



# Where do we go now?

Renters' experiences of housing precarity and climate disaster

Research Report  
May 2026



**Figure 1.** Unsalvageable belongings waiting to be picked up by Council after the October 2022 floods. Image provided by a Victorian renter.

## Acknowledgement of Country

ARC Justice acknowledges Aboriginal Peoples as the traditional and current custodians of the land upon which we work. We respect that this land always was, and always will be, Aboriginal land. Aboriginal sovereignty has never been ceded.

We pay our respect to Elders past and present, as well as all Aboriginal people who have fought, and continue to fight, for equality, self-determination, culture, Country and community.

ARC Justice acknowledges that First Nations people are the traditional and ongoing custodians of the lands we work on. We pay our respects to Elders past, present and emerging and honour the strength, resilience and deep cultural connection Aboriginal Peoples have to Country. We recognise that Aboriginal sovereignty was never ceded and that the impacts of colonisation continue today. We're committed to learning from and working with Aboriginal communities to support justice, equality and self-determination. We know we won't always get it right, but we are listening, learning and open to feedback.

## Citation

Addison, Jane and Slattery, Leah (2026) *Where do we go now? Renters' experiences of housing precarity and climate disaster in regional Victoria*, ARC Justice, Bendigo.

## Thanks to our participants and supporters

ARC Justice would like to thank the individuals and organisations who participated in research interviews for this project and generously shared their expertise, lived experience, and professional insights with us to inform this report. Thanks to Tenancy Victoria who provided early and ongoing support for this project.

Ethics approval for this research project was provided by the Justice Human Research Ethics Committee of the Victorian Department of Justice and Community Safety (Reference Number: CF/25/2028).

This research was funded by a Major Grant from the Victoria Law Foundation.

Funded by  
**Victoria Law  
Foundation**

## Contents

|   |           |
|---|-----------|
| Glossary  | 4         |
| Acronyms  | 4         |
| <b>Executive summary</b>  | <b>6</b>  |
| <b>1. Introduction</b>  | <b>7</b>  |
| 1.1 Research aim  | 8         |
| 1.2 Methods   | 8         |
| 1.2.1 Literature review   | 8         |
| 1.2.2 Interviews  | 9         |
| 1.2.3 Limitations   | 9         |
| <b>2. Renting and climate disasters in the context of a housing crisis</b>        | <b>10</b> |
| <b>3. Factors moderating or amplifying impacts on renters</b>                     | <b>11</b> |
| 3.1 Renter characteristics  | 11        |
| 3.2 Dwelling tenure   | 11        |
| 3.3 Protective factors  | 13        |
| 3.3.1 Social capital  | 13        |
| 3.3.2 Financial capital   | 13        |
| 3.3.3 Human capital   | 14        |
| 3.3.4 Accessing support   | 14        |
| <b>4. Impacts on renters</b>  | <b>16</b> |
| 4.1 Displacement  | 16        |
| 4.2 Trapped populations   | 16        |
| 4.3 Employment loss   | 16        |
| 4.4 Financial loss  | 17        |
| 4.5 Health  | 17        |
| 4.6 Uncompensated renter investment   | 17        |
| 4.7 Legal issues  | 18        |
| <b>5. Challenges experienced by support organisations</b>                         | <b>20</b> |
| 5.1 Governance  | 20        |
| 5.2 Lack of renter-specific support   | 20        |
| 5.3 Missing voices  | 20        |
| 5.4 Poor legal support or training  | 21        |
| 5.5 Lack of preexisting connection  | 21        |
| <b>6. Conclusion</b>  | <b>22</b> |
| <b>7. Recommendations</b>   | <b>23</b> |
| <b>8. Future research</b>   | <b>24</b> |
| 8.1 Missing voices  | 24        |
| 8.2 Climate and demand for services: what do we know and what do we need to know? | 24        |
| 8.3 Stronger protections, fewer rentals?  | 24        |
| 8.4 Evaluation of 2025 rental reforms and potential for climate disaster          | 24        |
| <b>9. References</b>  | <b>25</b> |
| <b>Appendix 1: Ethics Approval</b>  | <b>26</b> |
| <b>Appendix 2: Interview Guide: Service providers</b>                             | <b>28</b> |
| <b>Appendix 3: Interview Guide: Displaced renters</b>                             | <b>29</b> |

## Table of figures

**Figure 1.**  
Unsalvageable belongings waiting to be picked up by Council after the October 2022 floods.  
Image provided by an interviewed renter. **2**

**Figure 2.**  
Project change in the magnitude of floods in Victoria by 2100.  
RCP4.5 – top maps = medium emission scenarios.  
RCP8.5 = very high emission scenarios.  
AEP = Annual exceedance probability.  
Source: VCSR24, Rory Nathan and Conrad Wasko for VCSR24. **7**

**Figure 3.**  
Relationships between mobility and people-place vulnerability to climate change.  
Modified from Hunter et al., (2021). **8**

**Figure 4.**  
Flooded rental back yard.  
Image provided by an interviewed renter. **15**

## Glossary

**Climate disasters:** Australia's climate has long been characterised by high levels of natural variability and related extreme weather events. These extreme weather events have commonly been referred to as 'natural disasters' or 'natural hazards' or, simply, 'flood', 'bushfires', etc. We use the term 'climate disaster' in this report to highlight both the increasingly anthropogenic causes of these extreme weather events, as well as the resulting impacts that such events continue to have on regional communities.

**Displaced renters:** those who had been privately renting their primary dwelling through either a landlord or real estate agent during an area of Victoria flooded during October 2022, and who needed to leave their accommodation at least temporarily due to the flood

**Exposure:** the level and extent at which people and/or place experience a particular weather event

**Housing precarity:** Unaffordable, unsuitable or insecure housing, including high housing costs relative to income, overcrowding, physically unsafe housing or housing tenure that may subject a household to frequent moves

**Support organisations:** Organisations involved in assisting displaced community members affected by the October 2022 Victorian floods, particularly those who may have supported displaced renters

**Vulnerable/vulnerability:** Within the context of this research, the term 'vulnerable' relates to individuals, subgroups or groups of people who, due to environmental and/or systemic social-political factors or processes, have a reduced or compromised ability to realise or maintain their ability to achieve their potential doings and beings. This report acknowledges that individuals are not inherently vulnerable – it is systemic factors that create particular vulnerability profiles for individuals and groups of people.

**X:** The inclusion of the letter "X" within a direct quote indicates that some content has been removed to help preserve interview participant anonymity

## Acronyms

**CLC:** Community Legal Centre

**PDS:** Product Disclosure Statement

**VCAT:** Victorian Civil and Administrative Tribunal

**LGAs:** Local Government Areas

## About ARC Justice

ARC Justice is a rights-based, social justice organisation incorporating the Loddon Campaspe Community Legal Centre and Housing Justice, a specialist renter support program, both based in Bendigo, and the Goulburn Valley Community Legal Centre, based in Shepparton. ARC provides legal and tenancy support services across 13 local government areas in central and northern Victoria, with a team of almost 70 staff working to advocate for and uphold the rights of rural and regional Victorians.

The Housing Justice program supports tenants in all forms of rentals including social and private rental properties, privately operated rooming houses and caravan parks. Our Housing Advocates, lawyers and social support team provide clients with information and guidance about their rights and responsibilities, as well as assisting them through negotiation with property owners/ agents and at the Victorian Civil and Administrative Tribunal (VCAT). Through our Housing Justice service and community outreach program, we worked with many of the regional Victorian communities affected by the 2022 floods.

## Why ARC Justice wrote this report

In the wake of the 2022 floods that devastated so much of Victoria's flood plain communities, many renters across the 13 LGAs ARC supports were immediately displaced from their homes with nowhere to go, while many others were forced to remain living in unsafe and uninhabitable conditions. Whether renters were permanently displaced from their local community or were locationally trapped was determined by pre-existing socio-economic circumstances, with those with the fewest financial or social resources having little choice or agency.

We heard stories of hundreds of renters who had been told to hand back their keys, ending their tenancy, within hours of the water rushing through their home.

And it was renters who we saw again and again in the months that followed with stories of paying to rent unliveable homes, sickening mould and doing the hard work of quasi-project managing a rebuild only to be evicted so the rent can be jacked up once the repairs were complete.

Despite significant strengthening of the rights of renters in Victoria in recent years, there is no 'disaster mode' to ensure tenancy laws continue to function to create a fair renting playing field after a disaster. When people can't access safe housing, everything becomes less stable: health, work, family safety and their recovery after disasters. ARC Justice sees that impact every day through our work across north central Victoria.

The voice of renters was often missing.

Responding to climate disasters in practice allows us to learn and this research project allows us time and space for reflection. Many support organisations found themselves needing to divert resources away from providing services as usual to respond to the increased need posed by the flooding events, and funding for this work was not made retrospectively available. Responses were complicated by interagency coordination, funding delays, and the short-term nature of recovery programs which built capacity that then departs the sector when funding ends.

Support organisations highlighted a number of challenges associated with identifying and supporting renters following the flood event. Many of these were institutional and systemic in nature, and paralleled the challenges associated with responding to broader climate change impacts.

Against the backdrop of the current housing crisis and lack of adequate legal protections, it is clear that the most vulnerable renters are the most significantly affected by climate disasters. In order to more accurately understand and better respond to increasing climate disaster events, research projects which seek to make the experiences of vulnerable populations visible to policy makers are critical.

This report is one way we're taking what we see and bringing it into the places where decisions are made by amplifying community voices.

## A note on timing

As this report was being finalised, fires burned across north central Victoria in early 2026. ARC Justice again shifted into disaster response mode. Our teams were helping people facing urgent tenancy questions, housing instability and financial stress.

The events were different. The legal patterns were not. The same systemic issues identified in this report are now playing out in fire-affected communities.

That reality underlines the central finding of this work: disasters are increasing in frequency and intensity and the legal consequences are cumulative.

## Executive summary

Climate disasters are increasing in frequency and severity and their compounding impact is being felt by communities experiencing shorter intervals between severe hazard events. This impact is not affecting everyone equally. Climate disasters deepen existing disadvantage and renters are among those most exposed.

In regional Victoria, where rental markets are both tight and small, the risks presented to renters are amplified. Using the 2022 Victorian flood event as a case study, this report combines insights from the international literature, and data from interviews with both impacted renters and their support organisations. In doing so, it seeks to highlight the experiences and support needs of renters impacted by climate disasters, particularly in relation to their pre-existing or emergent legal needs.

The report shows that renters experience climate disaster very differently to home owners.

Many rental properties are older, poorly maintained and located in flood-prone areas. Renters often have little financial buffer, insecure work and no control over insurance, repairs or whether payouts are reinvested into the home they live in. As a result, their recovery is slower, riskier and more uncertain.

After the floods, some renters were forced to leave their homes with little notice and few local housing options. This untethered renters from their employment and social connections while also creating barriers to accessing recovery services – right at the time where they were most reliant on these supports.

Others stayed in or returned to unsafe properties because they had nowhere else to go.

Many took on clean-up and repair work themselves, even when they were not legally required to do so. Fear of eviction and the reality of a tight rental market meant renters were often reluctant to challenge landlords or agents, even when conditions were uninhabitable. Health impacts, particularly from mould and prolonged stress, were common.

Many of the impacts renters experienced were legal in nature. Issues around habitability, rent during flood periods, eviction and landlord obligations came up repeatedly.

