Turning the tide

Strengthening the flood resilience of the homes of Victorians experiencing poverty and disadvantage

July 2026

VCOSS
Victorian Council of Social Service

About VCOSS

VCOSS is the peak body for Victoria's social and community sector. We activate collective power and influence change to achieve social and economic justice for current and future generations. Our goal is a Victoria free from poverty and disadvantage, where every person and community is supported to thrive.

We work to achieve our goal through policy development, public and private advocacy, supporting and increasing the capabilities of the state's social sector organisations, forging strong coalitions for change, and explaining the true causes and effects of disadvantage.

VCOSS's strength comes from our members and the people and communities at the heart of their work. Our members include frontline social services, peak bodies, advocacy groups and community associations, all passionate about an inclusive, caring and resilient Victoria.

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VCOSS acknowledges the Traditional Owners of Country, and pays respect to Elders and Ancestors. Our office is located on the sovereign, unceded lands of the Wurundjeri Woi-Wurrung people of the Kulin Nation.

Lived experience statement

VCOSS thanks all those who shared with us their personal stories, experiences and insights in the development of this work. Every person is shaped by their history and environment. Many people have endured trauma or hardship. For some, this trauma and its effects continue today. When somebody shares their experiences and insights with VCOSS, they enrich both our understanding of the issues and our recommendations for change. Thank you for your courage and generosity.

Contents

Executive summary

Victoria's flood risk is increasing, with catastrophic flood events predicted to double by the end of the century. One of the most catastrophic flood events in Victoria's post-colonial history occurred in October 2022, inundating hundreds of homes across the state. Currently, about 20,000 homes in Victoria face severe and extreme flood risk.

Major flood events have devastating impacts. When people's homes are damaged or destroyed, the effects on livelihoods, income-earning ability, education, health and wellbeing can persist for years. Many Victorians impacted by the 2022 floods are still on the far-too-long road to recovery. This compounds existing disadvantage in households and communities.

It need not be this way. By making Victoria's highest-risk homes more resilient to future floods, these disastrous impacts can be addressed.

We spoke to 'everyday' people and community service organisations across Northern Victoria and Maribyrnong to understand what support Victorian households – especially those facing disadvantage – need to improve their flood resilience. We also reviewed flood resilience programs and policy outside Victoria to identify lessons that could be applied here.

By supporting Victorians in flood-prone areas to improve the resilience of their homes, we can help break the link between disadvantage and disasters and reduce the devastating impacts of future floods.

These are our key findings:

1. **Exposure to flood risk is not equal.** Victorians experiencing poverty and disadvantage are more likely to be exposed to major flooding because of where they live – which is particularly concerning as climate change increases the risk of major flooding across Victoria.
2. **Housing-related flood recovery takes far too long.** Previous research has found that disaster recovery, including psychological recovery, can take upwards of 10 years. More than three years after the 2022 floods, some Victorians have not returned to a safe, healthy and stable home.
3. **Most Victorians who were impacted by the 2022 floods are still exposed to future flood events.** The flood resilience of most homes has not improved since the event because support is not available when and where it is needed most. The people we spoke to identified access to financial resources and information around flood resilient housing as their top priorities for support.
4. **Insurers are a significant roadblock to building resilience.** People are increasingly under- or uninsured, and even those with insurance face barriers to building back better.
5. **Victoria can improve flood resilience by supporting communities to lead and by building on efforts in other jurisdictions.** Evidence from NSW and Queensland points to the importance of collaboration between Commonwealth and state governments, and to the imperative of financing adaptation across the public and private sectors.

Summary of recommendations

1. Turn the tide through supported households.

a. Develop and implement a Victorian flood resilient homes program.

b. Target a Victorian flood resilient homes program to those experiencing the greatest disadvantage.

c. Help ensure people have adequate home flood insurance.

d. Ensure the planning system encourages building back better post-flood.

2. Turn the tide through safe and empowered communities.

a. Support all Victorians to obtain stable, long-term housing that is climate resilient and located in safe areas:

- Set an ambitious social housing target, and invest to meet it.
- Ensure provision of self-determined, flood-resilient housing for Aboriginal and Torres Strait Islander people.
- Ensure existing social housing is resilient to future flooding.

b. Enable community-led planning and decision-making for flood resilient housing.

3. Turn the tide through improved strategy and planning.

a. Strengthen the Victorian Floodplain Management Strategy to align decision-making with disaster risk reduction:

- Include an explicit focus on the resilience of homes.
- Include alignment with the Sendai Framework for Disaster Risk Reduction as an objective of the Strategy.

b. Avoid building new homes in flood prone areas:

- Ensure recently announced flood-related reforms to the planning system work for people experiencing poverty and disadvantage.
- Ensure all planning decisions take potential flood risk into account by amending residential zoning.

c. Ensure building codes account for flood risk.

Introduction

Climate change is driving increasing flood risk in Victoria. In 2025, people around the world experienced the third-warmest year on record,[1] continuing a warming trend that could see flood risk in Victoria double by the end of this century.[2] We need serious conversations about climate adaptation and action to build disaster resilience now.

As of 2021, disasters cost the Australian economy $38 billion per year.[3] The 2022 Victorian flood event alone cost the state $1.66 billion in recovery by June 2023.[4] Climate disasters are fuelled by the fossil industries, but their costs are borne disproportionately by ordinary Victorians – particularly those living in poverty and experiencing disadvantage.

By contrast, every dollar spent on disaster risk reduction through infrastructure provides an estimated $9.60 return on investment.[5] The return would likely be much higher if the social co-benefits were incorporated.

Flood is "Australia's most costly and rapidly growing extreme weather risk".[6] Around 1.36 million properties across Australia are at risk of flooding.[7] An estimated half of these homes fall below modern flood resilience standards, including about 20,000 homes in Victoria that face 'severe and extreme flood risk'.[8]

The October 2022 flood event was one of the most catastrophic and damaging floods in Victoria's history. More than three years on, impacted communities are still feeling the effects.

Across Victoria, 81% of all local government areas and over 5,000 known Aboriginal cultural heritage sites were impacted by the flood event.[9] Impacted areas included:

- Over 800 homes in Rochester were either damaged or made uninhabitable[10]
- About 1–2% of houses in Shepparton Mooroopna experienced above-floor flooding[11]
- About 190 properties on the 'wrong' side of the levee in Echuca were inundated[12]
- In Maribyrnong, 525 properties were impacted, including homes, businesses and community organisations.[13]

Floods do not impact people equally. Some people are more exposed because of where they can afford to live. People experiencing poverty and disadvantage were more likely to live in regional flood-affected areas before the October 2022 floods, and the floods increased the level of poverty in impacted communities.[14] The floods also had a disproportionate impact on Aboriginal and Torres Strait Islander people.[15]

Experiences of flooding impact livelihoods and cause trauma that can take a decade or more to recover from.[16] The Rochester community, for example, was just over a decade beyond a major flood in 2011 when the 2022 flood hit. People living in flood-prone areas are less likely to have the financial resources readily available to recover from a major flood, let alone to improve the flood resilience of their own home. This results in a feedback loop: people facing structural limitations that reduce their capacity to adapt are left with even less capacity after each climate impact.[17]

A major flood event will happen in Victoria again.

Homes that fall short of today's flood resilience standards – and of the standards that will be needed as flood risk increases under a changing climate – put people and communities at risk. Floods impact incomes, livelihoods, health and wellbeing for flood-affected individuals and for entire communities.[18]

Yet little support exists in Victoria to make existing homes more resilient to future floods. While some limited information is available, the onus of making resilience improvements to homes – including the financial cost – is left to individuals. Households with the financial means were able to make changes such as raising their home after the floods, while those without remain exposed. Recovery programs for the October 2022 floods helped some households without flood insurance, but did not reduce their exposure to future events. Insurance is a critical component of overall resilience, but on its own it does not reduce risk, and it is becoming financially untenable for an increasing number of households.

Victoria has a window of time to act, to prevent expanding and entrenching disadvantage by improving the flood resilience of these homes. Leaving people in harm's way without additional support – while many are forced to forego insurance due to exorbitant costs – is unconscionable.

This report investigates the support needed to strengthen the flood resilience of homes in these and other flood-risk communities before the next major flood occurs. In this report we focus particularly on flood, rather than all disasters, in recognition that the impacts of the 2022 flood event are ongoing, and that Victoria's culture of resilience and preparedness is stronger for bushfire than flood. That said, many of the same principles and recommendations apply across climate hazards.

Solutions exist that have worked elsewhere. We can learn from these to improve the resilience of Victorian homes and communities.

The cost of doing this is far less than the cost of inaction.

What is a flood resilient home?

While this project did not examine the characteristics of flood resilient homes in detail, examples of home improvements to increase flood resilience are provided below. A forthcoming AHURI inquiry will provide a detailed analysis of flood resilience features for homes across Australia.[19]

The following provides an example of flood resilience measures for a detached home in Victoria.[20] These include raising electrical points above flood level, using waterproof wall framings and linings, and installing waterproof floor materials. Other strategies include raising the home, or relocating entire homes or communities.

