



**SOUTH-EAST MONASH
LEGAL SERVICE INC.**

ADVOCACY COMMUNITY EMPATHY



SUBMISSION

Prepared by South-East Monash Legal Service Inc. for the

Victorian Government

In relation to the

Victoria's 2026-2030 Climate Change Strategy

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Head Office

A: 5 Osborne Avenue, Springvale
Vic 3171
P: (03) 9545 7400
W: smls.com.au

Branch Office

A: Suite 1, Level 2, 64 Victor Crescent, Narre Warren
Vic 3805
P: (03) 9038 8002

ABN: 96 206 448 228 | Reg: A0013997D



Our Organisation

Established in 1973, South-East Monash Legal Service ('**SMLS**') is a community legal centre that provides free legal advice, assistance, information, and education to people experiencing disadvantage in our community within the City of Greater Dandenong, the City of Casey and the Shire of Cardinia.

SMLS operates a duty lawyer service at various courts in Victoria, including Dandenong Magistrates' Court, the Children's Court and provides legal representation at courts and tribunals such as the Victorian Civil and Administrative Tribunal, Fair Work Commission, Federal Circuit and Family Court of Australia.

SMLS has one of the oldest clinical legal education programs in Australia, in partnership with Monash University's Faculty of Law, whereby law students undertake a practical placement at the legal service as part of their undergraduate degree.

SMLS has an extensive community legal education program that is developed in response to feedback from the range of community engagement and community development activities that we are and have been involved in.

SMLS provides integrated, wrap around services through our Support Connect Integrated Program, where clients receive legal assistance, assistance from social workers and financial counselling through a partnership with Good Shepherd.

SMLS also has a significant policy, advocacy, and law reform program, contributing to reforms in family violence laws and practices, access to civil procedure reforms, employment law, sexual assault and victims of crime, youth law, climate justice and other legal topics relevant to our service delivery and the needs of our community.

South-Eastern Climate Justice Program

The South-Eastern Climate Justice Program (SECJP) of SMLS, funded by the Victorian Legal Services Board and Commissioner (VLSB), aims to empower Melbourne's South-East communities affected by climate change impacts and related legal issues. SECJP seeks to utilise legal tools to bring about mitigation and adaptation measures to protect people from being further impacted by climate change.

Contact us

South-East Monash Legal Service

P: (03) 9545 7400

PO Box 312, Springvale, VIC 3171

W: smls.com.au

E: azin.baghaki-jenkin@smls.com.au

Acknowledgement of Country

SMLS acknowledges the Bunurong People and the Wurundjeri People, the traditional owners of the land where we work, and First Peoples language groups and communities across Victoria and Australia. We pay our respects to Elders past and present. We celebrate the people, traditions, culture and strength of Aboriginal and Torres Strait Islander peoples, and the fight for survival, justice and country that has taken place across Victoria and Australia.

We sincerely thank the Traditional Custodians for caring for Country for thousands of generations. SMLS recognises the ongoing impact of colonisation, dispossession and racism experienced by Aboriginal peoples. As a Community Legal Centre, we acknowledge the violence of Australian law and its ongoing role in processes of colonisation. We recognise that sovereignty was never ceded, and that this always was and always will be Aboriginal land.

Acronyms

SMLS	South-East Monash Legal Service Inc.
FCLC	Federation of Community Legal Centres (Vic)
CaLD	Culturally and linguistically diverse
CLC	Community legal centre
NESB	non-English speaking background

Endorsements



GREATER
DANDENONG
ENVIRONMENT
GROUP INC.



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List of Recommendations

Education, Adaptation, Protection

1. Targeted climate education campaigns
2. Community led adaptation initiatives
3. Energy affordability protections

Aboriginal and Torres Strait Islander teachings

4. Incorporating Aboriginal and Torres Strait Islander teachings into the Strategy

Energy Upgrades

5. Financial support for energy efficient upgrades

Community Outreach

6. Accessible information and outreach programs

Tenancy

7. Introduce minimum energy efficiency standards for all rental properties
8. Amend the Residential Tenancies Act 1997 (Vic) to enhance protections for renters and include climate-related protections
9. Dispute resolution process for climate related tenancy issues
10. Increase the supply of social and affordable housing

Employment

11. Paid leave for climate related disasters
12. Workplace temperature regulations
13. Employer obligations to prepare and mitigate
14. Climate-related flexible working arrangements

Domestic Violence and Emergency Response

15. Emergency housing and support services
16. Trauma-informed response training
17. Community awareness campaigns
18. Integrated disaster response plans

Public Infrastructure and Transport

19. Green building standards
20. Climate resilient design
21. Renewable energy integration
22. Expansion and electrification of public transport
23. Climate Adaptation Plans
24. Sustainable Transport Incentives

Schools

- 25. Energy efficient buildings and green spaces
- 26. Climate education programs
- 27. Extreme weather and emergency preparedness plans

Robust Regulations and Legislation

- 28. Implementing robust regulations and legislative framework

Climate Justice Funding

- 29. Climate justice funding

Executive Summary

South-East Monash Legal Service (SMLS) welcomes the opportunity to contribute to Victoria's 2026-30 Climate Change Strategy (the **Strategy**). We strongly support the Government's ongoing commitment to climate action and offer a solutions-focused response that highlights the intersection of climate justice, housing standards, and the legal needs of marginalised communities in Victoria.

This submission draws upon SMLS' frontline legal and social work experience, where we see the tangible impacts of climate change and the cost-of-living crisis on renters, migrants, and low-income communities. We aim to offer practical recommendations that align with the Strategy's goals of reducing emissions and building climate resilience, while ensuring no Victorian is left behind, especially those who are most marginalised. The Strategy must place these communities at the forefront to deliver a just and inclusive climate future.

Victoria's Climate Strategy is grounded in legislative action, stemming from the *Climate Action Act* 2017 (formerly the *Climate Change Act* 2017). The 2021-2025 Climate Strategy¹ laid the foundation for Victoria's transition to net-zero by 2045, focusing on renewable energy, energy efficiency, and local climate action. Key initiatives included powering government operations with 100% renewable electricity by 2025, expanding solar rebates, and supporting community-led adaptation efforts. As we look ahead to the 2026-2030 strategy, there is a unique opportunity to build on this progress, strengthening resilience and ensuring communities are equipped to face climate challenges.

The Strategy should promote equitable climate adaptation by prioritising essential housing upgrades, including improved energy efficiency and enforceable rental minimum standards. It must also enhance access to public transport and ensure that information is delivered in culturally and linguistically appropriate ways. These actions are critical to empowering all communities, regardless of income or background, to build resilience, access support, and remain safe amid the growing impacts of climate change.

Many of our clients face financial difficulties and/or family violence, and SMLS often assists those who are homeless or at risk of homelessness. Our clients frequently need immediate housing solutions, such as crisis accommodation, social housing, or affordable private rentals if financially feasible. However, due to inflation, rental stress, low availability of rental properties, and limited crisis accommodation, our clients often find themselves in unstable living conditions. These

¹ The State of Victoria Department of Environment, Land, Water and Planning, *Victoria's Climate Change Strategy* (May 2021) https://www.climatechange.vic.gov.au/_data/assets/pdf_file/0026/521297/Victorian-Climate-Change-Strategy.pdf

challenges are likely to be worsened by climate change and the increase in extreme weather events.

SMLS collaborates with WEstjustice and JobWatch to run the ISEALS (International Student Employment and Accommodation Legal Service) program, offering free legal assistance to international students dealing with rental challenges. This cohort is especially susceptible to landlord exploitation and frequently encounters poor housing conditions, such as insufficient heating and cooling and mould problems.

In addition to SMLS's legal services, we have an Integrated Services team where social workers, lawyers, and a financial counsellor provide comprehensive support to our clients. Our social workers assist clients with various matters, including locating rental properties and securing crisis accommodation. We have observed a significant increase in the number of clients requiring assistance with housing access and affordability in recent months.

We conducted community consultations to understand and address the diverse needs of marginalised populations in Victoria. SMLS engaged with culturally and linguistically diverse (CaLD) communities, regional residents, senior Victorians, public housing tenants, and regional community legal centres through interviews, capturing their unique climate challenges and community-led solutions. These consultations reflected their perspectives on how climate change is impacting housing, health, infrastructure, and the cost of living. Survey questions explored the effects of extreme weather events and their influence on everyday life. The insights gathered will inform advocacy for more inclusive climate policies and programs that directly respond to the needs of those most affected. By engaging with community leaders and regional community legal centres, we aim to ensure that all voices are meaningfully included in climate planning. These consultations provide a strong foundation for government action, supporting vulnerable communities to adapt to climate change and build resilience through tailored, community-informed strategies and resources.

