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Indigenous housing support in Australia: the lay of the land

From the AHURI Inquiry: Inquiry into developing a long-term governance and resource framework for sustainable and effective Indigenous housing

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Acronyms and abbreviations used in this report

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AIHW	Australian Institute of Health and Welfare
AHNT	Aboriginal Housing Northern Territory
AHC	Aboriginal Housing Company
AHO	Aboriginal Housing Office
AHURI	Australian Housing and Urban Research Institute Limited
AHV	Aboriginal Housing Victoria
ALC	Aboriginal Land Council
ATSI	Aboriginal and Torres Strait Islander
ATSIC	Aboriginal and Torres Strait Islander Commission
CHP	Community Housing Providers
CLT	Community Land Trust
COAG	Council of Australian Governments
CRA	Commonwealth Rent Assistance
CS	Case study
CTG	Closing the Gap
CTG-SSP	Closing the Gap – Sector Strengthening Plan
DPMC	Department of the Prime Minister and Cabinet
DSS	Department of Social Services
HAFF	Housing Australia Future Fund
HPP	Housing Policy Partnership
IBA	Indigenous Business Australia
ICCHO	Indigenous community-controlled housing organisation
IREG	Indigenous Regions
NASHH	National Agreement on Social Housing and Homelessness
NATSIHA	National Aboriginal and Torres Strait Islander Housing Association
NGO	Non-government organisation
NHSAC	National Housing Supply and Affordability Council
NIAA	National Indigenous Australians Agency
NPARIH	National Partnership Agreement on Remote Indigenous Housing
NRSCH	National Regulatory System for Community Housing
NSW	New South Wales
NSWALC	New South Wales Aboriginal Land Council
NT	Northern Territory
NTRHP	Northern Territory Remote Housing Package
Q1	Quartile 1
Q2	Quartile 2
RoGS	Report on Government Services
SA	South Australia
SA4	Statistical Area 4
SAHT	South Australian Housing Trust
SHAP	Social Housing Accelerator Payment
SOMIH	State Owned and Managed Indigenous Housing
TFHC	Department of Territory Families, Housing and Communities
WA	Western Australia

Glossary

A list of definitions for terms commonly used by AHURI is available on the AHURI website ahuri.edu.au/glossary.

Executive summary

Key points

- This report has been produced in a very dynamic policy and program environment for the Indigenous housing system.
- Our research indicates that Indigenous householders are experiencing much higher levels of unmet need than existing or proposed resources will address.
- While there has been a recent upscaling in Australian Government investment for social and affordable housing, with Indigenous Australians recognised as a priority cohort, the impact this will have on housing outcomes remains uncertain.
- The reality is the Indigenous community-controlled housing sector remains very underdeveloped and under resourced. Despite good intentions, there is no clear, agreed national vision or calibrated plan for how Indigenous community-controlled housing can be empowered and grow successfully.
- Current directions in governance and shared decision making driven by Closing the Gap are positive but will need to be sustained over a much longer time-frame; short-term political cycles mean disruption remains a major risk factor.
- There is a strong need for a national strategic framework to guide future Indigenous housing. A flexible pathways approach to policy development that incorporates all elements of the housing system and recognises demographic and geographical diversity is required.

Key findings

This research provides—for the first time—a consolidated understanding of the status of Indigenous housing governance, resourcing and regulation in Australia. The findings are based on a detailed literature review, extensive desktop review of the current Indigenous housing system across Australia, an analysis of available housing data, a housing needs analysis and targeted stakeholder consultations.

Historical and policy context

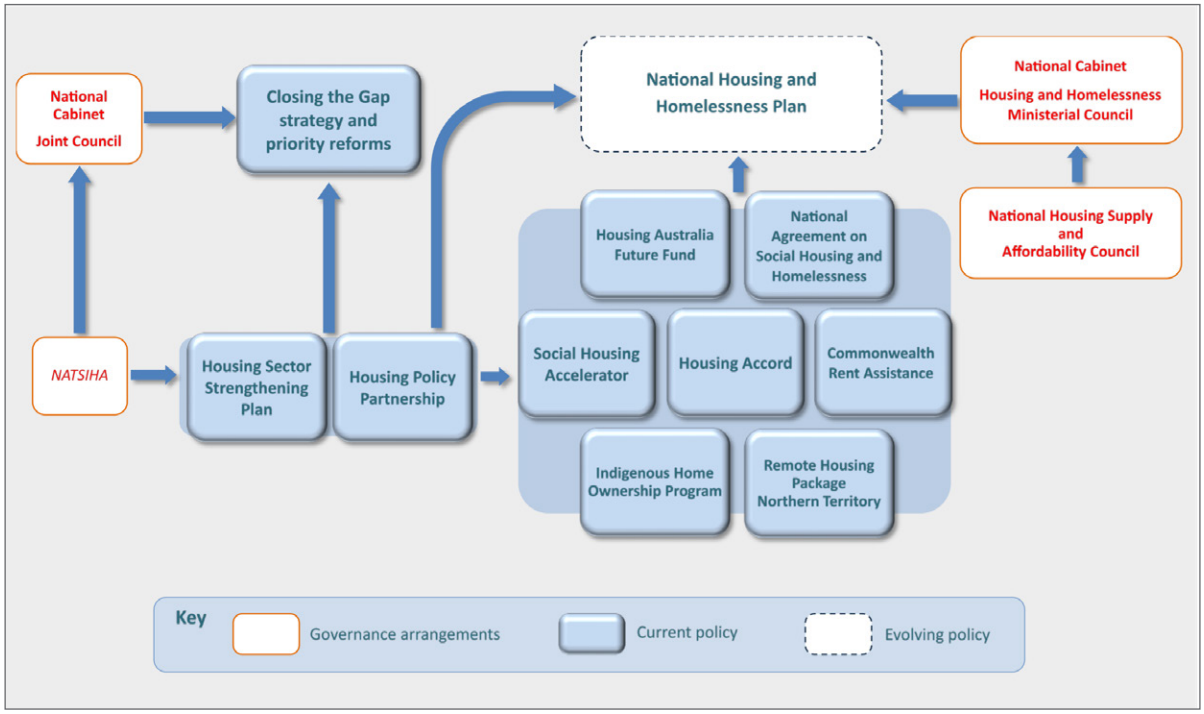
The abolition of the Aboriginal and Torres Strait Islander Commission (ATSIC) in 2005 marked the end of a prior era of Australian Government support for greater self-determination in Indigenous affairs. Over most of the subsequent two decades, national housing and homelessness frameworks favoured mainstreaming of service provision. This was particularly destructive to Indigenous community-controlled housing organisations (ICCHOs) and led to a considerable shrinkage of the sector and its capacity for self-governance (Milligan, Martin et al. 2016).

The 2020 renegotiated national 'Closing the Gap' (CTG) strategy promises positive reform to both mainstream and community-controlled housing to better respond to the needs and aspirations of Indigenous households, and to promote self-determination and joint decision making (Australian Government 2020). It is too early, however, to evaluate the impacts.

Governance, resourcing and service delivery

The Indigenous housing system is complex and diverse. Figure 1 below illustrates the array of governance and program elements that make up the system at the national level.

Figure 1: Current and evolving national Indigenous policy and governance context



Source: Authors

At the national level, multiple government agencies and entities have responsibilities for aspects of national housing policy and, by implication, housing outcomes for Indigenous Australians. However, there is no single agency with overall responsibility for developing a strategic direction for Indigenous housing policy and for comprehensively reporting on its outcomes. In that way, there is no national Indigenous housing strategy or resource plan guiding the development of housing services for Indigenous Australians. Jurisdictionally, only some states and territories currently have dedicated Indigenous housing strategies (New South Wales, Queensland, South Australia and Victoria) and these vary in scope and adequacy.

Indigenous social housing is largely funded by the Australian Government and state and territory governments. In the past, national funding programs created a mandate and incentive for jurisdictions to focus on Indigenous housing needs, such as the National Partnership Agreement on Remote Indigenous Housing (NPARIH) (2008–2018). However, after the cessation of NPARIH in 2018, there were very few dedicated resources at the national level to grow and improve Indigenous housing across Australia, leaving strategies and spending to be determined by individual jurisdictions. A key exception is the Northern Territory Remote Housing Package—a joint commitment by the Australian Government and Northern Territory Government.

There has been a recent upscaling in Australian Government investment in social and affordable housing and more priority for housing assistance for Indigenous Australians. However, it is too early to say how effective initiatives like the National Agreement on Social Housing and Homelessness (NASHH), Social Housing Accelerator Payment (SHAP) and Housing Australia Future Fund (HAFF) will be in overcoming Indigenous housing disadvantage. Further, a lack of consistent data and transparency around proposed housing outcomes for this group remains.

State and territory governments are also committing more resources towards new supply of social and affordable housing than in the recent past. However, it is not clear how much of this funding will go directly towards housing for Indigenous people.

Indigenous housing is predominantly managed by state and territory governments across Australia. The Indigenous community-controlled housing sector is small and underdeveloped in every state, though to a lesser extent in New South Wales and Victoria. Under CTG, momentum is mounting regarding the implementation of priority reforms that include development of this sector. For its part, the Indigenous community-controlled housing (ICCH) sector is increasingly organised and networked, with peak bodies at the national and state and territory level and stronger governance arrangements. Founded in 2020, the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) is the national leadership body and plays a crucial role in building and advocating for the sector. However, sound assessment and official recognition of the resources, structures, strategies and timeframe required to enable the Indigenous controlled sector to deliver a larger share of housing is lacking.

Tenure options and key issues

In 2021, over two-thirds of Indigenous households lived in the private sector, either owning outright (14.1%), owning with a mortgage (28.1%) or renting from a private landlord (27.6%) (ABS 2022a). The private market, therefore, is a key and growing aspect of housing provision for Indigenous Australians across all jurisdictions. However, there are very few examples of specific initiatives to support Indigenous people entering or succeeding in the private market. Where such initiatives do exist, they tend to be small-scale or one off (Productivity Commission 2022).

Significantly, approximately one-quarter of Indigenous households rely on social housing compared to approximately four per cent of non-Indigenous Australians (SRCGSP 2024). A large majority of Indigenous households in social housing currently have their housing managed by a government department or a non-Indigenous community housing organisation.

Mainstream social housing is fast becoming dominantly Indigenous housing in some localities. Among other considerations, this has major implications for housing support services and the way they are delivered. Concerns have been raised regarding the capacity of mainstream housing providers to meet the needs of Indigenous tenants and, under CTG, state and territory governments have committed to providing more culturally responsive housing services.

High rates of homelessness, overcrowding and housing affordability stress among Indigenous households, along with housing quality and suitability, remain as key issues to be addressed (Moskos, Isherwood et al. 2024).

This, and the distinctive distribution of the Indigenous population, makes for a vastly different pattern of housing need to that of non-Indigenous Australians, necessitating a very different set of policy responses.

Unmet needs

A better understanding of Indigenous housing need—especially the cause, type and geography of unmet need—is crucial to formulate future policy responses. Robust needs assessment is also required to allocate resources to different housing options under a national framework for Indigenous housing, as well as to inform regional and local planning of housing responses.

Applying an established methodology for assessing housing need (Lawson, Pawson et al. 2018), we estimate that in 2021, 45,700 Indigenous households had unmet core housing needs. This equates to nearly 13 per cent or, one in eight, of all Indigenous households (double the rate for all Australian households). If nothing changes, projections indicate there will be an additional 26,400 Indigenous households with unmet housing need by 2041 due to household growth.

Over 81 per cent of the unmet need among Indigenous households who are renting arises from rental stress. The remainder comes from being in severely overcrowded housing (14%) or living in inadequate housing (4%).

There are significant variations in the patterns of unmet need among Indigenous households by location and origin of need. Areas with the greatest levels of unmet need include many parts of New South Wales and Queensland, where rental stress is concentrated, and remote Australia, where much of the unmet need arises from overcrowding in social housing.

Policy development options

Our findings indicate a strong need for the development of a national, strategic framework for Indigenous housing, as advocated by the ICCHO sector. It should be underpinned by robust, needs-based evidence, and accompanied by state and territory government strategies that set clear goals and targets. A national strategy should also focus on building partnerships outside of government, including with the private housing industry, educational institutions and non-Indigenous non-government organisations (NGOs).

It is also recommended that a national body is established to lead the development and co-ordination of Indigenous housing policy principles and their articulation with CTG, to ensure a more consistent approach to the development and regulation of the ICCHO sector, and to enable local and regional Indigenous housing interests and needs to be represented and heard at the national level. This body should be legislated to ensure it has the durability to develop long-term strategies and to facilitate evidence-based, rather than politically driven, policy.

Policy frameworks for the Indigenous housing system should take a pathways approach, from homelessness to social housing and from private rental to home ownership. This requires more flexible funding strategies and strong linkages that can work across different areas and sectors of the housing system. This is especially the case for mainstream social housing providers and ICCHOs where integration and co-ordination are limited.

Any policy development should also account for the geographical and demographic diversity of Indigenous populations. Instead of centrally developed, top-down approaches, flexible strategies are required that provide for representation and responsiveness to local contexts and needs. Policy development also needs to pay careful attention to local integration, accurate and timely local information, and networks and strategies to ensure housing providers are empowered for adaptive service delivery. Most importantly, it means the focus on remote housing does not come at the expense of urban housing but remains on the distinctive needs of Indigenous people in both urban and remote areas.

The study

The research presented in this report is part of a wider AHURI *Inquiry into developing a long-term governance and resource framework for sustainable and effective Indigenous housing*. The Inquiry was motivated by an acknowledgement that Indigenous Australians experience poorer housing outcomes compared to non-Indigenous householders. However, due to inconsistent and fragmented approaches to the governance, resourcing and regulation of housing, the Indigenous housing system is experiencing challenges in improving outcomes.

The overall aim of our Inquiry is to understand and outline how Indigenous housing can be best supported over the coming decade. Using a mixed methods approach, the research has a particular focus on governance and regulatory arrangements; Indigenous self-determination; housing resourcing, supply and management; and the measures necessary to ensure sustainable and effective Indigenous housing support.

The Inquiry research is being undertaken in two sequential stages. The first stage of the Inquiry—the findings of which are presented in this report—was comprised of four key research activities:

1. A **literature review on Indigenous housing support** was completed to underpin and provide context for the Inquiry research. The literature review included an examination of the recent history of Indigenous housing in Australia, identifying key policy learnings and current issues.
2. A **desktop review of the current Indigenous housing system** elicited comprehensive information of the key elements of this system both nationally and for each state and territory jurisdiction. An analysis of housing data was also undertaken on housing tenure, services and needs.
3. A **housing needs analysis** utilising Australian Bureau of Statistics (ABS) Census data was also undertaken to measure the affordability, suitability and adequacy of current Indigenous housing provision. This analysis was then used to estimate the level of current and projected unmet need.
4. **Stakeholder consultations** were conducted with key informants from government and the Indigenous community-controlled housing sector. These consultations supplemented the information generated by the desktop review.

The second stage of the Inquiry will generate further evidence on the Indigenous housing system via eight in-depth case studies. Adopting a thematic approach with data collected from stakeholder interviews, these case studies will each provide empirical evidence pertaining to the various elements of the housing system —its governance, resourcing, tenure pathways and options, and service delivery models. A second report will present the findings from the case study research. The research findings from the full Inquiry will be integrated, culminating in the development of a national Indigenous housing governance and resourcing framework. The overall Inquiry findings and the resulting framework will be outlined in a third report.

The Inquiry research program is being informed by an expert Indigenous Advisory Committee (IAC) comprised of Indigenous housing leaders and practitioners from across Australia. The IAC have assisted in the research design, provided culturally informed advice about the Indigenous housing system, and a review of research findings. At the conclusion of the research, the IAC and other housing policy makers will participate in an Inquiry Panel to consider and discuss the implications of the full body of Inquiry research.

1. Introduction

- **This research is concerned with the future of the Indigenous housing system in Australia. It aims to develop a national framework that will improve the housing choices of Indigenous households and be capable of addressing existing and projected levels of unmet housing need.**
- **A central concern underpinning the research is how such a framework can best support Indigenous Australians' aspirations for greater self-determination in controlling the housing in which they live.**
- **The research is being conducted in two stages: a review of existing evidence and data (presented in this report); and the collection of new evidence (via intensive case studies) on how best to resource, manage and deliver Indigenous housing support.**
- **A committee of ten Indigenous housing leaders and practitioners has been formed to advise on the research design and to review its progressive findings.**

1.1 Research context

It is well-recognised that Indigenous Australians[1] experience poorer housing outcomes and are more likely to live in precarious and unsatisfactory housing compared to non-Indigenous householders (AIHW 2021; Moskos, Isherwood et al. 2022; Productivity Commission 2022). The 2020 National Agreement on Closing the Gap (CTG) has acknowledged the important role that housing plays in improving life outcomes for Indigenous Australians (Australian Government 2020). Housing is one of 17 socio-economic areas targeted in CTG with an identified outcome that 'Aboriginal and Torres Strait Islander people secure appropriate, affordable housing that is aligned with their priorities and need' (Australian Government 2020).

1 Generally in this report we use the term 'Indigenous' to refer to both Aboriginal and Torres Strait Islander peoples of Australia. In doing so, we do not wish to diminish the distinctive identities of Aboriginal people and Torres Strait Islanders.

However, the Indigenous housing support system is experiencing challenges in improving housing outcomes. Current and past approaches to the governance, resourcing and regulation of Indigenous housing have been ever-changing, inconsistent and fragmented across Australia. As a result, at the state and territory level there is considerable variation in approaches to Indigenous housing support including disparity in governance arrangements and the level of devolution that has occurred to Indigenous-controlled organisations. The Indigenous community housing sector has undergone considerable change over recent years, buffeted by shifts in government policy that favour either mainstreaming approaches to service delivery or greater self-determination. Moreover, there remains a lack of agreement around how self-determination can best be achieved in Indigenous housing, and which policy and governance settings will safeguard sustainability over the medium- to long-term.

Our Inquiry is examining the status of Indigenous housing support within Australia and what is needed to ensure its future growth and sustainability. Considering Indigenous housing in both the Indigenous-controlled and mainstream housing systems, the Inquiry aims to provide an in-depth understanding of current approaches to the governance, resourcing and regulation of Indigenous housing. Particular focus is given to self-determination and future models for the supply, management and resourcing of housing.

The Inquiry is also considering the roles that different levels of government can play in supporting Indigenous housing. Building upon work already undertaken (such as the Indigenous housing peak body's 2022 Housing Sector Strengthening Plan) and the evidence we collect, our Inquiry will propose a long-term governance and resource framework for Indigenous housing with recommendations formulated as to how this can be implemented going forward. Throughout the Inquiry, consideration is being given to understanding the specific and diverse housing needs of Indigenous Australians living in remote, regional or urban locations and the implications this has for future housing support.

1.2 Research aims and methods

The overall aim of our Inquiry is to understand and outline how Indigenous housing can be best supported over the coming decade. The study addresses the following overarching Inquiry research questions (IRQs) and sub-research questions (RQs):

- IRQ1: What reforms are required for existing governance and regulatory arrangements to improve housing outcomes for Indigenous Australians, and according to what principles?
- IRQ2: How can self-determination be better supported in Indigenous housing policy and provision?
    - RQ1: How is Indigenous housing policy currently developed and implemented within Australia? What processes are followed and who is involved in decision making?
    - RQ2: To what extent, and how, is Indigenous self-determination currently actioned within Australian housing policy and provision?
    - RQ3: How are Indigenous aspirations for housing best supported by different levels of government?
    - RQ4: How does self-determination support improved housing outcomes?
- IRQ3: How is Indigenous housing best resourced, supplied and managed?
    - RQ5: How is Indigenous housing resourced, supplied and managed across jurisdictions? What are the roles and inputs from different levels of government, Indigenous community housing organisations and the mainstream housing sector?
    - RQ6: What are the merits and challenges of different models for the resourcing, supply and management of Indigenous housing?
    - RQ7: What are the lessons learned from current and historical arrangements? Which models work best under which circumstances and what are the opportunities to replicate successful models?
- IRQ4: What is the long-term vision to ensure sustainability and effectiveness in Indigenous housing support?

