effective disaster recovery efforts prioritise tailored support to meet diverse community needs. Policies like the "no wrong door" approach ensured seamless access to multiple service providers, enhancing support for displaced people.
- The integration of specialist services, such as drug and alcohol support at NSW evacuation centres, demonstrated the benefits of locally coordinated crisis responses. Such arrangements ensure comprehensive care is available during disasters and can address diverse and specialised needs effectively.
- Loss of personal documentation during disasters significantly impedes access to housing and financial assistance, particularly for those already experiencing homelessness. Participants emphasised the importance of streamlined data sharing between government and non-government agencies, reducing the burden on people to repeatedly provide documentation and share personal stories.
- Swift establishment of governance structures and early budgeting are critical in order to address surges in housing support requests during disasters. The response to the 2022 Lismore floods highlighted the effectiveness of pre-emptive planning, trauma-informed, wraparound services, and robust leadership networks in managing housing crises.

- Simplified and centralised data systems are crucial for efficient disaster recovery. Participants highlighted the necessity of reducing documentation requirements and enabling organisations to share personal data securely. This approach minimises barriers and ensures that support reaches those in need more effectively.

Discussion

Individualised response and accessibility

A key theme of the discussions between attendees was the importance of individualised responses to housing needs during a disaster, and the need for improved accessibility.

Participants highlighted positive examples of housing support after the 2022 Victorian floods, in which 63 of Victoria's 79 local government areas were flood-affected, leading to significant housing loss.

Emergency Recovery Victoria (ERV) provided a variety of temporary housing measures in response to different communities and their different needs. For example, in response to requests by the local community, ERV established Elmore Village, a temporary village, within two weeks of the disaster. Over nine months, more than 200 residents were temporarily housed. Notably, the village was established nearby, meaning residents did not need to leave the area.²⁴ Elmore Village's 'no wrong door' policy ensured households affected by the floods were visible and could seek support from various local service providers without being turned away.

Gympie Recovery Accommodation Park Centre was cited as a good example of taking a flood event and turning it into a versatile and multipronged response and long-term housing / resilient solution. The need for specialist services and local coordination was also raised as being important.

The example was given by participants of NSW evacuation centres and crisis response providing specialist services (e.g., drug and alcohol support), showing the benefit of local arrangements during disasters.

Data and documentation challenges

Ease of access to personal documentation is a major concern when disaster strikes. This includes important identity documents as well as insurance information. The presence of rain, rising flood waters or bushfires can mean documents are destroyed or become unusable. For people experiencing homelessness or housing insecurity, this can present a major barrier to receiving housing support and financial assistance. At the same time, the sheer number of government and non-government organisations working to provide support can mean people need to share personal data and information numerous times or restate their experiences.

The importance of government and non-government organisations holding and sharing personal data, as raised by Sonia Chudiak and Shanaka Perera from Homes Victoria after the pandemic response, was discussed by participants as important. To this end, it helped people to tell their story once and addressed the issue of lost documentation. Indeed, it raised questions about the necessity of extensive documentation for accessing services.

Rapid support and governance

Across the sector, rapid support and governance mechanisms are held up as important in the early stages of housing assistance and recovery. Participants raised the significance of having early governance structures in place to quickly contend with surges in requests for support. As part of this, clear and pre-emptive budgeting is key, including for rapid psychological assessments and support plans. This was identified as being particularly effective in the housing response to the 2022 Lismore floods. Again, coordinating services was raised as crucial by using shared data and trauma-informed, wraparound services.



Person-centred emergency planning

Associate Professor Michelle Villeneuve, The University of Sydney

Associate Professor Michelle Villeneuve's research aims to improve cross-sector service coordination and collaboration in complex service delivery contexts, such as homelessness and disability. While these contexts are often flagged by policymakers and support services as important to ensuring equitable housing and recovery outcomes for everybody, ongoing attention is required to make sure that service delivery is fit for purpose and benefits those with housing needs.