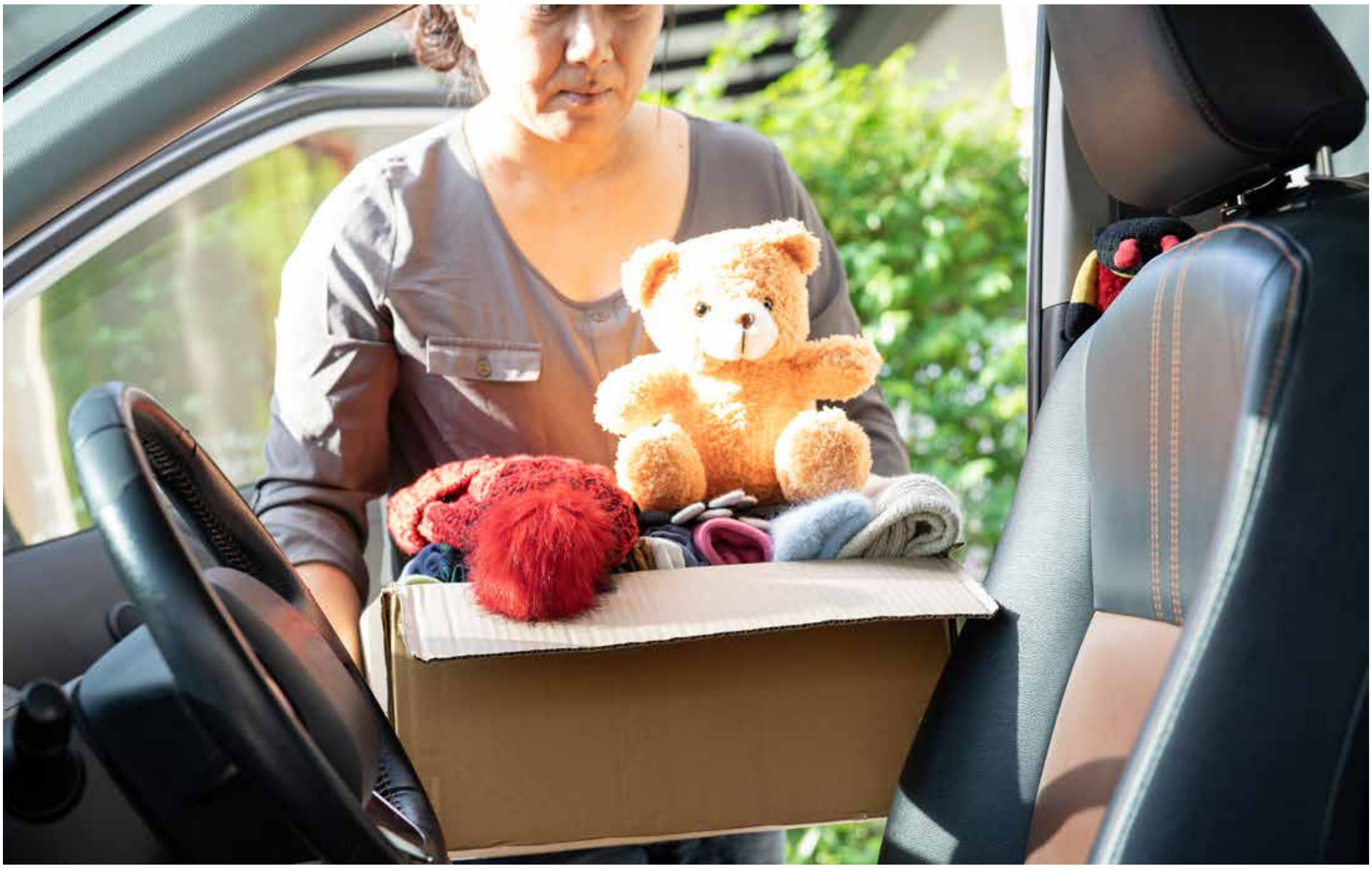


Figure 1: Examples of home flood upgrades.

Source: Melbourne Water and JDA, Flood resilient guide to retrofitting your home.

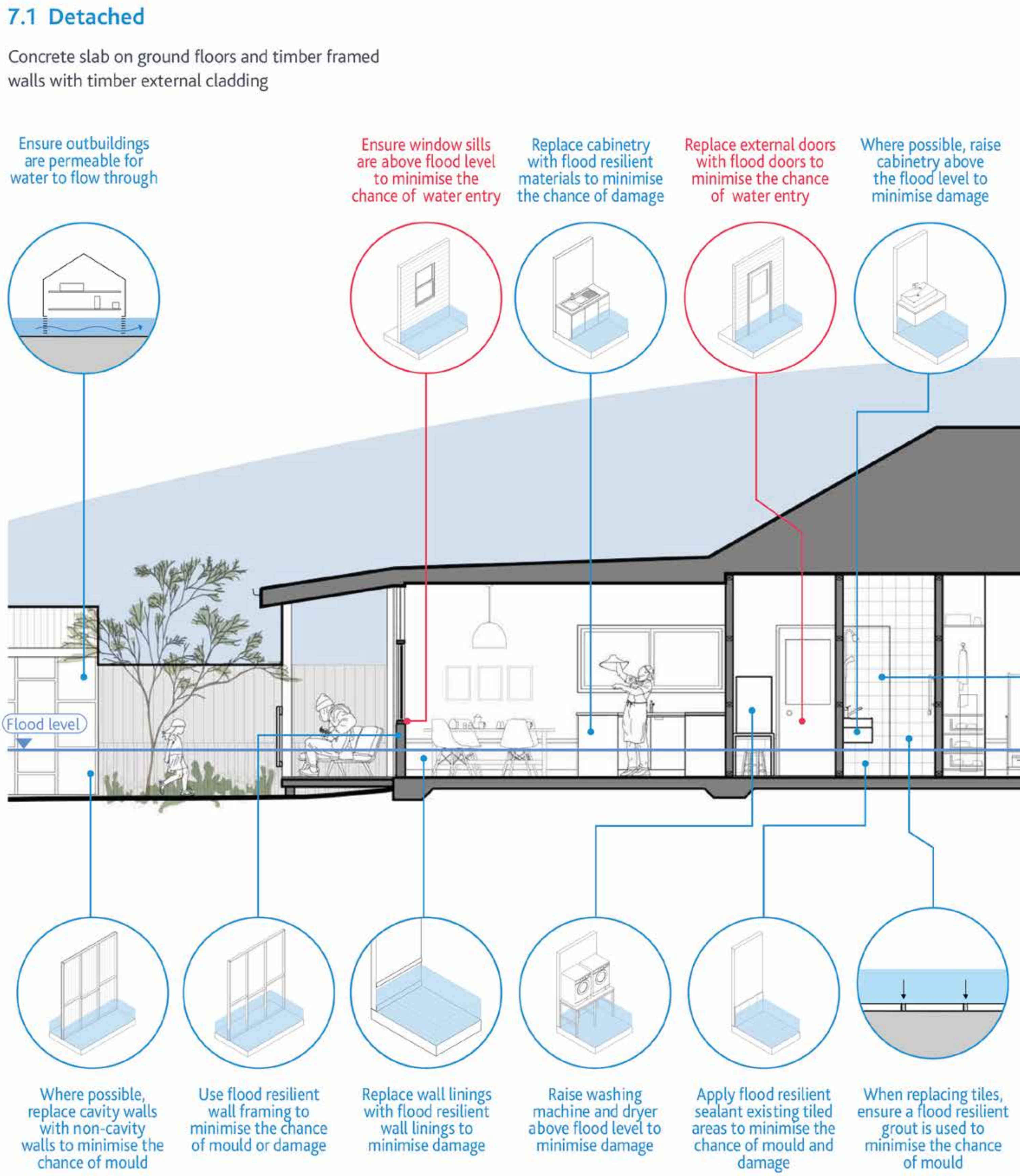
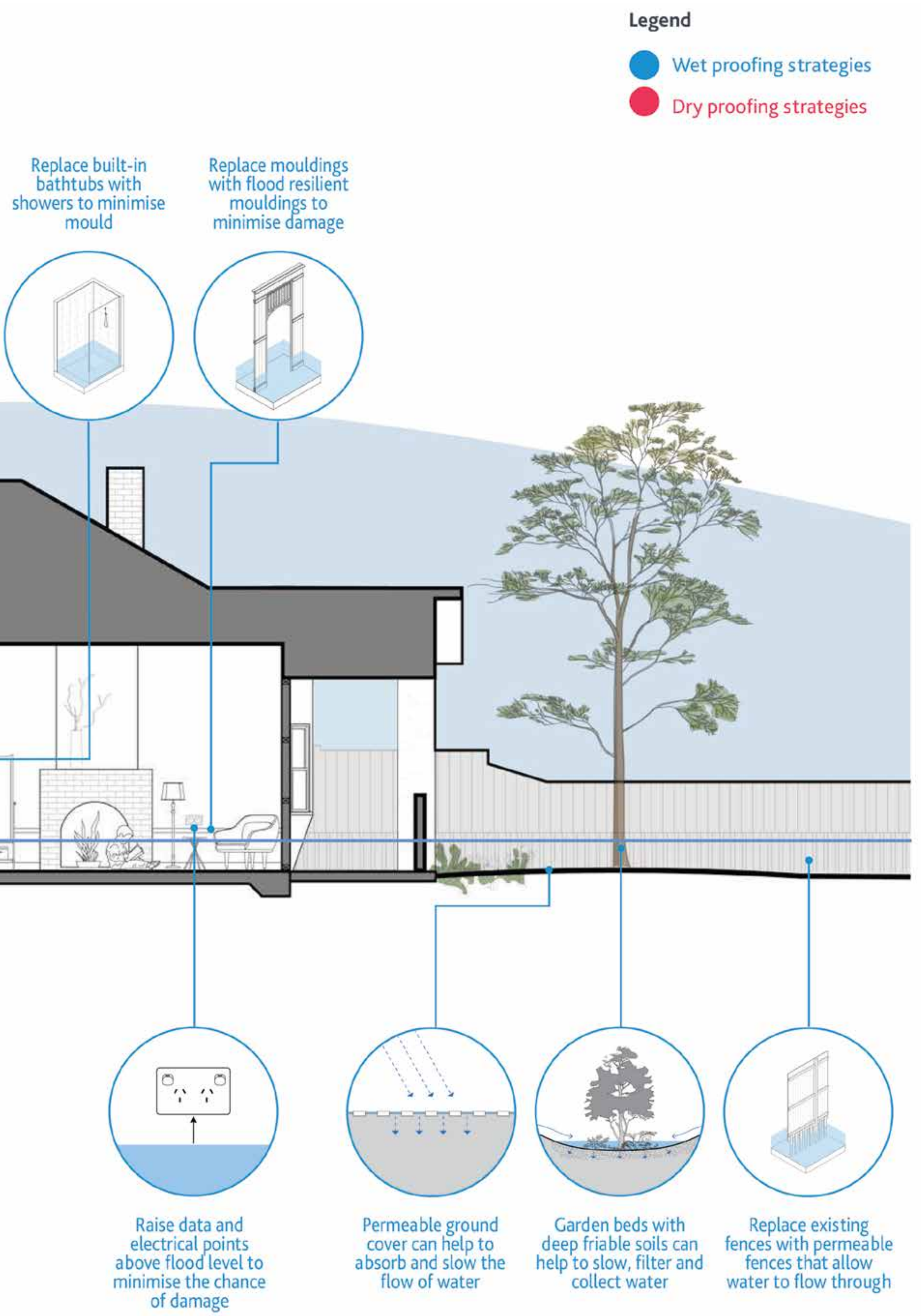


Diagram reproduced with permission from JDA, originally published in 2020, developed by Melbourne Water. This material is based on information current as of October 2020.


Legend
Wet proofing strategies
Dry proofing strategies
Replace built-in bathtubs with showers to minimise mould
Replace mouldings with flood resilient mouldings to minimise damage
Raise data and electrical points above flood level to minimise the chance of damage
Permeable ground cover can help to absorb and slow the flow of water
Garden beds with deep friable soils can help to slow, filter and collect water
Replace existing fences with permeable fences that allow water to flow through

Methodology

To develop this report, 10 community members across three Victorian communities that were impacted by the October 2022 floods were interviewed about their experiences related to housing after the floods, their attitudes and goals in relation to improving the flood resilience of their home, and barriers they face to realising those goals.