What are your main concerns about climate change in Victoria?

Our community's ability to prepare for and respond to the impacts of increased extreme weather events

For many in our community, climate change is not a future risk but a lived reality. For many in these communities, climate change intersects with ongoing legal, financial, and social hardship. Residents often face a combination of poor-quality housing, insecure or casual work, rising utility bills, limited public transport, and barriers to healthcare. These existing vulnerabilities mean that climate impacts such as heatwaves, heavy rainfall, and poor air quality are felt more acutely and with fewer resources to respond.

During a community-led resilience mapping session held in Springvale, Melbourne in 2024 hosted by SMLS and Friends of the Earth, participants, including members of the Greater Dandenong Environment Group Inc. and elected local Councillors from the City of Greater Dandenong, expressed serious concern that climate change is already exacerbating deep inequalities in the delivery of safety, housing, and public information.² They identified renters, people with disabilities, older adults, individuals with limited English proficiency, and people experiencing homelessness as among the most vulnerable during extreme heat and flood events. The group called for targeted investment in local, place-based climate adaptation initiatives that centre lived experience, such as upgrading rental housing, increasing tree canopy and shaded public spaces, and funding culturally safe outreach led by trusted community organisations. Participants also highlighted the importance of recognising everyday community assets, such as libraries, neighbourhood houses, and places of worship, as essential climate resilience infrastructure. To be effective, the Strategy must prioritise these community identified needs and ensure those most at risk are placed at the centre of climate adaptation planning.

Level of public awareness of, or response to, climate change

A central concern is the lack of or limited public awareness about how climate change intersects with everyday legal needs. Many renters, migrants, and low-income households do not associate rising energy costs, food insecurity, or housing instability with climate change.³ This gap in understanding is compounded by an insufficient level of government action to localise and personalise climate messaging or to provide practical support to those most at risk.

At SMLS, we are working to bridge this divide by delivering community legal education sessions through trusted local networks. These sessions help community members understand their rights when climate-related disruptions arise; whether that is mould in a poorly ventilated home, unsafe

² For more information see: Friends of the Earth, https://www.melbournefoe.org.au/greater_dandenong_resilience_mapping

³ For more information see: Federation of Community Legal Centres (Vic) https://www.fclc.org.au/climate_justice

working conditions during heatwaves, or tenancy issues following storm damage. We also train other community legal centres across Victoria to apply a climate lens to their legal services recognising how climate change intersects with areas like family violence, employment, migration, and housing.

Despite this work, we face major challenges. CLCs are not consistently resourced to incorporate climate into their core services, and there is a clear lack of coordinated, government-led messaging that connects climate change to everyday legal, financial, and social concerns. Furthermore, the lack of existing legal protections and entrenched rights in Victoria, especially for renters and public housing residents, means that we are not able to provide immediate solutions for our clients.

The *Climate Justice Field Guide for Community Legal Centres* by FCLC (Vic) outlines a transformative vision for embedding climate justice into the legal assistance sector. It emphasises that climate change is not only an environmental issue but a profound social justice challenge that disproportionately affects marginalised communities.⁴ The guide presents a comprehensive framework for community legal centres to adapt their practices, governance, and advocacy to address the legal needs arising from climate impacts, both sudden disasters and slow-onset changes. It highlights the importance of collaboration, culturally safe practices, trauma-informed care, and systemic law reform, while centering First Nations justice and lived experience. The Guide calls for a sector-wide shift toward resilience, equity, and empowerment in the face of a changing climate.

Impacts on people who have limited means to adapt to climate change

Individuals with lower incomes are disproportionately affected by the impacts of climate change. Financial constraints limit their ability to relocate, upgrade their homes, or invest in adaptive technologies. A large share of their income is spent on essentials such as rent, food, water, and energy, leaving little room for climate resilience measures.⁵

As a result, many are forced to rent older, less energy-efficient homes, often located on the urban fringe, far from essential services and public transport. These homes typically lack insulation, cooling systems, and weatherproofing, making them especially vulnerable during extreme weather events.

⁴ Federation of Community Legal Centres (Vic), *Climate Justice Field Guide for Community Legal Centres* <https://www.fclc.org.au/cjfg>

⁵ Australian Council of Social Service (ACOSS), *Climate Change*, <https://www.acoss.org.au/climate/#:~:text=Climate%20change%20will%20greatly%20impact%20low%20income%20households&text=As%20a%20proportion%20of%20household,households%20on%20an%20average%20income.>

Renters face significant barriers to adaptation. According to the *Sweltering Cities Summer Survey Report 2024*:⁶

- Only 66% of renters have air conditioning at home.
- Of those, 88% avoid using it due to high energy costs.
- 54% live in homes with low energy efficiency.

Compounding the issue, low-income households often rely on cheaper appliances that are inefficient, costly to operate, and prone to breakdowns. This increases both their energy bills and their exposure to heat stress during summer months. These conditions not only reduce comfort and safety but also increase health risks, particularly during heatwaves and other extreme weather events.

Client Story- Rebecca*

Rebecca is from a conflict affected area, English is not her first language, and she relies on the Department of Families, Fairness and Housing to provide her with accommodation for her and her children.

She has had many issues with her house, including leaks when it rains and water logging into the carpet and forming mould in the walls. The house was built in the 1980s, it is not insulated and there are no air-conditioning or cooling systems available for use. Rebecca has raised a maintenance request to address the leaking, but her requests remain unaddressed, and she is afraid of retaliation if she follows up on this request.

However, in the hotter months, it can reach up to 40 degrees Celsius inside the home and without cooling, Rebecca and her children are forced to walk outside in the heat to the closest shopping centre for reprieve. Unfortunately, currently there is no legislated minimum standard for cooling and insulation of rental properties so people like Rebecca remain vulnerable to heat stroke and deprivation of their right to quiet enjoyment in their homes.

**Name has been changed*

⁶ Sweltering Cities, *Summer Survey Report 2024*, (2024) <<https://swelteringcities.org/wp-content/uploads/2024/04/2024-Summer-Survey-report-v1.3.pdf>> p23

The rising costs of living and the level of government action in response to climate change

People experiencing financial and social disadvantage are skipping meals to pay their energy bills as nine in ten struggle to keep their homes cool in summer.⁷

Rising living costs, particularly soaring energy bills and food prices, are disproportionately affecting low-income and migrant households.⁸ These financial pressures often force individuals to make difficult decisions with legal consequences, such as accruing debt, breaking leases, or accepting unsafe or exploitative work. As household budgets become increasingly strained, the risk of falling into legal hardship grows. Each of these scenarios carries distinct legal implications that frequently require timely legal support and intervention.

The Strategy must prioritise those already facing the greatest barriers to adaptation. This work must be grounded in community-led resilience and empowerment. Every Victorian deserves the tools, knowledge, and legal protections to face climate change safely and with dignity. This will only be possible if the Strategy places those most vulnerable and least equipped to adapt at the centre of climate action.

To address these challenges, we urge the Victorian Government to introduce and enforce legislative frameworks that provide stronger protections and rights for renters and public housing residents and to invest in targeted, culturally appropriate climate education and awareness campaigns, delivered through trusted community channels. This should be paired with concrete support measures, including funding for legal and social services, stronger housing standards, and policies that ensure energy remains affordable for low-income renters.

Recommendations

- 1. Targeted climate education campaigns:** Fund culturally safe climate education campaigns in vulnerable communities. These campaigns should be designed to raise awareness and provide practical knowledge on climate resilience and sustainability, tailored to the specific needs and cultural contexts of communities.
- 2. Community led adaptation initiatives:** Support place based, community led adaptation initiatives through legal empowerment. This involves providing communities with the

⁷ Australian Council of Social Service (ACOSS), *People forced to choose between food and power as heat impacts health* (13 March 2025), https://www.acoss.org.au/media_release/people-forced-to-choose-between-food-and-power-as-heat-impacts-health/

⁸ For more information see: Poverty and Inequality in Australia, ACOSS, *Inequality in Australia*, <https://povertyandinequality.acoss.org.au/inequality/>

tools and resources to develop and implement their own adaptation strategies, ensuring that local knowledge and needs are at the forefront of climate resilience efforts.

- 3. Energy affordability protections:** Introduce protections to shield low-income renters from utility hardship. This could include measures such as subsidised energy costs, access to community solar programs, and enhanced consumer protections to prevent exploitative practices.

What is most important to you in the Victorian Government's response to climate change?

Supporting vulnerable communities

In planning and drafting the Strategy, it is essential that the Victorian Government places vulnerable communities at the centre of its climate action. This includes migrants, people with disabilities, renters, and people experiencing poverty who contribute the least to climate change yet face its most severe impacts.