The law itself was not always fit for purpose. Victoria's residential tenancy laws establish rights for both landlords and tenants to deal with a property that has sustained damage, regardless of the cause. However, the law does not consider issues with exercising rights where the property is one of hundreds, if not thousands, that have been damaged as was the case in the 2022 floods.

When renters accessed legal help outcomes were often better, but legal support was rarely sought early.

Trauma, lack of awareness and a culture of 'don't rock the boat' meant many renters only realised later that the issues they experienced may have had legal solutions.

Renters were also 'hidden' from government and community recovery agencies. The recovery support system they turned to was largely engineered to support home owner-occupiers to repair, rebuild and ultimately return to their homes as soon as possible. Renter support programs or payments were not always accessible or accessed, especially once the renter had been displaced. The risk of falling through the cracks of support was even greater for renters with less formal agreements with their landlord.

Support organisations played a critical role, often without dedicated funding. Trusted, local and place-based organisations were the most effective at reaching renters, particularly those facing additional barriers such as language, visa status or isolation.

Neighbourhood houses and culturally specific organisations were repeatedly identified as key points of support. Short-term funding, poor coordination and the absence of renter-specific disaster supports limited what organisations could do.

The findings point to clear gaps in how renters are supported before, during and after climate disasters. Addressing the root causes of housing precarity in regional Victoria is essential.

Stronger renter protections, better access to early legal information and funding models that recognise the role of trusted local organisations would significantly improve outcomes.

Renters who are displaced, as well as those who remain in climate-exposed areas, need targeted support and fewer institutional barriers to protecting their own safety and stability.

As climate disasters become more frequent, renters can't remain an afterthought. Their experiences need to be visible to policymakers and the systems designed to respond must reflect the reality of renting in regional Australia.

## 1. Introduction

Climate change exposure in Victoria will ultimately depend upon both the emission scenario, and specific location. Nevertheless, projections consistently highlight that some types of climate related events will increase in frequency or magnitude. Whilst more common, smaller floods will likely decrease in frequency in some areas, for example, the larger and less common floods will significantly increase in frequency across the entirety of Victoria (Figure 1). Central and north-western parts of the state (including the Loddon Campaspe and Goulburn Valley regions) will be particularly exposed to larger floods.

The impact to communities of this predicted increase in exposure to significant climate related events will depend upon the socio-political processes that led to systemic disadvantage. Climate disasters, and our responses to them, reinforce and exacerbate existing inequities (Brennan et al., 2022; Peacock et al., 2014). Housing tenure lies at the intersection of social and physical dimensions of climate disasters (Lee and Van Zandt, 2019). Rental accommodations tend to be older, more poorly maintained and less physically resilient to disasters, whilst simultaneously being more likely to be located in disaster prone areas (Lee and Van Zandt, 2019). After impact, rental housing usually takes longer to renovate than owner-occupier properties

(Brennan et al., 2022) leading to a prolonged reduction in rental stock. Renters generally have fewer resources than homeowners to both meet the costs of replacing damaged items and the additional health and social services needed due to the disaster. They are also more likely than homeowners to be experiencing other challenges such as financial or family challenges (Dundon and Camp, 2021).

Renters in areas affected by natural disasters may wish to either stay in their homes, or to leave. Displacement after a climate disaster disrupts social support systems, employment, access to healthcare and social services; especially for those experiencing systemic disadvantage, such as single mothers or people of colour, exposure to danger and possible discrimination also tends to increase (Morris and Deterding, 2016). Choosing to stay in climate disaster impacted accommodation may expose renters to physical, psycho-social and health risks, such as the respiratory impacts of mould, exposure to contaminated water with associated disease risk and uncertainty over the potential repeat of a disaster (Paterson et al., 2018). The decision to stay or leave is thus often a difficult one with staying or going exposing renters to different – though sometimes no less significant – forms of risk. For renters experiencing systemic disadvantage, this decision is one over which they may have very little meaningful control, leading to either involuntary displacement, or involuntary entrapment (Figure 2).

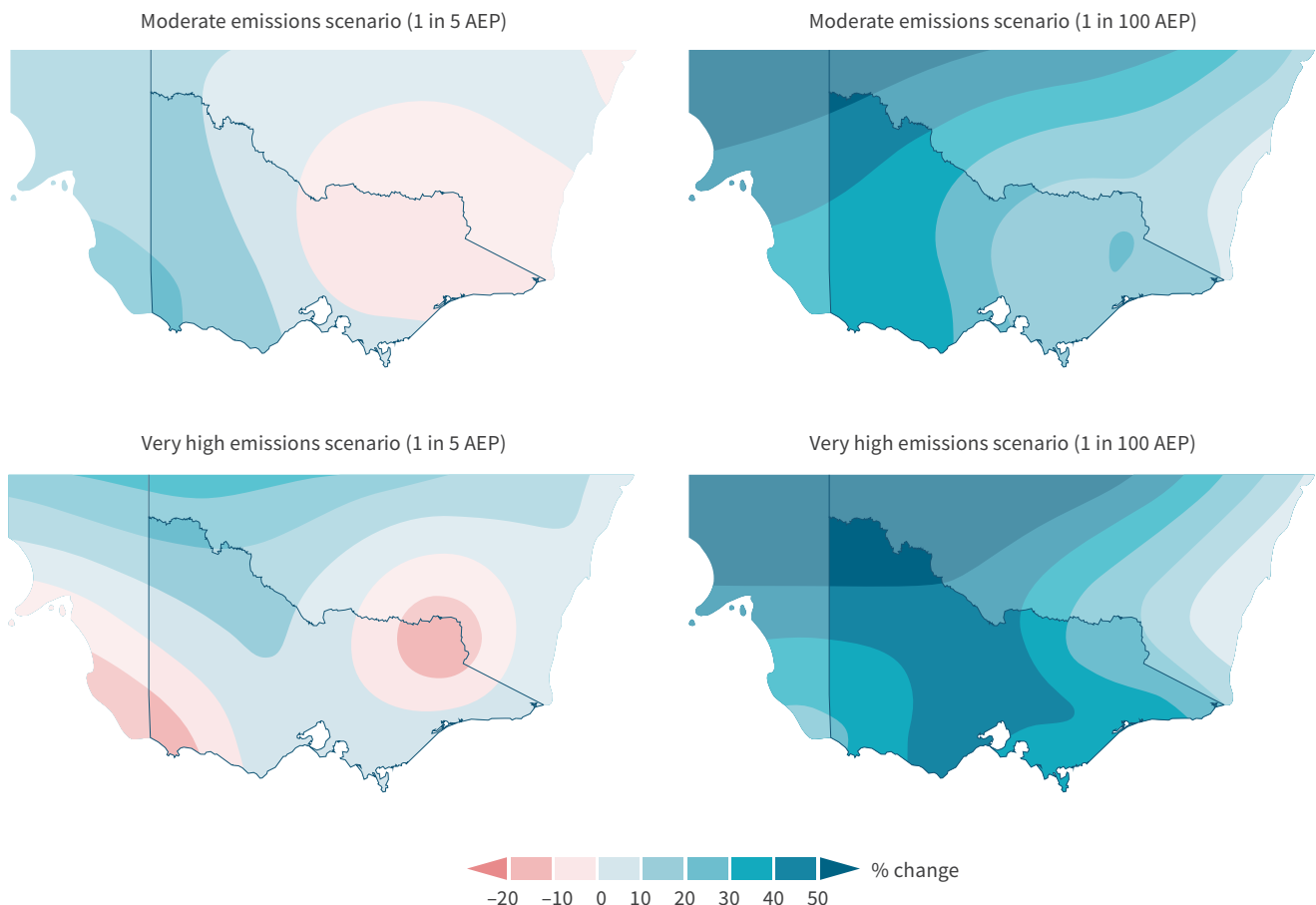
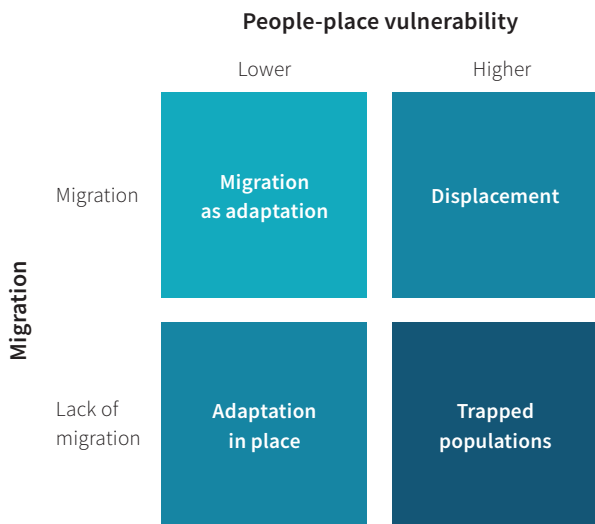


Figure 2. Project change in the magnitude of floods in Victoria by 2100. RCP4.5 – top maps = medium emission scenarios.

RCP8.5 = very high emission scenarios. AEP = Annual exceedance probability. Source: VCSR24, Rory Nathan and Conrad Wasko for VCSR24.



**Figure 3.** Relationships between mobility and people-place vulnerability to climate change. Modified from Hunter et al., (2021).

The October 2022 Victorian floods were one of the most devastating in Victoria’s history (Parliament of Victoria, 2024). Major flood damage was recorded within the towns of Rochester, Echuca, Heathcote, Seymour, Shepparton and Mooroopna. Communities were often unprepared for the magnitude of the flooding events, and community organisations, service providers and community members found themselves with very limited resources to respond. The post-disaster recovery period was particularly long, with prolonged and significant displacement in some communities. Seven months after the event, 70% of Rochester residents were still not back in their homes with many living in caravans or makeshift accommodation on their properties (Parliament of Victoria, 2024); some had left the region altogether.

Prior to the 2022 floods, regional Victorian renters were experiencing the impacts of a very tight private rental market and related lack of affordable housing. Whilst renters were given a short reprieve during COVID, this housing crisis had been developing for decades, driven by socio-political processes such as the growth of ‘mum and dad’ landlordism, a tax environment that privileges landlords, and both internationally low social income support levels and social housing stocks (Burke et al., 2025). In regional areas like in Victoria, there are even lower volumes of private rental properties (Van der Nouwelant and Cibir, 2022) and fewer landlords or real estate agents, which may exacerbate issues of unaffordability and lack of choice. High prices and a lack of availability of stock have also interacted with a chronic lack of legal protections and support for renters (Morris et al., 2021). As such, many renters were already experiencing a high level of housing precarity prior to October 2022.

Internationally, climate disasters are known to increase complex legal needs and legal need problem clusters (Dundon and Camp, 2021). Climate disaster impacts on already disadvantaged renters are often compounded by legal environments that support the interests of landlords over tenants (Lee and Van Zandt, 2019), and yet the recovery needs of renters have been poorly understood and met (Peacock et al., 2014). Eviction

rates have been known to increase significantly in both the first and following year of a climate disaster, with landlords either feeling obliged to evict for safety reasons or issuing blanket evictions irrespective of the condition of properties (Brennan et al., 2022). In these cases, landlord-tenant laws originally designed to protect tenants have been used to justify evictions, with legal advocates constrained in their ability to assist due to limited resources and the need for significant public education and advocacy efforts. As is the case internationally, the way in which regional Victorian climate disasters may lead to or compound unjust legal outcomes for renters, and the ability of organisations to support them, is not yet well understood.