Of the 10 people we interviewed:

- Two people identified as Aboriginal
- One person identified as Culturally and Linguistically Diverse (CALD)
- Two were renters
- Seven were women
- Four were aged 60+

We spoke to five community members in Rochester, four in Maribyrnong, and one in Heathcote (south-east of Bendigo).

We also interviewed 14 individuals across eight organisations that work with communities in Northern Victoria and Melbourne, including Shepparton, Rochester, Echuca, Maribyrnong and Bendigo, to investigate impacts, attitudes and barriers at a community level.

Demographics and notable characteristics of each location are provided in the table below. These demonstrate that, on average, the impacted communities had higher levels of poverty, lower incomes and more renters than state averages. Impacted communities also tended to have a higher proportion of Aboriginal and Torres Strait Islander peoples, as well as high levels of cultural diversity and ageing populations.

Indicator (based on 2021 ABS data)	Rochester [SA2]	Echuca [SA2]	Maribyrnong [SA2]	Greater Shepparton [SA4]	Victoria
Index of relative socio-economic advantage and disadvantage[21]	2	2	8	3[22]	-
% in labour force/ not in labour force	51.0% / 41.2%	57.2% / 36.5%	71.2% / 25.1%	55.8% / 36.6%	62.4% / 32.2%
Median weekly household income	$1,166	$1,347	$2,020	$1,314	$1,759
Levels of long-term health conditions	Higher than average	Higher than average	Lower than average	Higher than state average	-
Aboriginal and Torres Strait Islander population	2.1%	4.1%	0.5%	3.3%	1.0%
Renter households	18.2%	27.4%	37.7%	24.5%	28.5%
Owner-occupied households (with and without mortgage)	78.3%	68.6%	59.7%	70.8%	68.3%
Other characteristics	Ageing population	Ageing population	Younger population; High levels of cultural diversity	Ageing population; High levels of cultural diversity	-

Exposure to flood risk is not distributed equally

Not all Victorians have the same flood risk. People experiencing poverty and disadvantage are more likely to live in flood-prone areas. Within those areas, some groups are more exposed to flood risk than others.

While most of Victoria has moved on from the 2022 floods, some people have still not returned to safe, stable housing. Affected people experienced trauma and other social impacts that will take many years more to recover from, even for those who are back at home. Because most homes are not being made more resilient to the next flood, people are left exposed to future flooding.

This section details how structural drivers of inequity left some people more exposed to flood risk. People rarely experience just one form of disadvantage – rather, different forms of structural disadvantage intersect and compound.

Geographic disadvantage

People exposed to the 2022 floods were in harm's way because they were living in a place they could afford, or where they were connected to Country.

Research recently commissioned by VCOSS finds that the regional areas impacted by the 2022 Victorian floods were more likely to be socioeconomically disadvantaged, and that poverty increased in these areas after the event.[23] For some, experiences of flooding can cause financial precarity for the first time.[24]

The areas most impacted by the 2022 floods had relatively high rates of disadvantage, with the exception of Maribyrnong. The population centres that were most impacted, and smaller towns that were impacted, had the following proportion of households experiencing the most disadvantage:[25]

- Alexandra: 34.7%
- Benalla: 38.8%
- Cobram: 45.9%
- Echuca: 35.2%
- Euroa: 35.1%
- Kerang: 47.5%
- Kyabram: 38.0%
- Merbein: 33.3%
- Mildura – North: 43.1%
- Mildura – South: 35.3%
- Mooroopna: 44.9%
- Numurkah: 35.8%
- Red Cliffs: 36.0%
- Robinvale: 42.4%
- Rochester: 41.2%
- Rushworth: 39.6%
- Seymour: 42.5%
- Shepparton South East: 42.7%
- Swan Hill: 39.0%
- Wangaratta: 37.4%
- Wodonga: 40.4%
- Yarrawonga: 39.4%

Gender structures

On average, women earn less money than men – a result of structural gender inequity. This can exacerbate flood exposure by forcing women – particularly single women – to seek out cheaper housing that may be less flood resilient, in cheaper areas that may be more flood prone. In Maribyrnong – one of the areas hit hardest by the 2022 floods – 11% of women were living in economic disadvantage, compared to 9% of men.[26]

More than half of the community members interviewed for this project (7 out of 10) were women. They shared their experiences of not being taken seriously by insurers, having caring responsibilities for children and parents, and living in areas that multiplied their exposure to flood.

Gendered drivers of flood risk exposure: Harriet's story

Harriet* moved to Maribyrnong after a relationship breakdown as it was more affordable – placing her at higher risk of flooding. When her insurance premium rose to an unaffordable level in early 2022, she decided to forego cover entirely, leaving her to bear the costs of flood inflicted repairs alone.

** All names have been changed to respect the privacy of interviewees.*

Ongoing effects of colonisation

Aboriginal and Torres Strait Islander people are almost twice as likely to live in a low-income household compared with non-First Nations people (24.1% vs 13.3%).[27] This is likely to place more Aboriginal and Torres Strait Islander people in less wealthy and more disaster-prone areas.

Recent VCOSS research has found that Aboriginal and Torres Strait Islander people were more likely to live in areas impacted by the 2022 floods, with 2.93% of people in flood-affected regional areas identified as Aboriginal and Torres Strait Islander people, compared with 1.65% in unaffected regional areas.[28]

In the areas most impacted by the 2022 floods, Aboriginal and Torres Strait Islander people were also more likely to live in a low-income household. For example, 26% of Aboriginal and Torres Strait Islander people in Rochester were living in a low-income household, compared to 21% of non-First Nations people.

Two of our 10 interviewees identified as Aboriginal people living on Country. Colonial systems have shaped where and how housing for Aboriginal and Torres Strait Islander people was located and constructed – potentially locking Aboriginal and Torres Strait Islander people into a cycle of housing insecurity in flood-prone areas.[29]

Housing insecurity

Having a safe, healthy and secure home is one of the foundational elements of a good life. The right to adequate housing is enshrined in both the Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social and Cultural Rights. This right flows from the understanding that people's dignity, safety and economic prospects are shaped by adequate housing.

Floods threaten the housing security of people living in flood-prone areas. While floods are inevitable, and statistically more frequent with climate change, housing insecurity need not be.

In the age of climate change, it is the responsibility of governments to ensure that housing is protected from flood risk and other increasingly frequent and severe natural disasters. For Victoria – a state on the frontline of climate impacts – the realisation of people's right to adequate housing is now more urgent than ever.

Pre-existing housing insecurity drives flood risk exposure: Patricia's story

Patricia is in her late 60s. Her husband died several years ago. In 2022, she was living in a rented home on lower ground next to a creek on the outskirts of Bendigo.

When the 2022 flood waters rose, Patricia was being evicted due to having reported a structural issue with the home. Her belongings were packed in boxes on the ground floor. She lost everything.

Cultural and linguistic diversity

Culturally and linguistically diverse (CALD) communities were over-represented in areas that were impacted by the 2022 floods. Maribyrnong, in particular, had a high proportion of households speaking a language other than English at home: 47% of households, compared to 33.75% of households in non-flood impacted areas.[30] These households are at higher risk of floods simply due to where they live.

CALD communities may face higher flood risk due to historic barriers in emergency support. For example, emergency management authorities have historically not engaged well with multicultural communities.[31] Mainstream messaging hasn't necessarily effectively reached multicultural people due to lack of translation and inclusion of unfamiliar concepts. Some people, particularly those who have recently arrived in Australia, may be afraid of uniformed authorities. Migrants to Australia may also rely on disaster experiences from their birth country which may not apply in their new location.[32]

Recurring and compounding disasters

Some of those impacted by the 2022 floods were also impacted by previous flood events in recent decades. Rochester was hit hard by the 2022 floods, and was also heavily flooded in 2011. These floods also impacted Shepparton, Maribyrnong and Swan Hill, which were affected in 2022. Some households may have just recovered from the 2011 floods when they were hit again in 2022. Others may not have fully recovered at all, potentially entrenching disadvantage for over a decade.

Many Victorians remain on the long road to recovery from the 2022 floods

Community members impacted by the 2022 floods, and other recent flood events, are in very different stages of recovery. While many have returned to a safe home, some face more complex situations that have drawn out their housing recovery. Recent research on bushfire recovery has found that 10 years after a disaster event, some communities and community members are still in a recovery phase from a psychosocial standpoint.[33] This section demonstrates the length and complexity of post-flood housing recovery.

Many people are back in their home

Most people whose homes were affected by the 2022 floods are back in a repaired or rebuilt home.

Those who returned home most quickly were people who had access to funds to finance their own repairs or rebuilds. Some homes were demolished and completely rebuilt, with some households having to take out a new mortgage to do so. Households with minimal damage and no insurance received a small amount of funding from the government to recover, which facilitated a relatively quick recovery. These were the fortunate ones.

However, not everyone had a positive experience, with many people facing insurance and financial barriers to returning home.

For those who had insurance, many homes have been rebuilt or repaired – but insurers delayed the process, with some people only now settling with their insurers (see Insurers are a significant roadblock to building resilience).

"A good result would be you're only displaced for a year." – Community service organisation, Northern Victoria

As a positive, some people who were experiencing homelessness at the time of the floods got into housing more quickly because their priority level was bumped up due to flood impacts. However, it shouldn't take a disaster to be able to house everyone in Victoria.

Some people have been permanently displaced

Some households were permanently displaced after the floods. Many renters in impacted areas received a notice to vacate. The combination of already-tight rental markets and increased demand for rentals after the floods left few local options available, meaning many renters had to permanently relocate to other areas. While renters aren't left with a lengthy rebuilding process, tight rental markets force some renters to move significant distances. Public housing renters were given new accommodation, often far from their communities.

Some older people were moved into nursing homes as temporary accommodation after the flood, which became permanent. Nursing home availability was very limited in some areas, effectively forcing some people to move far from their community and support systems to be accommodated.

Permanent displacement due to flood: John's story

John is an older gentleman who was living in Rochester in a rented caravan that was destroyed by the 2024 floods. The caravan had not been well maintained, exposing John and his belongings to the flood waters.

John had been evicted from a previous tenancy for being unable to afford the landlord's property maintenance demands. This caused him to end up living in the caravan park, where rent was more affordable and maintenance costs were lower, but flood risk was higher.