These groups often live in poorly insulated housing, work in insecure or outdoor jobs, and face multiple systemic barriers to adapting, including language, legal status, or access to healthcare and transport. Their capacity to respond to or recover from climate risks is often constrained by structural inequities. Addressing this climate justice gap must be a foundational consideration in any climate strategy that seeks to be equitable, inclusive, and effective.⁹

Client story – Alex*

Alex has several medical conditions, is unable to work and is at risk of homelessness. Alex has impaired thermoregulation which affects the way they feel temperatures. Alex's rental property has had a history of black mould and every time they try to clean it, the mould keeps coming back. In the winter, Alex is required to use the heater and close the windows to keep themselves warm, however, this has resulted in the aggravation of black mould.

Alex has raised the issues of lack of ventilation and insulation with their rental provider, but the rental provider has been ignoring their requests and Alex is forced to live in this property that negatively impacts their health or otherwise risk homelessness.

⁹Federation of Community Legal Centres VIC, *Climate Change Impacts on Access to Justice*, (November 2023), <https://assets.nationbuilder.com/fclc/pages/715/attachments/original/1704861023/Climate_Change_Impacts_on_Access_to_Justice_Review_21_Dec_%281%29.pdf?1704861023>

Alex is an example of a client who faces an intersection of vulnerabilities, climate change, housing insecurity and disability.

**Name has been changed*

Ensuring communities are well-prepared and resilient to the impacts of extreme weather events

Alongside emissions reduction, it is vital to ensure communities are well-prepared and resilient in the face of increasing extreme weather events. For residents in regions such as Dandenong, Casey, and Cardinia where flood risk, heatwaves, and economic disadvantage intersect this requires more than emergency response; it calls for place-based planning, community-led education, and climate-resilient infrastructure.

At SMLS, we are seeing first-hand how climate change is not just an environmental issue, but a growing legal crisis for vulnerable people. Renters are facing disputes over mouldy, overheated homes; workers are being exposed to unsafe conditions during extreme heat; and people are being forced to navigate complex migration systems after being displaced from climate-affected countries. These are not future risks; they are legal emergencies happening now. We are responding by providing climate-informed legal education and building the capacity of other legal centres to apply a climate lens to their work.

However, these efforts must be matched by system-level support from the Government. Supporting vulnerable communities is not an optional add-on, it is fundamental to ensuring that climate action is inclusive, just, and effective. This means funding community legal and support services, embedding culturally appropriate engagement strategies, and ensuring emissions reduction targets are pursued in ways that lift people out of vulnerability, rather than deepen existing inequality.

Incorporating Aboriginal and Torres Strait Islander teachings

Cultural knowledge, practice and archaeological evidence show us that Aboriginal people have lived through climate change before - and listening to their voices can help us to understand how to live through climate change again.¹⁰

Incorporating Aboriginal and Torres Strait Islander teachings is crucial in any climate response. Indigenous knowledge systems offer deep, holistic connections to the environment, which can significantly inform and enhance climate change mitigation and adaptation strategies. By integrating these perspectives, we can develop more culturally responsive and effective solutions that respect and leverage the wisdom of First Nations communities.

¹⁰New South Wales Government, AdaptNSW, < <https://www.climatechange.environment.nsw.gov.au/stories-and-case-studies/how-aboriginal-culture-can-help-us-understand-climate-change>>

The Act on Climate Friends of the Earth report, *VIC Climate Resilience Inquiry Analysed: The Leading Concerns & Adaptation Solutions* highlighted that 42.92% of submissions into the Climate Resilience Inquiry emphasised the importance of Indigenous-led climate adaptation and the incorporation of Indigenous knowledge.¹¹ This report also stresses that the Government must adopt a just adaptation framework that addresses multiple and intersecting injustices, including listening to and following the practices of Indigenous Peoples. It advocates for climate adaptation to be Indigenous-led, recognising, supporting, and learning from the rich historic experiences and knowledge of Indigenous Peoples.

Recommendations

- 4. Incorporating Aboriginal and Torres Strait Islander teachings into the Strategy:** Incorporate Aboriginal and Torres Strait Islander teachings into climate change strategies. Ensure consultation with Aboriginal and Torres Strait Islander people and community organisations to integrate their knowledge and perspectives effectively.

What do you see as the main challenges in reducing greenhouse gas emissions and what can the Victorian Government do to help reduce emissions?

Reducing greenhouse gas emissions presents significant challenges for vulnerable communities, particularly renters, low-income households, and migrants. Many live in older, poorly insulated homes that rely on outdated, inefficient appliances, and they often lack the financial means to upgrade to cleaner technologies or install solar panels. These households are frequently located in outer suburbs or new developments with limited access to public transport, increasing reliance on private vehicles and contributing to higher emissions and transport costs. As a result, they face disproportionately high energy bills, poorer indoor air quality, and greater exposure to climate-related health risks.

Electrification and energy-efficient upgrades can reduce both emissions and household costs while improving health and resilience to extreme weather. However, existing programs like the Victorian Energy Upgrades (VEU) scheme must be better tailored to reach those most in need, including

¹¹ Act on Climate Friends of the Earth report, "VIC Climate Resilience Inquiry Analysed: The Leading Concerns & Adaptation Solutions," https://assets.nationbuilder.com/friendsofearthmelbourne/pages/13535/attachments/original/1743656295/AoC_Resilience_Inquiry_Report_-_FINAL_compressed.pdf?1743656295

renters and migrant communities who are often excluded from mainstream incentives.¹² Past initiatives, such as solar rebates, have largely benefited homeowners, leaving renters and low-income earners to bear rising energy costs.

Language and digital literacy barriers further complicate efforts to reduce emissions, as many individuals are unaware of government rebates or sustainability programs, or they lack the capacity to navigate these resources while managing other pressing needs such as food, housing, or employment.

Addressing these challenges requires a coordinated and inclusive approach. The Victorian Government can support low-income, migrant, and renting households in reducing emissions by providing targeted financial assistance for energy-efficient upgrades, improving public transport access, and strengthening the enforcement of energy efficiency standards in rental properties. Key actions include subsidising efficient appliances specifically for renters and rooming house residents, mandating improvements like insulation and ventilation in all rental homes, and funding community-led outreach programs. These programs should be culturally and linguistically tailored to ensure that information about sustainability and available support is accessible and relevant to those most in need.

What do you see as the biggest opportunities and benefits of taking action on climate change?

Strong, inclusive climate action offers more than just environmental protection, it presents an opportunity to reshape society in a way that improves health, housing, livelihoods, and justice, particularly for marginalised communities. As many Victorians experience economic hardship, insecure housing, and poor access to healthcare and stable work, well-designed climate solutions can deliver multiple outcomes.

One of the most urgent and impactful ways to address climate change is by protecting public health and wellbeing. The Climate and Health Alliance (CAHA) brings together health professionals and organisations to advocate for climate solutions that also deliver significant health benefits. They emphasise that investing in renewable energy and energy-efficient homes can substantially reduce air pollution, particularly from gas appliances and fossil fuels, which are directly linked to poor health outcomes. CAHA continues to push for stronger, integrated climate-health policies that safeguard communities and promote long-term wellbeing.¹³ Simple changes like better insulation, passive cooling, and clean electric heating do not just reduce emissions; they save lives. These

¹² VCOSS, *Fair and fast action for a safer climate Submission on Victoria's emissions reduction target for 2035*, (May 2022) < https://vcoss.org.au/wp-content/uploads/2022/05/SUB_220523_Fast-and-fair-action-for-a-safer-climate.pdf >

¹³ For more information see: Climate and Health Alliance, < <https://www.caha.org.au/advocacy> >

upgrades are critical for those most at risk during extreme weather: older people, young children, and those living with chronic health conditions.

Another major benefit to climate change action is the ability to transform housing conditions, especially for renters and public housing tenants. Many Victorians live in homes that are draughty, poorly insulated, or lack functioning cooling systems. This makes extreme weather events not just uncomfortable, but dangerous. Climate-driven housing upgrades such as insulation, solar panels, shading, and ventilation can reduce household energy bills and lower emissions.

Climate action can enhance legal empowerment and access to justice, especially for people dealing with tenancy disputes, employment issues, or discrimination linked to climate-related stressors. Community legal centres like SMLS are already helping clients enforce their housing rights, access financial supports, and navigate migration challenges made worse by climate pressures. With the right investment, these services can form part of a broader strategy to ensure that climate adaptation does not deepen existing injustices but instead promotes equity.

What is most important to you in managing the increasing impacts of climate change across Victoria?