Michelle is the Deputy Director at the Centre for Disability Research and Policy, The University of Sydney. She leads the disability-inclusive community development research stream. Her research program focuses on the inequities faced by people with disability or experiencing homelessness in everyday life, disasters, and emergencies. With over 20 years of experience in conflict and disaster-affected regions, she has co-developed person-centred and community-led programs that prioritise people and their support needs.

Michelle began by talking about the importance of holding hope and fostering feelings of inclusion, safety, dignity and belonging among those facing or experiencing homelessness.

Michelle's research shows that person-centred emergency preparedness requires four actions:

1. Learn about the lived experience of homelessness

Homelessness is experienced physically (no stable place to call home, bed to sleep in). There is a lack of security, which affects a person's sense of belonging. It can carry huge psychological consequences, but hope is a powerful counter-emotion.

2. Use strategies for creating psychosocial and emotional safety

Be aware, work in partnership and build trust (through transparency, confidentiality, and respect). Create predictable environments, allow individuals to be in the driver's seat and co-create solutions – meet people where they are.

3. Enable access to information, physical safety, and material support

Help people to access, understand and use information to know their risk and to make a plan for emergencies. Assist in establishing a set of actions associated with this, to protect the self and to minimise harm. Finally, provide access to material supports.

4. Collaborate with service providers

Identify, communicate and work with others across the sector to provide safe, reliable and ongoing support. Resource and information sharing can be supported in this way.

Resources that Michelle's team has co-produced can be accessed here:

<https://collaborating4inclusion.org/homelessness-and-disaster/>

There you will find:

- Lived experience stories
- The Person-Centred Emergency Preparedness Homelessness Outreach Guide
- Emergency Preparedness Outreach Support eLearning
- Information about the research and its methodology

Workshop 2: Before disasters

Question 1. What are good practice examples where people experiencing homelessness or housing vulnerability were visible and included in planning for disaster response and recovery?

Question 2. What needs to change to best reach people experiencing homelessness and connect with them before, during and after disasters? How and for whom does it need to be different? What are formal and informal strategies?

Symposium participants noted:

- Engaging people with lived experience of homelessness in disaster planning fosters inclusion and empowers vulnerable populations. Participants discussed examples where lived experience informs practical disaster response and recovery measures.
- A lack of coordination among agencies creates consultation fatigue and reduces efficiency in disaster response. Streamlined consultation processes and compensating non-profits for their time can enhance collaboration. Incorporating expertise from community development workers ensures that existing networks and relationships with people experiencing homelessness contribute effectively to disaster planning.
- Sustained, respectful engagement with vulnerable populations before, during, and after disasters is critical. Using community gardens and activities that bring people together exemplify how long-term, community-driven approaches can build trust.
- Adopting inclusive language, such as 'people without homes' instead of 'homeless people', humanises people. Following disasters, long-term site-based case

management is also essential for maintaining continuity in support and engagement.

- Ensuring the psychological, physical and emotional safety of vulnerable populations is paramount in housing recovery efforts. Community-driven approaches, such as the Northern Rivers pods' use of shared spaces and activities, foster social cohesion. Special attention to the needs of women, children, and people with disabilities helps create safer and more inclusive environments. Holistic community support programs that prioritise safety and belonging are integral to successful long-term recovery.
- Mainstream emergency management must be integrated with homelessness services to provide personalised, timely assistance. Tools like [Ask Izzy](#) can be leveraged to deliver scalable, individualised services. Meeting people 'where they are'—in terms of communication methods, physical locations, and service delivery—ensures dignified, accessible support. Cross-agency cooperation and well-trained interagency teams are essential for engaging respectfully with homeless people and efficiently managing resources.



Discussion

Integrating people experiencing homelessness into disaster planning and response

People experiencing homelessness or housing vulnerability are often overlooked in disaster planning and response. However, good practice examples highlight that engaging peak bodies, local planning experts, and non-profit organisations that work directly with homeless service users offers solutions.