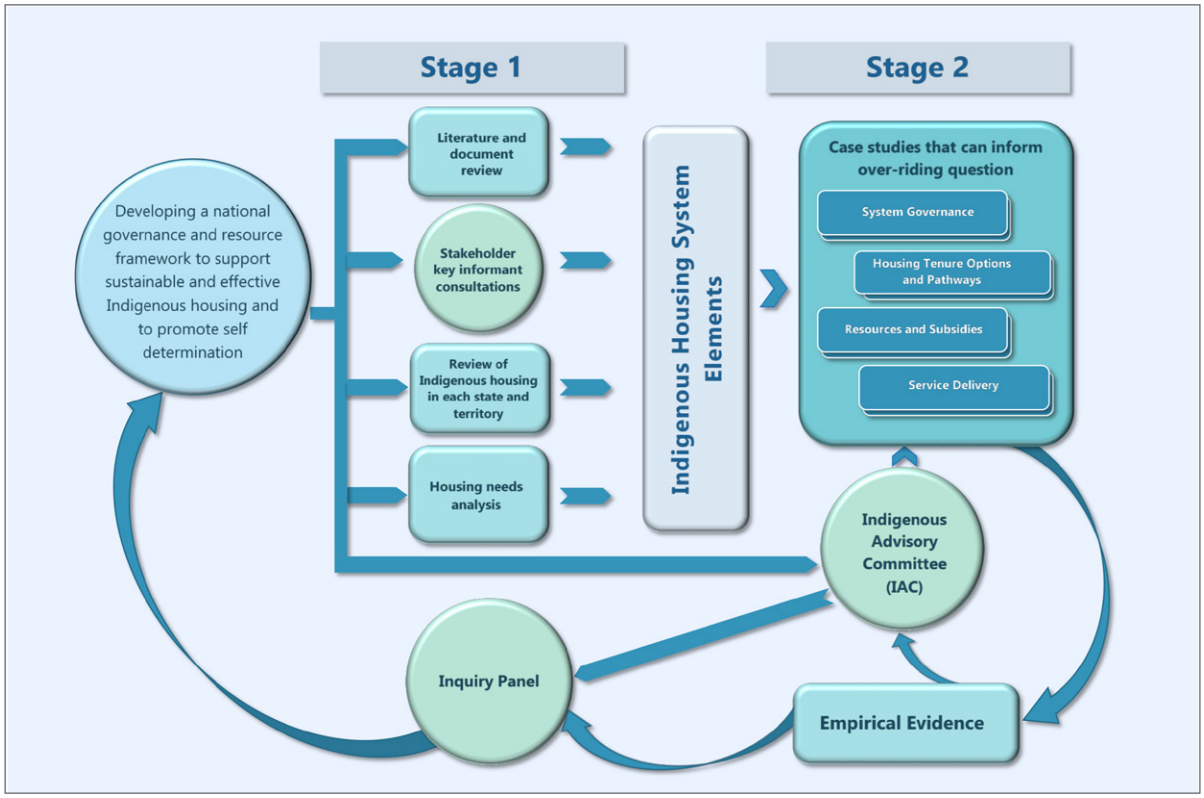
Our approach to the Inquiry is as an integrated program of research. Figure 2 provides a visual representation of our broad design and staging of the research program. As depicted in Figure 2, the Inquiry is taking place in two main stages.

Stage one was centred on addressing research questions RQ1, RQ2 and RQ5 above. This stage involved undertaking a literature review, a quantitative and qualitative overview of the Indigenous housing system in Australia, targeted consultations with key stakeholders and a housing needs analysis.

The information derived from this stage of the research has allowed us to identify the key elements of the Indigenous housing system and the governance, policy and resourcing challenges that will be imperative to address in a future national Indigenous housing framework.

Stage two of the Inquiry, which will be directed toward the remaining research questions, is focussed on collecting evidence about the merits or otherwise of different approaches to Indigenous housing support. This primarily involves undertaking case study research to provide the empirical basis for the development of a national Indigenous housing framework.

Figure 2: Inquiry research program design



Source: Authors

1.3 Research methodology

The research activities undertaken for stage one of the project have yielded extensive new information and form the basis of this report. Brief details on the methodology of these research activities are provided below.

Literature review

A comprehensive literature review on Indigenous housing support has been completed to underpin and provide context for the subsequent activities of the Inquiry. Databases including Informit, Scopus, ProQuest and Google Scholar were used to identify relevant academic research and grey literature. Search terms used included those describing Indigenous peoples (such as Indigenous, Aboriginal and Torres Strait Islander, First Nations), with additional search terms pertaining to housing support (policy, governance, provision, need and self-determination). The literature review focused on Indigenous housing since 2005; any prior studies were excluded.

The literature review examined:

- current key issues in Indigenous housing including those related to demography and geography, housing need, and the distinct situation of remote Indigenous housing
- the history of Indigenous housing in Australia from 2005 (marked by the abolition of the Aboriginal and Torres Strait Islander Commission) to the current day, eliciting the key policy learnings from across this period
- approaches to self-determination that have been adopted in Australia and the key factors that need to be considered when developing self-determination policy frameworks
- Indigenous housing provision in countries with similar histories of colonisation, with a particular focus on the Canadian context
- past studies of governance, policy and service delivery approaches that have been adopted in housing systems across the various Australian jurisdictions.

Key findings from the literature review are presented in chapter two of this report and are also integrated, where relevant, within subsequent chapters. The findings of the literature review will also inform later reporting.

Desktop review of current Indigenous housing system

An extensive desktop review of the current Indigenous housing system across Australia formed a major component of the stage one research activities, mainly by drawing on websites, budget papers and the grey literature.

The review elicited information on the key elements of the Indigenous housing system including its governance, legislation, policy and targets; regulation; funding and financial resourcing; property and tenancy management; and land tenure arrangements.

An analysis of available housing data on housing conditions needs and services by jurisdiction was also undertaken, primarily using ABS, Australian Institute of Health and Welfare and the Steering Committee for the Review of Government Service Provision sources.

The purposes of the desktop review were twofold. Firstly, the review of the landscape federally and in each state and territory allowed us to describe the structure and components of the current Indigenous housing system, which has not been documented elsewhere.

Secondly, the review allowed us to identify examples that represent potentially enlightening models of operation for the various Indigenous housing system elements that could be the focus of close case study (in stage two of the Inquiry).

Key findings of the review of the Indigenous housing system are presented in chapters three and four of this report.

Housing needs analysis

A further element of the stage one research was an analysis of three core indicators of housing need that respectively measure the affordability, suitability and adequacy of current housing provision to Indigenous Australians. This was used to obtain a comprehensive estimation of total unmet need at both the national level and by geographic region.

The housing needs analysis builds on an accepted methodology and model used to forecast the need for social housing (Lawson, Pawson et al. 2018). It gives us information on the scale and location of unmet need to inform the planning and resourcing of future policy responses.

Key findings of the housing needs analysis are presented in chapter five of this report.

Stakeholder consultations

To complement the research methods outlined above, targeted discussions were held with selected key informants in government and in the Indigenous community housing sector.

These consultations were used to help fill gaps in the documented evidence we had collected and to assist in confirming potential housing initiatives suitable for in-depth case study in the second stage of the Inquiry. They also provided a valuable opportunity to inform key stakeholders about the Inquiry and to facilitate early engagement with our various research activities.

Ethical approval for the Inquiry research was received from The University of Adelaide Human Research Ethics Committee.

1.4 Indigenous Advisory Committee

The research program is being informed by an expert Indigenous Advisory Committee (IAC) comprising ten Indigenous housing leaders and practitioners from across Australia who have agreed to participate. The membership of the IAC is included in Appendix 1.

The main purposes of the IAC are to:

1. assist in the design of the research
2. provide culturally informed advice about the Indigenous housing system, including identifying work that is already occurring regarding policy and organisational development and specific contributions that our research could make
3. provide advice on stakeholders and organisations who should be invited to participate in the various research activities being undertaken
4. review all research findings, and
5. in light of the research outcomes, advise on member views, and priorities for, reform of the Indigenous housing system.

The IAC first met in March 2024 in Adelaide. The two-day meeting provided an open and welcoming forum in which IAC members were briefed about the research and emergent findings, and the veracity of those findings were discussed. Debate around the elements and challenges of the current Indigenous housing system ensued and case study scope and priorities were affirmed. A summary of those deliberations is provided in section 6.1.2 and Appendix 6. A second virtual meeting concerned with presenting the needs analysis and the finalisation of the case study selection took place in August 2024.

These meetings were instrumental in having the IAC actively inform the research moving forward and to stimulate discussion of what a future system may look like. The IAC will continue to be briefed throughout the research and a second face-to-face meeting of members is planned for early 2025, principally to obtain feedback on the results of the case study research and to help develop the Indigenous housing governance and resourcing framework.

At the conclusion of the research, nominated members of the IAC will meet with policy makers and the research team in an Inquiry Panel (to be appointed by AHURI) that will be convened to consider and discuss the proposed final outputs of the Inquiry.

1.5 Report structure

This report outlines the key findings from the first stage of the Inquiry research. Two further Inquiry reports will be published outlining (i) the empirical evidence from the in-depth case studies, and (ii) the proposed national Indigenous housing governance and resourcing framework and recommendations for the way ahead.

In this report, chapter two presents the findings from the literature review examining previous analyses of Indigenous housing policy and provision in Australia and overseas. Chapters three and four provide a comprehensive overview of the current Indigenous housing system in Australia. Chapter three focuses on governance, resourcing and service delivery while chapter four describes Indigenous housing tenure and land tenure and identifies key issues arising from the research so far. Presenting the findings of our needs analysis, chapter five provides an estimation and discussion of current and future Indigenous housing need in Australia. Finally, chapter six integrates the key findings from the stage one research activities (addressing RQ1, RQ2 and RQ5), relays the views of IAC members on the findings so far, and outlines next steps in the Inquiry research.

2. Historical and policy context

- Indigenous housing policy making after the 2005 abolition of the Aboriginal and Torres Strait Islander Commission was marked generally by a weakening in self-determination principles in favour of mainstreaming of housing provision.
- The 2020 renegotiated national 'Closing the Gap' strategy promises positive reform to both mainstream and community-controlled housing to better respond to the needs and aspirations of Indigenous households. The strategy promotes Indigenous self-determination and joint decision making. However, it is too early to evaluate its impacts.
- Meanwhile, current targets to address Indigenous housing disadvantage are narrow and unambitious.
- Past approaches documented in the literature and international comparative studies offer valuable learnings for the development of a future Indigenous housing policy and governance framework, helping to pinpoint some of the key elements of a successful way forward.
- These approaches include dedicated national leadership to establish core policy principles and to drive greater policy integration and administrative coordination; meaningful and enduring Indigenous participation in policy making; a robust needs-based evidence-base; and strongly encouraging innovative local responses.

2.1 Indigenous housing since the abolition of ATSIC and key policy learnings

In 2005, the Aboriginal and Torres Strait Islander Commission (ATSIC) was abolished, marking the end of a prior era of Australian Government support for greater self-determination in Indigenous affairs.[2] Over most of the subsequent near two decades, national housing and homelessness frameworks favoured mainstreaming of service provision. In remote areas where the Australian Government continued to fund housing, indicators of progress were restricted to ensuring housing met minimum legislated standards with little acknowledgement of Indigenous aspirations for self-determination or the need for culturally appropriate services. Little attention was paid to the potential to build sustainable communities by leveraging the housing system to support employment in regional and remote communities (Lea, Grealy et al. 2021).

Under ATSIC (1990–2005), Indigenous policy had access to a well-informed and representative Indigenous voice. Its regional structure provided an avenue for regional and remote communities to be heard and represented. Following its demise, policy was centralised with few avenues for understanding the on-the-ground realities of Indigenous people's lives. The Australian Government and state and territory governments also had to negotiate a wide, fragmented field. Mainstreaming of Indigenous services in many jurisdictions destroyed structures that allowed for Indigenous self-determination in governance, making it much more difficult for Indigenous organisations to function outside of government and to compete with the mainstream non-government sector (Jordan, Markham et al. 2020; Westbury and Dillon 2019).

The impact was especially destructive to Indigenous community-controlled housing organisations (ICCHOs)[3] which had grown significantly from their origins as grassroots self-help organisations in the 1970s. Under policies of self-help and self-determination the sector had received government financial support and by 2001 was estimated to comprise 616 organisations (Habibis, Phillips et al. 2014). The transfer of housing management to the states and territories in remote areas under the National Partnership Agreement on Remote Indigenous Housing (NPARIH) (2008–18), together with the dismantling of dedicated Indigenous housing funding programs in urban and regional areas from 2007, effectively destroyed the housing provision capacity and growth prospects of many providers. The result was a substantial reduction in the number of ICCHOs. While there is a lack of reliable public data, estimates suggest that, in both urban and remote areas, numbers declined from 616 in 2001 to less than 200 in 2016 (Milligan, Martin et al. 2016). Also, after 2008 when responsibility for housing outcomes was devolved to the states and territories (Milligan, Phillips et al. 2010) properties in the state owned and managed Indigenous housing (SOMIH) program in South Australia, Queensland and Western Australia were effectively integrated into mainstream public housing. This resulted in reduced accountability to Indigenous Australians for the use, maintenance and preservation of these previously dedicated assets. Further discussion on self-determination in Indigenous housing policy is presented below in section 2.1.1.

The establishment of the National Integrated Strategy for Closing the Gap (CTG) in Indigenous Disadvantage in 2008 by the Rudd Labor Government, with Council of Australian Governments (COAG) endorsement, heralded a more integrated, cohesive and long-term multi-government approach to improving Indigenous economic and social outcomes (COAG 2009). The initial ten-year strategy was supported by domain-specific funding agreements (including for remote housing) and implementation plans, which included specific targets for reducing Indigenous disadvantage across a range of 'building blocks' (such as healthy homes) and a performance monitoring regime to assess progress accountable to the Parliament of Australia. However, no specific housing outcome target was nominated under the inaugural CTG strategy and principles of self-determination in housing did not feature.

2 A summary account of approaches to Indigenous policy making and its manifestation in housing policy from the 1970s is provided in Appendix 2.

3 Throughout the report we use ICCHO to stand for Indigenous community-controlled housing organisation. This includes organisations which identify as Aboriginal community-controlled housing organisations or Aboriginal and Torres Strait Islander community-controlled housing organisations.

Although subject to considerable criticism and generally failing to achieve its targets, CTG has endured as a national bipartisan policy model (Martin, Lawson et al. 2023). Renegotiated in 2019 in partnership with the Coalition of Aboriginal and Torres Strait Islander Community-Controlled Peak Organisations (the 'Coalition of Peaks') and adopted by COAG, the current iteration expressly invokes self-determination and establishes a government-community partnership model of governance and a priority agenda for reform (DPMC 2020). The strategy now also includes a specific housing target. Section 2.1.2 provides further discussion on CTG progress and learnings to date.

2.1.1 Self-determination in Indigenous housing policy

Indigenous demands for the right to self-determination have been a constant feature of Indigenous-state relations since settlement and a key dimension of policy development (Westbury and Dillon 2019). As Megan Davis explains, the concept is 'used by Indigenous Australians to conceptualise for mainstream Australia the distinct cultural and structural claims that Aboriginal and Torres Strait Islander peoples are making of the Australian State' (Davis 2008 in Martin, Lawson et al. 2023). But it was only after the 1967 Referendum granted the Australian Government power to make laws with respect to Indigenous peoples that self-determination was introduced as a national objective. A further key milestone was the Australian Government's endorsement in 2009 of the United Nations (UN) Declaration on the Rights of Indigenous Peoples. CTG was represented as a key policy platform giving effect to the Declaration.

Principles of self-determination are deeply intertwined with Indigenous aspirations for community control, connection to country and retention of cultural identity. Although there is only limited evidence on the benefits of community control (Dillon 2021), this is not surprising given the real-world nature of policy implementation, and the range of contexts and variables involved. The experience of ATSIC demonstrated significant benefits, including improvements to service access and service provision, individual and community empowerment, independence from government, and the alignment of service delivery with local values and needs (Dillon 2021; Howard-Wagner 2017; Productivity Commission 2024; Williamson 2022). The research also consistently shows that for Indigenous tenants, values of community control, connection to country and retention of cultural identity are deeply implicated in the meaning and experience of home and are vital for successful Indigenous housing outcomes (Habibis, Phillips et al. 2014; Milligan, Phillips et al. 2011). Despite this, the politicised nature of policy development has meant that the establishment of self-determination as a policy principle is always contested, as it forms one of several competing policy principles (guardianship, equality, identity and self-determination) around which Indigenous policy revolves (see Sanders 2009). The resulting policy churn is a major contributor to policy failure, with drastic shifts in funding levels and community engagement key factors.

What self-determination means for Indigenous housing services in practice is contingent on many factors with substantial geographic, political and jurisdictional diversity and in the size, capacity and distribution of the ICCHO sector. This is recognised in the CTG which provides for differences in implementation - as can be seen in jurisdictional differences in recent CTG-driven Sector Strengthening Plans (SSPs). More generally, it is essential to acknowledge that, alongside the potential benefits of self-determination, there are also risks. For example, during the ATSIC era, inadequate funding and a proliferation of small organisations with unsustainable business operations created major difficulties in housing services and elsewhere (Eringa, Spring et al. 2008; Hall and Berry 2006; Towart, Griew et al. 2017). Designed as a supplementary funder of mainstream programs, ATSIC took on Indigenous-specific programs thereby allowing mainstream agencies to walk away from their responsibilities in some locations. Program duplication and lack of co-ordination also resulted in conflicting policy settings (such as for rent) (Habibis, Phillips et al. 2016; Steen, Bransden et al. 2018).

2.1.2 Closing the Gap progress to date and learnings

CTG attempts a joined-up policy approach to achieving housing, health, education, justice and employment outcomes. The refreshed 2020 iteration boosted the policy making process by placing greater emphasis on joint government/community decision making and policy co-design. It expressly invokes the need for principles of self-determination, and establishes the Indigenous community organisations' representative body, 'the Coalition of Peaks', as co-signatory to the Agreement, alongside the Australian Government, all state and territory governments and the Australian Local Government Association. A Joint Ministerial and Coalition of Peaks Council advises National Cabinet on CTG implementation (see Figure 3 in chapter 3).

The revised CTG strategy is built around four priority reforms:

- formal partnerships and shared decision making whereby Indigenous representatives, communities and organisations participate directly in negotiating and implementing reforms and strategies derived from the agreement
- building the community-controlled sector. This is being addressed initially through the development of SSPs that encompass proposals for workforce development, capital infrastructure, service provision models and governance (including peak bodies)
- transforming government organisations including by eliminating racism, embedding cultural awareness, improving cultural safety, reconciliation action, adopting community partnerships and greater transparency in resource allocations
- shared access to data and information for all parties to the agreement including disaggregated (regional and local) data (DPMC 2020; Martin, Lawson et al. 2023).

The 2020 CTG also includes specific housing targets. Outcome nine is one of 17 socio-economic outcome areas and targets the need for Indigenous people to secure appropriate, affordable housing, aligned with their priorities and need. Goals include increasing the proportion of Indigenous people living in appropriately sized housing to 88 per cent by 2031 and raising essential services in discrete Indigenous communities to the standard of services in towns (DPMC 2020).

CTG reform progress

While its promise has yet to be fulfilled, CTG is arguably among the best examples of participatory decision making in public policy being attempted in Australia at present. Positive aspects include non-government organisations formally participating in policy making, formalised information and data sharing agreements, investment in capacity building and improved accountability for CTG outcomes by all parties (Martin, Lawson et al. 2023). At the same time, there is much work that remains to be done.

The Productivity Commission's first three-year CTG review found that while there is government and community commitment to making the agreement work, progress on reform and inclusion is disappointing to Indigenous stakeholders, and patchy across jurisdictions. While some partnerships have been established, a 'business-as-usual' approach persists, rather than radical restructuring. Despite the establishment of partnerships and the language of 'co-design', there is little genuine shared decision making and collaboration or involvement of Indigenous community-controlled organisations (ICCOs) in service design and measurement of outcomes. Elsewhere, the prevailing contract management approach has been assessed as being too focused on risk aversion rather than risk management, resulting in excessive monitoring of Indigenous communities and organisations, rather than a paradigm of enabling communities (Jordan, Markham et al. 2020). Funding arrangements to ICCHOs need reform to cover all service costs, and contracts need to be longer, more flexible and less onerous (Productivity Commission 2024). The CTG review also noted that the shifting of authority from governments to ICCOs has yet to occur (Productivity Commission 2024).

For housing, the Commission found in a separate review that expansion of the ICCHO sector had not materialised, partly because of under-resourcing and poor alignment of the (now superseded) National Housing and Homelessness Agreement with CTG goals and priorities (Productivity Commission 2022).