Low-income, migrant, and renting households are often the most vulnerable to climate change impacts such as extreme weather events. These groups typically have fewer resources to recover from these events and are more likely to live in areas that are more susceptible to climate dangers. In managing the increasing impacts of climate change across Victoria it is crucial to ensure that resources are directed to people with limited means to adapt.

Directing resources to these communities can help mitigate the disproportionate effects they face. Subsidising energy-efficient appliances specifically for renters and rooming house residents can significantly reduce their energy consumption and lower utility bills. This approach not only helps in managing their finances but also contributes to overall emission reduction efforts.

Mandating and enforcing higher minimum energy efficiency standards in all rental properties, including improvements in insulation, draught-proofing, and ventilation, is another essential step. These measures can enhance the climate resilience of rental properties, ensuring that tenants live in safer and more energy-efficient homes.

Funding localised outreach programs that partner with community organisations can provide culturally and linguistically appropriate explanations of how people can reduce emissions and access support. prioritise culturally and linguistically appropriate education campaigns that equip communities with the knowledge to prepare for floods, fires, heatwaves, and power outages. This ensures that information is accessible and relevant to the specific needs of migrant and low-income communities.

Investing in affordable and reliable public transport across outer suburbs is also vital. Improved public transport options can reduce reliance on private vehicles, lowering emissions and providing a cost-effective travel alternative for residents.

Public access to climate-resilient community hubs would further strengthen preparedness, particularly in low-income neighbourhoods, by offering air-conditioning, backup power, and shelter access during extreme weather events.

While adaptation is essential to minimise the immediate risks posed by climate change, resilience must also be emphasised, ensuring communities can not only respond to crises but also recover and thrive in the long term. Adaptation efforts help mitigate the worst effects, safeguarding health, housing, and financial stability, but resilience requires sustained investment in infrastructure, local engagement, and policy support. By integrating adaptation with broader resilience- building measures, the Strategy can foster lasting protection against climate-related disruptions.

Recommendations

- 5. Financial support for energy efficient upgrades:** Provide subsidies for energy-efficient appliances specifically for renters and rooming house residents.
- 6. Accessible information and outreach programs:** Fund place-based outreach programs that partner with community organisations to provide culturally and linguistically appropriate explanations of how people can reduce emissions and access support. Tailor these programs to the specific needs of migrant and low-income communities. Offer support to individuals to navigate government rebates and sustainability programs effectively.

What would make Victoria's 2026-30 Climate Change Strategy most valuable or useful to you?

The Strategy must meaningfully connect climate impacts to the everyday lives of Victorians, particularly those already facing compounding challenges such as poor-quality housing, insecure employment, and limited access to essential services. These intersecting issues are prevalent across many urban, regional, and rural communities in Victoria, increasing vulnerability to climate change and highlighting the need for inclusive, place-based responses.

Many of our clients come from migrant backgrounds and low socio-economic households, and climate-related disruptions (e.g. heatwaves, floods, rising costs of living) often trigger or worsen legal problems in tenancy, employment, family violence, or migration.

Strategies to address climate change must address the cost-of-living crisis. In the 2024 Sweltering Cities Report, 61% of respondents indicated that the cost of living pressures, including the prices of food, energy, housing, and other essentials, will make it more challenging for them or their families during a summer heatwave.¹⁴ The primary concerns mentioned were difficulties in cooling homes, increased energy bills, financial stress, food insecurity, rising petrol prices, and rental costs.¹⁵

Energy pricing reform in Victoria is urgently needed to protect vulnerable households from the growing burden of energy costs, particularly as climate impacts intensify. The Consumer Action Law Centre (CALC) has called for systemic reforms to prevent energy retailers from pricing low-income consumers out of an essential service. Their recommendations include strengthening enforcement of the Payment Difficulty Framework, ensuring consistent application of hardship supports, and introducing targeted government programs to reduce energy costs for those most in need.¹⁶ Similarly, the Victorian Council of Social Service (VCOSS) has advocated for maintaining and strengthening the Victorian Default Offer (VDO) as a safeguard against price gouging. VCOSS has also recommended removing unfair marketing costs from the VDO calculation and ensuring that reductions in wholesale electricity prices are passed on to consumers.¹⁷ These recommendations highlight the need for a fairer, more transparent energy market that prioritises equity and resilience for all Victorians.

The Strategy can significantly benefit the communities we serve by addressing key areas of vulnerability. Climate change impacts our clients and creates legal issues that may not initially appear as connected to the climate at first glance. This is evident in the types of clients and matters we are supporting through our Climate Justice program. Often clients seek legal assistance for an issue that unbeknownst to them has been as a result of or related to climate change. Examples of the climate-related legal issues we are seeing include tenancy, employment, and public infrastructure issues.

The Federation of Community Legal Centres Vic (FCLC) report *Climate Change Impacts on Access to Justice* highlights the importance of integrating law and justice into climate change strategies.¹⁸

¹⁴ Sweltering Cities, *Summer Survey Report 2024*, (2024) <<https://swelteringcities.org/wp-content/uploads/2024/04/2024-Summer-Survey-report-v1.3.pdf>> p10

¹⁵ *ibid* p10

¹⁶ Consumer Action Law Centre, *Energy Assistance Report 4th Edition*, (June 2024) https://consumeraction.org.au/wp-content/uploads/2024/06/CALC-Energy-Assistance-Report-2024-FINAL_WEB.pdf

¹⁷ Victorian Council of Social Service, *Getting the VDO Right*, (5 January 2024), <https://vcoss.org.au/essential-services/2024/01/getting-the-vdo-right/>

¹⁸ Federation of Community Legal Centres VIC, *Climate Change Impacts on Access to Justice*, (November

The Report details the Victorian Government's commitment to addressing climate change impacts through the *Climate Change Act 2017*, which requires the development of Adaptation Action Plans every five years across seven sectors. However, these plans currently overlook legal and justice issues, including the role of legal assistance services in supporting equitable adaptation. This omission reveals a disconnect between the legislative intent of the Act and the practical implementation of justice in climate adaptation efforts. The report suggests that a national framework, such as a National Strategy for Just Adaptation, could help bridge this gap by embedding legal and justice considerations into future Victorian adaptation planning.¹⁹ Similarly, there is a clear opportunity for the Victorian Climate Change Strategy to adopt a more place-based and justice-oriented approach that centres equity, legal need, and community resilience.

Tenancy

One crucial aspect of building climate resilience and delivering on Victoria's climate adaptation goals is prioritising upgrades to rental and public housing. Ensuring enforceable minimum climate-resilient standards across the housing sector would provide safer, healthier living conditions, particularly for those most at risk from extreme weather events. As climate impacts intensify, affordability measures must also be implemented to protect vulnerable renter households from financial strain, ensuring that adaptation does not come at the cost of housing security. Embedding these reforms within the Strategy and Adaptation Action Plans would help align housing policy with broader climate justice and resilience objectives.

During extreme heatwaves or floods, renters living in substandard homes without proper insulation, cooling, or drainage may suffer health issues or property damage. This can lead to tenancy disputes, breaches of minimum standards, or unlawful evictions if they complain. Public housing tenants we have spoken to have had to walk far in search of a public third space with cooling such as shopping centres to seek reprieve from the heat. Even then, there may be stigma or pressure to spend money. In their '*2024 Summer Survey Report*', Sweltering Cities found that while 78% of respondents had air conditioning, 65% of them said that they avoid using it due to costs.²⁰

Over the past 12 months, the majority of clients seeking assistance through our Climate Justice Program have presented with tenancy issues directly linked to climate-related events. Our analysis reveals clear trends that highlight both the challenges facing our community and the critical role our legal service plays in addressing them. Approximately 75% of clients experienced legal issues stemming from flooding, water damage, or drainage problems, such as water ingress, mould,

2023),

https://assets.nationbuilder.com/fclc/pages/715/attachments/original/1704861023/Climate_Change_Impacts_on_Access_to_Justice_Review_21_Dec_%281%29.pdf?1704861023

¹⁹ Federation of Community Legal Centres VIC, *Climate Change Impacts on Access to Justice*, (November 2023),

https://assets.nationbuilder.com/fclc/pages/715/attachments/original/1704861023/Climate_Change_Impacts_on_Access_to_Justice_Review_21_Dec_%281%29.pdf?1704861023

²⁰ Sweltering Cities and Healthy Homes for Renters, *Summer Survey Report 2024*,

<https://swelteringcities.org/wp-content/uploads/2024/04/2024-Summer-Survey-report-v1.3.pdf>> p4

storm-related damage, leaking ceilings, and structural deterioration. An additional 16% faced issues related to extreme heat or poor ventilation, including high humidity, lack of insulation, and mould caused by inadequate airflow.

