



Inquiry into the 2026 summer fires across Victoria

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HOUSING FOR THE AGED ACTION GROUP INC.

Introduction

Housing for the Aged Action Group (HAAG) is a member-based, community organisation specialising in the housing needs of older people. HAAG has over 1000 members across the country actively working towards achieving housing justice. Established over 40 years ago as a grassroots movement, the organisation has developed a robust service delivery arm in Victoria and has a strong presence in advocacy for older people experiencing housing and homelessness-related issues across Victoria and the country. During the 2024-25 financial year, HAAG supported over 2,600 older people in Victoria¹.

HAAG provides support and assistance to older people in Victoria experiencing homelessness or housing stress, including those living in a range of housing types, such as private rental apartments, public and community housing, residential parks, retirement villages, caravan parks, and Independent Living Units.

HAAG welcomes the opportunity to provide input into the Inquiry into the 2026 Summer Fires across Victoria. This submission is based on our experience delivering housing and related support services to older people in regional Victoria impacted by the fires, research, and the lived experiences of older people experiencing housing stress or homelessness.. We especially acknowledge the contributions to this submission made by members of HAAG's lived experience advisory groups.

¹ Housing for the Aged Action Group Annual Report, 2024-2025, accessible at:
https://www.older tenants.org.au/sites/default/files/haag_annual_report_2024-25_web.pdf



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Recommendations

1. **Explicitly identify older renters, including those living in caravan parks and residential parks, as a priority group in emergency preparedness planning, with targeted outreach and support funded accordingly.**
2. **Ensure disaster preparedness and recovery planning incorporates specific housing support for low-income older people and enables them to remain in their communities.**
3. **Maintain and adequately fund radio-based emergency broadcasting as the primary communication channel in rural and regional communities, including in languages other than English.**
4. **Ensure disaster relief payments and support are accessible through phone-based and in-person pathways, not exclusively online.**
5. **Take urgent action to improve the climate resilience of housing for older people, including:**
 - a. **Increase public and community housing in regional Victoria to 10% of all housing stock by 2040, with at least 20% ringfenced for people over 55, and ensure all new and upgraded stock meets minimum energy efficiency and climate resilience standards.**
 - b. **Strengthen and enforce minimum energy efficiency standards for private rental properties, with priority given to older housing stock in fire-prone and heat-affected regions.**
 - c. **Establish a dedicated retrofit grant program to subsidise energy efficiency upgrades for low-income older mortgagees and homeowners on the Age Pension.**
 - d. **Place clear obligations on community housing providers to ensure their properties meet the same climate resilience standards as public housing, including supporting older renters to make appropriate modifications.**



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Context

Having safe, affordable, accessible and long-term housing is fundamental to healthy ageing and the wellbeing of older people. However, an increasing number of older people are experiencing homelessness, at risk of homelessness, or in housing stress. These older Victorians are retiring into insecure and unstable housing, and the number experiencing this is only continuing to grow.

Despite the assumption that older people own their own home when they retire, this is not the reality for increasing numbers of older people. Increasing numbers of older people are retiring with mortgages or as private renters. Over the past decade there has been a 77% increase in older people renting privately in Victoria, and this number will continue to rise². At least 85,000 Victorians over 55 are renting privately in the lowest two income quintiles, nearly 29,000 of whom live in regional areas³. Since 2023, the median rent in Victorian dwellings increased by \$100 from \$420 to \$520 in 2025⁴. Income support payments have not kept pace with rental increases, placing the majority of older renters at risk of severe rental stress, experiencing, or at risk of, homelessness.

Financial pressures due to skyrocketing housing costs and cost of living increases, along with the significant inadequacy of Age Pension and Jobseeker payments, are pushing older people into severe housing stress and poverty. These are in addition to a lack of affordable housing as a result of decades of underinvestment by governments in social and affordable housing, a retirement system that assumes home ownership, and structural gender inequality.

The 2026 summer fires have made an already precarious situation worse. HAAG has workers and clients in the affected areas, including the Goulburn Valley region. Our outreach workers in these areas work with older people who are already homeless or at risk of homelessness, and what they have heard since the fires is deeply concerning. Many of

² Ibid.

