

8 May 2026

The Committee Secretariat  
Legislative Council Environment and Planning Committee  
Parliament of Victoria



By email: [2026summerfires@parliament.vic.gov.au](mailto:2026summerfires@parliament.vic.gov.au)

## Submission to the Inquiry into the January 2026 bushfires

Dear Committee members,

Tenants Victoria is the peak body for the state's renters, who number almost 2 million people. Our vision is for a safe, secure and affordable home for Victorian renters in a fair housing system. We are pleased to provide input to the Inquiry on behalf of renters, and we thank you for the short extension.

### Renting in regional Victoria

In Victoria, disasters occur more frequently in regional and rural Victoria (although not exclusively)<sup>1</sup>. Current conditions in the private rental market in regional Victoria are difficult due to high house prices, low rental vacancy rates (2.3 per cent in March 2026), and consistently large rent increases.<sup>2</sup> For context, as of 2021, 143,558 (23.5%) of all regional Victorian households were renting.<sup>3</sup> Data from the Department of Families, Fairness and Housing (DFFH) reveals that in September 2025, the median weekly rent in regional Victoria was \$470, an annual increase of 4.6 per cent. The long-term average annual rent increase in regional Victoria over the past 10 years is 5.1 per cent.<sup>4</sup>

Amidst these substantial and continual rent increases, real wage growth remains low at 1.3 per cent.<sup>5</sup> In 2021, the median weekly household income in regional Victoria was \$1,386, significantly lower than the median for Greater Melbourne (\$1,901) and Victoria overall (\$1,759).<sup>6</sup> The combination of rent increases and low wage growth is pushing more regional Victorians into rental stress and housing insecurity. This is especially concerning given the significant proportion of renters working in lower-paying jobs, including in sectors that are essential for the functioning of regional and rural communities, such as healthcare, aged care, childcare, disability services, education, emergency services and the agriculture industry.

---

<sup>1</sup> Examples of disaster events occurring in metropolitan and peri-urban areas include the Maribyrnong River flood in October 2022 and the extreme storm that struck the Dandenong Ranges in June 2021. Analysis by the Climate Council shows that areas on Melbourne's suburban outskirts share characteristics that made the 2024 Los Angeles fires so destructive. [Weblink](#).

<sup>2</sup> Victorian Government Department of Families, Fairness and Housing (2026). Rental Report. [Weblink](#).; Real Estate Institute of Victoria (REIV) (2026). Residential Rental Market Snapshot - March 2026. [Weblink](#).

<sup>3</sup> Australian Bureau of Statistics (ABS) (2021). Rest of Vic. 2021 Census All persons QuickStats. G37: Tenure and landlord type by dwelling structure. [Weblink](#).

<sup>4</sup> Victorian Government Department of Families, Fairness and Housing (2024). Rental Report. [Weblink](#).

<sup>5</sup> Australian Bureau of Statistics (ABS) (2025). Wages. [Weblink](#).

<sup>6</sup> Australian Bureau of Statistics (ABS) (2021). Rest of Vic. 2021 Census All persons QuickStats. [Weblink](#). Australian Bureau of Statistics (ABS) (2021). Greater Melbourne 2021 Census All persons QuickStats. [Weblink](#)

This Centre is accredited by



**Tenants Victoria** | P.O. Box 18022, Melbourne VIC 3000

ABN 36081348227 | ACN 081 348 227

[tenantsvic.org.au](http://tenantsvic.org.au)

*Safe, secure and affordable homes*

## Renters and disasters

Disasters overlap and compound existing pressures on regional renters from the broader housing and cost-of-living crisis.<sup>7</sup> For many renters, disasters can be the start of a long periods of unstable housing or homelessness, financial stress and personal challenges.<sup>8</sup>

By destroying and damaging residential homes, disasters both reduce the pool of local housing and increase the number of people looking to rent. (Renters end up competing not only with other long-term renters but owner occupiers wishing to rent while they wait for their homes to be repaired or rebuilt<sup>9</sup>). Due to the reduced supply and increased demand, vacancies disappear quickly and rents spike.<sup>10</sup> Renters who miss out must relocate elsewhere. Those fortunate enough to find another rental nearby often pay higher rent, which can undermine their capacity to sustain the new tenancy.