This data underscores the urgent need for climate-resilient housing in Victoria. Increasingly, our service is supporting individuals at the intersection of climate vulnerability and housing insecurity. Legal matters frequently involve tenancy breaches, retaliatory evictions, delayed or inadequate repairs, and serious health risks associated with substandard living conditions. These include mould infestations, water damage, and property damage caused by flooding, storms, extreme winds, and falling trees. In many cases, tenants have received notices to vacate following complaints or damage caused by these events.

Our program has been instrumental in helping clients navigate complex eviction processes, break leases when conditions become uninhabitable, and seek compensation for damages. We have assisted with issuing repair demands and pursuing compensation claims. We have also drafted and sent letters of demand to landlords to address urgent maintenance issues. Many of these clients face multiple vulnerabilities, including low income, reliance on pensions or Centrelink, CaLD backgrounds, non-English speaking status, being born overseas, living in social housing, and being at risk of homelessness.

Through these efforts, our Climate Justice Program continues to provide vital legal support to tenants facing escalating challenges driven by the increasing frequency and severity of climate-related events.

Recommendations

7. Introduce minimum energy efficiency standards for all rental properties:

- a. Mandate and enforce minimum standards for insulation, draughtproofing, and energy-efficient appliances in rental housing to improve thermal comfort, reduce utility costs, and protect renters' health.
- b. We note that The Residential Tenancies and Residential Tenancies (Rooming House Standards) Amendment (Minimum Energy Efficiency and Safety Standards) Regulations 2024 (which came into effect on 1 December 2024) make some positive changes to minimum energy standards.
- c. The standards for heating systems in rental properties are a positive step but need improvement by raising the minimum star ratings to ensure energy efficiency and cost-effectiveness. While new properties will benefit from higher standards, most renters live in older homes with inadequate heating and cooling. The introduction of insulation and draught proofing is beneficial, but enforcement

and support for unregistered rooming houses are crucial. The implementation dates should be brought forward to address urgent needs, and sustainable solutions, including funding programs and rent increase caps, should be explored to prevent landlords from passing costs onto tenants.

8. Amend the *Residential Tenancies Act 1997 (Vic)* to enhance protections for renters and include climate-related protections:

- a. Introduce clear legislative guidelines for rent suspensions or pro-rata reductions when rental properties are rendered uninhabitable due to disasters.
- b. Define clearer regulations regarding terminations, evictions, repairs, and payments during climate-related disasters.
- c. Grant renters the right to independent inspections and assessments to evaluate safety, habitability, necessary repairs, and fair rent adjustments.
- d. If a lease is terminated by the rental provider, provide previous tenants with the first-right-of-refusal for reoccupying their rental properties once repaired.
- e. Allow renters to place lease obligations on hold pending the outcome of insurance claims following a disaster.

9. Dispute resolution process for climate related tenancy issues: Create a dedicated, well-funded, and trauma-informed dispute resolution process for rentals affected by climate change, including disasters, within Rental Dispute Resolution Victoria.

10. Increase the supply of social and affordable housing: Accelerate investment in energy-efficient social housing, especially in regional and remote areas of Victoria.

Employment

Climate-related weather events disproportionately affect low-paid and migrant workers, many of whom may be unaware of their rights or feel powerless to assert them, especially when it comes to refusing unsafe work. Workers, particularly in casual or outdoor roles like agriculture, construction, and cleaning may lose income during climate-related events or face unsafe work conditions.

The Centre for Urban Research's *Climate Impacts at Work Report* examined the effects of climate change on Victorian workers and the subsequent impacts. Key findings included:²¹

- Over 60% of workers reported being affected in some way by climate change.
- More than a third were unable to travel to or from work due to extreme weather.
- A quarter had to work additional hours because of extreme events and disasters.
- Nearly 10% of respondents lost wages or had to take personal leave and 2% lost their jobs due to climate-related events.

²¹ Denham, Todd and Rickards, Lauren, *Climate Impacts at Work. Climate Resilience Living Lab, RMIT University, Melbourne*, (September 2022), <<https://cur.org.au/cms/wp-content/uploads/2022/09/220926-web-climate-impacts-at-work-pages.pdf>>

In our legal practice, we have observed the compounding effects of extreme heat on vulnerable workers, particularly those from migrant backgrounds. We have seen clients who have been dismissed for wearing cooler clothing on extreme hot weather days. We have also seen clients who are unsure of their legal rights working in unsafe conditions in factories. These examples highlight not only unsafe and discriminatory workplace practices but also the urgent need to ensure that occupational health and safety standards evolve in response to climate change.

Stronger enforcement of climate-related workplace protections is essential to ensure that all workers, regardless of background or employment status, are safe and treated with dignity in a changing climate.

Recommendations

- 11. Paid leave for climate related disasters:** Implement paid leave for all employees during climate-related disaster events.
- 12. Workplace temperature regulations:** Mandate maximum and minimum workplace temperatures.
- 13. Employer obligations to prepare and mitigate:** Mandate employer obligations to prepare for and mitigate the impacts of extreme weather conditions on workers.
- 14. Climate-related flexible working arrangements:** Extend the right to request flexible working arrangements under the *Fair Work Act* to all employees, from the start of their employment, for those affected by climate-related events.

Family violence

Recognising the role of climate change in exacerbating family violence risk is an essential consideration for the Strategy and its associated Adaptation Action Plans. Economic stress, housing instability, and displacement caused by extreme weather events can significantly increase the risk of family violence, particularly for those already experiencing disadvantage. Many of our clients face intersecting legal challenges, such as insecure housing, financial hardship, uncertain immigration status, discrimination, health issues, and employment instability. When an additional stressor like a climate-related disaster occurs, it can trigger severe ripple effects on family dynamics and safety.

Increased economic pressure or displacement caused by climate stress can worsen household tensions or increase the risk of violence, particularly for women and children. Researchers at Macquarie University analysed nearly one million reported incidents of domestic, non-domestic,

and sexual assaults in New South Wales over a 13-year period (2006-2018).²² Their study examined trends related to season and temperature. The findings revealed that violence increased with warmer weather, with heat having a more pronounced effect on domestic violence compared to other forms of violent crime. They found that domestic violence rates (inside and outside) continued to increase with temperature.

*Domestic violence is more often experienced by women, at the hands of a family member or partner who they live with. During extreme heat, offenders and victims may not have practical ways to avoid the heat. The house may remain hot without access to air conditioning, or it may be too expensive to run.*²³

To ensure a just and effective adaptation response, the Strategy must incorporate targeted interventions and support systems that address these compounding risks and embed legal assistance services as part of a holistic, trauma-informed climate resilience framework.

Recommendations

- 15. Emergency housing and support services:** Ensure the availability of emergency housing and support services specifically for victims of domestic violence during and after extreme weather events. This includes temporary shelters that are safe and accessible.
- 16. Trauma-informed response training:** Provide training for law enforcement, social workers, and emergency responders on the intersection of extreme weather and domestic violence.
- 17. Community awareness campaigns:** Launch community awareness campaigns to educate the public about the increased risks of domestic violence during extreme weather events and the available support services.
- 18. Integrated disaster response plans:** Integrate domestic violence considerations into broader disaster response plans. This ensures that the needs of victims are addressed in emergency planning and response efforts. This training should focus on trauma-informed approaches to better support victims during crises.

²² Stevens, Heather, Beggs, Paul, and Graham, Petra, 'As the temperature rises, so do rates of domestic violence' (*The Conversation*), (8 December 2023) <<https://theconversation.com/as-the-temperature-rises-so-do-rates-of-domestic-violence-215070>>

²³ *Ibid.*

Public Infrastructure

Climate change significantly affects Victorian schools, posing risks to the health and safety of students and staff. Across Australia, extreme weather events, such as heatwaves and bushfires, can disrupt learning and increase maintenance and recovery costs for school facilities.²⁴

Many public schools across Victoria are grappling with serious health and infrastructure issues, including the presence of toxic mould and deteriorating buildings, conditions that force students into substandard portable classrooms and compromise their wellbeing. Reports highlight widespread problems in public schools such as broken or absent heating and cooling systems, leaking and collapsing roofs, inadequate insulation, and classrooms relocated to ageing, substandard portable buildings.²⁵ Public schools, particularly those in areas with the greatest rates of poverty and disadvantage require the greatest investment for upgrades and are facing chronic underfunding for maintenance, with urgent repair requests often delayed or ignored. These conditions are contributing to unsafe and unhygienic learning environments. In contrast, private schools, backed by significantly greater resources, are generally not experiencing these issues to the same extent, as they are better equipped to meet the infrastructure and wellbeing needs of their students.