³ W. Stone et al, Ageing in a Housing Crisis: Older people's housing insecurity and homelessness in Australia (Commissioned by Housing for the Aged Action Group), 2023, accessible at: https://www.olderrenters.org.au/sites/default/files/decades_of_decline_2011-21_victoria.pdf

⁴ Australian Bureau of Statistics: Latest insights into the rental market, 2025, accessible at: <https://www.abs.gov.au/articles/latest-insights-rental-market>



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their clients were already at crisis point before the fires, placing them in a uniquely vulnerable position. They were renting poor quality housing on the outskirts of towns, or living in caravans and residential parks, without insulation or air conditioning, and without the financial buffer of contents or vehicle insurance. Several clients have lost their housing and all their possessions. The lack of housing in regional Victoria means many people have had to relocate, away from their support systems and communities.

Research HAAG released in 2025, *Priced Out, Run Down: Older Australians in unaffordable and poor-condition housing*, illustrates the impact of increasing and overlapping forms of housing precarity on older people, particularly on their health and wellbeing⁵. Older adults are especially susceptible to the impacts of poor housing, given age-related vulnerabilities and reduced capacity to undertake repairs or relocate. These risks are particularly pronounced in rental housing, where physical dwelling standards tend to lag behind owner-occupied stock. Key groups most affected include private renter households, who report greater financial hardship and negative impacts on wellbeing, particularly physical and mental health; mortgaged households in unaffordable poor-condition homes; women in both mortgaged and privately rented homes; and people living in dwellings built before 1990.

⁵ Housing for the Aged Action Group and Swinburne University of Technology, *Priced Out, Run Down: Older Australians in unaffordable and poor-condition housing*, 2025, accessible at: <https://www.oldertenants.org.au/publications/priced-out-run-down-older-australians-in-unaffordable-and-poor-condition-housing>



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Older renters as a priority group in emergency preparedness planning

More and more older people are renting in regional Victoria, including in areas directly affected by the 2026 fires. Older renters in poor quality housing, or in caravans and residential parks on the outskirts of towns, are among the most exposed to fire risk. They are more likely to be living without air conditioning or insulation, less likely to have contents or vehicle insurance, and less likely to have the financial resources to recover.

Older people are also at greater physical risk from fires and associated smoke and heat. A recent Australian Institute of Health and Welfare (AIHW) report found that age increased hospitalisations and deaths as a result of weather-related injuries. The highest numbers and proportions of cases hospitalised with extreme weather-related injuries were aged 65 years or older, accounting for over 35% of hospitalisations⁶. Over half (52%) of deaths related to extreme weather were people over 65 years⁷. This demonstrates the significantly disproportionate impact of extreme weather events on older people.

Despite this, older renters, and particularly those in caravan parks, residential parks, and poor-quality private rental, are rarely identified as a distinct priority group in emergency preparedness planning. Generic responses designed around homeowners do not capture their circumstances. HAAG has provided assistance and support to people affected by natural disasters, including the 2022 floods in regional Victoria and the 2019-20 bushfires, and in our experience targeted, adequately funded outreach to this group is consistently absent.

Recommendation 1: Explicitly identify older renters, including those living in caravan parks and residential parks, as a priority group in emergency preparedness planning, with targeted outreach and support funded accordingly.

⁶ Australian Institute of Health and Welfare, Let's talk about the weather: injuries related to extreme weather, 2023, accessible at: <https://www.aihw.gov.au/reports/injury/extreme-weather-injuries/contents/about>

⁷ Ibid.



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Disaster preparedness and recovery must support older people to remain in their communities

HAAG has provided assistance and support to people affected by natural disasters, including the 2022 floods in regional Victoria and the 2019-20 bushfires. Despite the time elapsed since these disasters, many households are still without homes and require support to return home and remain in their communities. A constellation of factors have combined to make this particularly difficult. Escalating rents and building costs and a lack of tradespeople have made it particularly hard for people who are living on income support payments or in low-paying jobs. In regional areas, rental properties are scarce as much housing stock was destroyed by disasters, and other properties are unavailable for long-term rental by local residents.

Long-term support to assist people with housing to remain in their communities is vital for wellbeing. This should include a focus on rebuilding rental housing, and ensuring that temporary responses, such as modular homes, are available for as long as they are required. At the same time, planning for future disasters must recognise the impact on housing, and ensure that adequate provisions are made to enable people on low incomes, including older people, to remain in their communities or return as soon as possible after natural disasters.

Recommendation 2: Ensure disaster preparedness and recovery planning incorporates specific housing support for low-income older people and enables them to remain in their communities.