There are also concerns that the CTG housing targets are deficient. Target 9a focuses on levels of overcrowding and includes urban areas where crowding already surpasses the target figure. Estimates also indicate that even if the target is achieved it will still leave 125,000 Indigenous Australians inadequately housed, 75,000 of whom will be in remote areas (Dillon 2022). Consequently, the Productivity Commission has recommended that the target be disaggregated by remoteness (Productivity Commission 2022). The CTG targets in general, and housing in particular, are also narrowly focused on a limited set of dimensions of need. Addressing the underlying structural causes of disadvantage and marginalisation requires more joined-up policy action to address their interdependency. This is particularly pertinent in the housing domain where housing outcomes can strongly impact educational attainment, health and safety and access to employment and training, and vice versa (Jordan, Markham et al. 2020).

2.2 International policy learnings

What can be learned from overseas countries with similar histories of colonisation and Indigenous housing exclusion to Australia? Canada arguably has the most progressive housing policies for Indigenous peoples amongst comparable nations—including Australia, the USA and New Zealand. In the section below, we highlight learnings from an examination of their Indigenous housing policies.

Canada's 10-year National Housing Strategy was launched in 2017. It established a co-developed, distinction-based housing strategy for each of Canada's three Indigenous groups, with a fourth strategy for Indigenous populations in non-reserve settings. These housing strategies are grounded in principles of self-determination, reconciliation, respect and cooperation. The strategies establish nation-to-nation relationships between federal and provincial governments and Indigenous communities and permanent bilateral mechanisms with First Nations, Inuit and Métis Nation leaders to identify joint priorities, co-develop policy and monitor progress. Funding for Indigenous housing is separate from funding under the broader National Housing Strategy (Government of Canada 2017). In 2019, Canada's homelessness strategy was also more aligned to the needs of Indigenous people through funding and support provided directly to Indigenous organisations, with an emphasis on regionally delivered funding streams (Seltz and Roussopoulos 2020).

While Canada's approach provides opportunities for unique and innovative housing solutions to support Indigenous communities (see, for example, Pretty and Rappaport 2020), there are concerns:

- A federal government evaluation of Canada's homeless strategy was generally positive, but areas for improvement included engaging with Indigenous partners and improving collaboration among community partners, including between Indigenous and non-Indigenous stakeholders (Government of Canada 2023.
- Improvements in reducing crowding are slow, with census data showing that the gap between Indigenous and non-Indigenous crowding only declined by 1.7 per cent between 2016 and 2021 (Statistics Canada 2022).
- The housing situation of Inuit shows little improvement. Despite some increase in housing supply, levels of crowding and deteriorated housing are improving only minimally and in some areas are worsening (APTN News 2022; Statistics Canada 2022).
- Governance and resourcing remain problematic. Multiple organisations operate under different mandates, according to varying timelines and with different funding levels and arrangements (Government of Canada 2019).

To address governance and resourcing issues present within Indigenous housing in Canada, the Northern Housing Forum (Government of Canada 2019) recommended:

- the establishment of a single agency mandated to provide all the required components for addressing Inuit housing need
- improved support for Indigenous self-determination
- a holistic approach that provides long-term, sustainable funding for the stakeholders involved in all stages of housing supply and management
- greater integration of federal, regional and local housing stakeholders through the establishment of regional management structures, with a clear path to federal leadership, co-ordination and policy coherence.

Australia can learn much from Canada's approach to Indigenous housing. Exemplary features include:

- the targeting of housing need through a national Indigenous housing strategy
- funding provision that is independent of mainstream programs, long-term, regionally delivered and provided directly to Indigenous organisations
- governance arrangements that are protected from political influence
- the establishment of a robust evidence-base to support planning, implementation and innovation.

At the same time, the slow progress made towards improved Indigenous housing outcomes highlights the need to be realistic about the time required for substantial changes in policy to have measurable impact.

2.3 Key findings and implications

There are many lessons to be learned from this analysis. The progressive nature of current policy frameworks is cause for optimism, but the politicised context, ongoing problems of policy co-ordination and the structural nature of Indigenous housing disadvantage require special considerations. These include:

- an understanding of the time, effort and innovation required to effect systemic change and the need for some protection from ideologically driven political change
- the need for a clear understanding of what policy success looks like
- strategies to overcome political short-termism and provide for stable governance and funding arrangements
- meaningful productive engagement and dialogue with Indigenous stakeholders
- needs based funding and specific targets that are realistic and achievable in their ambition
- a flexible, holistic approach that can respond effectively to the intersectionality and complexity of the dynamics underpinning Indigenous housing disadvantage.

3. Current Indigenous housing system – governance, resourcing and service delivery

- The Indigenous housing system is complex and diverse across jurisdictions.
- There is no national Indigenous housing strategy or resource plan and only some states and territories currently have dedicated strategies. These vary in scope and adequacy.
- While governments across Australia are committing more resources towards new supply of social and affordable housing than in the recent past, it is not clear how much of this funding will go towards housing for Indigenous people.
- Indigenous housing is predominantly managed by state and territory governments across Australia. The Indigenous community-controlled housing sector is small and underdeveloped in every state, except New South Wales and Victoria.
- Closing the Gap, while not a funding program, is driving reform at the jurisdictional level. This includes intergovernmental support for strengthening and growing the ICCH sector and, prospectively, cultural adaptation of mainstream service delivery.
- Indigenous housing peak bodies nationally and in the jurisdictions where they exist are also driving self-determination and sector strengthening.
- However, the Indigenous housing sector has limited capacity to fund additional housing because of their small scale, low rental revenue and/or lack of assets that would enable organisations to secure finance.
- Sound assessment and official recognition of the resources, structures, strategies and timeframes required to enable the Indigenous controlled sector to deliver a larger share of housing are lacking.

This chapter describes the current government-supported Indigenous housing system. It addresses the research question concerning how housing for Indigenous households is currently resourced, supplied and managed, describing the roles and responsibilities of different levels and agencies of government, ICCHOs and the mainstream housing sector. It also includes evidence in response to the question of how self-determination principles are being applied in practice.

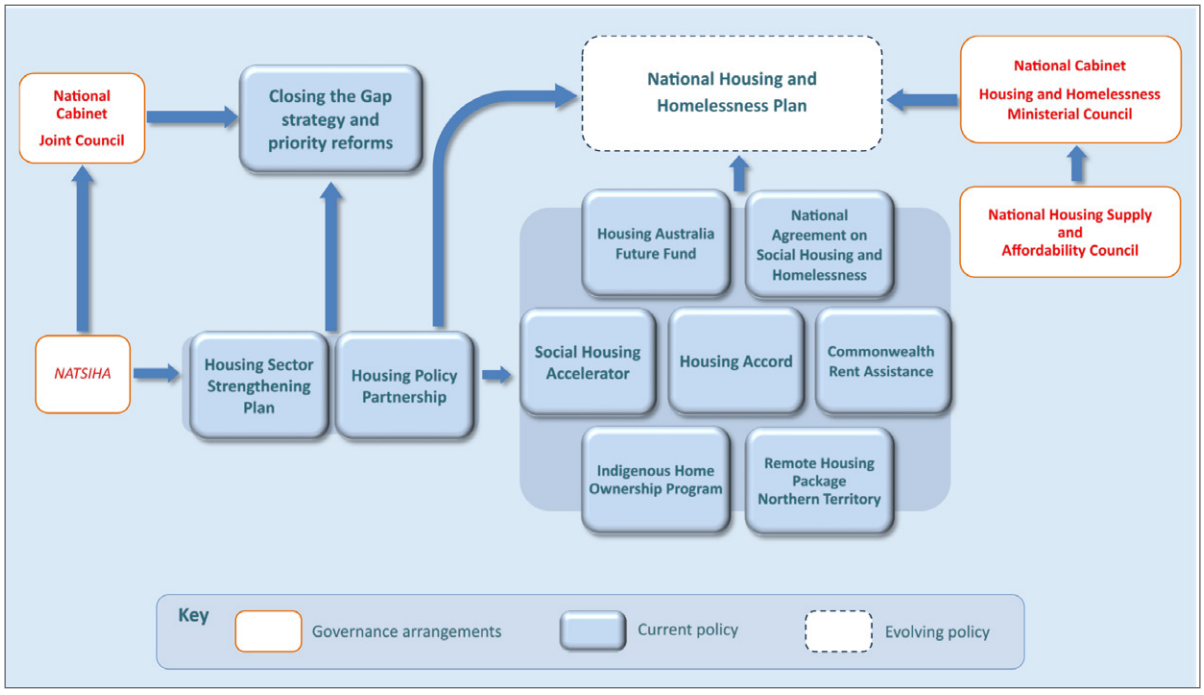
3.1 Indigenous housing support system

3.1.1 Indigenous housing governance, strategies and regulation

National

Figure 3 sets out the current national Indigenous housing policy and governance context. The key institutional and program elements are outlined below.

Figure 3: Current and evolving national Indigenous policy and governance context



Source: Authors

Nationally, the Housing and Homelessness Ministerial Council, comprising all federal, state and territory government ministers responsible for housing and homelessness, considers housing policy and advises National Cabinet on key priorities to address housing and homelessness challenges across Australia, including those faced by Indigenous people. The role of the Ministerial Council includes oversight of the National Housing and Homelessness Plan being developed by the Australian Government in collaboration with state and territory governments that will inform housing and homelessness policy in Australia for the next decade (DSS 2024).

The National Housing Supply and Affordability Council (NHSAC) is a statutory body established in 2023 to provide independent, evidence-based advice on national housing policy matters including the National Housing and Homelessness Plan. The members appointed by the Australian Government include a person with expertise in the needs of Aboriginal persons and Torres Strait Islanders (NHSAC 2024a). The NHSAC has identified achieving the CTG targets for housing as one of nine goals for its vision for an Australian housing system that meets the needs of the community and the economy (NHSAC 2024a).

Several Australian Government departments and bodies have responsibility for aspects of national housing policy and, by implication, housing outcomes for Indigenous Australians. There is, however, no single agency with overall responsibility for developing a strategic direction for Indigenous housing policy and for comprehensively reporting on its outcomes.

Treasury is responsible for the 2022 National Housing Accord to increase overall housing supply (including targets for new social and affordable housing and the Social Housing Accelerator Fund) and is the secretariat for the NHSAC. The Department of Social Services (DSS) holds responsibility for housing support to those in need of social housing and homelessness services, rent assistance policy and administration of the National Agreement on Social Housing and Homelessness (NASHH). Housing Australia—a statutory entity created in October 2023—supports the delivery of the Australian Government's housing policy agenda, including provisions under the Housing Australia Future Fund (HAFF). Alongside these agencies, the National Indigenous Australians Agency (NIAA), within the Department of the Prime Minister and Cabinet (DPMC), is responsible for leading and co-ordinating Commonwealth policy development, program design, implementation and service delivery for Aboriginal and Torres Strait Islander peoples. Housing outcomes for Indigenous Australians is one of many policy areas within NIAA's remit. NIAA has specific responsibility for housing programs in remote areas, including housing partnership agreements with the Northern Territory (see below). NIAA also leads and co-ordinates the implementation and monitoring of CTG in partnership with Indigenous partner organisations.

Other Australian Government agencies with specific housing responsibilities of relevance include:

- Indigenous Business Australia (IBA) which is a corporate Australian Government entity whose purpose is to assist and enhance Indigenous self-sufficiency including increasing rates of home ownership. To this end, IBA is responsible for the Indigenous Home Ownership Program - formerly managed by ATSIC - that offers loans to eligible Indigenous home buyers.
- The Australian Bureau of Statistics (ABS) and the Australian Institute of Health and Welfare (AIHW) which collect data on Indigenous housing needs and program outcomes, respectively.
- Aboriginal Hostels Limited which is a long-standing Australian Government-owned entity for providing hostel services for travelling Indigenous Australians.

Jurisdictions

The Indigenous housing system is complex and diverse across state and territory jurisdictions and, as such, the governance of Indigenous housing at this level varies considerably.[4] Only some states and territories currently have dedicated Indigenous housing strategies (New South Wales, Queensland, South Australia and Victoria) and these vary in scope and adequacy. Table 1 provides an overview of Indigenous housing governance and strategies at a jurisdictional level.

4 We recognise that Indigenous housing policy at a state and territory level is not developed in isolation and that mechanisms exist that foster collaboration between jurisdictions and the Australian Government. However, an analysis of these mechanisms is beyond the scope of the current report and will be examined as part of the empirical stage two Inquiry research. As such, the findings outlined in this chapter are presented separately for each state and territory jurisdiction and federally.

Table 1: Overview of jurisdictional Indigenous housing governance and strategies, July 2024

Jurisdiction	Indigenous housing governance	Indigenous housing strategy
New South Wales	• Aboriginal Housing Office (AHO)—founded in 1998—is a statutory agency governed by an Aboriginal Board of Directors, with responsibility for policy and funding applying to both Indigenous public housing (SOMIH) and Aboriginal community-controlled housing in NSW. The AHO holds the assets of the SOMIH program. • Aboriginal Regional Housing Advisory Committees established under the AHO Act provide advice on housing needs and priorities and help to promote accountability to local communities. • To promote co-ordination with mainstream housing program and services, AHO operates within Homes NSW.	• *Strong Family, Strong Communities i*s the AHO's 10-year strategy (2018–28). • The strategy aims to improve the wellbeing of Aboriginal families and communities through housing.
Queensland	• A preference for state-managed and undifferentiated housing policy and service delivery have been the intentional policy approach since the early 2000s under a policy banner of *'One Social Housing System'.* • The Department of Housing holds responsibility for mainstream and Indigenous housing. • The Queensland First Nations Housing and Homelessness Partnership is being established to empower First Nations peoples to share decision making authority with Queensland government.	• In April 2024, the Queensland Government launched the *Our Place* Roadmap and Action Plan, an eight-year strategic framework and four-year action plan to accelerate our progress towards closing the housing gap for First Nations peoples in Queensland. • Our Place was co-designed with Aboriginal and Torres Strait Islander Housing Queensland, the peak body for First Nations Housing, with input from more than 300 people and organisations.
South Australia	• The South Australian Housing Trust (SAHT) is responsible for developing, implementing and providing housing services for people at risk or in high need (including Indigenous households). • From 1999–2007 the Aboriginal Housing Authority was responsible for Aboriginal housing in South Australia. When that Authority was disbanded, Indigenous housing in regional and metropolitan areas was largely absorbed within general mainstream public housing.	• The *South Australian Aboriginal Housing Strategy 2021–2031* was recently developed by SAHT in consultation with Aboriginal people and communities. • The Strategy is underpinned by five guiding principles: self-determination, placed-based, participation, co-design, and inclusivity and transparency and has six key pillars (and associated actions) pertaining to housing sector reform, service reform, economic participation, homelessness and crisis services, housing supply and home ownership.
Tasmania	• Homes Tasmania is the state housing agency with responsibility for housing and homelessness, including housing support for Indigenous households.	• Tasmania's social housing strategy is currently being renewed—the draft strategy identifies Aboriginal people and communities as one of Tasmania's diverse groups with distinct housing needs and acknowledges the need for culturally appropriate service provision. • Beyond this, it identifies no specific policies or programs for Aboriginal individuals and families. Tasmania currently does not have a dedicated Aboriginal housing strategy.

Table 1 (continued): Overview of jurisdictional Indigenous housing governance and strategies, July 2024

Jurisdiction	Indigenous housing governance	Indigenous housing strategy
Victoria	• The Department of Families, Fairness and Housing, via the agency Homes Victoria, is responsible for planning, funding and delivering state housing and homelessness programs and policies. • Aboriginal Housing Victoria (AHV) is a not-for-profit registered Housing Association. It owns and manages the state's former SOMIH housing.	• The *Victorian Aboriginal Housing and Homelessness Framework* was launched in 2022 with the goal of building a capable housing system that delivers on Aboriginal housing needs. • The AHV led the development of the Framework which outlines a series of recommendations for government including provision of around 300 dwellings per annum of additional social housing (to meet Aboriginal needs) and the establishment of an Aboriginal housing peak body.
Western Australia	• The Department of Communities has responsibility for a wide range of human services including housing and homelessness. • The housing division of the Department has responsibility for the provision of housing to Indigenous households.	• The *Housing Strategy 2020-2030* aims to create a housing system that can underpin individual, family and community well-being. • The Strategy allocates specific funding for housing projects in remote Aboriginal communities and a support program for Indigenous clients. • Western Australia does not currently have an explicit Indigenous housing strategy.
Australian Capital Territory	• Aboriginal housing in the ACT is predominantly resourced, supplied and managed through mainstream public housing. • Housing ACT—a division of the ACT Community Services Directorate—is accountable for the provision of safe, affordable and appropriate housing. Their responsibilities include assessing housing eligibility, allocating housing, managing the public housing property portfolio, and providing funding and support to homelessness and community housing service providers.	• The 2008-legislated Aboriginal and Torres Strait Islander Elected Body advises the ACT government including on housing strategies, implementation plans and innovative housing models. • The ACT Government worked in consultation with the Elected Body to develop a 10-year ACT Housing Strategy aligned to the government's CTG commitments. • An action to develop an Aboriginal specific housing strategy has been identified in the ACT's CTG Implementation Plan.
Northern Territory	• The Department of Territory Families, Housing and Communities (TFHC) holds responsibility for housing in the Northern Territory. Within TFHC, housing is segmented into four areas: market programs and reforms; remote housing and programs; community housing; and Aboriginal essential services. • The Department of Infrastructure, Planning and Logistics is responsible for the management of housing infrastructure including: remote housing and infrastructure; urban housing infrastructure; housing repairs and maintenance; and remote land tenure and planning. • The Joint Steering Committee for Remote Housing NT with representation from the Australian Government and Northern Territory Government, Aboriginal Housing NT and Aboriginal Land Councils oversees the development and implementation of the NT Remote Housing Package.	• The current housing strategy, *A Home for all Territorians,* provides a long-term commitment to transfer remote housing management and assets back to Aboriginal communities. • The NT Community Housing Growth and Reform Strategy 2022–32, developed in partnership with local community housing and homelessness sectors, aims for the expansion of the community housing sector, including for housing in remote Aboriginal communities. • The *Everyone Together: Aboriginal Affairs Strategy – 2019-2029* provides an overarching whole-of-government framework guiding how the NT Government engages with Aboriginal people, families, and communities. In the focus area of housing and essential infrastructure the objective is that 'Aboriginal Territorians' have access to appropriate housing and supporting infrastructure within their communities to provide for effective housing services and to reduce overcrowding.

Sources: Compiled by authors from agency websites and fact sheets

Housing Regulation

Registration under the National Regulatory System for Community Housing (NRSCH) is generally required for non-government organisations (including ICCHOs) seeking government funding for their housing services. The NRSCH assures housing provider compliance with performance requirements for governance, strategy, financial viability, probity and service quality, as well as compliance with processes of registration, monitoring and reporting, as set out in national law. Strong regulation is also addressed through the NRSCH's three-tiered approach, with performance requirements increasing with each tier level in response to increased risk profiles (NRSCH 2022; 2024).

The NRSCH is administered by states and territories. However, Victoria and Western Australia do not operate under the NRSCH, instead having their own (but similar) registration schemes: the Victorian Housing Register (Housing Victoria 2024) and the Community Housing Regulatory Framework respectively (WA Government 2024a). None of the schemes has specific provisions for ICCHOs. However, in New South Wales there is an NRSCH equivalent registration scheme for Local Aboriginal Land Councils (LALCs)—the NSW Local Scheme Register, which recognises the distinctive legal status of LALCs (Registrar of Community Housing 2024).

Overlaying on organisational regulation are a variety of government funding agreements and contracts along with other regulatory requirements, which can be costly to manage and difficult to navigate (Sharma, McNelis et al. 2021).

Further detail on the number and location of registered ICCHOs, and discussion of the challenges faced in obtaining registration, is presented in section 3.3.2 below.

3.1.2 Self-determination in practice

In a policy context, self-determination generally refers to increasing Indigenous community control and/or ownership of services (Hunt 2017; Hunt and Bauman 2022). The current shift that is occurring towards self-determination in Indigenous housing (and other policy contexts) largely results from the failure of past approaches, together with the ICCO sector's growing maturity and the principles inherent in CTG (Productivity Commission 2024).

National

There are several current examples of the promotion of self-determination principles and models in the Indigenous housing sector at the federal, state and territory and local community levels.

As discussed in chapter two, Indigenous self-determination is a core CTG principle that commits both the Australian Government and state and territory governments to working in 'full and genuine partnership' with Indigenous peoples and organisations (Australian Government 2020: 4). It also recognises that 'community-controlled organisations deliver the best services and outcomes for Closing the Gap' (Australian Government 2020: 4).