These organisations have established trust and rapport with people experiencing homelessness and can serve as bridges between these vulnerable populations and disaster recovery planners. Participants highlighted how important it is to co-design locally driven, place-based disaster plans with direct input from those with lived experience. Projects like Logan Together, the Victorian Council to Homeless Persons and the Person-Centred Emergency Preparedness (P-CEP) framework were noted by participants as successful initiatives that help people prepare for emergencies. Ensuring safety, community connection, and the input of those with lived experience are fundamental in these initiatives.

Programs like Byron Council's initiative to end street sleeping, and Orange Sky's neutral engagement platforms, were presented by participants as examples of good practice. Offering paid advisory roles to people experiencing homelessness provides both inclusion and empowerment, ensuring their unique needs can be integrated into disaster preparedness and response.

Overcoming barriers to inclusion and coordination in disaster response

A significant challenge in disaster planning is the lack of coordination among various agencies and government departments. These often conduct overlapping consultations, creating consultation fatigue for non-profits and vulnerable groups. This creates an opportunity cost for organisations, especially when senior staff are diverted to consultations rather than on-the-ground work.

The solution lies in streamlining and coordinating consultation processes and compensating organisations for their time and efforts. Additionally, it is essential to incorporate the expertise of community development workers such as those in the Northern Rivers region who coordinated activities and engaged communities after the 2022 floods. This would help ensure that organisations already working with homeless populations could offer more strategic, coordinated input into disaster planning and response.



Post-disaster temporary housing

Professor John Fien, RMIT University

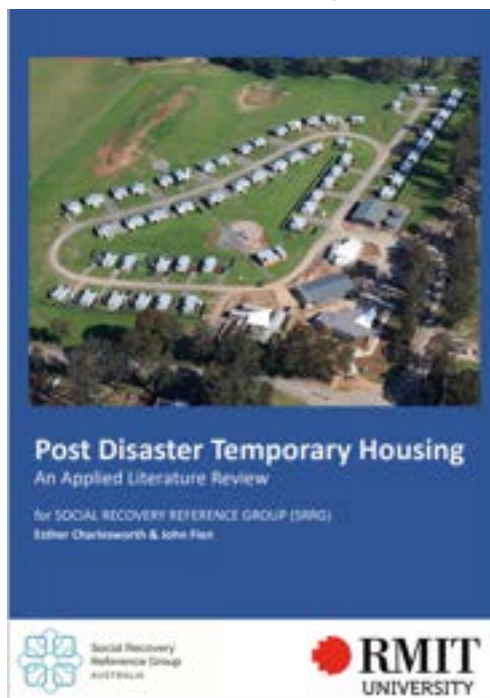
In 2024, the Australian Social Recovery Reference Group (SRRG), in conjunction with RMIT University, delivered a report into post-disaster temporary housing.²⁵

Report co-author, Professor John Fien, RMIT University, gave an overview, beginning with the challenges around providing timely, equitable emergency accommodation and then guiding displaced individuals to stable housing post-disaster. These challenges define the conditions under which housing support agencies and their staff are operating:

- Disasters are now more frequent and more damaging than in previous years. As settlements spread, more people are living in vulnerable locations and communities. As a result, more people are becoming displaced, either from disasters or in their aftermath.
- Short and medium-term accommodation is becoming difficult to find as commercial options, such as hotels and motels, are quickly booked out and many caravan park options are vulnerable as they are often built on low lying land.
- Medium and longer-term accommodation is also becoming difficult to find as most metropolitan and non-metropolitan regions are now experiencing severe housing shortages with rents increasing rapidly, especially following the pandemic.
- The usual or traditional way of rebuilding stable accommodation – either for owners or renters – is no longer working effectively. This is due to delays caused by the lengthy time scales needed to obtain

insurance company payouts, local government zoning, planning and building approvals, and finance problems caused by rising building costs, underinsurance and bank hesitancy to lend for housing in proven at-risk areas.