Repairs and rebuilds can take a long time – months or even years – often for reasons beyond the rental provider’s control (such as damage to roads and community infrastructure, supply shortages of building materials and tradespersons, and delays to local council planning and building permit approvals). Without another place to go while they wait for repairs, many renters may continue living in homes that are unsafe and unhealthy (including conditions such as mould, water damage, and structural problems).

Another significant challenge for renters affected by disasters is increased financial stress due to the many unanticipated expenses that commonly arise. These include the cost of replacing lost or damaged belongings, moving costs, additional travel costs, and higher accommodation expenses.

Many renters do not hold contents or temporary accommodation insurance and have little savings to serve as a buffer. Renters who relocate a great distance may find their commute unmanageable or even impossible, resulting in the need to leave their job. If the disaster affects the renter’s workplace, they may also lose their job or have work hours reduced.

These financial and logistical difficulties are compounded by mental health issues from trauma grief and stress. Losing your home is a particular set back because it’s not only your physical shelter but also provides the sense of mental safety, privacy and peace of mind needed for healing and recovery.

---

<sup>7</sup> Kroen, A., Barnes, E., Hartley, C., Dodson, J., Butt, A. and Pawson, H. (2025). Integrating housing policy, settlement planning and disaster management. AHURI Final Report No. 435, Australian Housing and Urban Research Institute Limited, Melbourne. [Weblink](#).

<sup>8</sup> UNSW Sydney, Australian Red Cross, & Homelessness Australia. (2025). Housing, Homelessness and Disasters National Symposium Final Report. [Weblink](#).

<sup>9</sup> Tenants Victoria (2024). Submission to the Inquiry into Climate Resilience. [Weblink](#).

<sup>10</sup> UNSW Sydney, Australian Red Cross, & Homelessness Australia. (2025). Housing, Homelessness and Disasters National Symposium Final Report. [Weblink](#).

## Feedback on roll out of temporary accommodation support and financial assistance

Tenants Victoria welcomed the temporary accommodation support and financial assistance for eligible renters following the 2026 bushfires, including the emergency relief payment and re-establishment funding through the Personal Hardship Assistance Program.<sup>11</sup>

While renters benefited significantly from the temporary accommodation support and financial assistance available in the aftermath of the January 2026 bushfires, Tenants Victoria observed some areas in which communication of these supports might be improved in future disaster response scenarios.

- A plain reading of the eligibility criteria for the re-establishment funding left open the inaccurate interpretation that renters who held contents insurance were ineligible for support. (“Re-establishment funding is for people who do not hold building or contents insurance.”<sup>12</sup>) We understand that renters who held contents insurance were still eligible for assistance, however this wording may have discouraged some from applying.
- Government provided a web page with what appeared to be a comprehensive list of financial supports available, however it did not list the \$3,600 rent relief grant<sup>13</sup>.
- Comprehensive details of temporary accommodation support options were not provided on government bushfire support web pages. Instead, renters and their advocates were requested to call the Emergency Recovery Hotline. For example, details of the At-Home Caravan program were contained only on a factsheet provided to us after calling the Emergency Recovery Helpline. Improved access to information like this would be a benefit to disaster-impacted individuals already dealing with a significant mental burden.

We recognise that renters who called the Emergency Recovery Hotline would have been advised of the range of additional support options. Those who didn’t call however, or who didn’t get through, may not have found out about them. Clarifying and improving transparency of the range of supports available and their eligibility criteria would improve awareness of the programs and assist renters and their advocates navigate them more effectively.

If full particulars of the temporary accommodation support options were not made public for budgetary or demand management purposes (for example, because the budget for rent relief grants was limited), we encourage government to ensure that reasonable provision of temporary accommodation is provided for in future. As disasters increase, provision of temporary housing for renters is becoming more of a necessity.<sup>14</sup> It will also be necessary to give consideration to ensuring that temporary housing is of a suitable standard, that consumer rights policies apply, and that exit policies are in place to provide renters with some certainty and ability to plan. A focus on disaster preparedness and response for renters is necessary in planning regional housing supply.<sup>15</sup>

---

<sup>11</sup> Department of Families Fairness and Housing (DFFH), Personal Hardship Assistance Program - January 2026 fires. [Weblink](#).