The Housing Policy Partnership (HPP) established in 2023 under the CTG provides a forum through which Indigenous Australians can inform the design and delivery of housing services. The HPP is co-chaired by the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA) peak body (see below) and DSS, with membership including representatives from state and territory governments, the Coalition of Peaks and independent Indigenous representatives (NIAA 2023a).

The ICCHO sector is increasingly organised and networked, with peak bodies at the national and state and territory level and stronger governance arrangements. Established in 2020, NATSIHA is the national leadership body for the ICCHO sector and plays a crucial role in effecting strong government-community partnerships in the housing domain (Australian Government 2022a). NATSIHA has also been central to the development of the CTG Housing Sector Strengthening Plan (Housing-SSP) and—as a member of the HPP—is working towards delivering the key targets identified in that Plan that will further strengthen the ICCHO sector.

However, there is insufficient assessment and official recognition of what resources, structures and strategies will be required, and how long it will take to achieve viable and sustainable ICCHOs capable of delivering a larger share of housing services.

States and territories

In addition to the establishment of NATSIHA at the national level, Indigenous community housing peak bodies have been, or are being, established in several jurisdictions. At the time of writing, New South Wales, Queensland and the Northern Territory have dedicated peak housing bodies: the Aboriginal Community Housing Industry Association, Aboriginal and Torres Strait Islander Housing Queensland (known as Housing Queensland), and Aboriginal Housing NT (AHNT) respectively. While South Australia does not currently have a housing sector peak body, the South Australian Aboriginal Community Controlled Organisation Network is acting in this role as per a formal agreement with the South Australian Government. The Victorian and the ACT Governments have both committed to establishing an Indigenous housing peak organisation to promote self-determination and capacity building.

Other examples of self-determination principles and approaches applying in the housing domain can also be found at the jurisdictional level.

New South Wales has a well-established legal and governance framework for the delivery of housing programs and services to Aboriginal people and communities. A key institution is the 1998-founded Aboriginal Housing Office (AHO), a statutory agency governed by an Aboriginal Board of Directors. The AHO has a portfolio of public housing assets that are allocated exclusively to Indigenous households and managed on their behalf by a mix of social landlords. The AHO is the primary commissioning agency for the Aboriginal community housing sector. At 30 June 2022, the AHO held a $2.8 billion property portfolio of 6,159 properties (AHO 2022a).

The Australian Government and Northern Territory Government have entered a partnership agreement with AHNT and local Aboriginal Land Councils (via a Joint Steering Committee) to share decision making about the development and implementation of the $4 billion Northern Territory Remote Housing Package (see below). The Australian Government has provided $1 million to AHNT to support their role in this partnership agreement and to assist the development of a community-controlled housing model for the Northern Territory (Australian Government 2024a).

Aboriginal Housing Victoria (AHV) is a large-scale registered Indigenous housing provider which owns, manages and develops housing for Indigenous Victorians. Progressively from 2007, approximately 1,450 properties were transferred to AHV from the public housing portfolio to promote self-determination for their tenants (Pawson, Milligan et al. 2013). In another recognition of self-determination, the AHV was funded by the Victorian Government in 2020 to lead development by the Aboriginal community of the Aboriginal Housing and Homelessness Framework (or Mana-na woorn-tyeen maar-takoort, which translates to ‘Every Aboriginal Person has a Home’ in the Gunditjmara dialects) (AHV 2020).

Regional and local decision making

Self-determination principles and approaches are also being implemented at regional and local community levels in some locations across Australia. Regional and local decision making models seek to devolve service delivery from state and territory governments to the ICCO sector and to promote better linkages across service domains and service agencies. Stakeholders have largely responded with optimism to this direction, even though progress has been slow, patchy and contradictory (APONT 2021; Howard-Wagner and Markham 2023; Productivity Commission 2024).

Some examples of self-determination in housing at regional and local levels include:

- The Murdi Paaki Regional Aboriginal Housing Leadership Assembly which is a joint government and community decision making body formed to oversee the development and delivery of social housing in remote communities across far western New South Wales.
- The Northern Territory Government's Local Decision Making framework which aims to support Aboriginal self-determination by increasing the control of communities over their own affairs, including housing. This is promoting local decision making about which entities are best placed to manage Indigenous community housing.
- Development of individualised local decision making frameworks for Aboriginal communities to engage and partner with the South Australian Housing Trust under the auspices of the South Australian Aboriginal Housing Strategy.

These and other local decision making initiatives will be explored in more depth in the second stage of this research inquiry.

3.2 Resources and subsidies

3.2.1 Capital investment

National

Indigenous social housing is largely funded by the Australian Government, and state and territory governments.

In the past, national funding programs created a mandate and incentive for jurisdictions to focus on Indigenous housing needs, such as the National Partnership Agreement on Remote Indigenous Housing (NPARIH) (2008–18), the Commonwealth State Housing Agreement-based Aboriginal Rental Housing Program (1979–2008), and various ATSIC programs (until 2005) (see Appendix 2). However, after the cessation of NPARIH in 2018, at the national level there were very few dedicated resources to grow and improve Indigenous housing across Australia, leaving strategies and outlays to be determined state by state.

The latest intergovernmental agreement is the 2024–29 National Agreement on Social Housing and Homelessness (NASHH). This offers $7.2 billion as general funding and $2.1 billion for homelessness services[5] from the Australian Government over the five-year period. General funding supports new property construction, housing refurbishment and maintenance, and tenancy access and management services. Under the NASHH, states and territories are required to develop publicly available housing and homelessness strategies detailing their policy priorities and intended housing outputs, including additional supply. Aboriginal and Torres Strait Islander people are identified as a priority homelessness cohort (Federal Finance Relations 2024).

5 This research is focussed on the Indigenous housing system. While Indigenous homelessness (discussed in chapters 4 and 5) is a key driver of housing need, the scope of the research does not extend to covering the homelessness service system and homelessness services that are provided to Indigenous Australians.

In what signals a significant enhancement to preceding intergovernmental housing agreements, the NASHH is explicitly aligned with the CTG strategy. This means all parties must ensure that their commitments to the four priority reforms of CTG and the CTG target directed at reducing housing overcrowding are met (see section 2.1.2). This commitment will be overseen by the HPP (see above) and will be the subject of formal evaluation. Partnership bodies at the jurisdictional level (such as existing structures formed under CTG or other groups) will have planning and monitoring roles (Federal Finance Relations 2024).

Alongside the NASHH, the 2023 $2 billion Social Housing Accelerator Payment (SHAP) will support procurement of approximately 4,000 new social housing dwellings over five years with Indigenous people identified as a priority group. A requirement of SHAP is that homes acquired permanently increase the supply of new social housing and are in addition to business-as-usual existing commitments (Australian Government 2023). SHAP Implementation Plans show how jurisdictions intend to commit their allocation of funds to deliver new social housing. New South Wales, Victoria, the Northern Territory and, to a lesser degree, Tasmania have allocated some SHAP funding for new Indigenous housing. Of the total $2 billion funding for 4,000 new social homes, we have identified $179–$191 million that is earmarked for an estimated 295 to 328 new homes for Indigenous people over five years. Appendix 3 gives more information on SHAP Implementation Plans.

A new financing model for more rapidly expanding the supply of social and affordable housing, the Housing Australia Future Fund (HAFF), was established by the Australian Government in November 2023 with a $10 billion initial investment. The earnings on this fund are intended to support delivery of 20,000 additional social and 10,000 additional affordable homes over five years. Also, under the National Housing Accord Facility the Australian Government has committed to delivering a further 10,000 affordable homes by 2029. Under these initiatives, availability payments over 25 years and upfront concessional loans will be used to offset the cost of private financing of housing procurement. In a feature designed to assist ICCHOs to achieve funding, specific provision has been made under HAFF's investment mandate for capital grants for smaller regional and remote projects where private financing cannot be readily resourced. While no specific targets for new Indigenous housing have been set, one of HAFF's Portfolio Considerations is 'ensuring overtime that an equitable number of homes are created for ATSI people'. The HAFF also includes $200 million earmarked for the repair, maintenance and improvement of remote Indigenous community housing (Housing Australia 2024).

Finally, since the cessation of NPARIH in 2018, the Australian Government has maintained unique financial arrangements for social housing provision in the Northern Territory in consideration of its past investment in housing there, the high level of unmet need and the Northern Territory Government's limited revenue capacity. Accordingly, $550 million was provided to the Northern Territory Government from 2018 to 2023 to construct 1,950 bedrooms (equivalent to 650 three-bedroom houses) (NT Government 2022). A further $111.7 million was provided in 2024 to support the delivery of remote housing in the Northern Territory.

The previous level of investment has been significantly expanded under the 2024–34 Remote Housing Package, which provides $4 billion (from the Australian Government and the Northern Territory Government) to deliver an estimated 2,700 new homes for Indigenous people in remote areas over 10 years (270 per year). Under the Homelands Housing and Infrastructure Program, both governments have also committed $220 million over five years from 2023 to improve housing and essential services on Northern Territory homelands (Australian Government 2024b; Prime Minster of Australia 2024).

Overall, the account above indicates a recent upscaling in Australian Government investment in social and affordable housing and more priority being given to housing assistance for Indigenous Australians. It is, however, too early to say how effective initiatives like NASHH, SHAP and HAFF will be in overcoming Indigenous housing disadvantage. A lack of consistent data and transparency around proposed housing outcomes for this group remains.

States and territories

In the wake of COVID and strong media focus and public concern over diminishing housing affordability, all states and territories are committing more funding towards new social and affordable housing, some of which will be allocated to eligible Indigenous people. Drawing on the latest budget papers, Table 2 identifies total funding for new social and affordable housing by jurisdiction, highlighting where this has been tied to Indigenous housing targets. The total commitment of $16.5 billion for an estimated 41,597 new social and affordable homes represents the largest increase in this type of housing since 2008, dwarfing outputs under the 2008–12 Social Housing Initiative (Pawson, Milligan et al. 2020). Nevertheless, efforts clearly vary by jurisdiction and do not necessarily reflect levels and patterns of unmet housing need (see chapter five). Outside of the Northern Territory, only 575 additional homes for Indigenous households have been disclosed, although Victoria has a target to achieve 1,200 homes (10% of the total target under the 'Big Housing Build' program). One implication of this situation is that most housing offers to Indigenous households are likely to continue to be through new lettings in the mainstream (public and community housing) sector, unless other strategies such as dwelling transfers to ICCHOs (see section 3.3.2) are adopted.

Table 2: Jurisdictional budgets for new social, affordable and Indigenous housing, to 2032

Program name	Duration	General funding for social and affordable housing	Social and affordable housing targets	Tied funding specifically for new Indigenous housing	Indigenous housing targets
Commonwealth and NT: Remote Housing Package	2024-2034			$4.24 billion	2,700 new homes in remote NT
Homes NSW and AHO	2023-2028	$6.1 billion	8,400 new social homes	$0.465 billion	329 new homes
Queensland: Housing Investment Fund	2022-2027	$2.0 billion 2024-25 $0.953 billion for new and upgraded social homes	5,600 new social and affordable homes	2024-25 $0.172 billion for new homes and upgrades	No specified Indigenous housing targets
Victoria: Big Housing Build	2020-2030	$5.3 billion	12,000 new social and affordable homes - 10% for Aboriginal households	Funding for 'Homes for Aboriginal Victorians' – amount not disclosed	To date, 64 projects contracted to deliver 246 new homes
Tasmania: Homes Tasmania	2022-2032	$1.5 billion	10,000 new social and affordable homes	No tied funding for Indigenous housing	No specified Indigenous housing targets
South Australia: 2024-2025 Budget Housing Package	2024-2028	$0.843 billion	910 new social homes 287 new affordable homes	$0.045 billion for new and replacement supply (2021-2026)	No specified Indigenous housing targets
Western Australia: Social and Affordable Housing Investment Fund	2024-2025	$0.544 billion	3,000 new social homes	No tied funding for Indigenous housing	No specified Indigenous housing targets
ACT Housing Strategy: Growing and Renewing Public Housing	2018-2027	$0.257 billion	1,400 new social homes	No tied funding for Indigenous housing	No specified Indigenous housing targets
Total		**$16.544 billion**	**41,597 new social and affordable homes**	**$4.922 billion**	**3,275 new homes for Indigenous households to 2034**

Source: Australian Government (2024c), Prime Minister of Australia (2024a; 2024b), Housing Australia (2024), NIAA (2024), NSW Government (2024a), Queensland Government (2024a; 2024b), Victorian Government (2024), SA Government (2024), WA Government (2024b), Tasmanian Government (2023), NT Government (2024), ACT Government (2024a, 2024b).

Note: budgets include SHAP, NASHH and NTRHP funding from the Commonwealth government.

3.2.2 Rental and operating subsidies

At the national level, Commonwealth Rent Assistance (CRA) is the primary program providing rental subsidies to eligible Indigenous persons in private rental or community housing (but not in public housing) (see section 4.3.5).

New South Wales and Victoria have been able to direct substantial additional annual revenue from this source to Indigenous social housing by reforming rent setting in the ICCHO sector. In addition, these states have transferred former public housing to separate Aboriginal organisations (AHO and AHV, respectively), whose tenants are typically eligible for CRA and can thereby afford to pay higher rents. Recent increases in the payment levels of CRA (in the 2023–24 and 2024–25 Federal Budgets) should have improved the revenue position of Indigenous providers in these jurisdictions. A policy shift to enhancing revenue by this means has not occurred in other jurisdictions.

There is little information available on other subsidies to assist ICCHO operations across jurisdictions but generally these are understood to be small-scale or tied to specific initiatives, such as overcoming backlog maintenance or enhancing tenant support.

There is also a critical shortage of information on housing service delivery costs in different locations and for different household types (Milligan, Pawson et al. 2017; Nous Group 2017). This remains as a major gap in our knowledge of what support may be required to ensure ICCHOs can maintain operational viability.

3.2.3 Other resources

Low interest loans to community housing providers

Housing Australia provides low-cost long-term loans to registered community housing providers for social and affordable housing through the Affordable Housing Bond Aggregator. However, currently applicants must be Tier 1[6] (or equivalent in Victoria and Western Australia) registered housing providers, which limits eligibility for all but a handful of Indigenous housing providers. Additionally, the application process is complex and requires legal and financial expertise—typically from external consultants—which is resource intensive and not financially feasible for most ICCHOs without funding support.

Home ownership assistance

Increasing home ownership has been a core policy plank of Indigenous housing policy since the 1970s and a long-standing goal of Indigenous housing advocates (Australian Government 2022a; NATSIHA 2022). The 2022 Housing-SSP includes the goal of increasing home ownership but sets no targets (Australian Government 2022a.

Indigenous people face many barriers to mainstream home ownership programs, including low income, larger and extended families, geographical location, cultural expectations and communal land tenure (see also section 4.2) (Moskos, Isherwood et al. 2022). This has led to tailored strategies to support Indigenous home ownership in some jurisdictions including targeted home loan schemes, rent-to-buy schemes, and shared equity schemes. So far, however, the initiatives have been relatively small-scale, and therefore, of marginal impact (Productivity Commission 2022).

6 Under the NRSCH, tier one housing providers are those with asset procurement and development functions (and the ability to grow social and affordable housing supply) and/or complex tenancy and property management functions that operate at scale. Tier one registered providers must also be incorporated as Corporations under the Corporations Act. ICCHOs are more typically incorporated under different legislation, such as Aboriginal Corporations and Land Councils.

The largest program is the Indigenous Home Ownership Program (IHOP), operated by IBA, which assists Indigenous people who may face barriers in accessing bank finance to purchase their own home using low deposit and low interest homes loans. Funding for the program is limited by the size of repayments to the IBA's existing loan portfolio. An average of 500 loans per year have been issued over the past decade, well below demand (IBA 2023; Productivity Commission 2022).

Non-government funding

There are emerging examples of effective partnerships between mainstream actors and agencies and the Indigenous sector to leverage non-government funding for new and existing Indigenous homes.

The Pemulwuy Project was a partnership between the Aboriginal Housing Company (AHC) and private developers to build a mixed tenure and mixed use project (including affordable rentals and student accommodation for both Indigenous and non-Indigenous students) on the AHC-owned site, known as 'the Block' in Redfern, Sydney. The project benefited from the very significant densification achieved on the site and the fact that the developer partner was able to pay upfront for a 99-year lease of the land. This provided AHC with the capital to build the affordable housing component and own it outright. AHC will also receive revenue from commercial and retail spaces across the site to cross-subsidise their operating costs (Benedict, Gurran et al. 2022).

Mining royalties can provide a source of additional investment in housing for Aboriginal communities. For example, community housing for local residents is identified as a focus area in the strategic plan for investment of the royalties paid to the Anindilyakwa Land Council, which represents the 14 clans of the Groote archipelago. There, royalties have been used to supplement the construction costs of new homes being built in partnership with the Northern Territory Government and to undertake upgrades to existing properties (Anindilyakwa Land Council 2023; 2024).

A 2021 public private partnership between St George Community Housing Ltd (SGCH) and government developer Landcom in Redfern, NSW included designation of 47 per cent of the 160 units to Aboriginal households, in recognition of the strong Indigenous presence and cultural significance in the local Redfern community (SGCH 2024).

While these examples have emerged in specific situations, each has the potential for wider application under enabling policy settings.

3.3 Service delivery

3.3.1 Models for managing Indigenous housing

Across states and territories, various models have been adopted for the management of different aspects of identified Indigenous housing, including asset management, tenancy management and tenancy support. Each of these models has their own strengths, weaknesses, challenges and opportunities. These will be explored further in the next stage of the research through case studies of organisations representing different organisational models.

Table 3 represents which sector has accountability for property and tenancy management of identified Indigenous housing across jurisdictions. In Queensland, South Australia, Tasmania, Western Australia and the ACT, responsibility lies predominantly with government housing departments. In Victoria, Indigenous housing is ICCHO-managed. In New South Wales, asset management responsibilities lie with the AHO and tenancy management is gradually being transferred from government to ICCHOs. Meanwhile, the Northern Territory is currently in the early days of transitioning from state-controlled to ICCHO managed housing in remote areas.

In all jurisdictions mainstream public and community housing organisations provide property and tenancy management services, including tenancy support, for Indigenous residents. In the past, mainstream policy and service delivery has generally been found to be prescriptive with limited scope for adaptation and flexibility for the needs of Indigenous tenants (Moran, Memmott et al. 2016). In the latest (2023) national tenant satisfaction survey, satisfaction with public and community housing was lower for Indigenous households (65%) when compared with non-Indigenous households (70%) (AIHW 2023a). Under the CTG, state and territory governments have committed to transforming their service delivery organisations to be more culturally responsive and to improve tenant satisfaction. However, there is little current information on how the commitment to service delivery reform is being addressed within public and community housing.

Table 3: Institutional arrangements for Indigenous housing service delivery by jurisdiction, July 2024

Jurisdiction	Organisational roles
New South Wales	• The AHO has a portfolio of public housing assets that are allocated exclusively to Indigenous households and managed on their behalf by a mix of social landlords, including Homes NSW, CHPs and ICCHOs. • Larger registered 'growth' ICCHOs undertake property management, tenancy management and tenancy support for the portfolio they are contracted by AHO to manage. • ICCHOs and LALCs have diverse arrangements for providing property and/or tenancy management, and support to their tenants, some doing so themselves while others form partnerships with local community housing providers or regional management services.[7] • Community-owned dwellings are either maintained and managed by the owning entity (LALCs and ICCHOs) or these functions are outsourced.
Victoria	• Identified Indigenous social housing is managed by AHV and a few other small ICCHOs who are mostly not registered as housing providers. • The Victorian Government transferred title of 1,448 properties to AHV in 2016 giving them full responsibility for asset management (in addition to maintenance and tenancy management functions previously transferred) and enabling them to undertake property development to grow their portfolio.
Northern Territory	• The Department of Territory Families, Housing and Communities (TFHC) is responsible for the management of Indigenous housing in the Northern Territory. • Housing in remote communities and town camps essentially operates as a public housing system where the TFHC is the landlord responsible for tenancy management and Department of Infrastructure, Planning and Logistics is responsible for property management, repairs and maintenance. • Management of some public housing owned by government in urban areas is being transferred to ICCHOs and CHPs. • In regional and remote areas, the Northern Territory is transitioning property and tenancy management to local control through negotiations under Local Decision Making Frameworks (see section 3.1.2).

7 Regional management services were an initiative of the community-controlled sector in New South Wales in conjunction with the AHO after 1998. The model encouraged local housing providers to work together and outsource their property and tenancy management to larger scale professional real estate management entities, run and staffed by Indigenous people (Gilmour and Slockee 2023).