The report provides conceptual and practical tools to assist agencies and decision-makers in meeting these challenges and in developing and implementing effective strategies for post-disaster housing, taking into account the scale of the disaster and the diverse needs of affected community groups. The core question driving the report is what government should consider to enhance planning and decision-making for post-disaster accommodation needs in the short and medium-term and then to support the transition to stable housing.



²⁵Charlesworth, E. and Fein, J. (2025) Post disaster temporary housing: An applied literature review, Social Recovery Reference Group and RMIT University, Melbourne. <https://knowledge.aidr.org.au/media/10562/srrg-post-disaster-temp-housing-literature-review-final-report-v2.pdf>.

The report focuses on this full suite of housing needs and seeks to guide timely, fair, supportive, and socially and culturally responsive policies and actions – with a view to ensuring that post-disaster housing approaches are tailored to address cohort-specific responses to diverse community needs over the entire recovery period.

Key sections of the report were then summarised, including a review of leading practices in housing recovery and the creation of a checklist tool for housing recovery staff to use to assess the scope and appropriateness of the housing structures and support services planned for emergency and temporary housing actions (Chapter 3). The checklist of best practices for housing recovery officers was derived from the principles of habitability and community responsiveness, engagement, and leadership. The checklist addresses key categories:

- community engagement and participation
- location, safety, health, comfort and privacy
- cultural and special needs
- community and connection
- social and technical support services.

Innovations in temporary housing models are also covered (Chapter 4) and decision-making for post-disaster housing (Chapter 5). Professor Fien noted that resilient housing recovery shifts the goal of post-disaster housing policies away from 'replacement recovery' to long-term 'resilient housing' based upon five principles:

- wellbeing
- liveability
- sustainability
- community connection
- viability.

This approach has two major implications:

1. post-disaster housing and infrastructure programs should be a priority in pre-disaster preparation, and
2. temporary housing should be seen, wherever possible, as the first step in the construction of stable housing, i.e. as a permanent module of the eventual dwelling to be built.

The report concludes with a decision-making matrix to guide post-disaster housing policies across the transition from emergency and short and medium-term temporary housing to stable housing.

<https://knowledge.aidr.org.au/media/10562/srrg-post-disaster-temp-housing-literature-review-final-report-v2.pdf>



Workshop 3: After disasters

Question 1. What are good practice examples of responding to the medium and long-term housing issues / housing crisis created by the disaster itself? How might we bring a trauma informed approach to temporary housing supports for people experiencing homelessness? How might responses to housing issues be strengthened?

Question 2. What are good practice examples of responding to the "secondary crises" of disasters, such as domestic violence, and homelessness as a result of people getting squeezed out of the rental market by those who are re-homed after a disaster, and by incoming recovery and construction workers? What needs to be strengthened in responding to secondary crises?

Question 3. What are good practice examples of attending to the psychosocial and community wellbeing effects of disaster and displacement? How could these be strengthened?

Symposium participants noted:

- Effective responses to medium and long-term housing crises include trauma-informed and person-centred approaches. Examples like modular housing (e.g., Village 21) and temporary housing pods provide immediate, adaptable solutions, but flexibility is necessary to accommodate diverse needs, such as those of families or people with specific challenges like hoarding disorders. Place-based, onsite support services and training service providers in trauma-informed care ensure housing solutions are inclusive and supportive of recovery.
- Disasters often lead to 'secondary crises,' such as domestic violence, harmful use of alcohol and drug, exacerbation of poor mental health and displacement caused by rental market pressures. Good practices include suite-based outreach services combining housing with psychosocial support, and stationing housing recovery workers at community centres to address intersecting mental health and housing challenges. Strategies like mapping land for temporary housing, incentivising affordable housing development, and coordinating philanthropic efforts are critical to mitigating these secondary crises effectively.
- Simplified recovery processes and data-informed planning are essential for rapid and equitable disaster response. Mandatory inclusionary zoning policies and collaboration with the private housing market can enhance access to affordable housing. Strategic resource allocation must prioritise vulnerable populations and ensure recovery workers and people are not competing for limited housing resources.
- Addressing psychosocial needs is vital for long-term disaster recovery. Initiatives like community gardens, arts-based recovery programs, and Smiling Minds demonstrate the importance of fostering community cohesion and addressing trauma. These efforts should be co-designed with affected communities and expanded through targeted mental health interventions and increased funding. Vicarious trauma among recovery workers also requires attention, with group supervision and emotional support programs helping to mitigate burnout.