Margaret* is a woman in her 60s who was privately renting a cottage on a large farming property in regional Victoria. She had lived there for many years and, like many older renters in regional Victoria, had built her life in place, including 60 years of personal belongings, clothing, and possessions were in that home.

When the fires reached her area, Margaret received a text message to evacuate. She drove to a nearby town with her dog and one bag of personal effects. Her rental property and everything in it was destroyed. She had already been living with significant trauma as a victim-survivor of ten years of family violence.



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Margaret stayed in the town for a couple of nights before moving around, couch-surfing with friends. She was deeply traumatised. Given the extent of her trauma and the proximity of the fires to the town she was staying in, she made the decision not to remain in regional Victoria and sought to relocate closer to family in outer eastern Melbourne.

HAAG's worker assisted Margaret to apply for emergency housing under the bushfire and flood category, and she was eventually rehoused in public housing in outer Melbourne, close to her family. HAAG also assisted her to apply for the \$24,000 Fire Establishment Recovery Grant. This process was far from straightforward. Because her cottage was located on a large farming property with multiple dwellings listed at the same address, the grant was initially refused. HAAG's worker had to liaise extensively with the real estate agent to obtain documentation proving Margaret's tenancy. An added complication was that when a rental property is destroyed by fire or flood, tenants are automatically issued a notice to vacate through the system, and this notice is required as part of the grant application. Navigating this took significant time and effort.

From evacuation to being housed took two months. During that time Margaret had no stable accommodation and no certainty about whether she would receive the grant. HAAG assisted with brokerage to pay rent in advance and purchase white goods so she could set up her home. Communication from the relevant agencies was poor throughout, which compounded her distress.

Margaret is a capable and independent person, and she found the process extremely difficult. For older renters without that capacity or without an advocate, it would be insurmountable.

**Names and identifying details have been changed*



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Access to emergency information for older people

Older residents, particularly those with limited digital access or English as a second language, are disproportionately affected by complex or digitally exclusive processes. People from CALD communities face an additional layer of difficulty, both in accessing emergency information and in understanding what it means for them. This is not a problem that can be solved by pointing people to a website or an app.

Residents in the fire-affected areas reported that communication systems such as mobile phones and TV reception failed during critical times, such as when emergency alerts were broadcast, and reception was down for several weeks after the fires. Our regional housing workers reported that clients and family members were unaware of the fires until they saw them approaching, as they had not received any communications or alerts. The National Broadband Network relies on mains electricity, so when power is lost so is access to the internet. The shutdown of 3G has also reduced mobile coverage in some areas, creating more blackspots. These factors all expose regional Victorians to risk of not receiving updates on the VicEmergency App. Much of the official advice urges people to “leave early”, however, this is impossible to implement when the information is not received in a timely way, if at all.

Recommendation 3: Maintain and adequately fund radio-based emergency broadcasting as the primary communication channel in rural and regional communities, including in languages other than English.



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Access to disaster relief payments

HAAG's experience is that many older people do not self-identify as needing help and will give up if faced with long wait times or online forms they cannot navigate. When the primary pathway to accessing disaster relief is an online portal or a phone hotline with hours-long wait times, a significant number of older people miss out entirely. We have heard this directly from workers in the Goulburn Valley following the 2026 fires, and it mirrors what we observed after the 2022 floods.

For people who are already in distress, or have had past negative experiences with social services systems, a process that is hard to access is effectively exclusionary. Proactive outreach is essential for this cohort. Many older people who are managing trauma, illness, or precarious housing in their lives may not put their hands up or even know that support exists.

Recommendation 4: Ensure disaster relief payments and support are accessible through phone-based and in-person pathways, not exclusively online.



Climate-resilient housing for older people

Public and community housing in regional Victoria

Increasing the number of public, community and affordable homes is essential to address the housing crisis facing Victoria. Victoria has the lowest rates of social housing in the country. In 2024, the proportion of social housing households in Victoria was 3%, compared to 4.1% nationally⁸. Given the scale of the issue, the Victorian Government should urgently increase public and community housing stock.

Measures to increase the supply of general or affordable housing to address current housing shortages will not increase supply for the most vulnerable older people unless it is dedicated public or community housing. While Victorian and Federal programs designed to increase social housing, such as the Big Housing Build, are providing important increases in homes, these are not enough to meet the needs of low- and middle-income Victorians.