Rising temperatures can lead to heat-related illnesses, impacting students' ability to concentrate and participate in school activities. Poor air quality from bushfire smoke can exacerbate respiratory conditions, further affecting attendance and performance. Schools must also manage the psychological impacts of climate change on young people, who may experience increased anxiety and stress related to environmental concerns.

To address these challenges, investments in school infrastructure should be guided by a climate equity lens. This means prioritising upgrades that enhance climate resilience, such as installing energy-efficient cooling systems, improving insulation, and ensuring buildings are designed to withstand extreme weather. Schools should also incorporate green spaces and shade structures to

²⁴ For more information see:

Murphy, Hannah, 'As students swelter through back-to-school heatwaves, parents and teachers worry for the future', (*ABC News*), (3 March 2024)

< <https://www.abc.net.au/news/2024-03-03/heat-in-schools/103523536>>

²⁵ Carey, Adam, 'Brighton Primary students learn in 'tiny, crummy portables' but state funding proves elusive', (*The Age*), (9 April 2023) < <https://www.theage.com.au/national/victoria/brighton-primary-students-learn-in-tiny-crummy-portables-but-state-funding-proves-elusive-20230405-p5cy7u.html>

3AW Melbourne, 'Nothing short of a disgrace': Children exposed to weeks of toxic mould at Mornington Peninsula school' (27 February 2024) <https://www.3aw.com.au/nothing-short-of-a-disgrace-children-exposed-to-weeks-of-toxic-mould-at-mornington-peninsula-school>

3AW Melbourne, 'Melbourne Schools Fall into Shocking State of Repair' (28 February 2024)

<https://www.3aw.com.au/melbourne-schools-fall-into-shocking-state-of-disrepair>

Robyn Grace, 'Collapsed floors and safety risks: Public schools in disrepair close classrooms' (*The Age*), (5 March 2024) <https://www.theage.com.au/national/victoria/collapsed-floors-and-safety-risks-public-schools-in-disrepair-close-classrooms-20240305-p5f9v4.html>

provide cooler outdoor areas for students. Integrating climate education into the curriculum can empower students with the knowledge and skills to adapt to and mitigate climate change impacts.

In many areas across Victoria, temperatures exceeding 40 degrees are common. These extreme temperatures strain infrastructure that was not designed to withstand prolonged exposure to such conditions. For example, the increased use of cooling systems can lead to blackouts, and hospitals may struggle to support patients when their resources are overwhelmed by heat-related illnesses.²⁶

The transport system in Victoria is vulnerable to the effects of climate change, including extreme heat, flooding, and bushfires. These events can damage infrastructure, disrupt services, and pose safety hazards for commuters. Extreme heat can cause rail tracks to buckle and roads to deteriorate, leading to delays and increased maintenance costs. Flooding can obstruct transport routes, making it difficult for people to commute and access essential services.

Investments in public transport infrastructure should focus on resilience and sustainability. This includes upgrading rail and road networks to withstand extreme weather conditions, improving drainage systems to prevent flooding, and incorporating renewable energy sources to power transport services. Ensuring that public transport is accessible and affordable for all communities, especially those already disadvantaged, is crucial for promoting equity and reducing reliance on private vehicles.

By adopting a climate equity lens, these investments in public infrastructure can help create a more inclusive and resilient environment, ensuring that all communities benefit from sustainable improvements. This approach not only addresses immediate climate impacts but also fosters long-term resilience and sustainability.

Recommendations

Public Infrastructure and Transport

- 19. Green building standards:** Implement and enforce green building standards for all new public infrastructure projects to ensure energy efficiency and sustainability.
- 20. Climate resilient design:** Incorporate climate-resilient design principles in the construction and renovation of public infrastructure to withstand extreme weather events.

²⁶ Australian Institute of Health and Welfare (AIHW) 'Extreme weather is leading to more injury hospitalisations, with heat being the main cause' (Media Release, 02 November 2023) <https://www.aihw.gov.au/news-media/media-releases/2023/2023-november/extreme-weather-is-leading-to-more-injury-hospitalisations-with-heat-being-the-main-cause>

21. Renewable energy integration: Increase the integration of renewable energy sources, such as solar and wind, into public infrastructure projects to reduce carbon emissions.

22. Expansion and electrification of public transport: Invest in affordable and reliable public transport across outer suburbs to reduce reliance on private vehicles. This includes enhancing bus and train services to make sustainable travel options more accessible. Accelerate the transition to electric buses and trains to reduce greenhouse gas emissions and improve air quality.

23. Climate Adaptation Plans: Implement climate adaptation plans for public transport systems to ensure they remain operational during extreme weather events.

24. Sustainable Transport Incentives: Introduce incentives for using public transport, such as reduced fares or subsidies, to encourage residents to opt for more sustainable commuting methods.

Schools

25. Energy efficient buildings and green spaces: Retrofit existing school buildings with energy efficient technologies, such as LED lighting and improved insulation, to reduce energy consumption. Create green spaces and gardens within school grounds to enhance biodiversity and provide natural cooling.

26. Climate education programs: Integrate climate change education into the curriculum to raise awareness and empower students to take action.

27. Extreme weather and emergency preparedness plans: Develop and implement extreme weather and emergency preparedness plans for schools to ensure the safety of students and staff during extreme weather events.

Strategy Implementation and Enforcement

The implementation and enforcement of the Strategy in practice is critical to its success and it must be supported by clear regulations and legislative frameworks. There must be clearly defined roles for departments such as:

- Department of Energy, Environment and Climate Action;
- Department of Health;
- Department of Education;
- Department of Transport and Planning;
- Department of Justice and Community Safety;
- Homes Victoria and Consumer Affairs Victoria.

We call for improved transparency and accountability in the implementation of the Strategy and the existing Victorian Government Adaptation Action Plans. These agencies must report on their adherence to the Strategy and its outcomes for climate-vulnerable communities.

Recommendation

28. Implementing robust regulations and legislative frameworks: Implement robust regulations and legislative frameworks, with clearly defined roles for relevant departments, and enhancing transparency and accountability through regular reporting on adherence to the Strategy and outcomes for climate-vulnerable communities.

The urgent need for funding of community legal and support services

The Strategy must recognise the legal consequences of climate change for vulnerable communities and include dedicated funding for community legal centres and support services to respond to climate-related issues.

Our legal assistance spans complaints to the Victorian Housing Registrar, VCAT representation, compensation claims, and negotiation with housing providers. The rising number of these matters signals a growing demand for accessible legal support as the impacts of climate change escalate. Our work highlights the importance of embedding climate justice into housing policy and legal service delivery.

SMLS also operates an Integrated Services program in collaboration with Good Shepherd (SCIP), aiming to build a resilient community by adopting a holistic and integrated approach to address the legal and social needs of vulnerable individuals from diverse backgrounds in southeast Melbourne. Community development workers engage in legal education and community outreach, while a team of social work students assists clients with various activities, including housing and health advocacy, job readiness support, and warm referrals. Lawyers offer legal information, advice, referrals, casework, and representation, managing internal referrals to specialised legal areas and a financial counsellor provides financial support services and interventions. Despite this essential work, CLCs remain underfunded and under-resourced to integrate climate resilience into their legal services.

Funding co-located Health-Justice partnerships

Funding community health and legal services is essential to provide comprehensive support after climate events. These services can offer mental health support to individuals experiencing trauma

due to displacement, loss of property, or other climate-related stresses. Legal assistance is also crucial in helping people navigate insurance disputes, tenancy breaches, and other legal challenges that arise in the aftermath of such events. By ensuring that these services are well-funded, communities can receive timely and effective support, reducing the long-term impacts of climate events on vulnerable populations.

Co-locating health, legal, and social work supports in climate resilience hubs or neighbourhood houses can create a more integrated and accessible support system for communities. These hubs can serve as one-stop centres where individuals can access a range of services in a single location, making it easier for them to get the help they need. This approach fosters collaboration among different service providers, ensuring that individuals receive holistic care that addresses their physical, mental, and social needs. By bringing these supports together, communities can become more resilient and better prepared to handle the impacts of climate change.

We recommend that the Victorian Government allocate dedicated climate justice funding to community legal centres and social support services, enabling them to expand outreach, train staff, and respond effectively to the legal impacts of climate disruption. This includes funding for:

- Climate-focused legal education and outreach programs in multiple languages
- Free legal clinics targeting renters affected by housing-related climate risks (e.g. mould, poor insulation, unsafe heat exposure)
- Integration of climate justice roles within community legal services
- Development of culturally appropriate resources that make climate impacts relevant and understandable to vulnerable communities.
- Coordinated regional partnerships between CLCs, councils, health organisations, and emergency response services.