## 1.1 Research aim

In 2025, ARC Justice received funding from the Victoria Law Foundation to explore the experiences of renters following climate disasters, with a focus on the 2022 Victorian floods. Here, we report on the longer-term outcomes of the flood for affected renters, with a focus on those displaced from their properties due to the flood. We investigated the proposition: timely, accessible rights-based tenancy information had, or would have, positively affected medium term outcomes for evicted renters, particularly where tenants disagreed with property owners/agents or were unaware of their legal rights. In doing so, we seek to refine the role of CLCs in disaster response spaces, highlight how access to legal information or advice might have positively altered outcomes, and make recommendations about how legal rights-based information and support services could provide additional support to climate disaster-affected renters. In doing so, we centre housing precarity within the climate justice literature.

## 1.2 Methods

### 1.2.1 Literature review

The literature was reviewed between July and August 2025 with the following aims:

- 1) Review what is known about the relationships between renting and natural disaster response and recovery, particularly in the regional Australian context; and
- 2) Review what is known about legal support needs by renters affected by natural disasters, during both the disaster response and recovery stages, particularly in the regional Australian context.

Initially, all peer reviewed, English language literature published between 2005 and 2025 were identified using the Scopus database. After an initial pilot, keyword searches used different combinations of the terms ‘flood’, ‘natural disaster’, ‘legal’, ‘tenant\*’, ‘region\*’, and ‘evict\*’. The titles and abstracts of all identified articles were then reviewed for relevance. Keyword searches identified only a limited number of relevant articles (2), so the Google Scholar database was then searched for English language peer reviewed and non-peer reviewed between 2005 and 2025. All responses were sorted by relevance, with the first 100 responses assessed for relevance by reviewing their titles and abstracts. Keyword searches used

different combinations of 'Australia', 'flood', 'tenant', 'evict', 'climate change', 'rent', 'Victoria', and 'notice to evict'. After removing duplicates, both database searches identified a total of 44 relevant peer reviewed journal articles, 12 reports and 5 media articles or organisational opinion pieces. These were subsequently read in their entirety to identify relevant themes and recommendations relevant to the review aims, and to provide a background framing to the research.

## 1.2.2 Interviews

### 1. Support organisations

Organisations that supported renters during the response and recovery stages of the Victorian 2022 floods were contacted directly by the research team via phone or email. Organisational representatives were invited to interview, and provided with the interview guide (see Appendix 2: Interview Guide: Service providers), a Participant Information Sheet and Consent Form (see Appendix 1: Ethics Approval). Consent forms made it clear that participation was entirely voluntary, that information obtained would be de-identified and that participants could withdraw their consent within a given time frame. After asking for consent, interviews were recorded on an audio device. A total of 10 representatives of support organisations were interviewed.

### 2. Displaced renters

Displaced renters were identified through:

- i) Their previous engagement with ARC Justice, primarily through the provision of legal support following the floods, or
- ii) Partner organisations who had previously engaged with flood displaced renters.

If renters consented to being contacted by the research team, their contact details were shared and they were either called or emailed to invite them to interview. Verbal or written consent for interview was obtained after participant rights were clearly outlined, following the principles of free, prior and informed consent. In recognition of their time and potential travel commitment, all interviewed displaced renters were provided with a \$100 gift card for a grocery business of their choosing. After asking for consent, interviews were recorded on an audio device or within Teams. A total of 7 impacted renters were interviewed.

### 3. Analysis

Interview data was analysed using a hybrid inductive/deductive approach. Transcriptions of all interviews were imported into NVivo 5. Within the one NVivo project, pre-existing codes in line with research aims were established for both displaced renters and support organisations. A working structure to which transcription data was then mapped was thus created. This structure was subsequently added to or modified iteratively during analysis, with additional codes also added as analysis progressed.

## 1.2.3 Limitations

Sample size was limited. Impacted renters were difficult to identify, due to a lack of formal mechanism identifying them and that many had been displaced from impacted communities. Interview fatigue and a reluctance to revisit traumatic events likely also contributed to the small sample size. The renter interviews were also potentially biased towards those who sought help from ARC Justice or Tenants Victoria. Saturation point, at which no new insights were elicited from each new interview, was not reached for renters. Whilst a similar number of support organisation interviews were conducted, saturation was reached.

## 2. Renting and climate disasters in the context of a housing crisis

The research was underpinned by an initial assertion that timely, accessible rights-based tenancy information had, or would have, positively affected medium term outcomes for renters affected by the 2022 flood, particularly where tenants disagreed with property owners/agents or were unaware of their legal rights. Before exploring this research aim, this section first provides critical context by drawing on interview data to highlight the legally relevant context that was found to be a significant driver of flood impacts and recovery.

Internationally, tight rental markets are known to interact with climate disasters to amplify the pre-existing social inequities experienced by renters. Shortages of affordable housing prior to climate disasters tend to be exacerbated afterward (Bates and Green 2009; Bolin and Stanford 1991; Bolton, Liebow, and Olson 1993; Kreimer 1980). This is in part because rental properties are known to be disproportionately located in climate disaster prone areas, and to be comprised of older, poorer housing stock (Lee et al., 2019). In the context of weak legislative protections for renters, renter lack of power is heightened considerably; the landlord's power is normalised and tenants are incentivised to accept poor housing conditions to avoid homelessness (Lorey, 2015; Morris et al., 2025).

The 2022 Victorian flood event occurred in the context of a tight housing market (Morris et al., 2025), with few, often prohibitively expensive rental properties available. This private rental market was supplemented by a range of housing types outside of the typical housing stock, such as caravan parks and lifestyle villages. Both classic and supplemented housing types were often located in flood prone areas, and were older, less well-maintained properties with limited flood mitigation measures in place. These areas tended to have a higher proportion of systemically disadvantaged renters:

*"It was the lowest socioeconomic who were mostly impacted, were flooded here in [town name]. The lower value housing is typically where the higher risk is. Like that's, you know, naturally that's what happens. And you know, I guess, **those with socio- and financial challenges were gonna migrate to cheaper housing and again, the likelihood of being impacted by events obviously then increases.** So, it's a bit of a cycle, yeah."*  
(Support Organisation 4)

In private rental markets, particularly those dominated by lower socioeconomic groups, financial and legal capacity to modify properties in anticipation of extreme weather events is generally low (Moloney and Goodman, 2012; Cornell et al., 2020). In addition to being older, rental properties within the 2022 Victorian flood zones tended to not have flood-adaptive modifications to reduce risk, with neither renters nor landlords legally required or incentivised to do so. Additionally, rental agreements generally explicitly prohibit climate-sensitive modification to properties. In the context of the 2022 flood event:

*"So, inability to undertake property modifications to reduce future risk. **It's not their property. They can't do that.** So even if they are successful, if they don't self-fund, a lot of the rent[al] providers aren't willing to, you know, look at mitigation risks like raising houses or things like that. So, they're not any better prepared for future disasters."*  
(Support Organisation 3)

Even in the case of public housing, renovations or retrofitting for future extreme weather events was generally not implemented nor planned for, despite the potential for future financial savings from doing so:

*"No, I can't say there's any future planning in terms of that – they're talking about, that probably more modernisation, vinyl instead of carpet, solar type things... not so much in terms of disaster [preparedness]."*  
(Support Organisation 6)

The increased risk to renters presented by the combined higher levels of locational exposure and a lack of adaptive modifications are exacerbated by weak legal protections and the resulting power imbalances between landlords and renters. Rental precarity strongly incentivises the renter to have a non-adversarial relationship with their landlord, and to limit complaints about defects and poor maintenance (Power and Gillon, 2022; Wachsmuth et al., 2023; Morris et al., 2025). This precarity, amplified by a lack of affordable alternative housing options, leads to renters underreporting or giving up on seeking out structural improvements to their rentals that may reduce their exposure to natural disaster events.

*"The model of renting in this country is so just about the money. Like, and I get obviously it's a transaction, but you're renting people's homes, that's huge. Like having the system the way that it is, I don't think that's gonna change. Like **even if we implement things and there's, you know, they're supposed to do this, they're supposed to do that, they don't, they don't do what they're already supposed to do.** How are we gonna get them to give a shit? Like, I really don't know... They just don't care... And that's kind of the other culture of renting is you just kind of put your head down and you deal with as much as you can. You know, you have to have really low standards."*  
(Renter 5)

In summary, a greater exposure to extreme weather events combining with socio-economic and socio-political factors, such as a tight rental market and weak legislative support for renters, amplifies the risk of extreme weather events negatively affecting renters. Additionally, pre-existing systemic disadvantage is likely to be exacerbated by climate disasters, particularly for those who are trapped in climate-exposed properties due to a lack of meaningful alternatives.

### 3. Factors moderating or amplifying impacts on renters

In addition to the type and nature of the extreme weather event, the likely impacts of extreme weather events on renters are known internationally to be a product of dwelling structure and tenure, dwelling location, the housing market, sociopolitical protections, demographic factors, and social capital (Cornell et al., 2020). Factors including housing tenure and housing characteristics, income, race/ethnicity, age, likelihood of insurance coverage, and housing stability are all known to predict the outcomes of climate disasters (Brennan et al., 2022). Within the broader context of weak legislative protections and a tight rental market, two main categories of renter risk emerged in relation to the 2022 Victorian flood event: pre-existing renter characteristics and dwelling tenure. Particular forms of renter capital and capabilities, particularly social and financial capital, emerged as protective factors, or factors that supported recovery.

#### 3.1 Renter characteristics

Renters who were from ethnic or cultural minorities (especially new immigrants), those who were older, single parents, working in the primary industries (farmers), of low socioeconomic status or of poor mental or physical health, were particularly impacted during the 2022 flood event. This mirrors international findings that race, gender and socioeconomic disadvantage are critical components of the social–climate intersection (Bezgrebelna et al., 2021). It also aligns with the known linkages between natural resource-dependent livelihoods and climate risk (Keneck-Massil and Foudja, 2025).

When asked which community members were most impacted during the flood, or took the longest to recover, one support organisation highlighted specific groups that were particularly impacted given both their high level of exposure and relatively low level of resources.

*“I would say that the elderly really struggled, and that is renting and private property owners. The farming communities really struggled because they are proud and don’t want to ask for help. **The cheaper rental properties in our municipality are the older properties, so the ones that aren’t built about above flood level, but that’s where our vulnerable communities tend to be living.** They were the ones that were impacted. And that includes significant amount of people that don’t speak English as their first language.”*  
(Support Organisation 9)

Often, these factors interacted with each other to exacerbate impacts. For example, Renter 7 was a female casual worker in her 60s, a couple of years from being able to access the aged pension. She was also struggling with health issues but financially needed to continue working. Whilst she temporarily moved out of her flooded property after receiving a Notice to Vacate, at the time of interview she was back in the original rental. She returned due to a lack of other affordable options

in a location where she knows she can still access work, despite having extremely high levels of anxiety about being flooded again:

*“And I do suppose that I’ve got a partial blockage in my leg, you know, aches and pains, but you still got to go to work till you’re sixty-seven, and try and pay rent. So I feel like I’m stuck and there’s nothing I can do about it. Yeah it’s not nice being my age. Be different, you know, if I had a husband. **But, uh, yeah, for women... there’s a lot of women older than me, even, out of a home ‘cause they can’t afford the rent... If I get sick, I’m screwed. So I have to just keep going.**”*  
(Renter 7)

Renter 7 represents the ‘trapped’ nature of some renters, as highlighted in Figure 3. This cohort are often the most exposed, and with the fewest options to reduce their risk: they are highly exposed due to the provision of cheaper and older housing in areas exposed to extreme weather events, and with relatively low ability to reduce their own risk due to a lack of access to the capitals needed to source, pay and maintain alternative accommodation outside of high risk areas. As such, they tend to be denied meaningful agency in relation to moving out of the exposure zone. The interviews also revealed that this denial of agency can be exacerbated by the nature of the renter-landlord arrangement within a legislative context that favours landlords, now discussed.