The shortage of affordable rental housing in fire-affected regional areas was severe before the 2026 fires. Older people displaced by fire who cannot compete in a depleted private rental market will have no option but to leave their communities and support systems.

HAAG supports calls from the sector for increasing public and community housing to 10% of all housing stock by 2040. At minimum, 20% of all public and community housing should be ringfenced for older people over 55. All new and upgraded public and community housing stock should meet minimum energy efficiency and climate resilience standards, including insulation, draught-proofing, appropriate cooling, and continued electrification and transition from gas.

Recommendation 5a: Increase public and community housing in regional Victoria to 10% of all housing stock by 2040, with at least 20% ringfenced for people over 55, and ensure all new and upgraded stock meets minimum energy efficiency and climate resilience standards.

⁸ Australian Institute of Health and Welfare, Housing assistance in Australia, 2024, accessible at: <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/households-and-waiting-lists>



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Minimum energy efficiency standards for private rental

There are increasing numbers of older people living in private rental in regional Victoria, many of them in poor quality housing stock. Renters have little control over improvements that make the biggest difference to costs, such as insulation and heating and cooling appliances. Older renters on low incomes may not have the financial capacity to purchase heating or cooling equipment to make their housing habitable where landlords fail to do so. Others are reluctant to request improvements, fearing it might jeopardise their tenancy and put them at risk of homelessness.

According to the Sweltering Cities Summer Survey Report, 86.8% of older renters feel unwell on hot days or during heatwaves, 34.8% do not have an air conditioner at home, and 78% of older renters with an air conditioner do not turn it on due to concerns about cost⁹.

As one HAAG client told us:

"When it's a cooler night I leave the window a little open. The window is up high so it's safer. I don't have security door or flyscreens, and the door is on the footpath, so I can't leave them open when it's cooler. At 8am I shut the window, put the blinds down and keep it dark, to keep the apartment cooler. When it's very hot I have an air-conditioner but I only put on for 30-40 minutes because it costs too much." Jean, 75 years old, living in private rental paying two-thirds of her aged pension on rent.

HAAG commends the Victorian Government for recent reforms requiring higher standards of amenity, thermal comfort and energy efficiency in rental properties. However, these standards need to be strengthened and, critically, enforced, with clear compliance targets for older housing stock in fire-prone and heat-affected regions.

Recommendation 5b: Strengthen and enforce minimum energy efficiency standards for private rental properties, with priority given to older housing stock in fire-prone and heat-affected regions.

⁹ Sweltering Cities, Summer Survey Report, 2024, accessible at: <https://swelteringcities.org/2024/04/04/summer-survey-2024/>



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Support for low-income older mortgagees and homeowners

Research HAAG released in late 2025, *Priced Out, Run Down*, found that mortgaged households in unaffordable, poor-condition homes experience significant financial hardship and compromised health outcomes. People living in unaffordable, poor condition dwellings, both private rental and mortgaged homes, commonly reported difficulty keeping homes warm or cool, along with poorer physical and mental health.

Many older people in this situation cannot afford to refinance, renovate, or move. As one HAAG client described: *"My home is difficult to maintain, however due to my low income I cannot refinance to improve or sell and move."* For older people on the Age Pension living in homes that are structurally inadequate, poorly insulated, or in need of repair, the fires have made dangerous conditions worse, with no pathway to fix them.

A dedicated retrofit grant program, prioritising low-income older homeowners and mortgagees, would directly address both the climate resilience and health impacts identified in this research.

Recommendation 5c: Establish a dedicated retrofit grant program to subsidise energy efficiency upgrades for low-income older mortgagees and homeowners on the Age Pension.

Community housing providers

Community housing is a growing sector and is increasingly responsible for providing housing for low-income Victorians. HAAG's Home at Last service houses approximately 150 older people a year in public and community housing, with around half in community housing. One thing we have consistently observed is that community housing tenants often find it difficult to receive modifications such as appropriate heating and cooling, even on medical grounds, due to a lack of funding.

In our submission to the Inquiry into Renewable and Affordable Energy for Apartments (2026), HAAG also identified that programs designed to improve access to renewable and affordable energy are not consistently applied to community housing and public housing, creating a two-tiered system that disadvantages community housing residents. The same inconsistency applies to climate resilience standards more broadly.



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Recommendation 5d: Place clear obligations on community housing providers to ensure their properties meet the same climate resilience standards as public housing, including supporting older renters to make appropriate modifications.