<sup>12</sup> For the re-establishment funding eligibility criteria, see [vic.gov.au/financial-help](http://vic.gov.au/financial-help). [Weblink](#).

<sup>13</sup> Bushfire financial support page on [vic.gov.au/financial-help](http://vic.gov.au/financial-help). [Weblink](#).

<sup>14</sup> Australian Government National Housing Supply and Affordability Council (2024). State of the Housing System. [Weblink](#).

<sup>15</sup> Kroen, A., Barnes, E., Hartley, C., Dodson, J., Butt, A. and Pawson, H. (2025). Integrating housing policy, settlement planning and disaster management. AHURI Final Report No. 435, Australian Housing and Urban Research Institute Limited, Melbourne. [Weblink](#).

A major risk to the resilience of Victorian regional and rural communities in times of more frequent and intense disasters is population decline.<sup>16</sup> When residents move away it impacts the local economy, businesses, jobs, community services and schools, and reduces the area's social capital which is so crucial for recovery. Each disaster is another 'danger moment' for regional communities involving a heightened risk that residents who leave temporarily eventually choose not to return. Whether renters can quickly return and remain connected to their communities depends on whether they have a habitable home to return to, or access to a safe and affordable alternative place to live while their rental premises is repaired.<sup>17</sup>

Increasing the stock of temporary accommodation that can be rapidly deployed to house renters while their homes are repaired or rebuilt will help renters to remain connected to their communities and stay long-term. This strengthens community resilience, avoids renter hardship and reduces the risk that disasters create or entrench poverty, homelessness and long-term disadvantage<sup>18</sup>. It will also help avoid more people needing to go onto the Victorian Housing Register, placing further pressure on social housing supply and wait-times in the affected region<sup>19</sup>.

**Recommendation 1:** Clarify and improve transparency of financial and temporary accommodation support and eligibility criteria so renters and their advocates are aware of the range of supports available and can navigate support programs more effectively.

**Recommendation 2:** Increase the stock of transportable housing (e.g. fleets of caravans or portable on demand (POD) villages) that can be rapidly deployed to accommodate renters while their homes are repaired or rebuilt in the event of a disaster.

**Recommendation 3:** Ensure that temporary transportable housing is of an adequate standard, and that consumer rights policies apply and exit plans are in place, providing renters with some certainty and ability to forward plan.

### Improving ways to identify disaster affected renters and distribute support information

After disasters, affected renters often leave their community immediately, and without providing their contact details to government or community support services. This makes it difficult to track where they go, and to target information and support. Unless renters identify as disaster-impacted where they next settle, their support needs may not be identified. Developing systems and processes to identify disaster affected renters and inform them of available supports could improve their recovery journey. It would also save time and expense for community service providers in trying to promote information and services through less effective means, such as social media and poster campaigns. Improving data collection and analysis on renters and rental properties affected by disasters could also assist state and local government design more effective support programs and policies.

Ideas include:

---

<sup>16</sup> Mallee Regional Catchment Strategy. Changing Demographics. [Weblink](#).

<sup>17</sup> Tenants Victoria (2024). Submission to the Inquiry into Climate Resilience. [Weblink](#).

<sup>18</sup> VCOSS, Ripple Effects: Spatial Injustice and the 2022 Victorian Floods, 2026. [Weblink](#).

<sup>19</sup> Ray, Trudi (2023). Housing Re-set Required for Regional and Rural Victoria. Published in Parity Magazine. [Weblink](#).

- Establish an online register where disaster affected persons can sign up to receive support information. Such a model could be housed on an existing website that supports people impacted by disaster. Examples might include the existing Emergency Recovery Victoria (ERV) website, or Red Cross Australia’s ‘Register. Find. Re-unite.’ service.<sup>20</sup>
- Support disaster affected communities to quickly establish hyperlocal web platforms to share useful disaster information, including about available support services. Community-led platforms can be effective ways for timely information exchange.<sup>21</sup> For example, the ERV communications team might develop a how-to kit for setting up a local disaster Facebook group.<sup>22</sup>
- Amend the Residential Tenancies Act 1997 to require rental providers to inform the Residential Tenancies Bond Authority (RTBA) if their rental property is damaged or destroyed by a disaster; and legislate to authorise the RTBA to provide the renter’s name and contact information to ERV.
- Establish ways for local governments to identify impacted rental properties as part of post-disaster building safety inspection processes and share this information with ERV and other appropriate state government agencies.