Discussion

Improving responses to medium and long-term housing issues created by disaster

Disasters create an acute need for both temporary and long-term housing, particularly for people who are renting, or are at risk or facing homelessness. Tiny Homes and modular villages, where communities repurpose underutilised land for temporary housing, offer some solutions. However, these types of housing may not be suitable for everyone, so flexible housing models are required.

Attendees highlighted that trauma-informed approaches are crucial when addressing housing needs for vulnerable populations. Place-based, onsite support services can ensure that trauma survivors receive the necessary care, while training of service providers in trauma-informed and person-centred approaches is vital. For example, developing language guides can help foster respectful, inclusive communication.

To strengthen responses, an annual pipeline of investment in social and affordable housing is needed to increase access to affordable homes in disaster prone locations. Collaboration with the private sector could increase options for temporary and affordable housing, particularly for people who are displaced.

Solutions like temporary housing pods and modular homes used in the Blue Mountains serve as promising models of effective, immediate temporary housing that supports both psychosocial and practical recovery needs.

Addressing 'secondary crises'

Disasters often exacerbate 'secondary crises', such as domestic violence and housing market pressures. In many instances, workers brought in for recovery and construction drive up rental prices, displacing existing tenants and pushing vulnerable populations, including those already at risk of homelessness, out of the market.

Good practice examples include deploying suite-based outreach services that provide not only housing but also social and psychological support for people affected by disaster. This multi-agency approach should include housing-focused recovery workers stationed at community centres and officers in recovery centres who can address the intersection of mental health and housing challenges.

It is important to think about how resources are allocated and who gets priority access to temporary housing. The example of recovery workers sleeping in schools highlights the challenge of capacity strain on local services when disaster workers and people who are displaced compete for the same limited housing resources. To mitigate these pressures, strategies such as mapping land for temporary housing and incentivising the development of more affordable housing solutions should be developed. Furthermore, utilising social work students or engaging local employment subsidies for tradespeople can help increase capacity and provide much-needed support in disaster-affected communities.



One area of focus identified by attendees is the coordination of charitable and philanthropic initiatives. There needs to be stronger oversight and organisation of local charitable efforts, with an emphasis on supporting those most at risk of secondary crises. Such efforts must be trauma-informed and continuously evaluated to ensure that they are meeting the needs of people who are both newly displaced and those vulnerable to homelessness.

Incorporating psychosocial and community in disaster recovery

Participants noted that disaster recovery must address more than just physical needs; the psychosocial and community of people is equally important, especially for displaced populations. Communities like those in the Northern Rivers and Lismore demonstrated the importance of community cohesion during recovery through initiatives such as community gardens, which foster a sense of shared purpose and connection among disaster-affected people.

Engaging in arts-based recovery work and community-based psychosocial programs, such as Smiling Minds, has also been effective in helping communities recover. These programs can be further strengthened by ensuring they are co-designed with the community and involve targeted mental health interventions that address trauma and anxiety caused by displacement and uncertainty. Expanding funding for these psychosocial initiatives will help create more resilient communities in the long-term.

One area where more attention is needed is vicarious trauma among disaster recovery workers. Implementing group supervision and support programs for staff can help mitigate burnout and ensure that recovery workers are emotionally and psychologically supported throughout their work.