#### 3.2 Dwelling tenure

Renter-landlord arrangements had a significant impact on renter impacts, as did whether the landlord held home insurance. Interviews revealed a significant diversity of rental arrangements. The presence of a real estate agent and a formal rental agreement produced mixed results for flood impacted renters. For some renters, their experiences with real estate agents immediately after the flood was much the same as it had been prior, with a lack of attendance to critical maintenance needs:

*“The real estate agent themselves seemed nice enough, but I mean, I don’t know. I don’t know how competent they were really, because we had a plumber, like an electrician plumber handyman come [prior to flooding]. And he advised that the house was unsafe because the entire back half of the house, like they’d done an extension and then run all the wiring at the back half of the house off just a light wiring. So, all of the like power points for the fridge, for the washing machine, all the stuff were off just a light circuit. So it constantly was going out. And he said that’s not safe... **And I don’t know how much that’s the real estate’s responsibility and how much is the landlord, but they both knew and nothing happened.**”*  
(Renter 5)

Renters with properties through real estate agents were more likely to receive an immediate Notice to Vacate than other renters. In executing such notices after the flood event,

real estate agents may have protected renters from occupying potentially uninhabitable properties, with subsequent risks to health and safety. However, the execution of Notices to Vacate also exposed renters to other forms of risk:

*“There was other people that returned to their houses and found notes on their door to basically say ‘your lease is over and you’ve got three days to take your stuff out’ and, you know, real estates weren’t necessarily, um, coming forward with more options because renting in this area is extremely hard already. Like rental availability is just, yeah, and it’s super expensive. **So if you got home and there was a note on the door saying you can’t, you need to get your stuff out and need to find somewhere else, the likelihood of finding somewhere, considering how many homes were damaged, and I think the people that were damaged and owned their property probably took up most of the rentals.** Cause if their insurance company worked quick then they would get put up in a housing and I know a lot of our local AirBnBs were used for housing people after the floods.”*

(Support Organisation 9)

The involvement of a real estate agent did sometimes act as a moderating influence between renters and landlords who were not meeting their legal obligations. Whilst renters noted that agents sometimes did not or could not force landlords to fulfil their legal responsibilities to flood impacted renters, some agents appeared to encourage landlords to fulfil their legal responsibilities, or otherwise attempted to support renters when landlords were not:

*“Basically, cos they knew that I was unhappy, and they just thought ‘oh well I’ve got another property for you that’s ready to move in straight away’ you know what I mean? **I honestly think that they knew and understood that, more than likely, the landlords at the time would spend, more than likely spend no money on the [flood impacted] property you know what I mean, to fix it up.** That’s my take on it anyway.”*

(Renter 4)

*“They were very good. Actually, the rent came out automatically on the Friday that it got flooded, so I paid, I’d automatically paid them while we were getting flooded, in advance. But yeah, **on the Wednesday when it was agreed it was non-inhabitable, by Friday they had reimbursed the rent I had paid the week before in advance and about a week after that the bond came back.**”*

(Renter 2)

Internationally, informal rental arrangements are known to produce particular post-natural disaster impacts on renters (Brennan et al., 2022). Whilst some renters interviewed for this research had ‘classic’ formal rental agreements through real estate agents, many had arrangements where they were unaware that renter and landlord responsibilities apply despite the absence of a written agreement and/or lacked oversight from a third party. In the context of the 2022 floods, these renters often experienced

particular, potentially more significant impacts than those with real estate agents and formal arrangements, particularly where landlords either did not hold home/building insurance or, where insurance did exist, pay-out lengths were extended or pay-out funds were not reinvested into the rental property:

*“People actually renting the places – not legally – and therefore the landlords actually end up getting all the money and the **poor people actually living in the houses actually didn’t get anything.** And that was one of the disasters happened. And sometimes they were living, you know, elsewhere, New South Wales or Queensland or wherever. The poor people actually living in there – three, four families – they didn’t get a single cent but the landlord got everything.”*

(Support Organisation 8)

In the absence of mandatory post-disaster safety checks of rental accommodation, renters without real estate agent arrangements were often left highly exposed to prolonged dangerous living conditions. As an example, Renter 3 rented a site within caravan park that was flooded, stating:

*“I’ll be honest, even when I did move back into there, it was probably more of a ‘have to’, as I said, the caravan wasn’t really liveable after. I couldn’t go on staying at friends’ houses and my relative in the city forever. I wanted to try and return to work as much as I could to try and get funds to um, fix it. **But to be honest there was still a lot wrong in the park that, I believe, could have been quite dangerous...** I’d say up to even 12 months [it] was still quite, I mean, if you watched what you were doing you were going to be fine, but I still believe they would have been classed as a dangerous site.”*

(Renter 3)

Renter 3’s experience of a prolonged period of inaction from the landlord in terms of making safe the living environment was typical for renter-landlord arrangements where landlords did not hold insurance, or where the pay-out period was prolonged. In these cases, landlords were often especially keen to both keep renters in the (likely) uninhabitable living conditions, and to have them continue paying full rent, even during the period in which they were unable to occupy the property due to flood. Renter 4’s experience illustrates this:

*“I’d rented privately, basically, for the whole time I was there. It was nearly 13 years, you know what I mean? Yeah, and it was frustrating because they didn’t answer me, I found out they didn’t actually have flood insurance or, I thought, ‘well friggin hell’, you know what I mean?... **But for them to say I needed to keep paying rent straight away, I thought ‘my god, if you knew the circumstances, what I’ve been going through.’**”*

(Renter 4)

The confluence of informal tenancies and other pre-existing systemic inequities exacerbated problems experienced by renters. One organisation that specialised in supporting people

from ethnic or cultural minorities noted that many of their clients were renters, and the majority of these rented informally:

*“So I’m not sure... what percentage, but it was a high percentage of them that were renting. As well as they were renting, but **it wasn’t a like a proper renting agreement, rental agreement, like a proper lease. It would have been like a family friend or something that they were renting out, they get flooded, if it was a private rental, if they got flooded, they they had no right to, like they weren’t able to do anything because they weren’t, you know, they didn’t have any sort of agreement”***

(Support Organisation 8)

The same organisational representative described the specific case of a single mother with multiple children, newly arrived in Australia and without an understanding of relevant supports or legal protections. In this case, the landlord had an insurance pay-out for the flooded property but did not wish to re-invest it to make the rental property habitable again:

*“She was living in a short in a, like a non-lease agreement. She showed me photos of the rental property that she was renting out. The roof, the floors were all damaged to the point where, like, you can actually see the underground floor, the grass, and you can see that much like you can see the the lights at night. And the water damage to, you know, mould and all that stuff, yeah... **And the landlord was getting the insurance but not wanting to fix up the property. So he was telling her, ‘if you want to live in it, live in it. If you don’t, then I got the insurance so I don’t really need you living here. I can get other people living in here rather than having you’.** And she had her and three kids, three young kids that were at primary school. And she was going through a divorce at the time as well. So it was very, it was very horrible for her. But yeah, so it was just a everything was happening all at once, and she was recently arrived to Australia.”*

(Support Organisation 8)

In summary, renters were commonly exposed to uninhabitable living conditions following the flood. Whilst the presence of formal contracts and real estate agents reduced this risk somewhat, a lack of landlord insurance, delayed insurance payouts or the lack of legal incentives for landlords to reinvest payments back into the rental property interacted with the pre-existing housing crisis to exacerbate risks to renters.

### 3.3 Protective factors

Particular forms of pre-existing capital were protective for renters, as were certain forms of support provided by organisations in the flood aftermath.

#### 3.3.1 Social capital

Strong local social networks were particularly important in the immediate impact and clean-up phase, in part because support

organisations may not yet have mobilised or their efforts were focused elsewhere. During this phase, flooded carpets needed to be ripped up and belongings cleaned and/or removed to prevent longer term issues of mould. As access roads into flooded towns were often still closed, local connections were particularly important at this time. Most renters highlighted the local community coming together for these tasks, irrespective of whether people were known to each other personally or not. However, renters with strong social networks that were close but outside the immediately impacted areas were additionally able to access non-flooded housing and other supports, such as for the storage of gear in a non-flooded area, provision of short term and longer term accommodation, the provision of vehicles and other equipment for clean-up and moving, and child or pet care. As an example, Renter 2 had high levels of social capital with networks both within the flooded region and adjacent to it which they were able to utilise immediately following the flood:

*“My wife was President of [X]. I was coaching [sports teams]... we’d lived there a long time... On the Sunday my sister and brother-in-law came down from the country to help. They bought cleaning supplies in boxes... my sister bought a lot of that with her, she bought like 20 more tubs, 70L tubs with her. So we started the clean-up. There was us, my sister, husband, two of my friends, and the guy we were staying with. His wife looked after the kids. The guy we were staying with he came, and the guys at the football club. **Because at the time I was coaching [a local sporting] club, and about three of the wives and four of the husbands came down to help us pack up the house and clean it out.”***

(Renter 2)

These strong networks allowed Renter 2 and their family to leave the uninhabitable property straight away, avoiding any health impacts associated with living there. It also meant that their property was quickly cleaned and stored, reducing its loss to mould from sitting for prolonged periods in a humid environment. They were also able to continue working through the recovery period, in part because they were locally housed (but outside of the flood zone) relatively quickly via their social networks, with children still able to attend their usual school. They were able to maintain access to their pets, and did not need to access emergency accommodation/relief centres or pay for short-term accommodation.

#### 3.3.2 Financial capital

Financial capital was a critical protective factor, important in both the short and medium term with the financial costs of the flood continuing to be felt by some renters for several years. In the short-term, financial capital was used for covering the costs of short-term accommodation, for purchasing storage boxes and renting storage units. In the longer term, it was important for absorbing the increased fuel and food costs that may have come from longer commutes to work from new accommodation, an increase in takeaway food purchases where accommodation did not have appropriate cooking equipment, and/or for covering

an increase in rent for those who moved to alternative (and often more expensive) rental properties.