Nearly two years after the flood, John has just moved into stable housing – 150km from his friends and community.

Some still have not returned to a fully repaired home

Some people are still not back in their home, over three years on from the floods. Most of these people are still navigating the rebuilding process and grappling with difficult decisions. Some are still dealing with their insurer and battling to get an adequate settlement. Some have had difficulty accessing tradespeople to complete repairs or rebuilds in a timely manner.

Reflections from people directly impacted by the floods paint a bleak picture of the state of housing recovery. These included reports of:

- Repairs completed to an inadequate standard, resulting in ongoing issues and the need to vacate their home on one or more occasions.
- Progress on some properties stalling completely when a significant barrier prevents the occupant from making a decision. For example, one household was given an incorrect assessment report, which has caused ongoing issues.
- People living in a partially repaired home, or in a caravan or shed on the property. A number of people are living upstairs while the lower level of their home is still damaged. Some of these homes contain mould, and have resulted in people ending up in hospital.
- Mental health concerns acting as a barrier for some. A small number of people haven't even begun the rebuilding process, with hurdles becoming greater as time passes and supports dry up.
- Insufficient access to funds or financial support, meaning some people are unlikely to ever fully rebuild or repair their home.

Reflective of this final point, a study focused on residents flooded in 2022 in NSW and Queensland found that 22.5% of survey respondents expected that they would never be able to return to live in their fully functional, secure, safe home again.[34]

"I just fear for those people who are still in that process and haven't started to build yet... because this far down the track are those hurdles going to become greater and what is that process going to look like?" – Community organisation, Northern Victoria

Gender structures impact recovery: Michelle's story

Michelle lives with her partner and their three children. Their Maribyrnong home was flooded and rendered uninhabitable during repairs.

Michelle is caring for her elderly father in addition to her children. These significant caring responsibilities place additional load on her ability to facilitate the home repairs.

Recovery has also been prolonged due to the attitudes of insurers and builders, who didn't take Michelle seriously while dealing with her directly:

"My partner ended up in hospital with heart and [atrial fibrillation], and we had an [insurance] assessment booked on the Monday... I'm like, it's all right, I can sort this out... When [the insurers] got out of the car, [they asked] 'where's your partner?'... [I said] 'Oh, he's in hospital', [and they said] 'Oh, right, so it's just you today'... Well, they were so [degrading] and so, 'nah, nah, nah, you don't know what you're talking about.'" – Michelle

Failing to make homes more resilient to future flood events risks the viability of entire communities.

Some people have voluntarily relocated

Some people have left, or are trying to leave, areas that they deem too high-risk. At least one family left Rochester because the rain gave them anxiety. Interviewees indicated that many homes in Rochester have been on the market for a long time, with many sitting empty.

"We went through a stage after the 2022 event where we had never, ever seen so many homes for sale in this town... people had just moved away, just used the insurance money, had [the home] repaired and then just gone." – Community organisation, Northern Victoria

Failing to make homes more resilient to future flood events risks the viability of entire communities. VCOSS has previously engaged with community members in Kerang, in north-western Victoria along the Loddon River, who have observed migration of people out of the area due to repeated flood damage to homes and exorbitant insurance costs.

Farms in the area have begun to close, causing knock-on effects including shops and services closing, requiring residents to travel elsewhere for healthcare and other essentials. A lack of job opportunities has also prompted young people to move elsewhere.

In these situations, people with the resources to relocate will do so, while those who face financial and other barriers will be left behind. This risks the creation of 'climate ghost towns'.

People are still angry, and psychosocial recovery will continue for many years

Understandably, many people are still angry about the 2022 flood event, more than three years on. Interviewees often assigned blame to their local council, catchment management authorities and insurers. People are particularly alarmed that their insurance premiums are rising dramatically since the event.

"The [flood] modelling hasn't helped me... I don't want modelling. I want you to fix it... I wouldn't have to worry about insurance if [the government and catchment management authorities] just did what they needed to do." – Community member, Maribyrnong

Although the majority of people impacted by the 2022 floods are back in a relatively safe, healthy home, we know that full recovery from a disaster takes up to 10 years or more.[35] From a physical, mental and social standpoint, those affected by the 2022 floods – and other recent flood events – will be recovering for many years to come.

Most people are still exposed to future floods

Interviewees told us that most people's homes remain in the same location and condition as before the floods, leaving them vulnerable to future flood events. Few people have been able to improve their home's flood resilience, primarily due to the costs involved.

Most community member interviewees said that improving the flood resilience of their home was a high priority. This was echoed by the community organisations interviewed. However, too many barriers currently stand in the way of taking significant action. Flooding is a systemic problem that requires systemic solutions – the burden of strengthening resilience cannot fall solely on individual households.

Those who have taken steps to improve their home's flood resilience have done so with their own funds. Some had a window to act – for example, having the home restumped presented an opportunity to raise the home at the same time. Others took out a mortgage to rebuild their home to a higher resilience standard, based on the limited information they had.

Others are taking the very small steps available to them by:

- Storing belongings above flood level
- Purchasing steel furniture
- Installing concrete flooring
- Lifting air conditioning units above flood level
- Building their own flood walls around their home

"If we flooded tomorrow, nothing has changed. And that's the really sad thing." – Community service organisation, Northern Victoria

This section demonstrates the many barriers people face to making their home more flood resilient.

Financial resources

The greatest barrier to building resilience is insufficient access to financial resources.

Some people were able to access finance through insurance or through state and federal disaster relief and recovery support. Interviewees generally spoke highly of state programs – including the Make Safe program for removal of safety hazards from uninsured homes; free demolition for homes damaged beyond repair; and the Homes at Home program, which placed caravans on properties during the rebuilding process – but this support was insufficient for most people to rebuild their home, let alone rebuild with improved resilience.

"There's definitely interest. It's the means. No one's got the means to do it." – Community service organisation, Bendigo

"My clients were just... none of them had the money to go change and things [to be more resilient]. They were just trying to survive." – Community service organisation, Northern Victoria

A NSW and Queensland study found that respondents in those states planned to take a range of actions to improve the flood resilience of their home after the 2022 floods, including using water-resistant building materials on lower levels, raising air-conditioning units and power points, replacing carpeted areas with tiled or cement floors, and raising the entire home.[36] However, the inability to afford to do what was needed next was preventing about 40% of households from returning to a fully repaired home.[37]

Gender structures create financial barriers, maintaining flood exposure: Elizabeth's story

Elizabeth maintained a second residence to escape domestic violence. The Northern Victoria home she maintained with her partner and family was flooded. She did not have insurance.

Elizabeth sought assistance from the state's flood recovery supports; however, because the impacted home was not registered as her 'primary' residence, she was ineligible for support.

Instead, Elizabeth drained her superannuation to finance the home repairs. Elizabeth expects to need greater government support in her later years as a result.

Information about flood resilient housing

Access to information about the benefits of making a home more flood resilient, and how to take steps in this direction, is another barrier for households to build the flood resilience of their home.

One interviewee told us that they lack confidence that the actions they would take to improve their home's flood resilience would make a difference, in part because they don't have information on what to do and what the benefits would be.

"What do you do? The water will get in anywhere... So I just don't think that there's anything that we could... 100% confidently do and say, well, that's definitely going to make a big difference." – Community member, Rochester

While guidance for resilient rebuilding exists through Melbourne Water, awareness of this guidance is low, and there are no incentives to take it up.

"I don't think [Melbourne Water's flood resilient guidance] was very well received because these guidelines were issued, but there was no incentives or support for people to actually undertake anything within those guidelines." – anonymous interviewee

For households experiencing poverty and disadvantage, it is critical that information be coupled with financial support to take up flood resilience measures:

"Are there things that people can do, which actually don't cost a lot of money, that would improve their resilience? I think there's just such a lot that people don't know, that I would start with information about what are the things you can do. But obviously, it doesn't matter how much information you've got... If you're not supported financially to do it, then it's not going to happen." – Community service organisation, Bendigo

Just wanting to return home

After a flood, people's top priority is returning home. The vast majority of support is currently directed towards rebuilding homes to the exact same standard as before the flood. This creates path dependency, which maintains flood vulnerability. In this context, seeking out ways to make the home more resilient takes significantly more time and effort, delaying people's return home.

"It shouldn't be easier to rebuild [to the same standard] when you were impacted by a disaster than it is to rebuild more resiliently." – anonymous interviewee

Strengthening resilience would not only take more time, but is outright prohibited by insurers, who will only facilitate like-for-like rebuilds and repairs. Insurance is discussed in detail in the next section.

Tradespeople

The ability of flood affected communities to access qualified, reliable and trusted professionals to repair damaged homes is another barrier to resilient rebuilding. Interviewees told us that tradespeople were often unavailable due to high demand, and that the work done was often substandard. People were often treated poorly by tradespeople during home repairs, and charged exorbitant prices for labour and materials. The work was often insufficient in mitigating black mould, which impacts people's health and long-term personal resilience.

Tradespeople often came in from outside of flood-affected areas as local tradespeople were themselves impacted by the floods. There is reduced trust among community members since outside tradespeople had no stake in the local community and lacked local building knowledge.

"And each step or each point is another roadblock. The inability to contract trades people, they're fighting insurers, the planning, all these things. It's just one after the other, after the other, after the other. There's just so many barriers to [building resilience]." – Community service organisation, Bendigo

"There's no consequence to their business because they're not reliant on the community for work in the future." – Community service organisation, Bendigo

Support received

Interviewees said there were several forms of support offered by the Victorian and Commonwealth Governments, and community organisations, that were helpful in their recovery:

- **Make Safe program** for people with uninsured, flood-affected homes to remove safety hazards
- **Free demolitions** for people whose homes were destroyed by flood waters
- **Re-establishment Grants** for people with uninsured, flood-affected homes to help with repairs
- **Homes at Home program** to provide on-property caravans as temporary accommodation
- **Disaster recovery payment** for those impacted by the flood, though there were some disputes over whether renters or landlords received the payment
- **Local Aboriginal corporations** supported impacted Aboriginal people and their employees
- **Financial counsellors** supported people to access insurance claims and other forms of financial assistance to recover
- A range of **community and social service organisations** provided support through case management, links to wrap-around supports, and food and fuel vouchers

These supports were seen as an important part of recovery, but were not enough to build back better. Future recovery programs should continue to be responsive to community needs and ensure resilience to future floods is built in.

Age

Age acts as a barrier to action for some people. For example, older people are less likely to want to take on the burden of resilience-building efforts or relocation.