Table 3 (continued): Institutional arrangements for Indigenous housing service delivery by jurisdiction, July 2024

Jurisdiction	Organisational roles
Queensland	• The Department of Housing holds primary responsibility for managing Indigenous housing, including most housing in remote and discrete Indigenous communities. • Community owned housing in many remote communities is leased to the government on 40-year leases under which government provides property and tenancy management services. • A small number of registered ICCHOs and Aboriginal Shire Councils own and manage their housing portfolios.
South Australia	• The SAHT is responsible for the management of most Indigenous housing, including the management of tenancies within Indigenous communities. • Community owned housing in many remote communities is leased to the government on 40-year leases under which government provides property and tenancy management services. • SAHT has an Aboriginal and Remote Housing division that manages the construction of new and replacement houses in remote communities and delivers maintenance programs to the APY Lands and four other remote communities across South Australia.
Tasmania	• Tasmania's Indigenous housing portfolio is owned and managed by Homes Tasmania and some mainstream CHPs. • The Indigenous controlled housing sector is small, comprising two unregistered ICCHOs.
Western Australia	• The Department of Communities manages most of the Indigenous housing across the state. • A small number of ICCHOs, one of which recently achieved registration, are contracted by the Department of Communities to manage Indigenous housing. • Under a Housing Management Agreement, the Department of Communities is responsible for property and tenancy management of Indigenous housing in remote communities throughout the state. • Tenancy support services are provided by Indigenous and non-Indigenous service providers.
Australian Capital Territory	• Housing ACT is primarily responsible for managing Indigenous housing in the ACT. • The Indigenous controlled housing sector comprises one small registered ICCHO.

Source: Authors drawing on agency websites

3.3.2 Indigenous community-controlled housing

Profile of ICCHOs

The Indigenous community-controlled housing sector provides accessible, culturally appropriate housing in ways difficult to achieve within other sectors. It serves as a gateway to the broader housing system and provides a viable alternative for tenants who struggle to sustain their tenancies in the mainstream housing system (Milligan, Pawson et al. 2017; Milligan, Phillips et al. 2011). More broadly, ICCHOs are a vehicle for Indigenous aspirations for community development and self-determination, healing community and improving life outcomes (Dillon 2021; Howard-Wagner 2022; Milligan, Phillips et al. 2011).

Indigenous organisations managing housing are diverse including specialist housing providers, multi-functional Aboriginal corporations offering housing and wrap-around services to tenants, regional housing management organisations and member-based LALCs, most of whom own some housing. Accordingly, the sector is diverse in size, service provision, resourcing and experience. There has been growth in the sector in some jurisdictions, notably New South Wales and Victoria, because of housing transfers from public housing. However, in most jurisdictions, Indigenous-specific housing programs and service provision by Indigenous organisations have receded (under mainstreaming policy settings). There is both aspiration and capacity to boost the ICCHO sector further.

Australia-wide by July 2024 there were 75 ICCHOs registered under various national and jurisdictional housing regulatory systems (see section 3.1.1), with most located in New South Wales and Queensland (Table 4). While this number has rapidly increased this decade, most ICCHOs that provide housing support to thousands of Indigenous households do not have housing registration. Indeed, NATSIHA estimated in 2022 that there were 400 ICCHOs operating across Australia (NATSIHA 2022).

Table 4: Registered ICCHOs by primary jurisdiction (number), July 2024

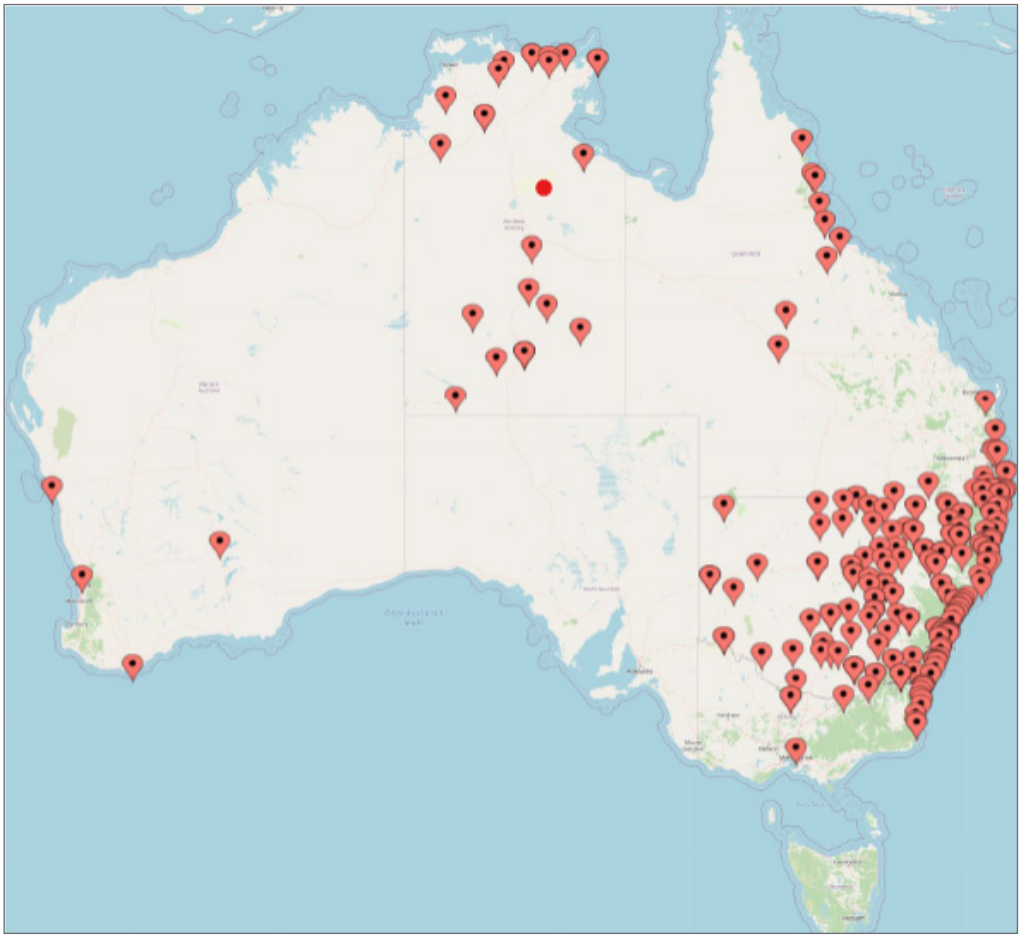
	NSW	Qld	SA	Tas	Vic	WA	ACT	NT	Australia
Registered ICCHOs	51	16	0[a]	0	2	1[a]	1	4	75

Source: National Register for Community Housing Providers, NSW Local Scheme Register and Victorian Housing Register.

Note: [a] One housing provider registered under its primary jurisdiction of NSW also operates in South Australia and Western Australia.

Figure 4 shows the locations of ICCHOs (both registered and non-registered) across Australia. This indicates the relative strength of the sector in particular jurisdictions: New South Wales, the Northern Territory and, to a lesser extent degree, Queensland. Also of note is that while many organisations are in remote locations, there is a high number of ICCHOs on the eastern seaboard.

Figure 4: Location of ICCHOs across Australia, 2022



Source: Australian Government 2022b

The 10 largest registered ICCHOs according to number of properties managed are listed in Table 5. Of these organisations, AHV is by far the largest, owning and managing properties throughout Victoria. Most of the remaining registered ICCHOs operate in New South Wales. In part, this reflects the impact of having a long-standing specialised government agency (AHO) supporting and progressively developing the sector.

The top 10 ICCHOs manage nearly 6,000 tenancies, approximately 38 per cent of those identified as community-controlled in administrative data (see section 4.1.2). Much of the recent growth in these ICCHOs has been driven by transfers of mainstream housing to their control (see below).

Table 5: Largest registered ICCHOs, 2023–24

Housing organisation	Jurisdiction	Estimated total owned and/or managed properties	Regulatory tier
Aboriginal Housing Victoria	Victoria	1,575	Housing Association (Tier 1 equivalent)
Mid Lachlan Aboriginal Housing Management Company	NSW	763	2
Many Rivers Regional Housing Management Services Aboriginal Corporation	NSW	628	2
Aboriginal Community Housing Ltd	NSW, SA, WA	606	1
South Eastern Aboriginal Regional Management Services (SEARMS)	NSW	516	3
NSWALC Housing Ltd (trading as Birribee Housing)	NSW	486	2
Murdi Paaki Regional Housing Corporation Limited	NSW	382	2
Ngarranggarni Ltd (trading as Dreamtime Housing)	NSW	344	3
Gunida Gunyah Aboriginal Corporation	NSW	319	2
Yilli Rreung Aboriginal Housing Corporation	NT	265	2

Source: Various housing registers and annual reports of organisations. Note: Data on tenancies managed may be an underestimate due to variations in timing of organisation's latest reporting period.

Sector development

The Indigenous community-controlled housing sector is currently underdeveloped in every state except New South Wales and, arguably, Victoria. Historically, the growth of the ICCHO sector has lagged due to factors applicable to the broader social and affordable housing industry and to structural and political challenges. The latter includes its small size, the higher costs associated with the geographic and cultural operational context, and past policy failures (Milligan, Martin et al. 2016; Milligan, Pawson et al. 2017). Governments can play a key role in leveraging the capacity of ICCHOs through additional resourcing, and support to develop organisational strengths such as accountability and managerial skills (Howard-Wagner 2021; Howard-Wagner and Markham 2022; Pawson, Milligan et al. 2020). However, until recently this support was lacking. In addition to disrupted funding streams, past political and policy instability has resulted in a loss of organisational knowledge, skills and capacity (Milligan, Martin et al. 2016; Milligan, Pawson et al. 2017).

The small size of many ICCHOs reduces their competitiveness within the broader not-for-profit sector. Unable to meet the administrative and compliance requirements of registration (as outlined in section 3.1.1) they are unable to access government funding and growth strategies, and other government funding sources (Australian Government 2022b). Beyond this, the funding, subsidy and contracting regimes applying to ICCHOs are not fit-for-purpose and do not cover service delivery costs (Milligan, Pawson et al. 2017; Nous Group 2017). Housing registration can be impeded by maintenance backlogs, because most ICCHOs lack the revenue to prevent or address these and grant funding is generally not available. Poor integration with mainstream housing policy and service provision has been another major obstacle, limiting access to advocacy, resources and capacity building (Australian Government 2022b; Milligan, Pawson et al. 2017). Until recently, the sector suffered from a lack of state and territory and national advocacy bodies to enable policy and political engagement by Indigenous stakeholders (Milligan, Pawson et al. 2017). For Aboriginal Land Councils (ALCs), commercial development is difficult; land held under native title does not provide freehold title, but only rights of access and usage (Jordan, Markham et al. 2020). Further, much of the land subject to native title determinations has low market value because it is agriculturally unproductive, located in remote locations and at a distance from mainstream labour markets (see also section 4.2).

Sector strengthening

Nationally, priority is now being given to building the capacity of the Indigenous community-controlled housing sector. A CTG Housing-SSP has been developed by NATSIHA and was endorsed by the Joint Council on CTG in August 2022.

The Housing-SSP aims to enhance the capacity of ICCHOs and, by doing so, improve housing outcomes for Indigenous people (Australian Government 2022a).

Strategies for strengthening and growing the Indigenous community-controlled housing sector that are outlined in the Housing-SSP include:

- the development of an Indigenous housing strategy for each jurisdiction
- increasing the number of ICCHOs achieving registration with the NRSCH or jurisdictional equivalents
- housing transfers (title and management)
- development of dedicated, reliable and consistent outcomes-based funding models, including fair and equitable access to integrated service contracts
- a national workforce development plan that includes expansion of skills development and training opportunities
- developing peak bodies nationally and within jurisdictions, with tasks including scoping of the sector and the establishment of models of housing provision and management
- obtaining and maintaining accurate data for sector planning, and adhering to the principles of Indigenous data sovereignty (Maiam nayri Wingara 2018)
- ensuring funding programs include the housing implications of climate change
- establishing responsive and cyclical repairs and maintenance programs
- ensuring local Indigenous input into policy and implementation.

Tailored sector strengthening initiatives are now being initiated and funded in most jurisdictions under CTG Implementation Plans. These will be examined more fully in the stage two case study research for the Inquiry.

Growth through public housing transfers

As discussed above, the Indigenous community-controlled housing sector has largely grown in New South Wales and Victoria, through the transfer of former dedicated Indigenous public housing to ICCHOs.

In New South Wales, responsibility for management of 1,440 properties was transferred to 10 different ICCHO growth providers between 2021–23. The more recent AHO Title Transfers Project involves the transfer of ownership of a further 3,325 Aboriginal tenanted homes from the NSW Land and Housing Corporation to the AHO over two years (AHO 2022b). When complete, this will significantly increase the AHO's capacity to house Aboriginal people over the long-term. It will also substantially increase its rent revenue and provide further opportunities to grow ICCHOs in the state through subsequent management transfers and, potentially, through asset redevelopment.

In Victoria, the transfer of $500 million of housing assets from government to the AHV in 2016 (see above) has been labelled 'the single largest financial commitment to Aboriginal Affairs in Victoria's history … represent[ing] one of the most significant acts of self-determination in this State' (AHV 2016: 2).

As part of a broader policy commitment to increase Aboriginal control of town camp and remote community housing, the Northern Territory Government is currently looking to transfer responsibility for housing to Aboriginal community-controlled organisations. Pilot projects have been established involving specific arrangements for leasing reform and control of property and tenancy management.

While housing transfers are an important strategy for growth in the ICCHO sector, for this strategy to be effective several conditions need to be met. These include:

- Title transfer as well as management. This provides financial leverage by allowing organisations to diversify their stock, thereby increasing rental income (VAGO 2017; Australian Government 2022a). In some locations, long-term (20-year) leases may also be an acceptable option if this provides reasonable control over assets (Milligan, Pawson et al. 2017).
- Provision for the maintenance liabilities of deteriorated stock. The significance of this was revealed in the 2016 AHV title transfer as it took until 2020 to secure Victorian Government funding of the maintenance backlog in that portfolio (Brackertz, Davison et al. 2017; Victorian Government 2020).
- Ensuring robust and effective asset maintenance plans and workforce capacity are in place prior to transfer (Sharma, McNelis et al. 2021).
- Funding models that acknowledge the additional costs of managing substantial numbers of tenants with high needs.

The potential for housing transfers to support ICCHO growth and viability and best practice transfers policy will be the subject of a more in-depth case study in stage two of this research.

3.4 Key findings and implications

The post-2020 period of Indigenous policy making has seen a clear shift from the dominant mainstreaming paradigm of preceding decades. Under CTG, a national governance framework based on joint decision making and achieving greater self-determination has been put in place. For the first time national housing policy has been aligned with CTG priorities and targets. Australian Government and state and territory government funding for social and affordable housing has also been substantially increased. However, there is still a lack of transparency around how Indigenous Australians will benefit from increased housing funding and targets for addressing unmet housing need are too narrowly focussed. Much better data on housing needs, service costs and outcomes is required so that governments can move beyond the traditional approach of tying minimum funding to specified targets.

Progress on implementing the CTG priority reforms to date has been slow but momentum is mounting under the leadership of the peak body NATSIHA and the HPP. In most jurisdictions the community-controlled housing sector remains as a small part of the Indigenous housing system: across urban, regional and remote communities most service delivery to Indigenous communities and peoples continues to be under government control (see section 4.1.2). There are, however, incipient plans to build the capacity of the ICCHO sector.

Larger ICCHOs themselves are responding to the opportunities for growth by building their organisational and business capabilities, seeking housing registration and forging partnerships with other community housing providers. One immediate growth opportunity involves transfer of identified Indigenous housing to community ownership and management but only Victoria, New South Wales and the Northern Territory have acted on this so far. A clear timeline and strategy for devolving service delivery to local agencies is required in all jurisdictions if greater self-determination and more housing choices are to be achieved in practice. Finally, the extent of reform of mainstream services to be more culturally appropriate is under-researched.

A future framework for Indigenous housing support will need to address these issues.

4. Current Indigenous housing system – tenure options and key issues

- In 2021, over two-thirds of Indigenous households lived in the private sector, either owning outright (14.1%), owning with a mortgage (28.1%) or renting from a private landlord (27.6%).
- There has been a notable shift of Indigenous households into private housing tenures over the last two decades.
- Nevertheless, approximately a quarter of Indigenous households rely on social housing, compared to approximately four per cent of non-Indigenous Australians.
- Other than in New South Wales and Victoria, a large majority of Indigenous households in social housing currently have their housing managed by a government department or a non-Indigenous community housing organisation.
- Across Australia over 30 per cent of new social housing tenancies have been allocated to households with Indigenous members.
- This situation in social housing draws attention to the issue of whether current dominant management models are successful and culturally appropriate and how Indigenous aspirations for greater self-determination in their housing can be addressed.
- In areas where land is communally owned or subject to native title there are ongoing barriers to home ownership and to housing development.
- High rates of homelessness, overcrowding and housing affordability stress among Indigenous households, along with housing quality and suitability, remain as key issues to be addressed.

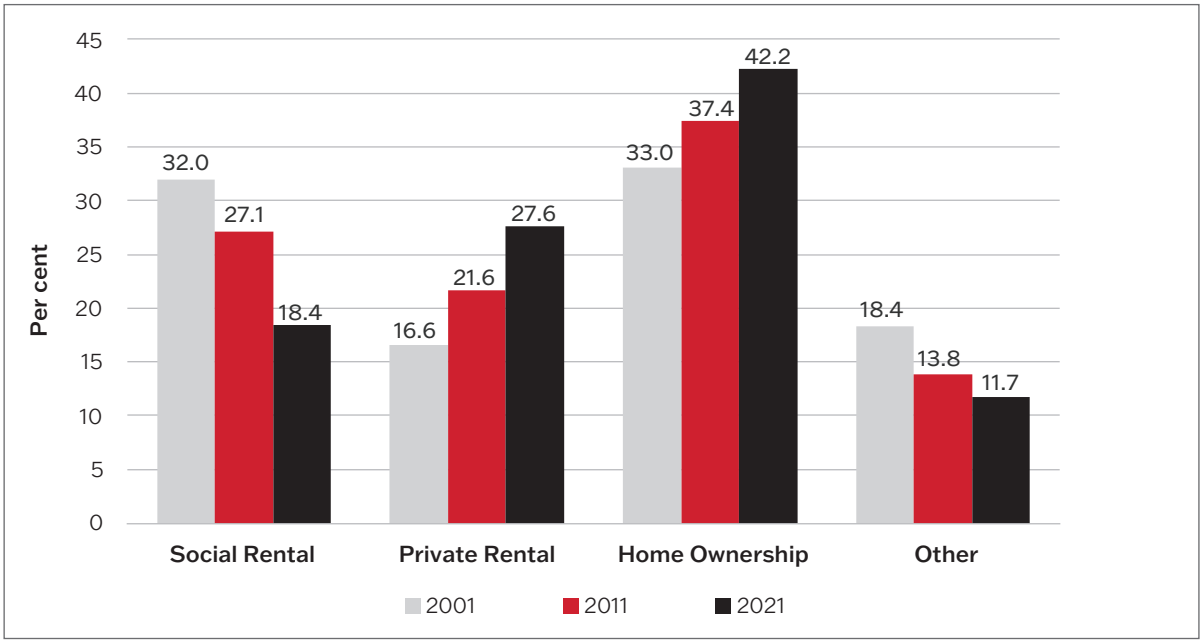
Continuing our focus on the current Indigenous housing system in Australia, this chapter provides a quantitative overview of the housing tenure of Indigenous households and discusses how land tenure arrangements affect these tenure options. The chapter concludes with a discussion of the key issues currently facing the Indigenous housing system drawing on chapters three and four. The analyses presented in this chapter are limited by the quality of data currently available.

4.1 Indigenous housing tenure

Official data indicates there are around 343,389 households with one or more Indigenous members (Australian Government 2022a). These households live across a range of different tenures and landlord types, in urban, remote and regional areas. Tenures include Indigenous community-controlled housing, mainstream public and community housing, private rental and private home ownership.

The tenure mix of Indigenous households has changed considerably over time. As shown in Figure 5, since 2001 the proportion of Indigenous households living in the private sector has increased considerably. Those renting in the private sector from a real estate agent has increased from 16.6 per cent to 27.6 per cent, whilst the proportion who own their own home with or without a mortgage has also increased from 33.0 per cent to 42.2 per cent. As a corollary of this trend, the proportion of Indigenous households living in social housing - including mainstream public and community housing, SOMIH and Indigenous community-controlled housing - has decreased from 32.0 per cent to 18.4 per cent over the same period (Australian Government 2022a).[8] The rest of this section provides further detail on the different housing sectors in which Indigenous households live and discusses some of the associated policy implications.