Those whose ongoing financial capital was protected via more secure employment arrangements were better able to manage flood impacts than those who did not have secure employment. Renter 2, with a permanent, ongoing professional role, had high levels of financial security:

*“I took leave [paid leave from work] the first week it happened. So I was meant to go Sunday, so Friday we got flooded, Sunday I was meant to be flying out to [another country] for work... And then lunchtime when we were definitely flooded I said I won't be getting to [another country] on Sunday, can you cancel that so they cancelled all that. **I basically worked when I could, remotely, for that first week when it was urgent. And my wife went to work, her workplace was quite flexible on it, she didn't work the Monday, Tuesday. She went back Wednesday, Thursday, Friday, doing the bare minimum...** And I probably wasn't putting in a full 37.5 hour week. But they were quite good. They didn't have an issue.”*

(Renter 2)

Renter 2 wished to stay local so their children could continue accessing school and maintain social relationships, but not in the flood impacted zone. Within six weeks they were able to secure a new rental in the same area that was, this time, out of the flood zone. In contrast, casually employed and single older woman, Renter 7, had both lower levels of financial security, and household income. After spending time in two relief centres and then being displaced into accommodation with fewer amenities and longer work commutes for 13 months, Renter 7 then felt obliged to return to their original, flood exposed rental due to a lack of financial capital and the alternative accommodation options that come with that:

*“It took a while to get back to work... And due to my age it's not like I can just go out and keep applying for jobs and people are going to give them to me... So especially like **I'm better off to stay around where there's work where the companies that I already work for... I don't want to stay here in [flooded town]... It's going to flood again.**”*

(Renter 7)

### 3.3.3 Human capital

Human capital, in the form of health, education levels and soft skills, allowed renters to better access support services and resources. Higher levels of human capital also assisted renters with contents insurance navigate the often-clumsy process of making a claim, likely increasing final payout, or accessing available legal information and using this to renegotiate short-term changes to rental agreements. This led to better outcomes. For example, despite expressing frustration with the process, Renter 2 was able to engage with their contents insurer in a way that meant that were paid out quickly. Renter 1's experience was quite different:

*“I didn't even bother [trying to claim on contents], I just went, at the end of the day I just threw all of me shit out because by the time I was trying to deal with them and then they're like, they had four million others sitting there and everyone else had issues with them. We just, yeah, **I just gave up, at the end of the day.**”*

(Renter 1)

### 3.3.4 Accessing support

In the immediate aftermath of the flood, social networks were renters' primary and prioritised forms of support. This support, where local, was often highly reciprocal, with neighbours, families, friends and, sometimes, strangers assisting each other with recovery activities. Renters expressed these relationships of support in positive terms, with them likely having a positive impact on the mental health of those affected.

Where these networks were very local (and thus also flood impacted) or overwhelmed, renters also accessed relief centres for initial emergency housing, clothes and food support. Relief centres, as central hubs, then became important access points for a range of additional services:

*“They were from, like, Centrelink or Mygov or, you know, that kind of government, but they were organising the, like, financial relief and, yeah, heaps of, like, food donations. There was like a laundry van there... I know a lot of people were really, really helpful because everything had just been, yeah... But just **even just people to talk to, like there were people that were just going there to just be out of the mould smell.**”*

(Renter 5)

During the recovery stage, a range of more diverse formal supports were also accessed. Services Australia issuing financial relief payments, as well as those from groups like Anglicare or the Salvation Army, were considered timely and were appreciated, particularly by those with low levels of financial security. However more specific forms of support, or support organisations, were utilised and particularly appreciated by renters and other support organisations alike.

Neighbourhood Houses provided a critical form of support in many communities. Neighbourhood Houses, with their local knowledge, pre-existing community relationships and flexibility, were able to be highly adaptive throughout the recovery phase in response to the emerging needs of the community. They were also able to provide an important bridging service, linking especially disadvantaged members of the community to other service providers:

*“**The Neighbourhood House was probably, and probably still remains, one of the key supports – that doesn't even do them justice.** The key factors in that community recovering where there were gaps, they filled them. They were up to date with information. They could identify vulnerable community members and kind of let you know so you could do what you could do to contact them. You know, **a proactive and good Neighbourhood**”*

**House – and most of them are – are key, they’re just key.**

*They also remain key because they’re now participating in resilience building within the community.”*

(Support Organisation 7)

Other groups were also noted as providers of targeted support for potentially at-risk community members who might not have accessed support through other support organisations. The critical need for potentially at-risk people – such as those who were from cultural or linguistic minorities – to be properly supported by well resourced, trusted organisations was well described by a support organisation:

*“I used to, um, really annoy the living daylights out of my peak body and say, ‘you know, no one, no one is engaging with multicultural communities,’ and I had a multicultural business client who was discriminated against in a middle-aged white town basically, so badly. **Those multicultural communities don’t come forward for help. They just don’t. They either don’t understand, they’re fearful and there are some cultural barriers to seeking help.** So, we did not see, by and large, multicultural community members coming forward... You need to bring in the multicultural organisations local to that area.”*

(Support Organisation 7)

Organisations whose services were accessed by particularly at-risk groups provided community members with trusted, locally relevant, culturally competent assistance, despite being underfunded, even before responding to these flooding events. Whilst funding might have been directed to other organisations for the same type of support, community legitimacy was highlighted as being critical for community members to actually access available services:

*“Yeah, whether we’re funded or not, honestly, even like if you ask [the CEO] after hours... if someone calls him after hours, he’ll answer the phone and try to help them... most of the community have our phone numbers that if there’s anything that’s going on, they will call... And then we will, even if it’s after hours, we will try to figure something out for them. That’s how it’s always been here, so yeah. That’s why, that’s why the community has such a good respect and um, you know, **for our organisation, they trust us. We have that. We’ve built that trust with community.**”*

(Support Organisation 8)

Such local, trusted organisations that asked few questions were particularly important for impacted residents who may have had specific concerns about accessing support due to their potential legal issues.



**Figure 4.** Flooded rental backyard. Image provided by an interviewed renter.

## 4. Impacts on renters

Renters experienced a range of negative impacts following the flood event. The most frequently cited impacts included displacement, being ‘trapped’, employment loss, financial loss and health impacts. Many of the impacts align with those generally experienced by renters at threat of eviction, or who are actually evicted (Morrison et al., 2025), but flood-specific impacts were also experienced. Many impacts were shared with homeowners, but some are likely more significant or manifested differently due to the systemic disadvantage often experienced by renters, with the pre-existing housing precarity context further exacerbating impacts.

### 4.1 Displacement

The most obvious and universal impact experienced by renters was the need to leave their property, temporarily or permanently. For a small number, the mobility was experienced positively, as a desired opportunity to move away – migration as adaptation (see Figure 2). For most, displacement was unwanted and associated with housing and/or job loss, with little support available to assist them find alternative local accommodation.

Depending on location, renters were initially unable to access their properties for between three days and two weeks. Renters utilised a variety of accommodation types during this time, including staying with friends or family, recovery centre/evacuation centres and hotels (paid privately or with supplied vouchers). Once flood waters had receded, renters generally returned to their rental properties to salvage, clean/or and remove their property, remediate the property itself (e.g. through ripping up carpets), and/or to move back in. Whether renters were permanently displaced from their local community, or locationally ‘trapped’ (Figure 2) was at least partially determined by the pre-existing socio-economic characteristics described in Section 4.1, with those with the fewest financial or social network resources having little choice or agency.

Renters who were issued Notices to Vacate had a matter of days to remove and store their property and source alternative accommodation and/or storage for their property, within the context of a reduced local rental supply and increased competition. Others who were not issued Notices to Vacate but chose to leave due to the property being uninhabitable, faced a difficult period of housing insecurity and moving. Those living in larger townships with a larger housing market were generally able to be absorbed by the private rental market relatively quickly, sourcing alternative accommodation on the private housing market within six weeks. Renters in smaller regional areas took longer to secure new accommodation, with the timeframe sometimes extending into years:

**“A family took me in and I stayed on their farm. So I was lucky. I was there 13 months on their farm until this unit was refixed because there was nowhere else to go. Nowhere. It’d be not one rental property or one that I could afford.”**

(Renter 7)

### 4.2 Trapped populations

In contrast to displaced renters, a number of renters became ‘trapped’ in flood impacted areas (Figure 2). ‘Trapped’ renters lacked the resources required to permanently move elsewhere and still maintain their livelihoods, but did not wish to stay in the accommodation in which they were unable to leave.

Being forcibly displaced or ‘trapped’ had flow on impacts for renters, their families and the community more broadly. In the case of a group of displaced renters, their displacement had economic impacts on the local agricultural sector:

*“There were five [non-Australian] individuals from different families living in one rental house. In the response a emergency vehicle went down the street and wiped out their car with the wash from the vehicle driving past and their car got destroyed and that car got those five people to fruit picking. And they were all supporting family back home and they were supporting themselves by that. **They then, because they couldn’t get to work, all five of them, had to vacate that rental property because they couldn’t afford it. They couldn’t afford to replace their car and they all went back home. And they’re the problems I’m talking about. That actually caused problems in that region. You couldn’t get enough people to pick the fruit.** So we need those people here and they need to be here. And there’s just nothing then, they’re the invisible part of society.”* (Support Organisation 7)

In contrast, family relationships were impacted in the case of a renter who was not able to leave their property but who felt that it wasn’t safe for their child’s visitation:

*“But at the same time my caravan, in the last six months, has started coming up with black mould. I did think I noticed it a bit earlier but I sort of tried to clean it and I noticed the last six months, it’s, yeah it seems like it’s growing... **And to be honest because I have my [child] on weekends usually when I’m at the van, I’m reluctant to have [them] there, I don’t want [them] to have respiratory problems,** and I noticed that I was starting to just be a little bit more chesty and coughy.”* (Renter 3)

### 4.3 Employment loss

Both displaced and trapped renters experienced employment loss. Employment loss was experienced by renters who did not hold permanent work contracts with strong protections, whose workplaces were flooded, and/or who were unable to access alternative housing within commuting distance of their workplace. Again, pre-existing factors, such as poor health, exacerbated the risk of employment loss:

*“When I was able to return to work [after both surgery and flood displacement], I didn’t actually return to work for, I had to tell the boss, because I was down in Melbourne and my job was in Bendigo, that I had nowhere to stay.*

*Um so at the time I had to, he, I was on casual anyway, so it wasn't, I mean too bad, but it was bad because I couldn't work, but, so it was an extra few, I reckon it was probably an extra few, four or maybe more weeks that I had off where I had nowhere to stay and that's when I got hold of my friend in [X] and asked if he minded if I stayed at his house for a while, and then I actually started back at work. I had a guy that I used to work with come and pick me up from there in the mornings, and stuff like that, so. So there's actually a couple of extra weeks where I was unable to work because I had no accommodation.”* (Renter 3)

## 4.4 Financial loss

Particular types of financial loss, above and beyond that due to employment loss, were also experienced by renters. Renters experienced a large number of additional costs associated with removing property from flooded property, storing removed property, and replacing property. Some renters also experienced higher fuel costs associated with an increase in commuting distance to work, and higher food costs due to an added reliance on takeaway food in relief centres and other temporary accommodation that did not provide cooking facilities. While some of these costs would have also been experienced by homeowners, many homeowners had secure storage on their properties that were able to be utilised at no additional cost.

In addition, there were likely broader community level financial impacts experienced for flood-impacted communities. Many farm workers are also renters, and their displacement from local accommodation would have impacted their ability to maintain employment.

## 4.5 Health

A number of renters cited significant health impacts associated with continuing to stay – being trapped – in flood impacted accommodation. These impacts were sometimes immediate, whilst at other times they emerged a long time after the water receded. Respiratory issues associated with the growth of mould was the most common issue:

*“So I really wanted to stay, but I was actually just recovering from a really bad flu. And I started getting a lung infection. So I went to the doctor and they said, yeah, this like is definitely a lung infection and it's probably from the flood water. So I started, like, sleeping in a full-on respirator while I was [at the rental property]. Because there was a bit of, like, a few days and then stay at the house for a day and then lungs would get worse, and then go to the hotel... And every time I woke up the next day, like my lungs were just, like, couldn't, was struggling to breathe. So and when we, like yeah the doctor had advised it was likely from the flood water itself and then we had a council inspector I guess – someone who was like organised through the flood resource people up*

*the road – came and had a look. And because we had, like, ducted heating underfloor, all through the house, he said ‘have a look in there’. We opened them up and they were all totally full of mould. Like, OK, so even if it wasn't just the flood water, every single room had a mouldy vent full of mouldy flood water. So it was at that point we were like, ‘oh, we actually can't stay here’ because we up until then we were like, oh, you know, surely my lungs will clear once the water recedes. But when they realized that the, all the underflooring was, yeah, it was like, ‘oh, OK, we can't do this.’”* (Renter 5)

Mental health concerns were also noted as being created, or exacerbated, by the flood event. Poor mental health was related to the stress and anxiety of losing housing and the uncertainty of temporary accommodation immediately following the event. For those who returned to the original property, it also related to the fear of being flooded once again.