**Recommendation 4:** Explore more effective ways to identify disaster affected renters and rental properties, communicate support opportunities, and gather data to inform research, programs and policies.

#### **Establish a fit-for-purpose alternative disaster renting law framework**

Current rental laws were not developed to address climate challenges and do not reflect what is happening on the ground for renters following disasters. For example:

- Urgent repairs must be completed as soon as possible but often take months, or even years.
- There is uncertainty around when a property is unfit for habitation or merely requires repairs.
- If a disaster affected renter wishes to keep their lease, they’re required to keep paying full rent unless they can negotiate a rent reduction - even if they are unable to use part of the damaged premises or are paying to live in temporary accommodation elsewhere. (In Victoria, the default legal position is that the renter remains liable for the full rent unless the tenancy is lawfully terminated or the rent is varied by agreement or order. This is inconsistent with the position in New South Wales, where renters have the right to a rent rebate if the rental premises is destroyed or becomes wholly or partly uninhabitable.)<sup>23</sup>
- Renters and rental providers are often motivated to terminate the tenancy in order to limit legal liability. Termination however not only finishes the tenancy but often also impacts the renter’s ability to continue living in their town and remain connected to their community and support networks.

<sup>20</sup> Red Cross Australia. Register Find Reunite service. [Weblink](#).

<sup>21</sup> Ginzarly, M., Teller, J., & Dujardin, S. (2025). Social media use in disaster response: empowering community resilience. *International Journal of Digital Earth*, 18(1) [Weblink](#).

<sup>22</sup> Resilient Lismore Facebook group page. [Weblink](#).

<sup>23</sup> Section 43(2) of NSW Residential Tenancies Act 2010. [Weblink](#).

We recommend that government consider introducing an alternative disaster renting law framework to apply to rental properties significantly impacted by a disaster, including:

1. More responsive, fit-for-purpose renting laws for disaster declared areas and impacted rental properties including clearer and fairer laws regarding terminations, evictions, repairs, and rental payments.
2. Independent processes for property inspections and expert assessments to rapidly determine safety, habitability, repairs required and fair rent adjustments.
3. Disaster-specific dispute resolution resources and processes including CAV Director Guidelines, priority pathways at VCAT and Rental Dispute Resolution Victoria (RDRV), and trauma-informed training for inspectors, mediators and tribunal members.

The framework could be designed to align with government climate change risk mitigation and adaptation policies, helping disaster-impacted renters to remain or quickly return to their communities, and strengthening community resilience. We would be pleased to provide further input to assist government to design such a framework.

**Recommendation 5:** Establish a disaster renting law framework that supports disaster-affected renters to remain living in their homes or return faster after a disaster, to facilitate better long-term outcomes for renters, rental providers and regional communities in the event of a disaster.

### **Establish a funding program to improve climate resilience of at-risk rental properties**

We encourage the Victorian government to consider establishing a funding program to improve the climate resilience of residential homes in at-risk areas, possibly informed by the Resilient Homes Program in New South Wales.<sup>24</sup> This objective aligns with Recommendation 46 of the Final Report of the Parliamentary Inquiry into Climate Resilience in the Built Environment.

One way to ensure that renters as well as owner-occupiers benefit from the program is to focus on improving rental homes of disaster affected renters at risk of eviction, with the aim of preserving their tenancies and keeping them connected to their communities. An opportunity exists for government to bring renters, rental providers and insurers together in a supported environment to attempt to broker more favourable outcomes in return for a limited contribution of government funding. The government funding contribution could be made conditional on terms that drive desired disaster and climate resilience policy outcomes. We would be pleased to provide further input to assist government to design such a program.

---

<sup>24</sup> New South Wales Resilient Homes Program. [Weblink](#).

**Recommendation 6:** Establish a funding program to improve the climate resilience of residential rental properties in high-risk areas to preserve tenancies of renters at risk of eviction and dislocation.

Yours sincerely,



Cameron Bloye,  
Acting Chief Executive Officer