Figure 5: Tenure types of Indigenous households (per cent), 2001, 2011 and 2021



Source: ABS Housing Statistics for Aboriginal and/or Torres Strait Islander Peoples – Tenure and Landlord Type (2022a, Table 1.1).

Note: The percentages in this figure for tenure types across each year may not sum to 100 due to rounding.

8 The fourth tenure type in Figure 5 is 'Other' and includes categories that could not readily be classified as 'Social Rental' or 'Private Rental'. These categories include (i) Rented: Person not in the same household, (ii) Rented: Other landlord type, and (iii) Rented: Landlord type not stated (ABS 2022a). It is likely that some of these 'other' tenures are situated in the private rental sector and, therefore, the share of Indigenous tenancies in the private rental housing market may be greater than estimated here.

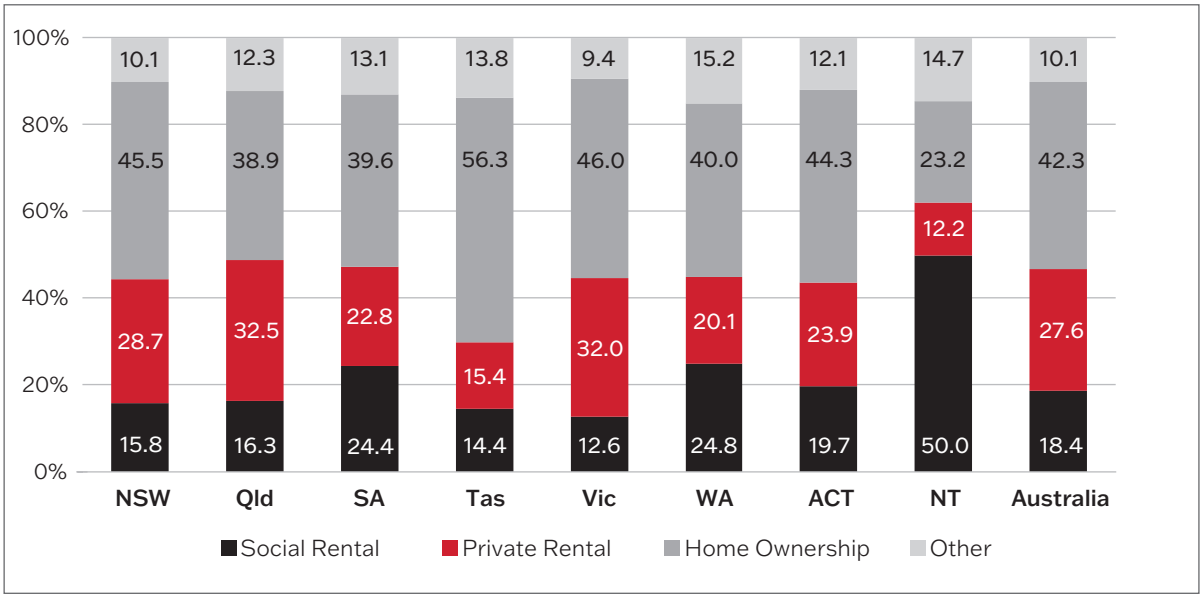
4.1.1 Private market housing

When considering the distribution of households according to the different housing sectors (i.e. private and social housing), across Australia in 2021 over two-thirds (69.9%) of Indigenous households lived in private sector housing (Figure 6). This includes households who either own their dwelling outright (14.1%), own with mortgage (28.1%) or rent from a private landlord (27.6%) (ABS 2022a).

As indicated in Figure 5, the share of Indigenous households living in the private sector has been growing over time, and may be larger than estimated here (see Footnote 8). Hence home ownership and the private rental market are becoming more important market segments along the Indigenous housing continuum.

Variation as to the extent of private market housing participation for Indigenous households is found across jurisdictions (Figure 6). In 2021, the highest rates of participation were found in Victoria (78.0%) and New South Wales (74.2%). In comparison, only around a third (35.4%) of Aboriginal households in the Northern Territory live in a private sector dwelling (considerably lower than the next jurisdiction, Western Australia, at 60.1%). These findings are commensurate with the geographic location of Indigenous people in the different jurisdictions. For instance, almost all Aboriginal people living in Victoria and New South Wales live in non-remote areas where opportunities for private housing are greater (Moskos, Isherwood et al. 2022). In contrast, a large majority of Aboriginal people in the Northern Territory live in remote locations that offer fewer private housing options and more provision by the social housing sector.

Figure 6: Tenure and landlord type of Indigenous households by jurisdiction (per cent), 2021



Source: ABS Housing Statistics for Aboriginal and/or Torres Strait Islander Peoples – Tenure and Landlord Type (2022a, Table 1.1).
Note: The percentages in this table may not sum to 100 due to rounding.

The increased participation of Indigenous households in the private rental market is largely the result of the contraction of social housing availability, housing policies that aim to divert social housing applicants to market-based alternatives and population shifts away from remote areas to urban areas with much lower levels of social housing (Moskos, Isherwood et al. 2024). While large numbers of Indigenous households rent privately, they may face barriers in the private market related to race-based discrimination, affordability and inappropriate housing options for larger families (Andersen, Williamson et al. 2018; Milligan, Phillips et al. 2011; Walshe 2019). This is despite some efforts to improve Indigenous housing access through strategies including improved residential tenancy regulations and introducing and maintaining anti-discrimination and cultural competency training and education programs in the real estate industry (Martin 2020; Pawson, Milligan et al. 2020).

Increased participation in homeownership can be attributed to the improving economic situation of many Indigenous households, better access to private lending and, to a lesser extent, tailored government home lending programs (see also section 3.2.3). Nevertheless, the proportion of Indigenous households that own their own home (with or without a mortgage) remains much lower than for other households (42% compared with 68%) (ABS 2021a).

4.1.2 Social housing

The 2021 Census data (Figure 6 above) suggests that almost a fifth (18.4%) of Indigenous households across Australia, 63,184 households, reported living in some form of social housing. However, this source is likely to provide an under-estimation for various reasons (see footnote 24 and Appendix 4). Another estimation of the proportion of Indigenous households living in social housing can be derived using administrative data published annually in the Report on Government Services (RoGS). This data indicates that approximately 80,793 Indigenous households were living in social housing in 2022-23 (SRCGSP 2024).

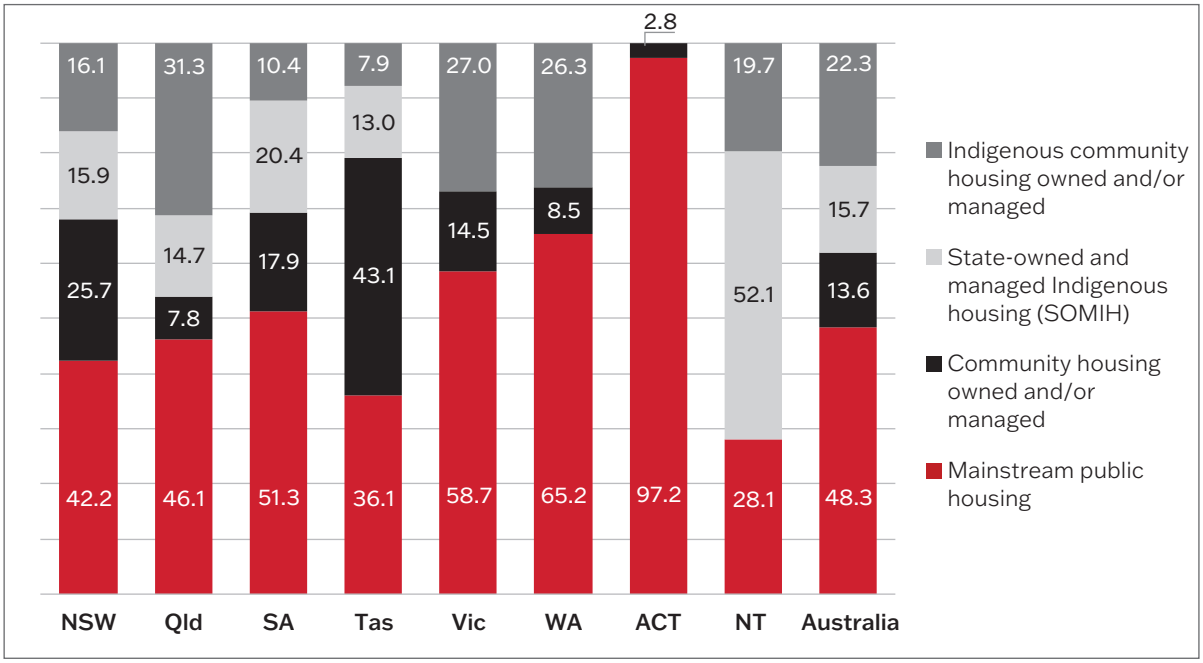
The proportion of Indigenous households living in social housing differs widely by jurisdiction (Figure 6). Using ABS data, the highest proportion of households living in social housing is found in the Northern Territory (50%). The lowest proportions are found in Tasmania (14.4%) and Victoria (12.6%).

Below, we explore the different forms of social housing in which Indigenous households live across Australia. These forms affect the choices and services available to applicants for, and Indigenous tenants of, social housing.

Mainstream public and community housing

The mainstream housing sector—and especially government public housing agencies in each state and territory—has been the largest provider of social housing to Indigenous people for many decades. As indicated in the RoGS data (Figure 7), 61.9 per cent of all Indigenous tenancies are in mainstream social housing (i.e. 48.3 per cent in public housing and 13.6 per cent in community housing).

Figure 7: Indigenous social housing tenancies by sector and jurisdiction, 2023

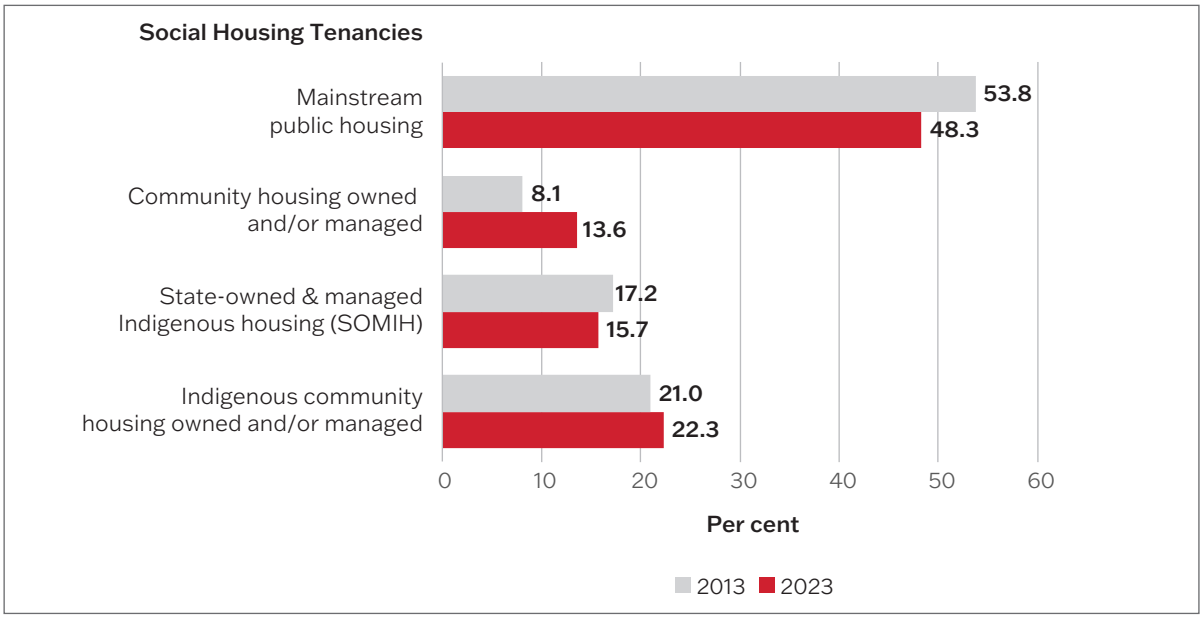


Source: Calculated from SRCGSP (2024, Tables 18A.4, 18A.5 and 18A.7). Notes: Indigenous community housing household data is only available for government-funded Indigenous community housing organisations. Community housing data for the Northern Territory was not available. The percentages in this figure may not sum to 100 due to rounding.

Looking across jurisdictions, the highest proportions of mainstream public and community housing provision to Indigenous households are found in the ACT (almost 100%), Tasmania (79.2%), Western Australia (73.7%) and Victoria (73.2%). The Northern Territory represents a special case; while only 28.1 per cent of Indigenous tenancies are found in mainstream public housing, dedicated Indigenous housing (52.1%) has also been managed as public housing over the last 15 years. Variations across the jurisdictions reflect differences in where mainstream and community-controlled services have operated in the past and the extent to which jurisdictions have sought to either mainstream or devolve the provision of social housing to Indigenous organisations.

The share of tenancies in mainstream housing that have Indigenous members has not changed over the last decade (Figure 8). However, the balance of these tenancies between public and community housing has changed somewhat over time. Within the mainstream community housing sector, Indigenous tenancies have historically comprised a small proportion of tenancies. This has grown in the last decade as the CHP sector has expanded. Much of this growth results from stock transfers but it is also attributable in part to greater targeting of new lettings by CHPs to Indigenous households under integrated (cross provider) housing allocation systems that have been established by several states.[9]

Figure 8: Indigenous social housing tenancies by sector, 2013 and 2023



Source: Calculated from SRCGSP (2024 Tables 18A.4, 18A.5 and 18A.7; 2016 Tables 17A.4, 17A.5, 17A.7). The percentages in this table may not sum to 100 due to rounding.

Note: Indigenous community housing household data is only available for government-funded Indigenous community housing organisations.

9 Under these systems all housing providers use common eligibility criteria and standardised application and assessment processes for applicants for social housing.

State-owned and managed Indigenous housing (SOMIH)

Funded between 1979 and 2008, SOMIH is a legacy program and jurisdictional approaches to its current management and reporting differ. The program is not currently provided in Victoria, Western Australia and the Australian Capital Territory. Whilst the latter was never funded for SOMIH, Victoria has transferred SOMIH to AHV and reports it as Aboriginal-controlled community housing and Western Australia has mainstreamed its program and no longer reports on it separately. In the Northern Territory, Aboriginal community-owned housing that has been leased back to the state is designated SOMIH. Conversely in New South Wales, SOMIH properties are owned by a separate Aboriginal controlled state entity, the AHO.

Across Australia, approximately 15.7 per cent of Indigenous households in social housing reside in SOMIH dwellings (see Figure 7). In those jurisdictions that SOMIH is provided (and reported as such), it ranges from 13.0 per cent of all Indigenous social housing tenancies in Tasmania to over half (52.1%) of such tenancies in the Northern Territory. Except for New South Wales and Victoria, the provision of SOMIH is currently the responsibility of public housing departments. As such, the implications associated with the need to provide culturally appropriate services within mainstream housing is also relevant to SOMIH. Assets funded under SOMIH have the potential to be used to boost the scale and viability of ICCHOs, as has occurred in Victoria (see section 3.3.2).

Indigenous community-controlled housing

Across Australia over a fifth (22.3%) of Indigenous social housing households reside in housing that is owned and/or managed by the Indigenous community-controlled housing sector as at 2023 (see Figure 7). This share varies considerably across jurisdictions, ranging from 7.9 per cent of dwellings in Tasmania to almost a third (31.3%) of dwellings in Queensland. As discussed in section 3.3 most housing in the community-controlled sector is presently managed by government in Queensland, Western Australia, South Australia and the Northern Territory. Unfortunately, the RoGs data does not differentiate ownership and management arrangements in this sector, resulting in a lack of clarity about the extent of community control.

4.2 Land tenure and land rights

Various Indigenous land tenure arrangements exist across Australia. The primary variant to mainstream public or private land ownership is community ownership through an Aboriginal Land Council (ALC) or Trust (as in New South Wales, Queensland, South Australia, Tasmania and the Northern Territory).

ALCs have considerable land assets and recent years have seen some progress in realising the housing potential of these. Examples of progress include:

- CTG commitment for governments to grow the ICCHO sector in partnership with ALCs and the other Indigenous controlled organisations.
- In several jurisdictions, ALCs are seeking housing registration (see section 3.3.2) so that they can leverage their land and grow their housing portfolio.
- Recent changes to land rights legislation and royalties funding by the Australian Government and state and territory governments, along with planning policy reform, have made some inroads in increasing Indigenous autonomy and flexibility over use of their land (NIAA 2023b; NSWALC 2022; Ashurst 2022; NLC 2022; NTAIC 2023).

However, to ensure that ALCs are able to make a substantial contribution to Indigenous housing will require further substantial Australian Government and/or state and territory government support. This support may include strategies such as legislative reform, financial investment and subsidies (especially for the development of site infrastructure) and planning policy support (Crabtree, Moore et al. 2015; Jordan, Markham et al. 2020).

There are also land tenure models involving long-term leases over communally owned land. For example, in Queensland communities where native title is held via a Deed of Grant in Trust (known as DOGIT communities) individuals can purchase 99-year leases for their home. Leaseholders pay a yearly rent and a one-off price to lease the land. Provision may be made for leases to be renewed and they may also be mortgaged, enabling leaseholders to use the land as security for a loan. Leases may also be inheritable, sold or transferred, while social housing properties on the land may be purchased for the lease period (Queensland Government 2023).

Community ownership of land presents considerable challenges to enabling home ownership in particular. In remote communities, successive government efforts to 'normalise' land tenure to create a housing market have been largely unsuccessful partly because they effectively alienate Indigenous communal title (AHRC 2006; Maurus 2017; Terrill 2015). There are also questions about the benefits of home ownership in areas characterised by widespread poverty, low asset values and weak or non-existent housing markets (Sanders 2008). Approaches that extinguish native title have been criticised by the Australian Human Rights Commission (AHRC n.d.).

Community Land Trusts (CLTs) could offer an alternative pathway to Indigenous home ownership on communally owned land and are identified as such in the CTG Housing-SSP. CLTs are private, not-for-profit entities that steward property for the dual purposes of perpetually affordable housing and community benefit (Crabtree, Moore et al. 2015). They are especially relevant to Indigenous communities because they can protect collective principles of land tenure while simultaneously meeting Indigenous aspirations for the benefits of home ownership. However, CLTs are only in the development stage in Australia and will require government policy support to succeed at scale.

The untapped economic and housing potential of Indigenous land holdings will require concerted efforts to address the substantial planning, legislative and administrative barriers to unlocking these. All levels of government need to develop innovative strategies and models aligned with Indigenous values of communal land title, such as CLTs. This will likely require both legislative reform and government funding.

The implications of Indigenous land tenure arrangements and the opportunities and challenges for Indigenous organisations to develop housing will be explored further through case studies in stage two of the research.

4.3 Key issues in the Indigenous housing system and implications

Indigenous households commonly experience poorer housing outcomes than non-Indigenous Australians. First Nations people are heavily over-represented in social and affordable housing, experience higher rates of homelessness and overcrowding, and face challenges with regards to housing affordability. Reasons for this include the inter-generational impacts of colonisation, including high levels of poverty and disability; distinctive household composition and settlement and geographical mobility patterns (Habibis et al. 2011; Moskos, Isherwood et al. 2024; Productivity Commission 2022); racism, especially in the private rental market (Moskos, Isherwood et al. 2022; ShelterSA 2019; Walshe 2019); and the failure of mainstream housing policies to adapt to the housing implications of Indigenous kinship obligations and practices (Milligan, Phillips et al. 2011). While the difficulties Indigenous households have in accessing safe, secure and affordable housing are well understood, policy has been slow to develop effective strategies to address this.

In this section we highlight some key issues that have emerged from our review of the Indigenous housing system and inform the unmet needs analysis in chapter five.

4.3.1 Growing population need

Nationally, the Indigenous population is growing at a substantially higher rate than the non-Indigenous population, from 669,000 in 2011 to a projected 1,193,600 people in 2031 (ABS 2024). Between 2006 and 2021, growth in major cities was especially strong, more than doubling from 147,296 to 334,266 individuals. By comparison, in very remote areas, the size of the Indigenous population declined by 6.6 per cent (Moskos, Isherwood et al. 2024). This pattern is attributable to several factors, including the high Indigenous birth rate and increases in Indigenous self-identification in urban areas, plus population shifts from more remote areas in the north and west to southern and eastern regions of Australia (Markham and Biddle 2018; Moskos, Isherwood et al. 2024). Consequently, future housing need is likely to be proportionately greater for Indigenous compared to the non-Indigenous cohort of the population, which has projected lower growth rates.