## 4.6 Uncompensated renter investment

Nearly every renter interviewed voluntarily took steps to protect their rental property from flood damage or to remediate it post-flood despite not being legally required to and whilst still needing to clean and protect their own belongings and potentially source new accommodation. Generally, this involved cutting and ripping out sodden carpet and moving it to the street for Council collection. However, at other times, uncompensated renter labour was more extensive:

*“I remember a lot of us were shocked. Even the people who, when the floods came, the [caravan park manager], he wasn't a full-time, a regular, but he had a site there, he and his brother had an excavation business. And they bought up all the bobcats and excavators, cleaned up the whole park, done a lot of work on the park voluntarily. Even they received the bills [laughing]. I remember saying to them ‘well maybe you should send the park owner a bill for all the work that you've done’. And that's what he said, he goes, and he thought about it and he goes ‘but where he's got us, he never actually asked us to do it so we can't...”* (Renter 3)

In more extreme cases landlords explicitly requested uncompensated labour from renters:

*“We kind of knew that we were not going to have a good go with the owners anyway, and after the flood, when we still thought we'd be able to stay there, we contacted the owners. Because they had a heap of their old furniture that was full of dead mice and faeces in the garage. And it had all just been kind of tied up so you couldn't get into it. But we got into it after the flood – it was all full of dead mice and we said, ‘hey, like, we're going to stay here. Can you like, move this furniture? Like we have to move literally so much stuff. Can you come and move your like, you know,*

5 things that are full of flood water now? Because it's going to be like a health hazard to just leave it.' And they just said 'no, you can do it' to which **we sought legal advice and they said, 'well, no, that's actually not your responsibility'. So we again said, 'hey, like this is the legal advice that we got. Can you please do it?'** And then they just sent us a screenshot, like a photo of a flyer from the, like, disaster recovery people who were offering to come help move stuff. So they were like, 'no, we're not gonna do it. And you can organise somebody else to come do it.'"

(Renter 5)

Despite these examples, in general renters did not highlight flood remediation work on the property that they contributed to as being a negative impact. Most renters accepted that ripping out carpets, for example, was needed and was their responsibility. Tellingly, one support organisation even stated that **'we also had people putting their own finances into the repair of a rental, thinking that was something that would then enable them to move back in... and then once the house was fully repaired, it just went back on the market.'** (Support Organisation 3).

Chisholm et al., (2022) considered hidden power, where tenants may suppress grievances out of fear, and invisible power, where tenants accept poor housing conditions as normal, as forms of power imbalance between landlords and tenants. Here, renter's uncompensated investment in property recovery highlights an additional form of power, where renters seek to financially subsidise climate disaster impacted housing in the hope of maintaining access to it during a period of increased housing precarity.

## 4.7 Legal issues

Nearly all interviewed renters reported alleged issues that breached the *Residential Tenancies Act 1997*. For renters in caravan parks, relevant sections of the Act that may have been breached included 159 (reduction in rent where services are reduced), 178 (cleanliness of park) and 178A (where agreements were made on or after 29 March 2021 and park maintained in good repair). Commonly reported potential breaches from renters in the private market related to Sections 65A (minimum rental standards), 68, 68A (relating to reasonably good repair), 67 (quiet enjoyment), 70 (locks) and 91ZL (unfit for habitation). Renters often received a Notice to Vacate which alleged that the premises were unfit for human habitation, where only minor or urgent repairs were required. When renters did not understand their rights, they often left properties which may have been easily made habitable.

Often, legal support was not accessed immediately following the flood. This was because renters were either not aware that their specific issues were legal in nature, and/or they did not have the mental bandwidth at the time to understand them in that way and to seek appropriate support. Other concerns were frequently prioritised:

*"I was in clean up mode. And, basically, I had no bloody idea what was what, because I was too busy trying to, once I got back in, because the whole town was pretty much [stuffed], everyone was helping everyone... Trying to help them clean their shit up. So I really did, at that stage I had no idea, I didn't have any idea what my rights were, I had no idea. Nothing. I just kinda had no idea at all."*

(Renter 1)

A lack of legal awareness intersected with experience that had taught renters that maintenance or repair requests were generally not appropriately addressed by landlords in a timely manner. This pre-existing acceptance of poor-quality rental accommodation, combined with the trauma of having experienced a flood event and fear of future housing insecurity, also dampened renter challenges:

*"Well I probably didn't even think about that. I thought, yeah, yeah well, this is what I've got to do. This is what we've got to do... And at that time, we just sort of, you just do it, you know?"*

(Renter 7)

These factors meant landlord obligations to provide habitable living conditions were the legal issue least likely to be challenged. For the same reason, and as discussed in Section 5.6, many tenants took over emergency or preventative clean-up responsibilities that legally belonged to a landlord, even when that may have put their own tenancy at risk:

*"Cause it was funny cause we were digging out all the sand out there and I said to [neighbour] next door 'it's funny' cause I said, 'well, if [landlord] comes and he sees us doing it, it's just bad luck. It's his place we're trying to protect.' And um, and I said, 'and if he doesn't come, well, he won't even notice it if the flood hits anyway.'"*

(Renter 7)

When taking over landlords' and property managers' responsibilities, renters were concerned about consequences under the *Residential Tenancies Act 1997*. For example, renters reported examples of themselves or other renters making modifications potentially in breach of Sections 60 or 171B of the Act when landlords themselves had not executed their responsibilities but when their property needed to be made safe. Whilst there were no accounts of landlords seeking to pursue renters for these potential breaches, renters were willing to expose themselves to potential legal issues, given both the immediate safety issues against the backdrop of housing precarity.

Renters who did access legal advice in the immediate aftermath of the flood often came across it at relief/recovery centres. Others only pursued legal support after a long period of time during which tensions with landlords had significantly escalated, and their associated mental health issues had become acute. Those who did access legal support tended to have better outcomes with rent relief during the flood period, or with repairs:

***"But when we got told that it was not OK to stay there from the council person regarding the mould, we were***

***advised to seek 50% of our rent back from the time of the flood, which we did.”***

(Renter 5)

Disagreements over rental payments during periods in which the rental physically flooded were more common than legal disagreements over habitability. These issues were most likely to be experienced by rentals with direct renter-landlord arrangements, where the landlord did not hold insurance or the pay-out was delayed, and where renters did not access early legal support. In many cases, renters had personally remediated, maintained or invested in the property over a long period of time, amplifying the feeling of unfairness when expected to continue paying full rent or not feeling secure within the tenancy:

*“He didn’t do anything – he didn’t do anything for 13 years. Nothing. **Everything that was done in that house, I basically cut trees, fixed the house up, did everything, and then getting kicked out on my arse and then being told I owe money.”***

(Renter 1)

Often, when renters did choose to pursue legal support in relating with their landlords, this support was accessed some time after the flood event. This was, largely, because it was often only some time after the flood that the landlord was in a position to sell the flood-damaged house, or renovate and re-rent to another tenant for a higher amount, sparking renter-landlord disputes. It also often took renters some time to find the cognitive space to reflect on the legal issues they experienced immediately following the flood. As highlighted by one support organisation:

*“I suppose it’s hard when they’re in that situation because they’re just trying to survive. And when they’re trying to find a home or we’re assisting them find a new home... **I find that legal stuff comes a lot later. With the work that I’m doing, like even now I’m working with clients. You know, it’s almost been three years... they’re starting to sit down and really be like, ‘oh, I don’t know if that was legal.’**”*

(Support Organisation 1)

## 5. Challenges experienced by support organisations

Support organisations highlighted a number of challenges associated with identifying and supporting renters following the flood event. Many of these were institutional and/or systemic in nature, and paralleled the challenges associated with responding to broader climate change impacts that have been previously highlighted across the social sector.

### 5.1 Governance

Issues of collaboration and coordination, information and communication, preparedness and planning, and workforce management were all highlighted. More specifically, issues of poor interagency coordination, funding delays, and the short-term nature of recovery programmes which built capacity that then leaves the sector when funding ends were highlighted:

***“You make and build beautiful relationships with other support services and staff changeover happens and the knowledge of what each can do, and that those collaborative relationships, can be lost”***

(Support Organisation 9)

Services which provided support in the immediate aftermath of the flooding events were by and large not funded for this work and therefore needed to divert resources away from their usual service provision. Many organisations, such as ARC Justice would have been better able to assist in relocating vulnerable community members if funding had either been made immediately available or been guided to spend money which could be applied for retrospectively. As noted elsewhere in this report, the short term contracted nature of disaster related positions within organisations means that a lot of institutional and emergency response knowledge is prone to being lost between climate disasters. Personnel and organisations which had responded to multiple recurrent events with within a short period noted the importance of having that experience in better responding the next time.

### 5.2 Lack of renter-specific support

A lack of renter-specific support was a challenge cited by both renters and potential support organisations. This was explained as both a lack of available support targeted directly at renters, as well as a lack of available support distributed via support organisations. One support organisation highlighted that financial recovery payments are *“targeted towards homeowners [but that renters needed to] cover relocation costs, some contents and the differences in rent”* whilst often having *“a lack of a financial buffer”* (Support Organisation 3).

They argued that renters needed a *“short term initial payment... it’s just that bridging to get them in a place where they can have some stability to make these, you know, pretty big decisions.”* (Support Organisation 3).

Despite the known vulnerabilities of renters following natural disasters, a lack of renter-specific support was also highlighted by support organisations reflecting that renters were not provided with adequate support:

***“Renters don’t have any power, the landlords have all the power... There’s no recognition, renters aren’t thought of in that space... Renters became part of our conversation in the last six months of funding. That, you know, that’s not good enough from our perspective either. So, they live in a black hole... We need to raise the profile of how powerless renters are and the financial impacts upon them, particularly where they are forced to leave the area and then that forces them to leave employment. It’s really significant.”***

(Support Organisation 7)

### 5.3 Missing voices

Part of the challenged context for support organisations immediately after the 2022 floods was the inability of support organisations to directly identify and target renters:

***“They lost the ability to contact renters quite quickly. And then that was sorta, services that were available to everybody sort of became services available to people they could get in contact with.”***

(Renter 2)

Homeowners were easier to access for support than renters. Homeowner names and contact details were accessible via local council rate holder records. Other types of support were place-based and targeted those living in the immediate impact area. This meant that renters who became displaced outside of the immediate impact area often became ‘invisible’ to support organisations:

***“We had to... sift through the belongings that we had at my mate’s place... and discover if they were salvageable or not. And they basically told us that there was no additional rubbish collections for us because we weren’t in the flood zone... Because they were giving them out to homeowners at the addresses that were flooded... I’ve still got all this stuff that I can’t use. I thought I’d be able to salvage, it’s either gone mouldy, or some stuff had stains in it that were unwashable or they would not come out, from the floods, and it was like, ‘yeah what am I meant to do with these?’... ‘why am I having to put it in the work one when the guys down the road are still getting extra pick-ups, they’re getting their rubbish taken away?’ And we sort of felt that we were sort of secluded from that because we weren’t rates payers. And that sort of grinded our gears because we were heavily involved in the community at the time.”***

(Renter 2)

The difficulties in identifying and supporting renters were also exacerbated by other communication and access issues.