"I guess it's my age making me think, well, what's the point, you know? What's the point?... OK, [suppose] there's another flood. What's my main priority, I guess, my life? I'm not gonna drown. Unless it's like horrendously deep, but, again, that's a risk I have to take, isn't it?" – Community member, Maribyrnong

"Age has a lot to do with it as well... Are they going to be here for the next flood? Probably not... I've had a conversation with my clients going, if this, you know, if I was 20 years younger, it would be different, but my decision is based on can I put myself through this in these kind of twilight years yeah and it's often no." – Community service organisation, Bendigo

Some older people may believe they won't be around to experience the next flood. In the age of climate change, that is unlikely. And good adaptation policy is inter-generational – it considers the resilience of homes through the lens of the next occupant, not just the current one.

Housing tenure

Renters face challenges due to split incentives, where landlords pay for upgrades but renters benefit. In the current environment where improving flood resilience isn't required for rental homes, landlords are unlikely to voluntarily make changes.

"[Rental providers] have to be held accountable. If anything happens to the house, they... say, 'Well you know, you could have done this, you could have done.' No, we couldn't, because you tell us we can't."
– Community member, Heathcote

Trauma

Finally, the trauma of people's experiences act as a barrier to building resilience for next time. Many people cannot, or do not want to, comprehend that a major flood may happen again in their lifetime, and thus are emotionally unable to consider strengthening the resilience of their home.

"I heard a lot of people say 'I can't do this again' ... I really can't do this again. And for some people, I think that feeling was so intense and overwhelming that actually they moved or tried to move."
– Community service organisation, Bendigo

"[People were saying to me] 'don't talk to me about next time. I still haven't got over this one and have a look at my freaking house.' So you know... absolutely and justifiably, perhaps, our focus was on the here and now more than the future."
– Community service organisation, Northern Victoria

In the absence of sufficient supports to make people's homes more resilient to future floods, poverty will become entrenched and exacerbated. People will be forced to live in mould-riddled homes and increasingly seek treatment through the public health system. People will become displaced, disrupting livelihoods and communities. All of this will widen inequality, threaten social cohesion, and increase costs to governments.

The NSW- and Queensland-based study confirms the barriers identified in this section:

"A quarter of respondents are looking for more information and guidance to support them [with reconstruction and rebuilding], and open text responses [to the survey] make it clear that some people are struggling due to disability, older age, emotional and mental health issues, managing other aspects of 'life' around the rebuild, or simply feeling out of their depth in terms of skills and knowledge to know what to do."[38]

Insurers are a significant roadblock to building resilience

While insurance alone doesn't reduce risk, it can be an important part of the overall picture of home flood resilience. Currently, however, insurers are preventing the resilience-building of homes.

Insurance companies generally only enable like-for-like repairs and rebuilds for households progressing rebuilds through the insurer, which perpetuates exposure to future floods. Households wanting to improve their home's resilience are required to take a cash settlement, which is often insufficient to fund a rebuild and transfers all risk to the household.[39]

Many people impacted by the 2022 floods were pushed into taking an insufficient cash settlement from their insurer, which became a barrier to building resilience. Research from GenWest found that some people were too worn down to dispute insurance payouts, so simply accepted what they were offered, which was insufficient to rebuild.[40]

While financial counsellors were sometimes able to increase claim and settlement amounts by tens of thousands of dollars, the settlement amount was often still insufficient for people to fully rebuild their home, let alone strengthen its resilience.

Before the October 2022 floods, most of the community members we interviewed did not have flood insurance because it was too expensive. One community member didn't realise they needed flood insurance, as they weren't aware of their flood risk.

Community service organisations told us that most of the people they worked with had some form of insurance before the flood, but that for many the cover was inadequate, and that a significant remainder had no insurance at all. Renters tended not to have contents insurance.

Recent research by ARC Justice has also found that about half of the households they spoke to were uninsured, under-insured, or unsure if their insurance included flood cover.[41]

In the aftermath of the floods, insurers delayed recovery for many people. While contents claims were generally straightforward, insurers' responses to building-related claims were often to deny the claim initially, forcing households to fight for any compensation. Works done by insurer-associated builders were sometimes poor quality, insufficient in mitigating mould, and put people's long-term resilience at risk.

Interviewees overwhelmingly told us that people without insurance were back home much more quickly than those with it. This is because insurers endlessly delayed people, waiting them out until they accepted a low-ball claim amount or payout. This delayed recovery and compounded trauma for many, particularly as people simply wanted to get back into their homes and resume their lives.

"We had a lot of people saying they felt like... [the insurers] were deliberate – they were being waited out. They were being worn down and waited out... We believe that it is by design, that the delay is because they are then pushing people along to close it earlier rather than [continue to negotiate]."
– Community service organisation, Bendigo

Research through Natural Hazards Research Australia echoes these findings, with several interviewees reporting that they felt "lucky not having insurance – because you were free to act".[42]

Experiences with insurers proved traumatising for some people. Many didn't understand their rights, or that they could push back on insurers. Insurers did not flag when people had underestimated the cost of replacing items, and at least one insurer explicitly discouraged a household from speaking to a financial counsellor:

"We had an insurer tell someone that they definitely would have a bad outcome if they talked to a financial counsellor. Which resulted in them not working with the financial counsellor and then circling back after some time because they realised that wasn't true. And what was the difference in that? Over $400,000 difference in money they received. For that one person that was told not to engage with us." – Community service organisation, Bendigo

The overwhelming sentiment from interviewees was that dealing with insurance companies was terrible, and far more traumatic than the flood itself:

"Probably every one of my clients that had an insurance claim said the insurance claim was far more traumatic than the flood." – Community service organisation, Northern Victoria

This finding is supported by a recent study into experiences of the 2022 floods in South-Eastern Australia:[43]

"And that's what nearly broke me throughout the whole process. It wasn't necessarily the actual flood coming through. It was the process of insurance and trying to get what was right."
– Community member, South-Eastern Australia

One Maribyrnong community member interviewed by GenWest after the 2022 floods described their mental health as "adversely affected by having to deal with the insurance company and taking care of the paperwork for financial assistance. This caused many sleepless nights."[44]

Trauma compounded by dealings with insurers: Megan's story

Megan's Maribyrnong home was inundated by 30cm of water in October 2022. Looking for a temporary rental with her partner and young kids was challenging, particularly in Melbourne's already tight rental market.

Megan and her partner fought with insurers for 22 months. The insurers claimed the damage was due to pre-existing issues with the home's stumps, rather than the flood itself. Megan said the process was "a complete nightmare."

Megan ultimately received a payout from insurance but was left feeling "brain fried". She is still undergoing counselling because the experience with the insurance company was "that traumatic":

"Talk about bloody flood resilience, you've got to be resilient with the insurance. Don't worry about your house... I would much rather see the water come over my floor again, than have to deal with insurance again. That's how bad it was."

Since the floods, the community members interviewed remain in a similar position with insurance. One interviewee has flood cover who didn't previously, while others are considering foregoing cover in the future. Community service organisations report that, across impacted communities, people are increasingly going without insurance for various reasons:

- Premiums have risen to such an extent that people can't afford them
- Some people are no longer being offered flood cover
- Some people had a bad experience with their insurer, or witnessed others' bad experiences, and no longer see insurance as helpful

"If I could have the confidence restored in me to know that if this was going to happen to me, they're going to have my back and actually help me through it, I would probably have insurance. But at the moment, you just can't trust [the insurers]." – Community member, Northern Victoria

"[Insurance] went from about $2,500 to $11,000 [for some people]... You think, what do I let go? Do I keep my health insurance, but let go of my house insurance?... You know, what is it you let go? It's a luxury, insurance." – Community service organisation, Northern Victoria

Some of the community members we spoke to said they were glad they didn't have insurance because they returned home relatively quickly compared to those with insurance.

"You know what? I think I'm glad I [didn't have] insurance. Because a lot of people were kept for a long time before they got any help." – Community member, Maribyrnong

"If I could have the confidence restored in me to know that if this was going to happen to me, they're going to have my back and actually help me through it, I would probably have insurance. But at the moment, you just can't trust [the insurers]."
– Community member, Northern Victoria

Strengths of community networks: Darren's story

Darren is an Aboriginal man. His uninsured family home was flooded in 2022. Darren witnessed how the rebuilding of his neighbours' homes was delayed due to disputes with their insurance companies.

Darren is hoping to purchase the family home from his mother and doesn't think he would be able to afford a home otherwise. He doesn't plan to insure the home, partly because it will be unaffordable. If another flood occurs, he plans to rely on family and friends to help rebuild:

"I've got my mother and I've got a lot of brothers and sisters. We've got a big support network. So if the house was to flood, I would have a place to stay for me, my partner and my child. It wouldn't be ideal, but we would slowly rebuild it. I wouldn't put flood insurance on it. Again, I just wouldn't want to deal with [the insurers]."

While this project did not specifically ask interviewees about the community connectedness and support received within their communities and networks, the NSW- and Queensland-based project found that survey respondents felt most satisfied by support received from family and friends, neighbours, local community, community groups and charities. It also found that respondents felt their community had become closer and more cohesive after the flood experience.[45]

Victoria can improve flood resilience by supporting communities to lead and by building on efforts in other jurisdictions

Right now, decisions around the flood resilience of homes are being made by governments with few opportunities for community involvement. These decisions will impact each community differently for decades to come.

Interviewees told us that participation in decision-making processes around flood resilience was a high priority, just behind financial support and information. Interviewees stressed that these processes should enable genuine community decision-making, not merely the chance to give feedback on decisions already made.

Given the limited number of community members interviewed for this project, more work is needed to understand what supports communities at future risk of flooding will require. This can be achieved through place-based, community-led disaster resilience and adaptation processes that integrate technical expertise with local knowledge.

These processes are critical because every community has different geography, risk exposure, demographics, social capital, values, resources and strengths. While people are desperate for support to build the flood resilience of their homes, the appetite for, and applicability of, individual solutions varies by location. As place-based organisations that are trusted and embedded within communities, community service organisations are critical in these processes.

Deeply involving people in decision-making provides greater opportunity to ensure their voices are heard and their needs are met. Without this, we risk increasing blame, misinformation and division – which can erode social cohesion. We can see this in the aftermath of the 2022 floods (see People are still angry).

Case study: Community-led disaster resilience

The Northern Rivers Community Resilience Alliance (the Alliance) is a regional alliance of grassroots, community-led, place-based resilience-building groups based in Northern Rivers, NSW.

The Alliance is built by and for community groups who want to be better prepared before, during, and after disasters. It was established in March 2024 in response to an increasing recognition of the need for regional grassroots collaboration for disaster resilience. More than 60 grassroots groups have joined together to create a collective voice and a practical support network.