Finally, efforts to include marginalised populations, including First Nations communities, people who speak different languages or people with disabilities, must be enhanced. These groups should be identified early in the disaster recovery process and engaged in both formal and informal strategies to ensure they are supported. For example, the Third Space co-location of services model in Brisbane offers a promising approach, where multiple services are concentrated in one location, making it easier for vulnerable populations to access the help they need in a familiar setting.



Symposium findings

Australia's cost of living and housing crises, combined with the increasing severity and frequency of disasters, is placing immense strain on communities. For tenants, people living in precarious housing, and those experiencing or at risk of homelessness, this pressure is even more acute. Disasters exacerbate existing inequalities, further limiting access to stable housing and support services.

Addressing the housing needs of everyone affected by disasters requires a coordinated, cross-sector approach. The Symposium found that collaborative efforts between housing providers, homelessness services, emergency management agencies, policymakers, and community organisations are essential to creating an equitable and effective response framework. Attendees agreed that strengthening disaster preparedness, improving service coordination, and expanding housing options, Australia could help build resilience for everyone in times of crisis.

Findings from the Symposium include the need for:

1. The National Emergency Management Agency to establish a National Disaster Housing and Homelessness Framework that integrates housing, homelessness, and disaster responses through:

- a. developing a coordinated national strategy that aligns housing, homelessness, and disaster policies.
- b. establishing a national housing and disaster taskforce with representatives from government, emergency management, housing, and homelessness sectors.
- c. ensuring disaster planning includes the needs of homeowners, renters (private, social, and public), and individuals experiencing homelessness, including those specific vulnerabilities.

d. identifying partnership opportunities across the public-private sector to expand temporary housing capacity.

e. resourcing cross-sector collaboration to embed emergency housing and homelessness responses and long-term housing solutions in disaster planning.

f. formalising cross-sector partnerships in line with the framework.

2. The Commonwealth Department of the Treasury to incorporate disaster resilience strategies in the National Housing and Homelessness Plan, through:

- a. ensuring integration with the National Climate Adaptation Plan.
- b. ensuring integration with the new National Disaster and Climate Risk Land-Use Planning and Building Standards, currently under development by State and Territory Planning Ministers.
- c. developing pre-disaster housing strategies that incorporate emergency, transitional, and long-term housing solutions.
- d. ensuring housing and asset management policies consider increased climate-related disasters, particularly in high-risk areas.
- e. recognising the need to invest in:
 - rapidly deployable temporary housing options such as modular and mobile housing, and community-based accommodation.
 - an annual program of new climate resilient social and affordable housing construction, including culturally appropriate housing solutions for First Nations peoples, people with disabilities, and multicultural communities.

3. The Commonwealth government to support investment in research and data-driven solutions

f. requiring the use of data-driven planning to pre-map land availability for emergency housing solutions, bringing together knowledge and data held by all levels of government (local, State / Territory and Federal).

g. expanding funding for local governments and responsible authorities to implement disaster-resilient housing programs, such as through the Disaster Ready Fund.

h. strengthening tenancy protections and minimum housing standards so renters have greater housing security and more resilient homes to withstand disasters.

4. The National Emergency Management Agency and State disaster recovery agencies and other entities responsible for disaster recovery to strengthen housing recovery through:

a. developing housing recovery frameworks that include all housing types and tenures in partnership with the housing and homelessness sectors.

b. integrating housing, health, and social support services into disaster recovery plans.

c. establishing clear governance and budget frameworks for post-disaster housing and homelessness support in partnership with the housing and homelessness sectors.

d. developing standardised protocols for data sharing and service coordination across organisations.

e. conducting joint training and simulation exercises across sectors to improve preparedness and response.

f. including lived experience perspectives in disaster planning, housing recovery strategies and post-disaster reviews.