## 5.4 Poor legal support or training

Support organisations were often not aware of the legal nature of problems experienced by renters, and thus were poorly equipped to refer or provide support:

*“Now that I work [at a legal organisation] I reflect on it, and I see [legal housing needs] a lot. But at the time [of the floods] I wasn’t necessarily thinking that side of things. You know what I mean? **Like I would say to [renters], saying that I didn’t think, that I didn’t feel that that was right, but not really sure what avenue that person, you know I referred a few people to Consumer Affairs but not really knowing, not having the knowledge when you’re on the ground”***  
(Support Organisation 9)

Improved awareness by support organisations of renter legal rights, as well as knowledge about appropriate referral agencies, would likely have provided flood impacted renters with better, more timely outcomes.

## 5.5 Lack of preexisting connection

Service organisations and personnel often suffered from a lack of preexisting connections which negatively affected coordination and service reflexivity. A lack of familiarity with each other’s services, capacities and focus likely led to missed opportunities to provide holistic assistance in the flood recovery space. This emphasises the need for collaboration and coordination amongst services who are well placed and likely to providing post-disaster support. This is in line with the Climate Partnerships project currently being facilitated by ARC Justice. This project involves ARC Justice partnering with Jesuit Social Services’ Centre for Just Places, Eastern Community Legal Centre and the Federation of Community Legal Centre, with the intent to strengthen community community collaboration and resilience.

In summary, the importance of investing in training people and strengthening partnerships across the regions came up time and time again in our interviews. Community connectivity, clear roles and existing partnerships positively influenced service organisation responsiveness. It also became clear that organisations with community development and engagement approaches were better able to contribute to problem solving and recovery. Services which were flexible, adaptable and agile were able to attend flood recovery hubs regularly and provide community members support and information.

In line with the Collaborative Action Plan of the Campaspe Climate Partnerships project, better disaster preparedness involves community health and community service organisations working together to identify collaborative actions organisations can take to strengthen the services system to better meet the needs of the community in the face of a changing climate and increasing climate-related disasters.

## 6. Conclusion

Renter experiences following the 2022 Victorian floods paint a clear picture: renters already experiencing systemic disadvantage and housing precarity have a climate disaster risk profile that is distinct from homeowners. Due to the location, age, poor maintenance and lack of climate-sensitive design of many rental properties, renters experience higher levels of exposure to climate-disasters than owner-occupiers. Renters often have minimal financial buffer or have insecure work arrangements – this limits their agency in their own post-disaster recovery. And they are generally ‘unseen’ by support organisations, with no local mechanism by which renters can be identified and supported, and with poor resourcing of the most trusted organisations likely limiting meaningful outreach. Renters in regional areas are at a higher risk than those in metropolitan areas; they are often both more exposed to climate related disasters and have fewer housing options in the private rental markets that are small in both volume and number of suppliers.

This particular risk profile creates a unique set of impacts for regional renters experiencing a climate disaster. Whilst they share many of the insurance frustrations as homeowners, they additionally lack agency over whether the home in which they live is adequately insured. Chronic housing precarity and associated renter reluctance to ‘rock the boat’ on maintenance issues means that much of the post-disaster clean-up burden lies with them, whether they are legally obliged to remediate property damage or not. Many renters accept poor post-disaster housing conditions much as they accepted pre-disaster housing conditions, with attendant impacts on mental and physical health. Those who do not accept such conditions, and have few social networks or social capital, may be displaced from their communities, experience job loss, or experience strained family relationships.

Many of the climate disaster impacts that renters experience are legal in nature. When renters seek legal support following a climate disaster, they are likely to experience favourable outcomes. However, the trauma of the disaster, chronic housing precarity with its attendant ‘don’t rock the boat’ culture and a lack of legal awareness by renters, real estate agents and support organisations alike limit renters’ ability to access appropriate support. Often, it is only in hindsight that renters (and support organisations) realise housing issues were legal in nature. For some renters, it is only some time after the climate disaster – such as when landlord insurance has come through and they wish to evict the renter – that renters may seek legal help.

## 7. Recommendations

The research presented in this report highlights several key opportunities for policy and law reform to better support renters prior to, during, and following disasters, and more broadly to support renters in a changing climate.

### Advance housing and climate justice in regional Victoria

- **The Victorian Government should strengthen legislative protections for renters, including disaster-impacted renters and renters living in high-risk areas.** This could include ensuring housing providers are accountable for fully insuring their asset(s), with an onus on housing providers to rebuild or repair following disasters, with commitment to reinstating the tenant. It should also include mandatory disclosure about the disaster history and climate risk of a property to potential renters.
- **The Victorian Government should consider establishing a resilient homes program to enable those experiencing climate risk to strengthen the resilience of their homes.** This should be co-designed with Victorian renters, alongside owner-occupiers and housing providers, and ultimately expanded to include areas at high risk of future disasters.
- **The Victorian Government should strengthen and support legal capability of renters, community service organisations and housing providers,** to improve knowledge of and compliance with rental laws.

### Strengthen the service system to support renters before, during and after disasters, and to support climate resilience in high-risk communities

- **The Victorian Government should provide additional community sector disaster preparedness and climate resilience.** This ought to include place-based and cohort specific organisations such as neighbourhood houses, Aboriginal Community Controlled Organisations, community legal services, women's health organisations, disability advocacy organisations, youth organisations, and multicultural organisations.
- **The Victorian Government should implement outstanding recommendations from the Inquiry into Climate Resilience,** including investment in community-led adaptation and service system collaboration and resilience.

### Support disaster-impacted renters and renters living in high-risk areas

- **All levels of government should work with the community sector to increase integration within formal emergency management systems.** This could include establishing additional mechanisms to ensure consistent statewide guidance by community services and renters informs social recovery policies and processes across the emergency management system.
- **The Victorian Government should evaluate the criteria and funding arrangements for financial assistance for renters post-disaster,** with a view to better aligning support with the length of time a renter may need temporary accommodation.
- **All levels of government and system stakeholders should increase access to legal information for renters early in recovery,** including by implementing a mechanism for identifying renters impacted by disasters to ensure relevant resources and supports are communicated to renters.
- **We note the recommendations in the Housing Resilience Action Plan and Impossible Decisions reports,<sup>1</sup>** as they relate to strengthening housing resilience, improving access to affordable insurance and investing in proactive planning to support people to move out of harm's way.

<sup>1</sup> ARC Justice (2026). *Impossible Decisions: Community insights into access to affordable insurance in north central Victoria*. Both reports can be accessed online at [www.arcjustice.org.au/impossibledecisions](http://www.arcjustice.org.au/impossibledecisions)

## 8. Future research

With the chronic housing crisis and lack of adequate legal protections, it is clear that renters are significantly impacted by climate disasters. However there are still significant areas of unknowns that require further research. Funding must be made available to facilitate future research projects which seek to make the experiences of vulnerable populations visible to policy makers.

### 8.1 Missing voices

International research highlights strong linkages between climate disasters and rates of gendered violence, and gender inequality more broadly (Osman et al., 2025). It also highlights clear relationships between climate disasters and populations (like farmers or farm workers) with a high dependence on climate-sensitive livelihoods (Keneck-Massil and Foudja, 2025). However, due to the smaller sample size, interview data did not highlight an increase in demand for gender-based, disability access or other intersectional services following the disaster, nor from farmers seeking support. The focus on renters rather than owner occupiers may at least partially explain the latter, but the disconnect between the international literature and what was reported in interviews was of note. It is unclear as to whether these particularly sensitive groups did not need support in the regional Victorian context or, more likely, whether they were simply not choosing to access services. This unknown is particularly relevant when intersectional concerns are considered. Further investigation into the experiences of communities known internationally to experience the most severe climate related impacts is needed – were groups who ‘should’ have been most impacted not accessing support services and, if so, why might this be? What might their support and legal needs be, in relation to any type of potential future climate related disaster?

### 8.2 Climate and demand for services: what do we know and what do we need to know?

Following on from the issue of ‘missing voices’ is that our current monitoring and evaluation systems are poorly equipped to identify relationships between climate and weather-related events, and the subsequent ‘by whom and what’ demand for services. In regional Victoria, for example, what is the relationship between high heat days, rates of gendered violence and demand for services by women? Current data collection and analysis does not allow for this relationship to be appropriately analysed and, thus, modelled and prepared for by support organisations. This is in part because data is difficult to access and disjointed, is collected and presented at temporal or spatial scales that are mismatched or don’t allow for appropriate relationships to be modelled. Given that renters are disproportionately located in climate-exposed areas and are less likely to be housed within climate adapted infrastructure (such as appropriately insulated houses), more sophisticated and regional Victoria-specific research to inform support organisation planning will likely assist them the most.

### 8.3 Stronger protections, fewer rentals?

The relationship between protections for renters, and the availability of rental properties, is complex. Given the few rental options available to renters in regional Victoria, strengthening protections or requirements upon landlords in terms of property maintenance/retrofitting/remediation or insurance may, perversely, reduce rental property availability. Targeted research that focuses on landlords and their choices in relation to holding, maintaining, insuring and setting prices for their rentals is needed within the context of regional Victoria. Importantly, this research needs to elicit how changes in renter protections may interact with landlord decision making.

### 8.4 Evaluation of 2025 rental reforms and potential for climate disaster

Since the 2022 floods, a number of changes have been made to rental arrangements in Victoria. These include a ban on no fault evictions, whereby a rental provider cannot issue a renter with a notice to vacate without a valid reason, and an extension of notice periods for both rental increases and some notices to vacate. However, the reason ‘the premises are unfit for human habitation, destroyed totally, or destroyed to the extent that they are unsafe’ is still grounds for immediate notice to vacate, irrespective of actions that the landlord may, or may not, have taken to reduce the likelihood of this event happening in climate exposed properties – such as poor maintenance or lack of investment in climate-sensitive retrofitting of the property. While renting reforms continue to be implemented, further research regarding tenants’ rights and ability to self-advocate where possible is required, particularly among regional Victorian renters who are most at risk of climate related injustices.