4.3.2 Increasing over-representation in government-managed housing

Contrary to aspirations to devolve more social housing provision to ICCHOs, access of Indigenous households to government-managed housing is intensifying. Table 6 compares by jurisdiction the share of total households with Indigenous members currently living in government-managed housing, i.e. public housing and SOMIH (SCRGSP 2024). Nationally, just over one in six government-managed housing tenancies (17.8%) have Indigenous members. However, this varies considerably by jurisdiction from a high of 79.2 per cent in the Northern Territory to a low of around 6.2 per cent in Victoria.[10]

Table 6: Indigenous households as a proportion of all and new government-managed housing tenancies (per cent), 2023

	NSW	Qld	SA	Tas	Vic	WA	ACT	NT	Australia
Total tenancies that have Indigenous members*	13.7	23.7	14.1	12.0	6.2	30.0	10.9	79.2	17.8
New tenancies that have Indigenous members*	23.0	35.9	25.5	19.0	16.8	44.0	18.9	86.8	30.3

Source: Calculated from SRCGSP (2024, Tables 18A.4 - 18.A6).

*Note: *Includes SOMIH where this is managed as state or territory public housing.*

When we consider who is accessing state-managed housing vacancies, the latest data shows much higher rates of allocations to Indigenous households across all jurisdictions (Table 6). New tenancies with Indigenous members represented 30.3 per cent of all new government-managed housing tenancies nationally in 2023 (close to twice the current share of existing tenancies). The share of new tenancies varied from highs of 86.8 per cent in the Northern Territory and 44.0 per cent in Western Australia to a low of 16.8 per cent in Victoria. In the absence of other alternatives, access to government-managed housing by Indigenous households appears to be increasing quite dramatically. Access to mainstream community housing by Indigenous households shows a similar upward trend (SCRGSP 2024). This situation reflects the severe housing need of Indigenous households (as allocations are prioritised according to acuteness of need) and has major implications for how Indigenous tenants in public and community housing are supported and for their future housing pathways.

10 This figure is partly explained by the situation where former SOMIH housing in Victoria has been transferred to an ICCHO – see section 3.3.2.

4.3.3 Homelessness

Indigenous people are considerably over-represented within the homeless population. Whilst representing 3.2 per cent of the overall Australian population, Indigenous people account for approximately a fifth (20.4%) of all those who are homeless (see Table 7).[11] Across Australia, approximately 24,930 Indigenous Australians were homeless on the night of the 2021 Census, and the corresponding rate of homelessness was 307 per 10,000 of the population (ABS 2022b).

Table 7: Indigenous people experiencing homelessness by jurisdiction (number and per cent), 2021

	NSW	Qld	SA	Tas	Vic	WA	ACT	NT	Australia
Count experiencing homelessness	2,508	4,769	1,391	247	1,109	3,378	126	11,394	24,930
Homelessness rate*	90	201	327	82	169	381	141	1,865	307
Proportion of homeless population	7.2	21.3	18.7	10.5	3.6	34.7	7.1	87.0	20.4

Source: ABS Estimating Homelessness, Census 2021: Aboriginal and Torres Strait Islander Peoples (2022b, Table 7.2).

*Note: *per 10,000 of population.*

Wide variation in rates of Indigenous homelessness is evident across jurisdictions (Table 7). The Northern Territory—despite its relatively small overall population—has by far the highest incidence of homelessness. On Census night in 2021, 11,394 Indigenous Territorians were homeless; this corresponds to a homelessness rate of 1,865 per 10,000 of the population. In comparison, Indigenous residents in Tasmania and New South Wales experience the lowest rates of homelessness (at 82 and 90 per 10,000 of the population respectively).

Significant differences can also be seen when examining the proportion of Indigenous people present within the total homeless populations for each state and territory. Although Indigenous people are over-represented in the homeless populations of every jurisdiction, in the Northern Territory, Indigenous people account for the vast majority (87.0%) of the homeless. Also of note, is Western Australia where Indigenous people comprise over a third (34.7%) of those who are homeless across the state. An expanded account of Indigenous homelessness (including causes, experiences and implications) can be found in the Productivity Commission's 2022 review of housing policy (Productivity Commission 2022).

11 The ABS Census count includes six homeless operational groups: people living in severely crowded dwellings; people in supported accommodation for the homeless; people staying temporarily with other households; people living in improvised dwellings, tents or sleeping out; people living in boarding houses; and people in other temporary lodgings. The ABS analysis on the Indigenous status of homeless people includes three categories: Aboriginal and/or Torres Strait Islander, Non-Indigenous and Not stated. Nationally the 'Not stated' category accounts for 13 per cent of homeless people.

4.3.4 Household overcrowding

Most Indigenous people who are homelessness (70%) are living in overcrowded housing (Productivity Commission 2022). Table 8 draws from ABS Census[12] and RoGS data to show the proportion of Indigenous households living in overcrowded conditions by tenure and landlord type and jurisdiction (Australian Bureau of Statistics 2022c; SCRGSP 2024).

Table 8: Indigenous households living in overcrowded conditions by tenure type and jurisdiction (per cent), 2021 and 2023

	NSW	Qld	SA	Tas	Vic	WA	ACT	NT	Australia
Owned outright	5.3	6.4	6.1	3.7	5.5	6.0	3.9	16.3	5.8
Owned with a mortgage	5.0	5.4	4.9	5.2	4.8	4.8	3.5	8.0	5.1
Rented — all types	9.5	12.7	11.1	9.9	9.2	13.8	7.2	36.9	12.5
Rented — public housing	5.6	13.1	6.8	10.3	6.8	9.5	6.9	13.8	9.3
Rented — SOMIH	7.4	16.1	8.5	7.1	..	..	..	52.9	26.8
Rented — mainstream community housing	9.0	5.8	8.0	6.6	8.7	4.7	-	na	7.8[b]
Rented — Indigenous community-controlled housing[a]	7.1	23.5	30.4	na	3.8	9.0	..	na	14.1[c]
Total	**7.5**	**10.0**	**8.8**	**6.8**	**7.3**	**10.3**	**5.4**	**30.6**	**9.5**

Sources: ABS Housing Statistics for Aboriginal and/or Torres Strait Islander Peoples – Housing Suitability and Overcrowding (2021b, Table 3.9) and SRCGSP (2024, Table 18A.34).

Notes: .. Not applicable. - Nil or rounded to zero. na Data not available. [a] Data on Indigenous community-controlled housing was only available for 2022. [b]This figure does not incorporate the missing data for the Northern Territory. [c]This figure does not incorporate the missing data for Tasmania and the Northern Territory.

Australia-wide, approximately one-tenth (9.5%) of Indigenous households live in overcrowded conditions. Overcrowding is more commonly experienced by Indigenous households living in rental accommodation (12.5%), particularly social housing, compared to those who own their property outright (5.8%) or with a mortgage (5.1%). When focusing specifically on social housing, the incidence of overcrowding is highest for Indigenous households living in SOMIH (26.8%) and Indigenous community-controlled housing (14.1%).

Indigenous households in the Northern Territory experience considerably higher rates of overcrowding compared to all other jurisdictions, with almost a third (30.6%) of households being affected by crowding. In the Northern Territory, overcrowded conditions were especially high for households living in rental accommodation (36.9%) and, more specifically, in SOMIH (52.9%).[13] While rates of overcrowding in mainstream community housing were comparable across jurisdictions, greater variation is found in the Indigenous community-controlled housing sector, ranging from 30.4 per cent in South Australia to 3.8 per cent in Victoria.

12 The household figures presented here (from an ABS analysis on *Housing Suitability and Overcrowding*) provide more modest rates of overcrowding than those found in a further ABS analysis on *Closing the Gap Target – Appropriately Sized Housing* conducted at a person-level (Australian Bureau of Statistics 2022d). The latter rates of overcrowding reported for each jurisdiction in 2021 are as follows: New South Wales – 12.5%, Queensland – 18.8%, South Australia – 17.2%, Tasmania – 11.2%, Victoria – 11.2%, Western Australia – 21.2%, Australian Capital Territory – 9.2%, Northern Territory – 56.6% (Australian Bureau of Statistics 2022d).

13 The RoGS data pertaining to overcrowding was unavailable for the Aboriginal community-controlled housing sector and the mainstream community housing sector in the Northern Territory.

4.3.5 Housing affordability and assistance

Housing stress is widely used as an indicator of housing affordability and need. One definition of housing stress is when housing costs[14] exceed 30 per cent of gross household income. A more stringent measure limits the assessment of housing stress to those households in the lowest two income quintiles (AIHW 2023a). Table 9 below shows that rates of housing stress across all income levels are considerably higher for Indigenous households who are renting[15] compared to those who own their property with a mortgage (AIHW 2023a). This situation in part reflects the lower average incomes of renters. The tightening of the private rental market in recent years, together with increases in rents, have made the market increasingly precarious for Indigenous individuals and families, contributing to homelessness and poverty (Stone, Goodall et al. 2021; Walshe 2019).

Considerable variation can be observed across jurisdictions, with rental housing stress being experienced by 18.3 per cent of Indigenous households in the Northern Territory compared to 40.3 per cent in New South Wales (AIHW 2023a). This differential can be partially explained by rates of private rental participation that are much lower in the Northern Territory than elsewhere (see Figure 6).

The largest financial assistance program for families and individuals (both Indigenous and non-Indigenous) who are experiencing rental housing stress is Commonwealth Rent Assistance (CRA). CRA is an income supplement for eligible persons living in the private rental or community housing sectors[16] (AIHW 2023a). To assist with their rental costs, 87,335 Indigenous income units[17] across Australia received CRA in 2022–23 (SRCGSP 2024); representing 6.9 per cent of all those receiving this assistance (see Table 10). Recent years have seen a sharp increase in the Indigenous proportion of all CRA beneficiaries from 4.3 per cent in 2013 (AIHW 2023b). Across jurisdictions, Indigenous families and individuals accounted for 2.9 per cent of CRA recipients in Victoria compared with 32.4 per cent of recipients in the Northern Territory.

In 2022, even with the benefit of CRA, a considerable proportion of Indigenous recipients (36.5%) remained in housing stress (AIHW 2023a). This means that they were still paying more than 30 per cent of their income in rent after accounting for CRA as part of their income. On a jurisdictional basis, this proportion varied from 30.5 per cent in Tasmania to 44.6 per cent in the Australian Capital Territory (Table 10).

14 Housing costs include rent and mortgage payments, as well as additional costs relating to a property such as rates, household insurance, repairs and maintenance (Australian Housing and Urban Research Institute 2019).
15 Note that the data in Table 9 does not distinguish private or social renting. Rent setting policy in social housing, which caps rents at 25 to 30 per cent of household income, is designed to prevent rental stress (as measured by the indicator discussed here).
16 Public housing tenants are ineligible for CRA because they pay rent to a government housing authority and this rental payment already takes household income into account. Eligibility for CRA is also confined to families and individuals receiving social security payments.
17 An income unit is one person; or a group of related persons within a household who share income; or any person living in a non-private dwelling (such as a boarding house) who is in receipt of personal income (AIHW 2023a).

Table 9: Indigenous households and income units experiencing housing stress by tenure type and jurisdiction (number and per cent), 2021 and 2022

	NSW	Qld	SA	Tas	Vic	WA	ACT	NT	Australia
Owned with mortgage	4,848 (15.2%)	2,868 (13.0%)	587 (12.9%)	510 (11.0%)	1,282 (14.7%)	1,263 (16.3%)	129 (9.4%)	274 (13.4%)	11,765 (14.2%)
Renting (all)	23,944 (40.3%)	17,008 (32.6%)	3,289 (34.1%)	2,130 (38.2%)	5,271 (33.9%)	5,092 (31.6%)	540 (23.6%)	1,586 (18.3%)	58,867 (34.7%)
Renting (CRA recipients — excluding CRA)[a]	24,075 (69.8%)	18,695 (67.5%)	3,060 (65.9%)	2,245 (63.4%)	5,535 (69.9%)	4,770 (67.8%)	305 (73.5%)	1,485 (64.6%)	60,170 (68.3%)
Renting (CRA recipients — including CRA)[b]	12,485 (36.2%)	10,425 (37.6%)	1,440 (31.0%)	1,080 (30.5%)	3,010 (38.0%)	2,650 (37.7%)	185 (44.6%)	825 (35.9%)	32,100 (36.5%)

Sources: AIHW Tier 2 Determinants of Health: 2.01 Housing - Housing Affordability (2023c, Table 2.01-1) and AIHW Housing Assistance in Australia (2023a, Table CRA.8).

Notes: [a]In rental stress if not receiving CRA. [b]In rental stress whilst receiving CRA.

Table 10: Indigenous income units receiving CRA assistance by jurisdiction (number and per cent), 2022-2023

	NSW	Qld	SA	Tas	Vic	WA	ACT	NT	Australia
Commonwealth Rent Assistance	34,925 (8.5%)	26,750 (8.3%)	4,705 (5.0%)	3,545 (9.8%)	8,030 (2.9%)	6,725 (6.4%)	405 (4.3%)	2,240 (32.4%)	87,335 (6.9%)

Source: SRCGSP (2024: Table GA.11)

4.3.6 Housing quality and design

Housing quality is also an issue within the Indigenous housing system. In 2018–19, 20 per cent of Indigenous households lived in dwellings that did not meet the standards defined by the National Aboriginal and Torres Strait Islander Health Survey, and one in three households were living in dwellings with at least one major structural problem (AIHW 2023b). Nationally, ICCHO housing is more crowded and more deteriorated than in other social housing sectors, with significant maintenance backlogs, most notably in the Northern Territory and in remote communities. This is partly due to the revenue cost-gap arising from contexts often characterised by low-income, high arrears and high levels of client need, as well as the disruptions caused by continual policy reform (Sharma, McNelis et al. 2021).

Climate change is impacting differentially on Indigenous households, especially in regional and remote areas. Models of housing performance show that in conditions of climate change, even well-maintained housing will fail to provide appropriate, comfortable and healthy environments; this problem will worsen over time as the impact of global warming intensifies. This has implications for asset management and design, as well as planning implications because climate change is likely to increase seasonal and permanent movement of residents to regional towns and metropolitan areas. Addressing the health, housing and mobility impacts of inappropriate housing, crowding and climate change is a vital policy issue (Lea, Grealy et al. 2021).

4.3.7 Remote Indigenous housing

Levels of housing need are highest in remote areas where approximately 17 per cent of Indigenous Australians live (AIHW 2022). Most are residents of small communities classified as discrete Indigenous communities,[18] with housing or infrastructure that is either owned or managed by state housing providers or small ICCHOs (AIHW 2019). Local service provision and community infrastructure are often limited, the real estate market is undeveloped and there is little economic development or employment (Moskos, Isherwood et al. 2024). Problems of deteriorated housing, crowding, inadequate infrastructure and inadequate supply are prevalent in many remote communities, especially in the Northern Territory (Grealy 2022; Moskos, Isherwood et al. 2024). In 2021 around one-third of remote community households were crowded, rising to over half in very remote areas (Productivity Commission 2023).

Efforts to improve living conditions in remote communities have been a dominant feature of Indigenous housing policy, but success has been limited (Habibis, Phillips et al. 2018; Pawson, Milligan et al. 2020), partly due to the shifting of responsibility and blame between state and territory governments and the Australian Government (Grealy 2022). Poorly adapted asset management has also been an important factor (Lea, Grealy et al. 2021; Sharma, McNelis et al. 2021). A further concern is the absence of regular data collection on housing provision, making it difficult to provide accurate information on issues of supply, occupancy levels and resourcing (Moskos, Isherwood et al. 2024). Despite a substantial investment program undertaken from 2008, crowding in many communities remains high, especially in the Northern Territory. Problems of high unemployment, reactive and inadequate asset management, limited access to culturally adapted service delivery and substandard infrastructure and provision of essential services also remain (Foster and Hall 2021; Grealy 2022; Habibis, Phillips et al. 2016; Moskos, Isherwood et al. 2024; Towart, Griew et al. 2017).

18 A discrete Indigenous community refers to a geographic location, bounded by physical or cadastral (legal) boundaries, and inhabited or intended to be inhabited by predominantly Indigenous people, with housing or infrastructure that is either owned or managed on a community basis.

5. Unmet needs analysis

- There is no agreed approach to measuring the housing need of Indigenous Australians. Past approaches have not been comprehensive.
- The analysis presented here builds on a body of work that used Census data to estimate the total number of Australian households on low incomes (lowest 40%) who do not have housing that is affordable, of sufficient size and/or adequate.
- Of this group, 45,700 Indigenous households had unmet housing needs in 2021. This equates to nearly 13 per cent or, one in eight, of all Indigenous households. For comparison, it is double the rate for all Australian households (6.6%) as estimated using the same data source and methodology.
- Over 81 per cent of the unmet need among Indigenous households arises from rental stress. The remainder comes from being in severely overcrowded housing (14%) or living in inadequate housing (4%).
- There are significant variations in the patterns of unmet need among Indigenous households by location and origin of need. Disaggregated data helps to pinpoint areas with the greatest unmet need, including many parts of New South Wales and Queensland, where rental stress is concentrated, and remote Australia, where much of the unmet need arises from overcrowding in social housing.
- Growing social housing will be essential to meeting the basic housing needs of Indigenous households both to reduce the existing backlog (45,700 households) and to meet projected growth in need over 20 years (another 26,400 households).
- While there are limitations to what the current data can tell us, a locationally disaggregated data set based on unmet housing needs is essential to establish the resource levels required to respond. Cultural adaptation of measurement of need and grassroots qualitative assessments will also be necessary to better reflect Indigenous aspirations and cultural preferences, and to help nuance planned housing responses and options by locality.

5.1 Approach and method

The core purpose of this research inquiry is to develop a national policy and resourcing framework for responding to the housing needs of Australia's Indigenous households. In this chapter, drawing on the 2021 Australian Census data, we present a new and up-to-date analysis of the housing needs of Indigenous Australians, with the overall objective of indicating the scale and general characteristics of unmet need that such a framework must address.

Assessment and application of housing needs analysis has a patchy history in Australia. There is no official definition of housing need, unlike in Canada, which has accounted for 'core housing need' since the 1980s, or in the United Kingdom, which uses a weighted housing needs index combining multiple variables to allocate resources (Seelig, Milligan et al. 2008). Seelig, Milligan et al. (2008) offer a critical discussion of the conceptualisation of housing need, including cultural appropriateness, and Lawson, Pawson et al. (2018) offer a recent summary of practical approaches to assessing housing need.

Similarly, there have been different approaches to the calculation of the needs of Australian Indigenous households as a distinct group. These include the conceptual development of a multi-measure approach to assessing Indigenous need (AIHW 2005; Neutze, Sanders et al. 2000, building on work by Jones 1994), measuring Indigenous homelessness (Memmott, Long et al. 2003), calibrating housing shortages in remote areas (DPMC 2017), and, most recently, an assessment of housing shortages for Indigenous households across remote and non-remote regions (Equity Economics 2024). Each of these approaches has been developed for a different purpose and varies in scope and method. For instance, several place emphasis on assessing housing needs or dwelling shortages in remote areas where markets and mainstream housing services do not operate, but do not capture needs in urban areas. The method described and utilised below has the core purpose of considering multiple dimensions of Indigenous housing need and homelessness—nationwide and regionally—that can be obtained from analysis of official data sources. It aligns with the Productivity Commission's recent call for more comprehensive measures of unmet housing need and a wider range of corresponding housing targets (Productivity Commission 2022).

5.1.1 Approach

The approach adopted in this study derives from an established method used previously by Australian housing researchers and applied to data from the last two Australian Censuses in 2016 and 2021 (see Lawson, Pawson et al. 2018; Van den Nouwelant, Troy et al. 2022; Yates 2016).

Building on the Canadian measure of 'core housing need', our analysis approach uses a combination of measures to determine those households whose circumstances do not meet core minimum standards for housing adequacy, suitability and affordability. When combined, counts against each of these measures identify the total number of households who are unable to obtain housing that is affordable, of sufficient size and/or adequate.

To operationalise the model in the Australian context, the following three indicators of housing need are used.