5. The National Emergency Management Agency and State disaster recovery agencies and other entities responsible for disaster recovery to enhance local service access and support networks for people facing or who are at risk of homelessness through:

a. developing integrated service hubs that combine housing, health, and social support services.

b. expanding community outreach programs to reach individuals in insecure housing or experiencing homelessness.

c. developing place-based support services that provide short and long-term individual assistance.

d. establishing local coordination networks that engage community organisations in disaster recovery efforts.

e. implementing "no wrong door" policies for seamless access to multiple services.

f. ensuring inclusive communication to respect and support disaster-affected individuals.

g. reducing bureaucratic barriers and streamline access to support services post-disaster.

h. leveraging digital tools such as AskIzzy to facilitate service navigation.

i. providing long-term contracts for community service organisations to maintain support continuity.

j. ensuring populations experiencing intersecting vulnerabilities are prioritised and can access streamlined housing support processes.

k. training recovery workers and service providers in trauma-informed care, child safety, and safeguarding risks.

l. expanding mental health programs to support disaster-affected individuals and recovery workers.

m. strengthening community connections through initiatives like shared spaces and community gardens.

n. ensuring ongoing emotional and psychological support for first responders, recovery workers and other service providers.

o. coordinating charitable efforts to ensure equitable distribution of resources, focusing on those experiencing the most vulnerability.

6. The community service sector to maintain momentum through continued stakeholder engagement through:

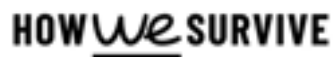
- a. convening annual follow-up symposia.
- b. engaging policymakers, service providers, and communities in collaborative solution-finding.
- c. strengthening advocacy efforts to secure sustained government investment in housing and disaster resilience.

These findings can help support Australia to build a more resilient, inclusive, and effective response to the growing challenges of housing insecurity, homelessness and disaster impacts.



Attendees

Aboriginal Housing Victoria	Homes NSW
ac care	Homes Tasmania
Australian Institute for Disaster Resilience	Homes Victoria
Anglican Community Care	Inspector-General of Emergency Management Victoria
Anglicare Disaster Recovery	Merri-bek City Council
Anglicare WA	Mission Australia
Arup	Mission Australia Housing
Australian Institute for Disaster Resilience	Monash University
Australian Red Cross	Natural Hazards Research Australia
Brotherhood Of St Laurence	National Emergency Management Agency
CASA Mackay	NSW Reconstruction Authority
Community Housing Industry Association	NT Shelter
Community Housing Industry Association NSW	Orange Sky
City of Hobart	Q Shelter
Council of Capital City Lord Mayors	Quantum Support Services
Department of Fire and Emergency Services WA	RMIT University
Department of Housing, Local Government, Planning and Public Works Qld	SACOSS
Department of Premier and Cabinet Tasmania – Recovery Tasmania	Social Futures
Department of Social Services Commonwealth	Social Recovery Reference Group
Department of Families, Fairness and Housing Vic	Southern Rural Water
Emergency Recovery Victoria	Tenants Victoria
Ethnic Council of Shepparton and District Inc.	The Salvation Army
Faculty of Art Design & Architecture, Monash University	The University of Melbourne
Federation of Community Legal Centres	The University of New South Wales
GenWest	Victorian Council to Homeless Persons
Homelessness QLD	Victorian Legal Services Board and Commissioner
	Wesley Mission Qld
	Yarra Ranges Council
	YWCA Canberra



Housing, Homelessness and Disasters National Symposium

Final Report, June 2025

Produced by Australian Red Cross, Homelessness Australia and HowWeSurvive UNSW.

The Symposium was supported by the generous donations of the BHP Foundation and the Lord Mayor's Charitable Foundation.

Acknowledgment is made to the Community Housing Industry Association, National Shelter and all attendees of the Housing, Homeless and Disasters National Symposium.

Suggested citation: Tehan B, Australian Red Cross, Colvin K, Homelessness Australia and Heffernan, T, ANU and HowWeSurvive UNSW (2025). Housing, Homelessness and Disasters: Report from the Housing Homelessness and Disasters National Symposium, June 2025.