Failure to fund these interventions will deepen inequality. In communities with limited means to adapt, the consequences are already severe. Many renters live in homes without proper cooling, insulation, or weatherproofing, leaving them dangerously exposed during heatwaves or storms. These events are not hypothetical. They result in property damage, serious health risks, and legal disputes, particularly when landlords fail to meet minimum standards or attempt retaliatory evictions.

Without targeted government investment, CLCs are forced to stretch already limited generalist services to meet emerging climate-related legal needs, often without adequate training or capacity. Funding would enable services like SMLS to build staff capability, extend outreach, and better integrate legal assistance into broader climate adaptation initiatives.

Recommendation

29. Climate justice funding: Allocate dedicated funding for climate justice initiatives within legal and social services. This funding should support programs that address the disproportionate impacts of climate change on marginalised communities, ensuring they have access to legal representation and social support.

Community Feedback

We engaged with several community organisations and community members to understand their concerns about climate change and its impact on their communities. Their feedback highlighted the challenges they face, including rising living costs, extreme weather events, and the need for better climate adaptation strategies.

Community Feedback 1: Youth Worker- Multicultural organisation

A multicultural youth worker we interviewed for this submission shared firsthand accounts of the challenges their community faces in adapting to climate change.

In public housing, families struggle with outdated heating systems that do little to combat the cold in winter and fail to provide relief during scorching summers. Many residents fall ill due to poor housing conditions, while severe weather events (damaging winds, heavy rainfall, and power outages) continue to disrupt daily life. On the hottest days, few people seek help, because they do not expect assistance to be available.

The rising cost of living is another pressing concern for members of this community group. With energy prices soaring, families are forced to make difficult choices, limiting their appliance use, skipping meals, and cutting back on essentials. Some children's lunches consist only of a packet of chips instead of fresh fruit. Many households avoid turning on heaters, opting for extra blankets, and use fans instead of air conditioning to keep expenses down.

For those whose power is disconnected entirely, emotional, and mental well-being deteriorates further, leading some to turn to harmful coping mechanisms, such as substance use, out of desperation.

The community also lacks essential knowledge about preparing for climate-related disasters such as floods or bushfires. When disasters or loss do occur, support is often sought too late, leaving families vulnerable in the face of sudden displacement or loss.

Older residents reflect on the environmental changes they have witnessed. In their home countries, seasons were once predictable, but now they stretch unnaturally long. Floods have worsened, forcing people to travel to new locations, disrupting livelihoods and displacing communities.

This youth worker identified the need for urgent need for systemic change, modern, energy-efficient heating and cooling systems in public housing would relieve financial strain while improving health outcomes. Better-built homes or renovations to existing properties would provide long-term climate resilience. They also described how beyond infrastructure, education is key. Spreading awareness of practical solutions, reducing costs through subsidies, and ensuring younger generations receive early guidance on climate action would empower the community. Targeted education for CaLD communities is essential, as knowledge is the most effective tool in preparing for climate change.

This youth worker's insights highlight how climate change is not just an environmental issue; it is a social justice issue that demands immediate attention and meaningful action.

Community Feedback 2: Senior Member of Multicultural organisation

A senior representative from a multicultural organisation in Victoria shared their community's deep concerns about climate change, particularly its impact on their home country, Vietnam. The community has directly witnessed environmental changes in Vietnam, including worsening typhoons and unpredictable rainfall, which highlight the urgent need for climate adaptation measures.

In addition to environmental concerns, the community faces significant cost of living pressures and health issues linked to climate change. Some members have had to take medication to manage weather-related illnesses. The representative identified human activities, such as excessive water use, plastic pollution, and rising fuel consumption, as major contributors to environmental degradation.

Awareness of climate change within the community in Australia remains inconsistent. While some individuals recognise the urgency of taking action, others feel powerless due to financial hardships. This disparity underscores the need for targeted education and support to help all community members understand and address the impacts of climate change.

These insights emphasise the importance of comprehensive climate adaptation strategies that consider both environmental and socio-economic factors. By addressing the specific needs and challenges faced by multicultural communities, we can foster greater resilience and ensure that everyone is equipped to cope with the changing climate.

Community Feedback 3: Housing and Renters Services Professional

A housing renters service professional shared with us their perspective on the challenges faced by their community in the context of climate change. They highlighted that, aside from access to clean water, solar energy, and poor air quality, all other climate issues are prevalent. This provider, who has young children, expressed deep concern about their future, noting that even with two incomes, they struggle to afford essentials, let alone luxuries. The difficulty in providing a decent meal underscores the financial strain many families face.

In their professional role, this provider supports individuals exposed to extreme weather conditions. They observed varied levels of awareness about climate change and its impacts on Victorians. Despite efforts to encourage the community to take advantage of government rebates for electricity and gas bills, many people in crisis focus solely on surviving each day rather than considering the broader implications of climate change.

The provider also noted an increase in shoplifting at local stores and a growing demand for food vouchers, indicating rising economic hardship. Many transitional properties lack air conditioning, highlighting the need for more government rebates to improve living conditions. Within the community, there is a greater concern for immediate well-being rather than environmental impacts, as people are primarily focused on getting through each day.

This perspective underscores the importance of addressing both immediate needs and long-term climate resilience. It calls for increased support and resources to help vulnerable communities adapt to climate change while ensuring their basic needs are met.

Community Feedback 4: CaLD Representative - Financial Counselling Professional

“It’s not that people don’t care or are ignorant to climate change, it’s just that they don’t understand how to be more environmentally conscious. It takes a lot of effort for one person to be more environmentally aware. I have friends that don’t want to have kids because they are unsure of what future will look like”

A financial counselling professional working with CaLD communities highlighted several critical challenges related to climate change and its financial impacts. Extreme weather events, such as

heavy rain, heatwaves, and cold snaps, can severely damage properties and disrupt communities, leading to significant financial consequences. Insurance costs are high, and many people find themselves unable to repay loans or mortgages due to a lack of income.

In multicultural communities, many individuals have little to no experience with extreme weather events like bushfires and flooding, which are uncommon in their home countries. This lack of experience means they often do not know how to respond to such events or understand the associated safety and health concerns. There is a pressing need for more resources and education within these communities, especially as more migrant families move to rural areas like the Grampians and Shepparton, which have recently experienced devastating fires and floods.

The rising cost of living, particularly with increasing energy and housing prices, affects everyone. The professional noted a significant shift in how people use electricity and gas at home, with many cutting back on heating and cooling to save on costs. This has led to families limiting cooking to just a few days a week and an increased reliance on free food and food vouchers. Many renters face additional challenges as landlords often do little to improve insulation and cooling in homes, and rental agreements typically do not allow tenants to make necessary changes.

The professional emphasised that the government needs to do more to make green energy accessible and to improve rental policies. In Australia, rental agreements are often short-term and restrictive, unlike in Europe, where longer leases allow families to make more changes to their homes. The lack of adequate heating and cooling can lead to health issues, affecting employment and mental health.

Insurance costs also pose a significant challenge, especially in areas prone to extreme weather events. After such events, insurance rates often skyrocket, making them unaffordable for many. The professional recalled a government insulation scheme from around eight to nine years ago that was poorly executed, leading to a lack of trust in government initiatives.

The professional called for more proactive government involvement, including education programs that go beyond printed resources. They stressed the importance of understanding the target audience, particularly migrants who may not be familiar with local recycling practices. Effective education and support are crucial for helping communities become more environmentally conscious and resilient to climate change.

Community Feedback 5: Housing & Renter Service Professional and Southeast Victoria

A housing and renter service professional from Southeast Victoria shared their concerns about the challenges faced by renters, particularly in relation to climate change. One of the primary issues highlighted was the prevalence of mould in rental properties. Victoria's cold, rainy climate for 6-8 months of the year exacerbates this problem, and even minimum standards are insufficient to address it. Many homes have old, wet carpets, and renters often cannot afford to move to better housing due to the high costs.

The professional noted that Australian houses generally have poor insulation, making them cold in winter and hot in summer. This situation leads to increased energy consumption and higher utility bills. The lack of proper insulation affects people's health and employment, as they struggle to sleep well and stay healthy. Families with young children are particularly vulnerable, as extreme weather conditions impact them both indoors and outdoors.

While there is a basic awareness of climate issues within the community, it varies depending on cultural background. For example, migrants from Malaysia are more accustomed to discussing natural occurrences and climate issues. It is crucial to keep these conversations going to ensure a better future. However, people on lower incomes are lagging behind, with many applying for energy relief.

The professional also pointed out that migrants from hotter countries often do not understand why housing structures are not better suited for colder winters. The tight rental market and affordability issues further complicate matters.