The Alliance emerged following the catastrophic floods and landslides in NSW in 2022, during which local community organisers played a crucial role in disaster response, recovery, and adaptation. They dedicated thousands of volunteer hours to developing sophisticated community-based systems, enhancing skills, building knowledge bases, and increasing organisational capacity at the local level.

The Alliance provides organisational strengthening, peer support and advocacy to the resilience groups and community organisations to work towards climate adaptation and disaster resilience that is truly community led.

The recovery process from the 2022 Victorian floods has prompted a swell of community-level action, including disaster preparation, strengthened social networks, and advocacy. Community-led processes that are supported by governments can build on these strengths and take unique contexts into account, rather than applying blanket solutions across the state.

Case study: Maribyrnong Neighbourhood Flood Network

The Maribyrnong Neighbourhood Flood Network was established after the October 2022 floods. Its goal is to equip community leaders in Maribyrnong to increase the spread of information about critical flood risk and preparedness, recognising that many community members prefer to receive information from people they know.

Community members across the flood-risk areas of Maribyrnong can register to join the network, receiving information and tools on flood risk and preparedness that they can share with neighbours and other contacts.

Network members also relay information on local needs to Council, to share with relevant agencies as needed.

NSW and Queensland have home resilience-building programs in place that Victoria can learn from. Interviewees expressed interest in a similar program tailored to the Victorian context. Some Victorians feel left behind because other states have support programs in place while Victoria doesn't:

"I think the really challenging part... is that you could see that there were these other programs being offered in other states that we were not being offered [here]." – Community service organisation, Northern Victoria

The NSW and Queensland programs have an emphasis on home buybacks and relocation. Some interviewees for this project are ready to consider buybacks, while others are concerned about the idea.

Buybacks create potential harms to First Peoples' connection to Country, and risk the possibility of climate ghost towns (see Some people have voluntarily relocated). Some interviewees were also concerned about uncertainty in how a home's resilience could be guaranteed after having works done through a resilient homes program.

Noting that each community is different, communities with high flood risk will need to be deeply involved in the development of a Victorian resilient homes program. Such a program must be flexible enough to respond to each area's unique needs, and must actively minimise harm to First Nations communities.

Victoria can take learnings from existing programs as a place to start. Some of these learnings are detailed on the following pages.

Government-led flood resilience programs in Queensland and New South Wales

Queensland's Resilient Homes Fund (Qld RHF) was established as a recovery program after the 2021–22 floods in Queensland. It made available $741 million for buybacks, raises and retrofits of homes and is funded jointly between the Queensland and Commonwealth Governments. Qld RHF built on previous versions of the program through Brisbane City Council.

Qld RHF prioritised households that experienced the most significant flooding for home buybacks. Homes in less dangerous areas were eligible for retrofits or raises.

The NSW Resilient Homes Program (NSW RHP) was established after the 2022 NSW floods and is funded jointly between the NSW and Commonwealth Governments. It made $700 million available initially for buybacks only, with funding for retrofits and home raises introduced in 2024.

The goal of the NSW RHP was to remove people from high-risk areas. Households that were at highest risk and declined a buyback offer were not eligible for a raise or retrofit.

Resilient homes programs: Learnings for Victoria

The Qld RHF and NSW RHP have been in operation for over three years, providing an opportunity for Victoria to draw lessons from the programs.

Ensuring wellbeing

A Victorian program must ensure people's needs and wellbeing are prioritised. While the focus of a program is on people's homes, this should ultimately be a means to ensure people's wellbeing – not simply an infrastructure program.

"[My recommendation is] just to understand that it's people's lives they're dealing with... You're not dealing with just property. You're dealing with people." – Community member, Heathcote

Program approach

Both the Qld RHF and NSW RHP were established as recovery programs that facilitated building back better after a major flood event. This meant that homes had to sustain damage before receiving support, but that money spent in recovery was directed towards building back better, rather than recreating the same level of vulnerability to future floods.

Developing support options ahead of a flood enables equity considerations to be more deeply considered. Ensuring that people are aware of the program and informing people of their options ahead of time enables people to make decisions without the stress of a traumatic post-disaster context.

Considering the options for a program ahead of time will also help avoid higher recovery costs – borne by both households and governments – when a flood does occur, and avoid unnecessary stress and trauma for community members. It will save the Victorian Government money in the long run, and improve government reputation by acting proactively to support households.

Determining program outcomes

The desired program outcomes must be considered to ensure that support aligns with these outcomes and with community needs. Questions that must be considered include:

- whether the aim is for people to be able to remain in their community or to leave extremely risky areas
- whether people should be able to mitigate their own risk to the level they're comfortable with or whether to establish minimum requirements, and
- whether a program should be stood up quickly or take additional time to ensure community needs are met and values upheld.

The answers to these questions may vary between communities.

Eligibility

Identifying who was impacted by a flood, and how they were impacted, after the fact is highly complex. Research has found that resilient homes programs are better able to target support when they have systems in place for identifying extent and type of home damage.[46]

The program approach defines how eligibility criteria are developed. For a program developed in response to a flood, eligibility criteria can only realistically be based on flood extent data, which can take weeks to establish. A program developed proactively, in preparation for a flood, has more opportunity to engage with communities and to develop eligibility criteria that work for the community and location.

Trade-offs must be made in any program, in acknowledgement that funding amounts will be limited.[47] A Victorian program should focus on equity-based eligibility to prioritise those in greatest need. Programs that are developed proactively can take time to understand the needs of individuals and communities, while programs rolled out after a flood are more likely to prioritise a quick response that may overlook these needs. Efforts must also be made to understand unique individual circumstances using a trauma-informed approach.

To ensure equitable outcomes, any Victorian program must be targeted towards areas with the highest flood risk and people experiencing the greatest disadvantage.

Ultimately, a future Victorian program must acknowledge that each community is different. It should build in flexibility to meet the needs of individual communities and to respond to evolving needs over time.

Application process

Digital-only applications are likely to create barriers for those with low digital literacy or access and in areas with flood-impacted internet infrastructure. In NSW, the Reconstruction Authority went into flood-impacted areas to communicate with residents and support applications.

Incentives should be considered for households to take up resilience building measures to cut through time demands, and financial and other barriers. The NSW and Qld programs provided options to waive financial co-contribution requirements for households able to demonstrate financial hardship and additional grants to provide extra support to people who were un- or under-insured and on a low income. Consideration will need to be given to how to engage people who have other pressing life priorities, such as experiences of family violence.

Support should be made available through community service organisations around navigating the application process and connecting people to wrap-around supports. The Qld RHF included Service Navigators for this purpose. Victorian community service organisations could play a critical role in identifying those who require support for improving home flood resilience, and helping residents navigate the application and rebuilding process.

Community engagement and co-design

Co-designing a resilient homes program with communities – including community members, place-based community service organisations, and local councils – is important to understand local contexts and values.

Ultimately, a future Victorian program must acknowledge that each community is different. It should build in flexibility to meet the needs of individual communities and to respond to evolving needs over time.

Rebuilding process

Support should also be made available through community service organisations for people to navigate the rebuilding process. The NSW RHP provided a Building Advisory Support Service for this purpose.

Support for upskilling in resilient building practices will be needed for tradespeople to be able to effectively participate in a resilient homes program. Making support for resilient building measures available on an ongoing basis before a flood occurs would enable households to plan ahead. This would also help to even out demand for tradespeople, which often spikes dramatically after disasters.

Care should also be taken to ensure unqualified and poor-quality tradespeople don't complete works through a Victorian program, as this can reduce a household's resilience.

Considering buybacks

Buybacks and community relocation are highly contentious options that must be considered delicately. If buybacks were to be included in a Victorian program, individual agency must be considered. If people are identified as living in a high-risk area, are they required to take a buyback? How will this apply to First Peoples, and how will connection to Country be maintained? If the buyback is voluntary and someone chooses not to take it, will funding instead be made available to improve their home's resilience? What support will be offered to those who stay behind, to ensure they can continue to access essential services, emergency warnings, safe places and other supports?

Grappling with these questions before another major flood will enable people to consider their options over a longer timeframe and with less stress.

Insurance access

A Victorian program should ensure that insurers will continue to invest in high flood risk areas if resilience works have taken place. This will make places livable into the future.

The performance audit of the NSW Resilient Homes Program, completed by the NSW Audit Office, provides further detail around learnings from the program, including development of a monitoring and evaluation plan during program design, and consideration of program options.[48]

Recommendations

These recommendations provide concrete actions through which the Victorian Government can turn the tide by strengthening the flood resilience of homes and communities, organised around three interconnected spheres.

The first focuses on supporting households – particularly those experiencing poverty and disadvantage – to proactively build flood resilience and build back better after a flood event.

The second addresses the community level, recognising that enabling household action is insufficient without stable, safe housing and genuinely community-led planning.

The third turns to the planning and regulatory system, which must be reformed to prevent new homes and communities from being placed in harm's way, particularly as flood risk increases under climate change.

1. Turn the tide through **supported households**
2. Turn the tide through **safe and empowered communities**
3. Turn the tide through **improved strategy and planning**

1 Turn the tide through supported households

Without targeted support, the burden of building flood resilience falls on individual households – and falls hardest on those with the least capacity to bear it. The time to act is before the next major flood event, not after it.

A Victorian flood-resilient homes program, backed by adequate funding and genuine co-design, would help ensure that improving resilience is not a matter of individual means. Alongside this, reforms to insurance and the planning system can shift the financial and administrative barriers that currently discourage households from building back better after a flood.

a. Develop and implement a Victorian flood resilient homes program.

Victorians need support to improve the flood resilience of existing homes. Currently, action is left up to individual households. This disadvantages people without the means – financial and/or informational – to invest in resilience measures.

Interviewees for this project indicated broad support for a Victorian Government-backed program to improve the resilience of flood-prone homes. This program should include both financial support and information about how to improve flood resilience, reflecting our interviewees' priorities.

At minimum, program development should begin *now*. Waiting until the next major flood occurs to design supports – or failing to act entirely – is unjustifiable. Many details need to be considered in the development and roll-out of home resilience-strengthening supports. If Victoria doesn't begin the process of actively designing a program, and implement it before another major flood occurs, more homes will be damaged and people at the highest risk will continue to be harmed.

Important elements to consider include the program's goal, how eligibility will be determined, and how it will be rolled out and communicated. While co-designing with communities will help determine the specific endpoints of these considerations, our research and research done by others suggests some starting points:

- **Program goal** must be transformative adaptation, including improving living standards of households that would otherwise experience flood damage and impacted livelihoods.
- **Eligibility** should be based on hardship, locational disadvantage and flood risk. Private and social rental properties must be included.
- **Roll-out and communication** should begin as soon as possible, in advance of the next major flood event. Eligible households must be proactively communicated with through trusted place-based community service organisations. Information should be provided to eligible households about the benefits of home flood resilience measures so they are motivated to participate.