## 9. References

- Bates, L. K., and Green, R. A. (2009). Housing recovery in the ninth ward: Disparities in policy, process, and prospects. In *Race, place, and environmental justice after Hurricane Katrina* (pp. 229–245). Routledge.
- Bezgrebelna, M., McKenzie, K., Wells, S., Ravindran, A., Kral, M., Christensen, J. Stergiopoulos, V., Gaetz, S., Kidd, S. (2021) Climate change, Weather, Housing Precarity and Homelessness: A Systematic Review of Reviews, *International Journal of Environmental Research and Public Health*, 18, 5812.
- Bolin, R., Stanford, L. (1991) Shelter, Housing and Recovery: a Comparison of US Disasters, *Disasters*, 15, 1, 24-34.
- Bolton Patricia A., Liebow Edward B., Olson Jon L. (1993). Community Context and Uncertainty Following a Damaging Earthquake: Low-income Latinos in Los Angeles, California. *Environmental Professional* 15 (3): 240–47.
- Brennan, M., Srin, T., Steil, J., Mazereeuw, M., Ovalles, L. (2022) A Perfect Storm? Disasters and Evictions, *Housing Policy Debate*, 32, 1, 52-83.
- Burke, T. Ralston, L., Kollman, T, McNelis, S., (2025) *Rent regulation: A housing policy challenge*. HHAUS Issues Paper, Swinburne University of Technology.
- Cornell, C., Gurrán, N., Lea, T. (2020) *Climate change, Housing and Health: A Scoping Study on Intersections Between Vulnerability, Housing Tenure and Potential Adaptation Responses*. The University of Sydney, NSW Health and the NSW Department of Planning, Industry and Environment.
- Dundon, L., Camp, J. (2021) Climate justice and home-buyout programs: renters as a forgotten population in managed retreat actions, *Journal of Environmental Studies and Sciences*, 11, 420-433.
- Hunter, L., Loning, S., Fussell, E., King, B., Rishworth, A., Merdjanoff, A., Muttarak, R., Riosmena, F., Simon, D., Skop, E., Van Den Hoek, J. (2021). Scales and sensitivities in climate vulnerability, displacement and health. *Population and Environment*. 43, 61-81.
- Keneck-Massil, J.Foudja, S. (2025) Natural resources dependence and climate vulnerability: do women’s political empowerment and political ideology make the difference? *Resources Policy*, 102, 105511
- Kreimer, A. (1980). Low-income Housing Under “Normal” and Post-disaster Situations: Some Basic Continuities. *Habitat International* 4 (3): 273–83.
- Lee, J., Van Zandt, S. (2019). Housing Tenure and Social Vulnerability to Disasters: A Review of the Evidence, *Journal of Planning Literature*, 34, 2.
- Lorey, I. (2015). *State of insecurity: Government of the precarious*. Verso.
- Moloney, S. Goodman, R. (2012) Rethinking housing affordability and provision in the context of climate change, Conference. RMIT University. Available at: <https://hdl.handle.net/10779/rmit.27383256.v1> (Accessed: 23 November 2024)
- Morris, K., Deterding, N. (2016) The emotional cost of distress: geographic social network dispersion and post-traumatic stress among survivors of Hurricane Katrina. *Social Science and Medicine*, 165, 56-65.
- Morris, A., Hulse, K., Pawson, H. (2021). Private rental in Australia: a lightly regulated sector. In: *Private rental in Australia: living with uncertainty*. pp25-43.
- Morris, A., Li, Y., Moore, J., and Giang, T. T. M. (2025). The impacts of the threat of eviction or actual eviction on private renters in two Australian states. *International Journal of Housing Policy*, 1–28. <https://doi.org/10.1080/19491247.2025.2482206>
- Osman, Y., Shaban, M., Shaban, M., (2025) Shaping a sustainable future: climate related stress and violence among women of reproductive age: a systematic review, *Women and Birth*, 38, 6.
- Parliament of Victoria (2024). *The 2022 flood event in Victoria*. Inquiry, Final Report. July 2024. Legislative Council Environmental and Planning Committee.
- Paterson, D., Wright, H., Harris, P. (2018) Health risks of flood disasters, *Clinical Infectious Diseases*, 67, 9, 1450-1454.
- Peacock, W., Van Zandt, S., Zhang, Y., Highfield, W. (2014) Inequities in Long-Term Housing Recovery After Disasters, *Journal of the American Planning Association*, 80, 4, 356-371.
- Power, E. Gillon, C (2022) Performing the ‘good tenant’. *Housing Studies*, 37, 3. 459-482.
- Van der Nouwelant, R., Cibir, A. (2022) *The Impact of Housing Vulnerability on Climate Disaster Recovery: the 2022 Northern Rivers Floods*. Sydney: City Futures Research Centre.
- Wachsmuth, D., St-Hilaire, C., Kerrigan, D., Chellew, C., Adair, M., Mayhew, B. (2023) *The lived experience of evictions in Canada*. Montreal: Urban Politics and Governance research group, McGill University.



**Consent Form**

**Where do we go now? Renters' experiences of housing precarity and climate disaster**

**Participant Declaration**

I have read the Participant Information Sheet or someone has read it to me in language that I understand. I understand the purposes, procedures and risks of the research described in the project. I have had an opportunity to ask questions and I am satisfied with the answers I have received. I freely agree to participate in this research project as described and understand that I am free to withdraw from the project without affecting my eligibility for services by contacting the research team within 14 days of my interview.

I understand that I can request a signed copy of this document to keep.

Participant signature \_\_\_\_\_

Name of Participant \_\_\_\_\_

Signature Date \_\_\_\_\_

**Researcher Declaration**

Where a physical signature is not able to be obtained, I confirm that verbal consent has been received by the interviewer from the participant and all appropriate ethical procedures have been followed and consent has been freely obtained  (please tick)

I have given a verbal explanation of the research project, including its procedures and risks and I believe that the participant has understood that explanation.

Researcher signature \_\_\_\_\_

Researcher name \_\_\_\_\_

Signature Date \_\_\_\_\_



### Participant Information Statement

#### Where do we go now? Renters' experiences of housing precarity and climate disaster

##### Research Project

When disasters like floods or fires strike, they often hit people who are already struggling the hardest - especially renters with lower incomes or limited housing options. This makes the challenges they were facing before even tougher. They may lose their homes or have trouble finding somewhere else to live and they might also deal with more legal problems than other people - and they might not even know the problems they have *are* legal. This research project will look at what happens to renters who are forced to leave their homes because of a disaster, like a flood. We'll also see how helpful legal support (like free advice from Community Legal Centres) can be in these situations. In some places, landlords can give renters just 24 hours' notice to leave if a home is unsafe after a disaster. While this rule is meant to protect people from staying in a dangerous property, it can push them out of their communities with very little time or support to find a new place to live - especially in smaller towns and rural areas.

##### What does participation involve?

ARC Justice would like to talk to renters who were forced to move out of their homes because of the October 2022 floods, as well as the service providers who have been helping them. We're planning to interview people either face-to-face or online, and each interview will take between an hour and an hour-and-a-half. We'll ask open-ended questions so you can share your experiences and thoughts. If you can, please look at the sample interview questions beforehand, so you know the kinds of things we'll be covering.

##### What am I consenting to?

Taking part in this research is completely up to you. There's no requirement to say yes and saying no won't stop you from getting any help or services you need. If you decide to participate, you'll be asked to confirm that you agree to an interview. What you share will be used to create a research report, guide workshop sessions and support future advocacy and we will save records for five years. You can also change your mind and withdraw your consent up to 14 days after the interview by contacting the research team. To protect your privacy, we will use a fake name (pseudonym) if we include any of your information in our published work, so you can feel comfortable speaking openly.

##### Are there any risks involved?

We know the 2022 floods were very upsetting for many people and talking about it could bring up hard memories. We want you to feel safe and respected at all times, so if there's anything you'd rather not talk about, if you need a break or if you want to stop the interview, you can let us know. If you feel worried or uncomfortable about any part of this project, please tell our research team right away. Our goal is to make sure your participation feels positive, helpful, and comfortable for you.

##### Would you like to take part or have any questions?

Please be sure to email ARC Justice at [research@arcjustice.org.au](mailto:research@arcjustice.org.au) or call us on 1800 450 909.

## Appendix 2: Interview Guide: Service providers

This guide is not intended to be used in a linear QandA fashion but to prompt and guide a conversation about the relevant topics.

1. Could you tell me a little bit about your professional background?
2. Where were you working in October 2022 and where are you working now?
3. What role did you play in responding to the 2022 flooding events?
4. Do you know where renters who had to leave their rental properties are living now?
5. What sorts of things seem to affect longer term recovery success for renters?
6. What sorts of services and supplies were available and/or limited immediately after the floods?
7. Which service providers do you remember interacting with after the floods?
8. What were the main challenges in providing support to renters?
9. Did you face any policies or procedural barriers that limited your ability to help renters?
10. How was information made available to the wider community?
11. Was your own property impacted by the floods?
12. Were you renting at the time of the floods? Have you moved or have your circumstances changed since then?
13. We're interested in the experiences of renters who were asked to leave their homes by being issued with 24-hour Notices to Vacate. Did you work with anyone who experienced this?
14. Did they agree that they needed to leave their house immediately?
15. Were they aware that they might have been able to negotiate for more time or challenge the notice?
16. What happened to their belongings? Were they able to salvage them/ did they go into storage?
17. Were personal belongings and documents kept for the appropriate amount of time? (i.e. 14 days for goods left behind, 90 days for personal documents)
18. Do you know if these renters were required to return their keys immediately, or were they allowed access to the property after their leases ended?
19. Were local businesses understanding when people needed time off work to clean up or relocate?
20. We've heard that there were widespread mould problems both in buildings and on personal belongings – can you tell me anything about this?
21. What factors seem to determine whether displaced renters can secure stable housing in the long term?
22. In the aftermath of a disaster, we find that people usually experience several legal issues that they may not recognize as being related to the disaster (i.e. tenancy, insurance, family violence, family law, child protection, etc.). Did any of the clients you worked with have these issues that you know of?
23. Do you think there might have been a way for community legal centres to make legal information and knowledge available to communities who were affected by the flooding?
24. When and how do you think the best way to do this might be?
25. Have there been any changes in your organisation's disaster response plans since the 2022 floods?
26. What advice would you give to renters or housing advocacy groups preparing for potential future climate disasters?
27. Is there anything we haven't covered today that you would like to talk about?

## Appendix 3: Interview Guide: Displaced renters

1. Could you describe your experience during the 2022 October flooding events?
2. Where were you living and how did the floods affect your house?
3. Have your housing circumstances changed since the floods? (ie have you moved house, town, etc?)
4. How did you find out that you have to leave your home during the floods?
5. Did you agree that you needed to leave in the time allowed?
6. Were you aware you might have been able to negotiate for more time or challenge the notice?
  - a. What might have prevented you from doing this?
  - b. Were you aware of your legal rights or any protections available to you as a renter after the flood?
  - c. Did you seek or receive any legal information or advice? If so, where did you get it, and was it helpful?
  - d. Looking back, do you think having earlier or better access to legal information could have changed the outcome?
7. What challenges did you face finding a new place to stay? Were you offered any support?
8. What happened to your belongings? Were you able to salvage them? Did they go into storage?
9. Did you have to return your keys straight away?
10. Were you able to access your property after the floods?
11. Were personal belongings and documents kept for the appropriate amount of time?  
(i.e. 14 days for goods left behind, 90 days for personal documents)
12. Have mould issues affected you at all? (ie either in buildings or on belongings)
13. Where did you relocate to after the floods? Were you in temporary accommodation before moving again?
14. Were you offered or able to access any support to move or recover after the floods?
15. Were there any supports or assistance you needed but couldn't access?
16. Did you have a good relationship with your landlord/real estate agent before the floods?
17. What changes (if any) have you made to prepare for future climate events or disasters?
18. Is there anything you wish organisations, government agencies or landlords had done differently?
19. What concerns do you have about future climate disasters and your current housing situation?
20. Is there anything we haven't covered today that you would like to talk about?



## Contact

Bendigo: (03) 5445 0909

Shepparton: (03) 5831 0900

Monday-Friday, 9am-5pm

Offices open until 5pm

[www.arcjustice.org.au](http://www.arcjustice.org.au)

Advocacy and Rights Centre Ltd

Trading as ARC Justice ABN 23 082 541 240



ARC Justice recognises that social and cultural diversity is an integral and valuable component of Australian society. We acknowledge and respect cultural differences and embrace diversity within our organisation and the communities in which we work. ARC Justice acknowledges Aboriginal Peoples as the traditional and current custodians of the land upon which we work. We respect that this land always was and always will be Aboriginal land. Aboriginal sovereignty has never been ceded.