Health problems are common during extreme weather months. The stress of dealing with these issues, combined with the slow pace of change in addressing climate impacts, leaves people worried about the future. Families often face financial burdens and legal challenges when they have to move due to mould and other housing issues.

While solar programs benefit homeowners, they do not provide enough cost savings for renters. Community battery schemes and knowledge about these programs are also lacking. The professional emphasised the need for government incentives to encourage energy conservation, improvements in minimum standards for insulation and windows, and better tracking of environmental changes and improvements over time.

These insights highlight the urgent need for comprehensive strategies to improve housing conditions, enhance energy efficiency, and support vulnerable communities in adapting to climate change.

Community Feedback 6: Katherine A, Gippsland Community Legal Service

Katherine, who works with the Gippsland Community Legal Service and is part of the Disaster Recovery Preparedness team, shared her experiences and observations. Her role involves providing community legal education in response to disasters, with severe storm events being a major issue in the area. Supporting insurance claims and navigating insurance laws are significant aspects of her work.

A critical event occurred during a February storm when both power and telecommunications were lost simultaneously, isolating the community due to extended power outages. Storms are the greatest concern in East Gippsland, followed by heat and bushfires. Housing issues are prevalent, with water inundation, slow insurance responses, and high mould levels causing significant problems.

The greatest concerns are stress, health, and financial impacts. The stress and trauma associated with disaster events lead to social and emotional challenges, highlighting the need for greater legal support to alleviate health problems. Smoke from bushfires and controlled burns affects air quality, and limited access to health services in East Gippsland exacerbates these issues, especially as the distance from Melbourne increases. The cost of living is a major concern, and after bushfires, the closure of places and the cessation of small businesses leave people unable to work while they are in recovery mode.

Community legal education sessions are crucial in helping people prepare for disasters and understand their legal rights. However, many tenants face storm-related damages and maintenance issues, often seeking legal help only when they are at their wits' end due to a lack of awareness about free legal services. Empowerment is a significant challenge, as tenants often feel powerless in getting their maintenance and repairs done.

Awareness and climate programs are heavily dependent on funding, which poses challenges. For example, sessions were conducted only for seniors because that was where the funding was available. There are gaps in knowledge and community awareness, and there is a need for more support and funding to address these issues.

Katherine emphasised the importance of climate-resilient housing, ensuring that homes are prepared for climate impacts and that people are ready from a health and legal preparedness standpoint. This would reduce legal problems related to housing.

These insights highlight the urgent need for comprehensive strategies to improve housing conditions, enhance disaster preparedness, and support vulnerable communities in regional Victoria in adapting to climate change.

Community Feedback 7: Randa A, Senior Victorians Community
Representative - Arabic Women's Group Southeast Victoria

Randa, representing the Arabic Women's Group in Southeast Victoria, shared her community's concerns about climate change and its impacts on senior Victorians. The group's purpose is to bring seniors out of isolation, encouraging involvement in community activities and information sessions to improve health and well-being.

Health is the most pressing issue among senior Victorians in this community, exacerbated by extreme weather events such as heatwaves, high winds, and humidity. These conditions cause breathing problems and worsen ailments like hay fever. During power outages on hot and stormy days, the lack of air conditioning or fans further aggravates health issues. Dusty air from extreme winds also affects seniors, and access to health services or online help becomes restricted during such events.

The increased cost of basic items is another major concern. Seniors, with limited income, struggle to afford medical needs, especially medications that are not covered by Medicare rebates. Extreme weather exacerbates health conditions, leading to higher out-of-pocket expenses for medications. Public transportation and taxis add to the costs on hot days when seniors need to go shopping. Many avoid using heating or cooling systems to save money, opting instead to use fans or cool off with wet towels.

Energy-efficient systems like solar panels offer initial benefits but often come with maintenance costs that seniors must pay out of pocket.

Isolation is a significant consequence of climate events, as seniors are unable to go shopping, leave their homes, or access online services due to associated costs.

Randa suggests that the government should lower utility bills, manage maintenance costs for energy-efficient systems, provide medication rebates, and reduce costs related to electricity, cars, and water usage to alleviate the financial burden on seniors.

These insights highlight the urgent need for targeted support and resources to help senior Victorians cope with the impacts of climate change, ensuring their health and well-being are prioritised.

Community Feedback 8: Rebecca Abernethy, Coordinator Multicultural Community Engagement, enliven Victoria (part of Each)

Rebecca works with enliven Victoria (part of Each), a health organisation focused on planetary health and plain language delivery, including initiatives like Heat Heroes. She highlighted several pressing issues related to climate change and its impact on communities in Pakenham and Casey. These include bushfires, the rising cost of living and energy bills, access to health services, and heatwaves.

People often avoid using air conditioning due to high energy costs, despite having the appliances. Renters and those in public housing face additional challenges, as they cannot install solar panels and other energy-efficient systems.

Rebecca shared varied experiences from different community groups. Among senior citizens, isolation during extreme weather events is a significant concern. Older adults, particularly those without adult children to support them, struggle with health conditions exacerbated by heat and cold. Support workers also face difficulties in extreme weather, with seniors often confined to their beds, unable to engage in activities.

Recent migrants, such as those in the Afghan community, face unique challenges. Many families have limited knowledge about how to modify their homes to cope with extreme weather, and financial constraints prevent them from using air conditioning. Health impacts are severe, with some avoiding medical help due to lack of Medicare coverage. Rebecca recounted a case where a newly arrived migrant who relied on a medical oxygen device was unaware that he could register with his electricity provider to manage extreme weather events, so did not go to sleep for fear of the power going out.

There is a growing awareness of climate issues within the community, driven by research and initiatives like enliven Victoria (part of Each) hot spot works. However, people face limitations in making their homes more resilient. Questions about government responsibility and dissatisfaction with the lack of green spaces are common. Despite a strong will for collective action, many are preoccupied with other priorities.

Rebecca emphasised the need for better insulation, fitting fixtures, and blinds in public housing, which have been delayed for years. She called for more green areas and shady trees in inner suburbs like Dandenong. Managing bushfires and ensuring proper maintenance and repair in rental properties are critical. Newly arrived migrants often lack knowledge about their rights and hesitate to push landlords for improvements.

Community conversations reveal concerns about extreme events in their home countries, with older adults feeling stuck and unwell during heatwaves. Rebecca highlighted the importance of climate networks and grassroots efforts, which often lack sufficient funding. She stressed the need for minimum property requirements to withstand climate pressures, better information sharing about flood insurance, and protections for people's rights.

Rebecca's insights underscore the urgent need for comprehensive strategies to improve housing conditions, enhance climate resilience, and support vulnerable communities in adapting to climate change.

Community Feedback 9: Debi F, Hume Riverina Community Legal Service, North East Victoria

Debi, Managing Lawyer of Generalist Services at Hume Riverina Community Legal Service (HRCLS) and Manager of the Disaster Response Program, shared her experience of providing legal assistance to disaster affected regional communities.

In response to the Black Summer bushfires of 2019-20 that impacted the Upper Murray, HRCLS as the only free legal service in the region, developed the Bushfire Recovery Project.

It was recognised that building relationships and trust would be critical to the effective provision of legal services. It was also understood that there was significant unmet legal need that would be compounded by the disaster event and intersecting non-legal problems related to finance, health/mental health, and family violence.

The project was developed on three tiers of partnership, with a community development approach.

Partnerships with community networks and organisations including Neighbourhood Houses were built. Engaging with these community hubs and groups was critical in trust building and enabled people to meet with lawyers in safe spaces within their community.

HRCLS partnered with local place-based services Upper Murray Family Care Financial Counselling, Gateway Health Disaster Recovery & Resilience and Centre Against Violence to

provide holistic support to clients where legal assistance was provided alongside financial counselling, mental health support, recovery case management and family violence support.

Existing relationships (including referral pathways) between HRCLS and specialist community legal centres were strengthened to ensure greater capacity was available to meet the high level of legal need.

These tiers of partnership enabled effective service delivery in place and the community development approach enabled the project to pivot in response to subsequent disaster events, the 2022-23 floods and 2022 Falls Creek landslide. While communities were impacted to varying degrees, connections between communities saw some people affected by multiple events, compounding legal problems and the capacity and resilience of people of people to address them.

Government policy must consider the disproportionate exposure regional Victorians have to the impacts of climate change and disaster. This exposure is even more acute for those experiencing intersecting disadvantage.

HRCLS experience, supported by independent evaluation, provides specific endorsement for recommendations 1 – 10, 15 – 18, 28 – 29 of this submission, particularly funding for the community development and partnership approach to climate justice.²⁷

²⁷ Clare Keating, Effective Change Pty Ltd, [Evaluation of the Bushfire Recovery Outreach – Legal Information Project](#), April 2024