A Victorian resilient homes program should build on the learnings from the NSW and Queensland programs (see Victoria can improve flood resilience), and learnings from past flood resilience and recovery efforts in the Victorian context. Designing a program *before* the next major flood in Victoria can help avoid the problems experienced by the NSW Resilient Homes Program, which was not effectively planned before implementation.[49]

Minimising contribution towards climate change must also be a priority in any Victorian program to address flood resilience in housing. This includes ensuring use of low-carbon building materials, and consideration of location for any potential relocations in line with both climate adaptation and climate mitigation goals.[50]

b. Target a Victorian flood resilient homes program to those experiencing the greatest disadvantage.

As part of the planning and implementation of any flood resilience program for Victorian homes, funding must be targeted towards people facing the greatest need: people living in the highest flood-risk areas who are on the lowest incomes, or experiencing other forms of disadvantage or marginalisation. This should happen *before* another major flood occurs.

VCOSS' *Ripple Effects* research[51] identifies the areas most heavily impacted by the October 2022 Victorian floods, and further identifies the areas with the highest levels of poverty. This information could be used as a starting point for targeting household funding. Climate projections for future flooding should also be considered.

Financing of household flood resilience could come from a variety of sources. The Victorian Government could apply for funding through the Australian Government's Disaster Ready Fund to pilot a program. Innovative, off-budget financing could also be explored for home flood resilience upgrades. This is an area that requires further research.

For households with more financial resources, provision of information about flood resilient housing can help inform decision-making.

Case study: Flood resilient guide to retrofitting your home

Melbourne Water has developed a guide to provide practical and affordable options to retrofit common home types in Melbourne. This advice is applicable across Victoria.

This information should be shared with those in areas with high flood risk and coupled with financial support for households facing financial barriers.

Insurance premiums are quickly becoming unaffordable for many Victorians, which risks entrenching disadvantage.

c. Help ensure people have adequate home flood insurance.

Flood insurance alone does not reduce risk. However, in the absence of other support and with the right safeguards, it can help prevent households from being pushed into further financial precarity. Insurance premiums are quickly becoming unaffordable for many Victorians, which risks entrenching disadvantage.

The Victorian Government should work with the Australian Government to ensure that insurance works for people and is fit for a changing climate by:

- Ensuring insurance premiums remain affordable for households living below the poverty line.
- Requiring insurers to allow and facilitate building back better post-flood.
- Requiring insurers to provide premium discounts for flood resilience measures – including at the individual home level and flood mitigation infrastructure – using the Resilient Building Council's multi-hazard Resilience Rating home assessment.
- Collecting data around levels of non- and under-insurance to understand the scale of the problem.
- Providing funding to train financial counsellors in insurance support.

d. Ensure the planning system encourages building back better post-flood.

The planning system currently encourages like-for-like rebuilds that maintain exposure to future floods. The system should instead encourage post-flood resilient rebuilding through provision of appropriate information, and by accelerating planning decisions for building home resilience before the next major flood occurs. Clear communication on decisions from catchment management authorities would support this – as would funding community service organisations to help households navigate the planning system through flood recovery programs.

The planning system is currently too complex, particularly in the context of traumatic and admin-heavy post-flood experience. Planning permits are required for homes located in flood overlays to make significant changes (e.g., raising the home or changing its footprint). This complexity leads many households to avoid pursuing resilient rebuilds.

Further, the language of decisions provided by the catchment management authority can be inaccessible and confusing, particularly for those with pre-existing linguistic or accessibility barriers. This can add to overwhelm and timing delays.

Rebuilding post-disaster is often an overwhelming, expensive and time-consuming process. Affected households are dealing simultaneously with onerous administrative systems and financial burdens – including insurance – immediately after experiencing the trauma of having their homes and belongings damaged or destroyed and their connection to place threatened.

Shifting the planning regime for households so it's easier to build resilience after a flood than to rebuild like-for-like – and coupling this with the necessary financial support outlined in recommendation 1b – would help ensure that all households can build resilience to future floods and break cycles of disadvantage.

2 Turn the tide through safe and empowered communities

The communities most exposed to flood risk are often those with the least stable housing, the fewest collective resources, and the least say in the planning decisions that shape their exposure.

Strengthening community resilience requires investment in safe housing – especially for people locked out of the private housing market – self-determined solutions for First Nations Victorians, and genuinely community-led planning. These community resilience measures need to be addressed before the next major flood compounds existing disadvantage.

a. Support all Victorians to obtain stable, long-term housing that is climate resilient and located in safe areas.

i. Set an ambitious social housing target, and invest to meet it.

Due to decades of underinvestment, Victoria has the lowest percentage of social housing of any Australian state or territory.[52] This leaves Victorians on the lowest incomes in precarious positions.

Commitment through the 2026–27 Victorian Budget to build 7,000 new community housing properties is a critical baseline, however more is needed.

Setting and achieving an ambitious social housing target will help ensure that all Victorians can access safe and appropriate housing. This must include a commitment that any new social housing will not expose occupants to flood exposure.

Victoria needs to build an additional 377,000 new social homes by 2051 to meet total demand.[53] To put the state on that pathway, the Victorian Government should set a target to add 7,990 new social housing dwellings to the system every year for the next 10 years. This should be a mix of new public housing and community housing.

An investment strategy to meet this target should, at a minimum, include:

- A sustained and predictable level of direct government investment in new public housing and grant funding to community housing organisations.
- The introduction of a mandatory inclusionary zoning scheme for private developers to contribute to the social housing growth pipeline in areas that are identified as having low to no flood risk. This will increase housing options in safe areas for people on low incomes.
- A re-set of the Urban Renewal Initiative to deliver a more substantial uplift of social housing on the impacted high-rise estates, beyond the current Housing Statement commitment of a 10 per cent increase.

ii. Ensure the provision of self-determined, flood-resilient housing for Aboriginal and Torres Strait Islander people.

Aboriginal and Torres Strait Islander people are more likely to live in areas at risk of flooding. To ensure all First Peoples can access self-determined housing that is flood resilient, funding must be provided to implement the Victorian Aboriginal Housing and Homelessness Framework, *Mana-na worn-tyeen maar-takoort: Every Aboriginal Person Has a Home*.

As part of this, funding should be provided to grow Aboriginal social housing, to be owned and operated by the Aboriginal community. Funding must also be adequate to ensure the flood resilience of Aboriginal social housing built in areas at risk of future flooding.

iii. Ensure existing social housing is resilient to future flooding.

Social housing located in areas at risk of future flooding must be assessed for flood resilience. Where existing social housing stock is found to be inadequate, funding must be provided for upgrades to improve resilience. Social housing located in local government areas impacted by the 2022 floods should be prioritised for assessments and upgrades.

Given tight operating margins, community housing providers must be provided with targeted funding to undertake these retrofits.

Each Victorian community is unique, with differing needs, values and climate risks. Planning for flood resilience must be responsive to these factors, to ensure actions that meet the needs of the people they're for.

b. Enable community-led planning and decision-making for flood resilient housing.

Ensuring community needs are met requires community-led approaches that integrate local knowledge with technical expertise. While these processes require time and resources, they lead to better outcomes by ensuring that adaptation responses reflect community priorities and lived experience, reducing the risk of investments that are ineffective or unsupported by local communities.

Each Victorian community is unique, with differing needs, values and climate risks. Planning for flood resilience must be responsive to these factors, to ensure actions that meet the needs of the people they're for.

Interviews for this project indicated varying needs between communities – and between individuals – for improving the flood resilience of homes and broader communities. Community-led planning and decision-making processes for flood resilient housing, supported by the Victorian Government, would help identify local priorities and ensure decisions reflect the needs, knowledge and aspirations of whole communities – particularly those most exposed to flood risk. Flood resilience must not be left as an issue for households to manage on their own.

Community solutions may include retrofits and raises for the highest risk homes, flood mitigation infrastructure incorporating nature-based solutions and notions of cultural water flows, social capital-building, buybacks, and land swaps, among potentially many others.

Place-based community service organisations and Aboriginal Community Controlled Organisations (ACCOs) must be integral to these solutions as they are deeply embedded in their communities and knowledgeable about community needs. These organisations also work closely with people experiencing systemic disadvantage. They can facilitate personal connections and connection to services, and often act as a physical gathering space for community members.

Using an equity- and justice-centred approach, community-led planning should prioritise areas facing the highest future flood risk that also have the greatest levels of social and economic disadvantage.

Existing place-based and community-led approaches that have been shown to support community resilience – including those in other states and territories – should be scaled and adapted to the Victorian context. Existing models including the Northern Rivers Community Resilience Alliance and Fire to Flourish provide useful examples of community-embedded practice that could be adapted and built upon within Victorian communities. Integration with expert knowledge will ensure actions that effectively reduce community risk.

Facilitation of community-led processes aligns with the Victorian Floodplain Management Strategy outcome of 'Local knowledge incorporated in all aspects of planning for and responding to floods'.[54]

3 Turn the tide through improved strategy and planning

Ensuring that homes and communities aren't exposed to flood in the first place is an effective form of protection, and is achievable through planning and policy changes.

All available information about flood risk should be taken into account when deciding where homes and communities are built. This will reduce the risk of extending and entrenching disadvantage for current and future generations.

a. Strengthen the Victorian Floodplain Management Strategy to align decision-making with disaster risk reduction by:

i. Including an explicit focus on the flood resilience of homes.

Including a specific focus in the Victorian Floodplain Management Strategy (VFMS) on ensuring homes – particularly those in the communities with the highest rates of disadvantage – are resilient to floods, and ensuring households can build back better after a flood, would help guide government support and decision-making towards improving the flood resilience of Victorian homes and people.

The VFMS sets out the roles and responsibilities of government agencies and authorities in floodplain management. It presents a vision that 'Victorian communities, businesses and government agencies are aware of flooding and are actively taking measures to manage their flood risks to minimize the consequences to life, property, community wellbeing and the economy'.

The VFMS focuses on reducing flood risk through flood warnings, flood mitigation infrastructure, and critical infrastructure. It also focuses on managing residual risks through flood insurance, disclosure of flood risk information, and emergency management. However, it does not focus on the flood resilience of homes and communities, meaning support and decision-making for people and communities may be overlooked.

