Homes NSW

Mid North Coast

Housing Recovery Service

8 October 2026

Rocco Esposito
Director



The Challenge: Housing Instability After Disaster



What we saw on the Mid North Coast

Significant housing damage following the May 2025 weather event.

Households displaced from homes for extended periods.

People relying on Emergency Accommodation months after the event.

Renters competing in an already tight rental market.

Homeowners and landlords unable to fund urgent repairs.

Increased risk of homelessness and social dislocation.

A Coordinated Disaster Housing Response

Why the Housing Recovery Service was created

Homes NSW and the NSW Reconstruction Authority established a single point of contact for disaster affected people experiencing housing issues. This provided:

- Centralised triage
- Assessment and case coordination
- Navigation of grants and supports
- Referrals to housing and services
- Faster pathways into safe housing outcomes



What the Housing Recovery Service Offered

🏠 For Homeowners	• Disaster Relief Grants, Home Repair Grants and Temporary housing solutions while repairs were undertaken
🏘️ For Renters	• Renters Bond and Advance Rent Grant and a Housing pathway planning to avoid homelessness
🏠 For Landlords	• Access to repair and recovery grants Assistance returning housing stock to the market faster
🚐 Temporary Accommodation	• Temporary accommodation options (At-Home Caravans Program) while permanent housing solutions were established
🤝 Case Coordination & Support	• End-to-end case management until a housing outcome was achieved - Referral to appropriate grants and programs

Outcomes and Impact - Homelessness Prevention in Practice

Broad Outcomes

- Impacted clients connected to support services.
- Renters secured new tenancies or returned home.
- Homeowners returned to repaired properties sooner.
- Communities remained connected to local support networks.
- Housing stock restored more quickly.



What Worked on the Ground & Lessons for Future Disaster Responses



Multi-Agency Housing Recovery Model

The Housing Recovery Service:

- Worked directly with local real estate agents, service providers and Government agencies to facilitate housing outcomes.
- Connected clients with support services and referral pathways.

What we learned

- Create a single housing recovery entry point.
- Invest in flexible grant programs supported by strong partnership across agencies.
- Focus on sustainable housing outcomes, not temporary shelter. Prioritise homelessness prevention from day one.
- Keep people connected to their communities wherever possible.


NSW
GOVERNMENT