By contrast, the NSW Flood Risk Management Manual[55] includes a vision with this explicit focus:

Vision for flood risk management in New South Wales

Floodplains are strategically managed for the sustainable long-term benefit of the ***community*** *and the environment, and to improve* ***community resilience*** *to floods.*

The VFMS is due to be updated in 2026. An updated VFMS should include an explicit focus on the flood resilience of homes to support the case for action on existing homes in flood-prone areas that were built before the introduction of more stringent planning regulations.

The VFMS should also embed First Peoples' self-determination in floodplain management and cultural water flows, including around decisions that impact the flood resilience of First Peoples' homes.

ii. Including alignment with the Sendai Framework for Disaster Risk Reduction as an objective of the Strategy.

The 2026 update to the VFMS should explicitly align the priorities of the VFMS with those of the Sendai Framework for Disaster Risk Reduction 2015–2030. This would help ensure that government decision-making aligns with reducing risk for households and communities.

Australia is a signatory to the Sendai Framework. The Framework has four priorities for action:

- Priority 1: Understanding disaster risk
- Priority 2: Strengthening disaster risk governance to manage disaster risk
- Priority 3: Investing in disaster risk reduction for resilience
- Priority 4: Enhancing disaster preparedness for effective response and to "Build Back Better" in recovery, rehabilitation and reconstruction

Reforms are an important step towards ensuring equity: people on lower incomes are more likely to end up in cheaper housing on flood-prone land, whether as owners or renters, and are least able to bear the consequences.

Priorities 3 and 4 are particularly critical for strengthening the flood resilience of Victorian homes. Explicitly naming these objectives in the VFMS would provide a basis for rebuilding homes to be more resilient post-flood, rather than rebuilding like-for-like.

A mid-term review of Australia's implementation of the Sendai Framework finds that there is still much work to do to meet the objectives of the Framework by 2030.[56] Most targets of the Framework – including reducing economic loss – have not been met in Australia. Explicitly aligning Victorian flood resilience objectives with the Sendai Framework would enable Victoria's contribution to meeting those targets, and strengthen sustained investment in flood risk reduction.

b. Avoid building new homes in flood prone areas.

i. Ensure recently announced flood-related reforms to the planning system work for people experiencing poverty and disadvantage.

Reforms to flood overlays through the planning system have been announced following the Parliamentary Inquiry into the 2022 flood event,[57] and reaffirmed in the Victorian Government's response to the Parliamentary Inquiry into climate resilience in the built environment.[58] This new approach to identifying areas at risk of future flooding is a positive step. These changes must work for people experiencing poverty and disadvantage through genuine engagement, and through support with information and financial resources.

The announced reforms will help ensure statewide consistency in approaches to updating flood-related planning overlays. They will also transition flood-related planning overlays to a risk-based system that better aligns with the bushfire attack level (BAL) system for bushfire.

These reforms are an important step towards ensuring equity: people on lower incomes are more likely to end up in cheaper housing on flood-prone land, whether as owners or renters, and are least able to bear the consequences. These reforms must also help ensure that new social housing is not built in flood-prone areas.

The flood studies underpinning flood-related planning overlays across Greater Melbourne will be reviewed every five years, while rural and regional catchment management authorities (CMAs) will be responsible for prioritising flood study updates outside of Greater Melbourne. Given that most flooding occurs in rural and regional Victoria – and that people experiencing poverty and disadvantage are more likely to live in these areas – rural and regional CMAs covering the areas at highest risk of floods must commit to a process for regular reviews and updates to flood studies. This is particularly important as flood risk continues to evolve under climate change.

The announced changes to streamline the process of updating flood-related planning overlays are also welcome. Community members in areas that are at the highest risk – and experiencing the greatest disadvantage – must be genuinely engaged with through these processes to ensure flood risk awareness. Given historical injustices, this must include First Nations communities.

Because meaningful participation takes time that many people cannot afford to give, community members who face barriers to participation must be adequately remunerated for their involvement. Community service organisations are trusted, place-based organisations that can help facilitate engagement with community members. Households affected by changes to flood overlays must be proactively communicated with and informed and, for those on the lowest incomes, supported with financial resources to take up flood resilience measures.

It should be mandatory to consider all available information about flood risk when making decisions about where future homes and communities are built. This is particularly important as the development and updating of planning controls cannot keep pace with rapid shifts under climate change.

ii. Ensure all planning decisions take potential flood risk into account by amending residential zoning.

Amending the residential zone within the Victorian Planning Provisions to require consideration of flood risk would help ensure that all re-builds, alterations, and new homes meet current flood resilience standards, even if they're not located in a flood zone.

Currently, home re-builds, alterations (e.g., raising the home after it's been flooded) and building of new homes aren't required to meet flood resilience standards if the home isn't located in a flood overlay. This is problematic because not all flood-affected homes are located in flood overlays, and updating overlays to account for new risks – including climate change – can take years.

It should be mandatory to consider all available information about flood risk when making decisions about where future homes and communities are built. This is particularly important as the development and updating of planning controls cannot keep pace with rapid shifts under climate change.

Recent planning decisions demonstrate the problem: due to the absence of a flood overlay, two recent Victorian Civil and Administrative Tribunal (VCAT) rulings[59] have overturned local council decisions that would have denied planning permits in areas deemed to be at unacceptable risk of flood.

Allowing these developments to proceed in the face of local knowledge about high levels of flood risk places people in harm's way, contradicting the adaptation priorities in Victoria's own Climate Change Strategy 2026–30, which emphasises the need to reduce communities' exposure to climate impacts.

Another recent VCAT decision demonstrates that introducing an overarching policy doesn't necessarily ensure that relevant considerations are applied to all planning decisions.[60] Clause 13.02-1S of the Victorian Planning Provisions, which addresses bushfire resilience, has not been consistently applied across planning decisions.

A more effective mechanism would be amending the residential zone to require consideration of flood risk. This would enable appropriate planning for all homes that may be at risk of flood, regardless of whether they fall within a flood overlay.

c. Ensure building codes account for flood risk.

Entirely avoiding building homes in areas with any flood risk is likely impossible – and even undesirable for some groups (for example, Traditional Owner groups in Northern Victoria). The National Construction Code (NCC) should strengthen provisions for homes built in Victorian climate zones to require flood-resilient building materials.

The Victorian Government should advocate to the Commonwealth for reforms in this area. 'Climate resilience' is slated to be incorporated into the NCC as an objective. Flood resilience provisions would work towards this objective, and should be developed in alignment with changes to Victoria's planning system.

Updates to Victoria's planning system can build on research currently underway through the Australian Housing and Urban Research Institute into achieving a climate-resilient housing stock.[61]

Appendix 1: Acknowledgements

Research participants

VCOSS expresses its gratitude to the community service sector interviewees who shared their insights to inform this report, including representatives from:

- ARC Justice
- Anglicare Victoria
- Echuca Neighbourhood House
- Primary Care Connect
- Rochester Community House

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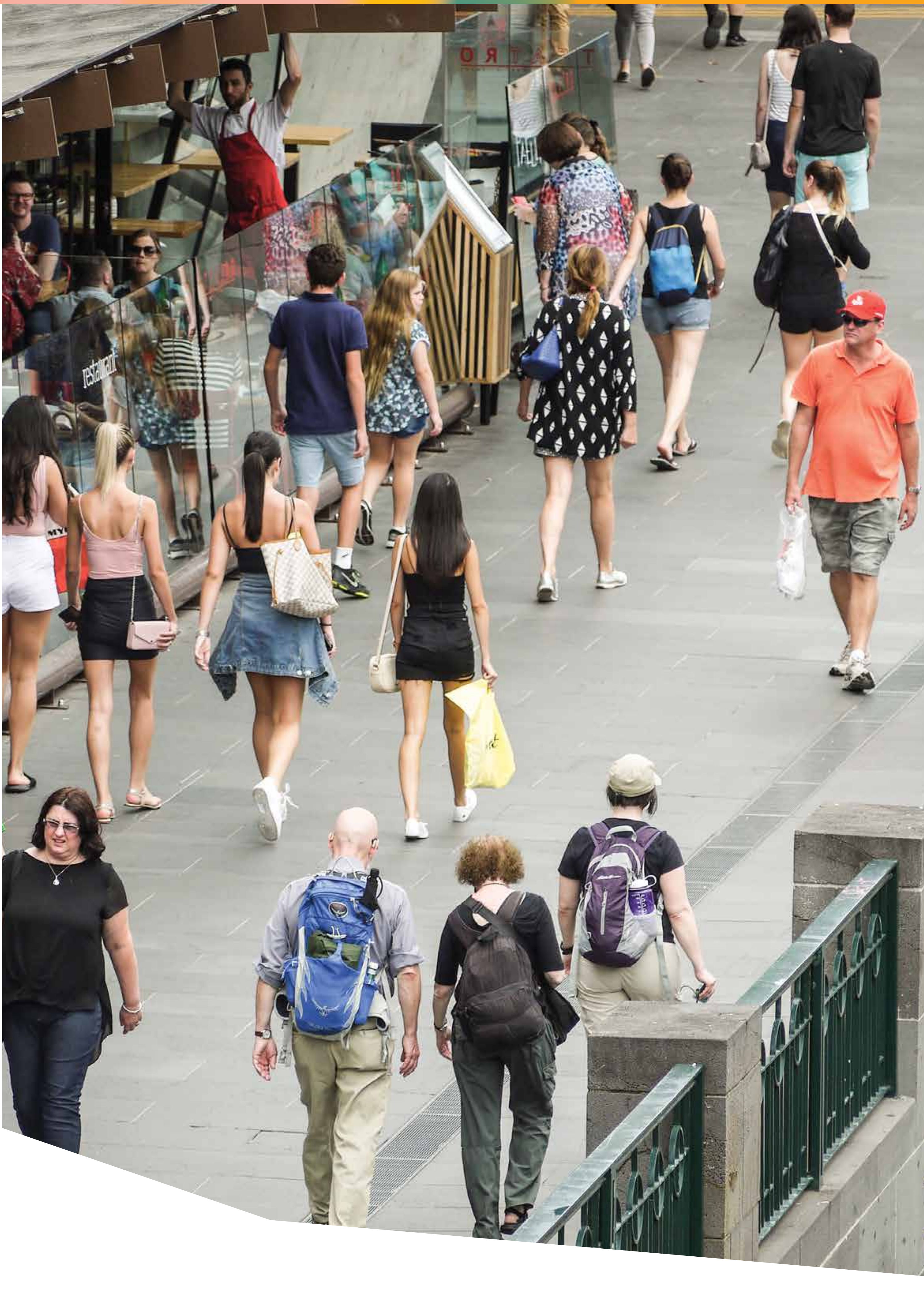

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