Affordability is measured by a count of households in the lowest two income quintiles (very low and low income) living in the private rental market who are experiencing rent stress, which is defined as rental payments exceeding 30 per cent of household income. The situations of single, couple and family households are assessed separately. [19]

19 Appendix 4 includes a table of the incomes of households by type and income band in 2021. Importantly, the analysis excludes student households. While these households could be experiencing rent stress, they are not typically a target cohort for longer-term housing support. Higher income households paying more than 30 per cent of income in rent and those with mortgage payments exceeding 30 per cent of income are excluded on the main basis that their housing situation may reflect their choice of housing rather than an income constraint. In other words, they are not considered in need of basic housing assistance.

Suitability is operationalised as a count of people experiencing severe crowding, using enumerated homelessness estimates from the census of those living in severely crowded dwellings (where four or more bedrooms are needed).[20]

Adequacy is based on a count of persons living in improvised dwellings, tents, sleeping out, boarding houses and accommodation for the homeless, again using enumerated homelessness estimates from the Census.[21]

To enable the three indicators to be combined, the counts of homeless persons (those with unsuitable or overcrowded housing), which are of individuals, have been adjusted to reflect household need by dividing by 2.5 (average household size of all households enumerated in the 2021 Census).[22]

Data comparability

Earlier in this report, notably in chapter four, we have drawn on a variety of data sources and measures to present information on Indigenous housing need. Of course, different sources and indicators will lead to different interpretations of need. For example, in Table 9 housing stress across all income bands and tenure types is depicted but, in this chapter, a narrower measure of rental stress—restricted to households renting privately whose income falls in the lowest two income quintiles—has been used. Similarly, some measures of overcrowding are wider than the severe overcrowding measure used here. This means it is likely that the numbers resulting from this analysis count those in highest need only and may be lower than those reported in some other needs analysis.

5.1.2 Application to Indigenous households

In the previous analyses of the housing needs of all Australian households in 2016 and 2021, Indigenous households were not separately enumerated. In this study, the assessment has been contained to Indigenous households, that is, any household that included a person (or people) who responded to the Census question 'Is the person of Aboriginal or Torres Strait Islander origin?' with either 'Yes, Aboriginal' or 'Yes, Torres Strait Islander' or both (ABS 2021c).[23]

Adopting the same methodology to the preceding national analysis of all households allows for a comparison to be made between the scale and relative need of Indigenous and other Australian households. However, it does not take account of culturally relevant dimensions of any needs measure; see, for example, Dockery, Moskos et al. (2022) for a discussion of culturally specific approaches to measuring crowding. Recognising and incorporating culturally adapted measures would require the development and collection of new data and additional indicators.

For several reasons that are discussed further below and in Appendix 4, the estimates presented here are likely to understate the number of Indigenous households on most dimensions assessed. Thus, the findings are likely to indicate only the minimum scale of need as measured by the chosen indicators.

20 Households in need of less than four bedrooms are not included in the analysis, as officially they are classified as marginally housed.
21 In contrast to the Canadian precedent, suitability is less well captured as dwelling condition (need for repairs) is not systematically collected through the Australian census
22 Assumptions about household size affect the accuracy of the estimates of need arising from homelessness. However, testing based on households being smaller or larger than 2.5 impacted the overall estimate of need arising from homelessness by under 1 per cent.
23 We acknowledge that the Census is likely to underestimate the number of First Nations people and households because some people, particularly in remote areas, may not participate in the Census and not all First Nations people choose to identify as being Aboriginal or Torres Strait Islander.

5.1.3 Geographical analysis

Census data enables measures of housing need to be calibrated at different geographic scales. Disaggregation of the data is desirable to assist in recognising variation in types and origins of need by location and to promote locally appropriate responses. There are, however, limits to the scale at which findings can be reported (to protect individual privacy). This problem compounds when multiple characteristics are being measured (such as household composition and income band and tenure and rental payment). It is also more of a consideration in an analysis of a comparatively small population group, such as Indigenous households, than for the whole Australian household population. Thus, in this analysis the level of disaggregation has been limited to where there is sufficient data for findings to be reliable.

In the data presented below three levels of disaggregation have been used:[24]

- capital city and non-capital city locations—15 regions in total
- smaller regions classified in the census as statistical area 4 (SA4), of which there are 88
- Indigenous Regions (IREGs), which are the ABS's largest scale classification of Indigenous locations.[25] These regions better reflect Indigenous hubs and cultural connections but estimates based on these boundaries are more prone to error because the population size varies more across these regions than for SA4 and some are very small.[26]

5.1.4 More detail

More technical information about the data reliability and the application and limitations of the methodology are provided in Appendix 4 to this report. A fuller account of the methodology on which the analysis for this research was based can be found in Lawson, Pawson et al. (2018: 55–68). Comparable findings for the whole Australian population for 2021 can be found in van den Nouwelant, Troy et al. (2022). A table of core data underlying the analysis is provided in Appendix 5.

5.2 Analysis and findings

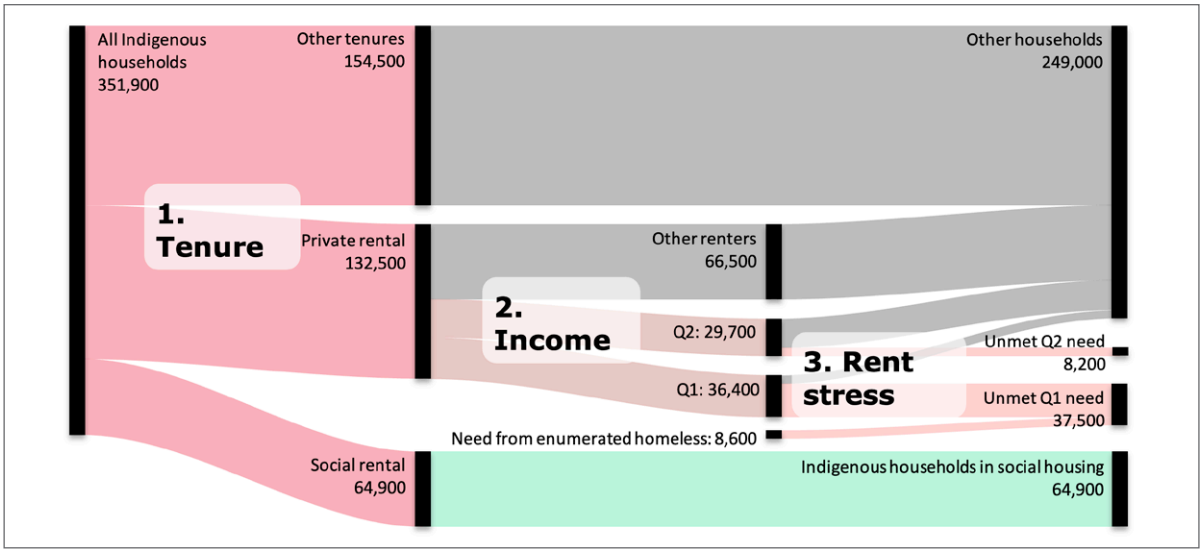
5.2.1 National picture of unmet need

Figure 9 summarises the method used in the national analysis of housing need among Indigenous households. Reading from left to right, the first column shows a breakdown of the tenure of Indigenous households. The middle section focusses on renters, differentiated by income band (Q1, Q2, all other renter households), as well as the estimated household number derived from homelessness data. In the right-hand column, the rental stress test is applied to separate out those renters in Q1 and Q2 paying more than 30 per cent of their income in rent (i.e. are in rental stress). These numbers are added to the homeless households count to arrive at a total figure for Indigenous households with unmet needs.

Based on this approach, an estimated 45,700 households with Indigenous members had unmet housing needs in 2021. This equates to 13 per cent, or one in eight, of all Indigenous households. For comparison, that is almost double the rate for all Australian households – 6.6 per cent of all households in 2021 – obtained using the same data source and methodology (Van den Nouwelant, Troy et al. 2022).

24 The first two levels are consistent with the spatial analysis used to report estimates of need for all Australian households.
25 This is known as the IREG level. Thirty-seven regions were included with those too small for analysis excluded.
26 Averaging 9,500 First Nations households per region, IREGs range in size from nearly 50,000 households in Brisbane to under 1,000 households in Tennant Creek. See also Figure 13.

Figure 9: Isolating Indigenous housing needs through census counts, 2021



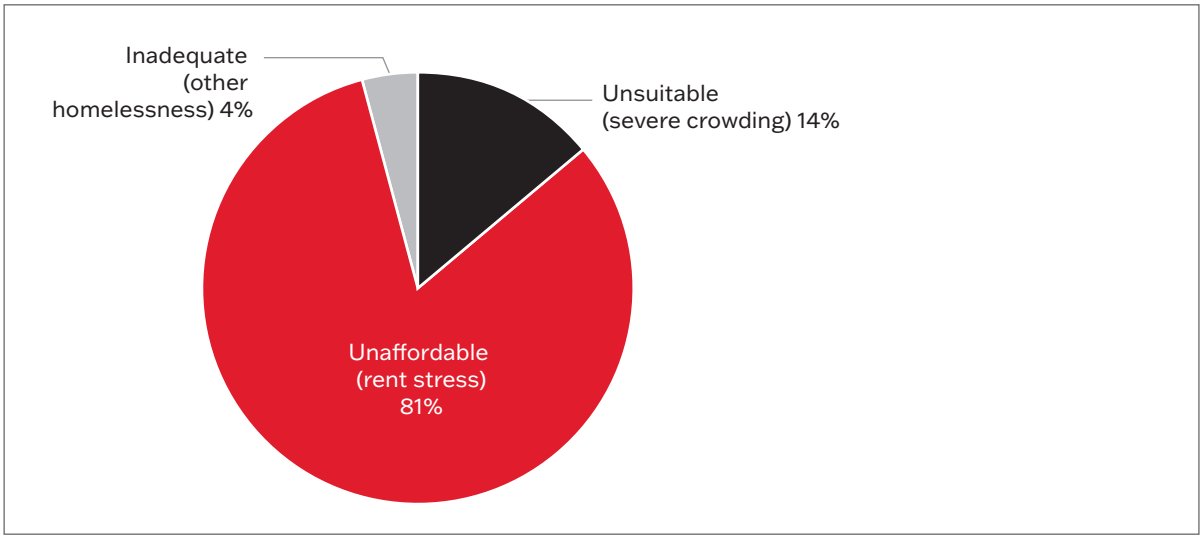
Source: Analysis by van den Nouwelant of ABS (2021b)

5.2.2 Unmet need by origin

The estimates of Indigenous households with unmet needs can be broken into three groups by origin of need as follows and depicted in Figure 10.

- 37,100 households) (81%) paying more than 30 per cent of their household income in rent
- 6,600 households (14%) living in severely overcrowded dwellings
- 2,000 households (4%) living in inadequate housing.

Figure 10: Drivers of unmet Indigenous housing need, 2021



Source: Author analysis of ABS (2021b)

Note: The percentages in this figure to not sum to 100 due to rounding.

When compared to the analysis for all Australian households, the greater significance of need arising from severe overcrowding and the incidence of inadequate housing for Indigenous households is apparent. While these factors cause 12 per cent of all estimated unmet need for all households (van den Nouwelant, Troy et al. 2022), the proportion for Indigenous households is 19 per cent. Moreover, for several reasons that are discussed in Appendix 4, the numbers derived are likely to be an underestimate of need deriving from homelessness counts.

The composition of households with unmet needs has also been analysed by income level, household type and location as described in the next four sub-sections.

5.2.3 Unmet need by income band

The private rental sector is largely not affordable for Indigenous households earning very low incomes (Q1), with 79 per cent of Indigenous Q1 renters experiencing rent stress.[27] Rent stress among this lowest income group alone accounts for nearly two thirds (63%) of all measured unmet Indigenous housing need. Among Q2 Indigenous renters, 28 per cent are experiencing rent stress. The concentration of unmet need among very low-income (Q1) households suggests that a significant share of housing assistance should be directed there. It also brings into question what form of assistance will be required, with modest rental subsides alone unlikely to be adequate for many in this group.

5.2.4 Unmet need by location

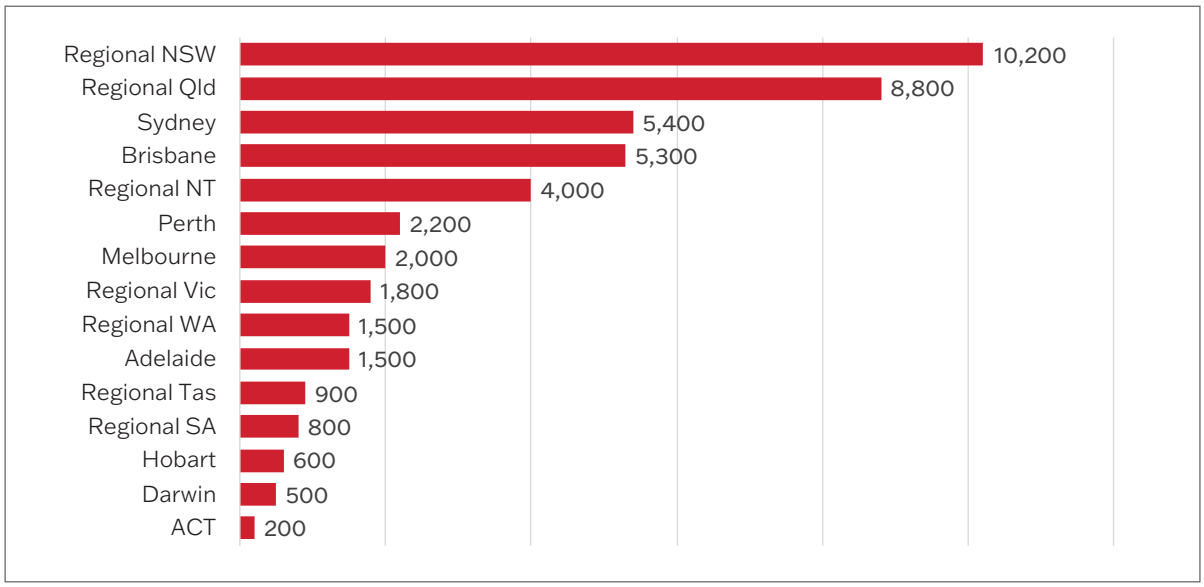
Figure 11 breaks down the number of Indigenous households with unmet housing needs by capital city and rest of state or territory location. The largest number of Indigenous households with unmet needs are, perhaps expectedly, the regions with the largest overall numbers of Indigenous households: regional NSW, regional Queensland, Sydney and Brisbane.

Together, these four regions account for both 65 per cent of all Indigenous households and 65 per cent of those with unmet need. Non-metropolitan NSW alone is home to 24 per cent of all Indigenous households and 22 per cent of all those with unmet needs.

Similarly, the four regions with the smallest numbers of Indigenous households (a share of 7% in total)—ACT, Hobart, Darwin and regional South Australia—have the lowest proportion of Indigenous households (5%) with unmet needs.

27 The income thresholds for Q1 and Q2 households by household type in 2021 are included in Appendix 4 (Table A2). The comparable analysis of all Australian renters shows 86 per cent of Q1 households in rental stress (Van den Nouwelant et al. 2022). A lower rate among Q1 First Nations households probably reflects their larger representation in social housing than for all Australian renters

Figure 11: Number of Indigenous households with unmet housing needs by metropolitan and non-metropolitan location, 2021

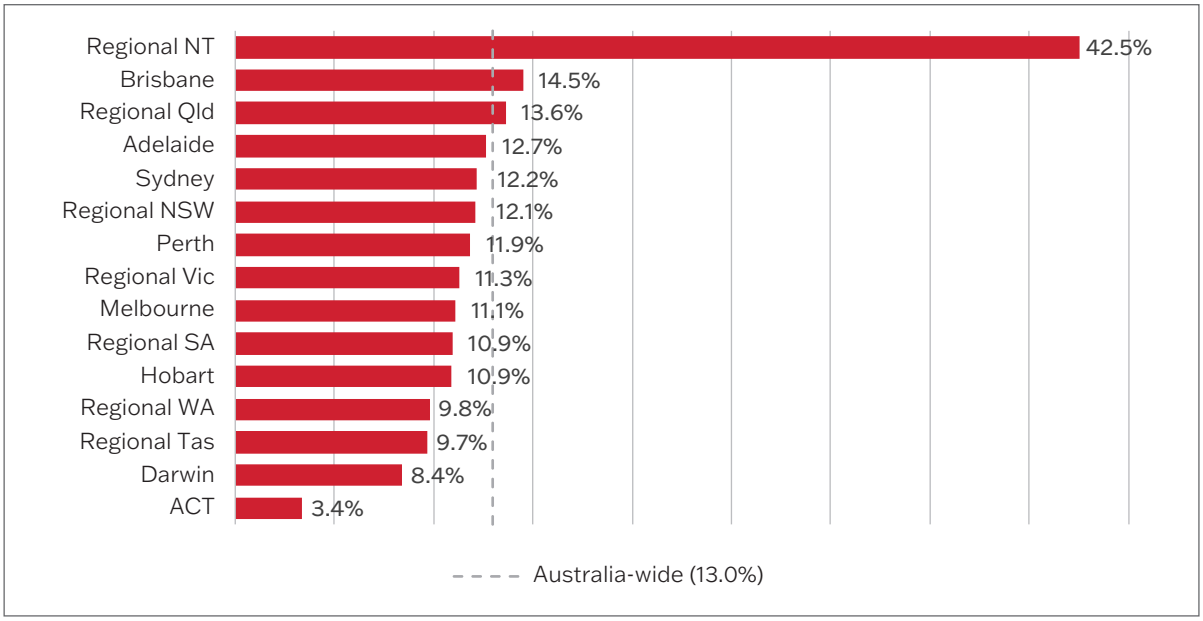


Source: Author analysis of ABS (2021b)

With regards to the proportion of Indigenous households with unmet needs, most cities and regions have shares at, or a little below, the national average of 13 per cent (see Figure 12). The glaring outlier on this measure is regional NT where over 40 per cent of all Indigenous households have unmet needs. Looking at the makeup of unmet need in that region reveals that the key contributing factor is severe crowding in social housing, especially in the remote communities that make up Outback NT.[28]

28 This largely equates to the Indigenous regions of Nhulunbuy, Jabiru-Tiwi, Katherine, Apatula and Tennant Creek but excludes Darwin and Alice Springs as defined in the Indigenous Region classification.

Figure 12: Proportion of Indigenous households with unmet housing needs by metropolitan and non-metropolitan location, 2021



Source: Author analysis of ABS (2021b)

Breaking the data down further to smaller geographic areas or sub-regions largely reflects the larger regional patterns already described. However, it helps to pinpoint where unmet needs within each jurisdiction are more concentrated.

Tables 11 and 12 list the Statistical Area 4 (SA4) regions with the highest number and proportion respectively of Indigenous households with unmet need.[29] A relatively small region, Outback Northern Territory is revealed as the sub-region with the largest number of Indigenous households with unmet need (4,000). It also has the highest proportion of households in need (42.3% of all Indigenous households living there). The other sub-regions with high numbers of households in need (Table 11) are those with larger Indigenous populations. These include the non-capital city sub-regions of Cairns, Logan-Beaudesert and Ipswich in Queensland, as well as the Central Coast and Hunter Valley (excluding Newcastle) in New South Wales. Apart from the Hunter Valley, the above-named sub-regions all have higher proportions of unmet need among their Indigenous households than the national average (13%). The main other sub-regions with comparatively high proportions of need are Moreton Bay North and the Gold Coast in Queensland and the mid North Coast and Coffs Harbour-Grafton in New South Wales (Table 12).

The overall picture of the geographic pattern of unmet need across 37 IREGs is presented in Figure 13.[30] This gives results largely consistent with the SA4 level of analysis. In addition to informing resource allocations, these data, along with more grassroots information, could assist in the development of local responses within these culturally defined regions.

29 Given the smaller numbers of First Nations households at the SA4 scale and in some Indigenous regions, these estimates are more susceptible to fluctuations from data randomising (see Appendix 4). As such, they should be treated with some caution.

30 In Figure 13, the circle size indicates the overall number of First Nations households: larger circles represent larger household counts. The circle colour indicates what proportion of those First Nations households which have unmet needs—the map legend shows the proportion represented by each colour, with pink being highest and blue lowest.

Table 11: Areas with highest numbers of Indigenous households with unmet needs, 2021

Statistical Area 4	Number of Indigenous households with unmet needs (and proportion)
Northern Territory – Outback	4,000 (42.3%)
Cairns	1,600 (15.6%)
Central Coast	1,300 (15.9%)
Logan – Beaudesert	1,300 (18.6%)
Ipswich	1,200 (15.8%)
Hunter Valley exc. Newcastle	1,200 (11.9%)

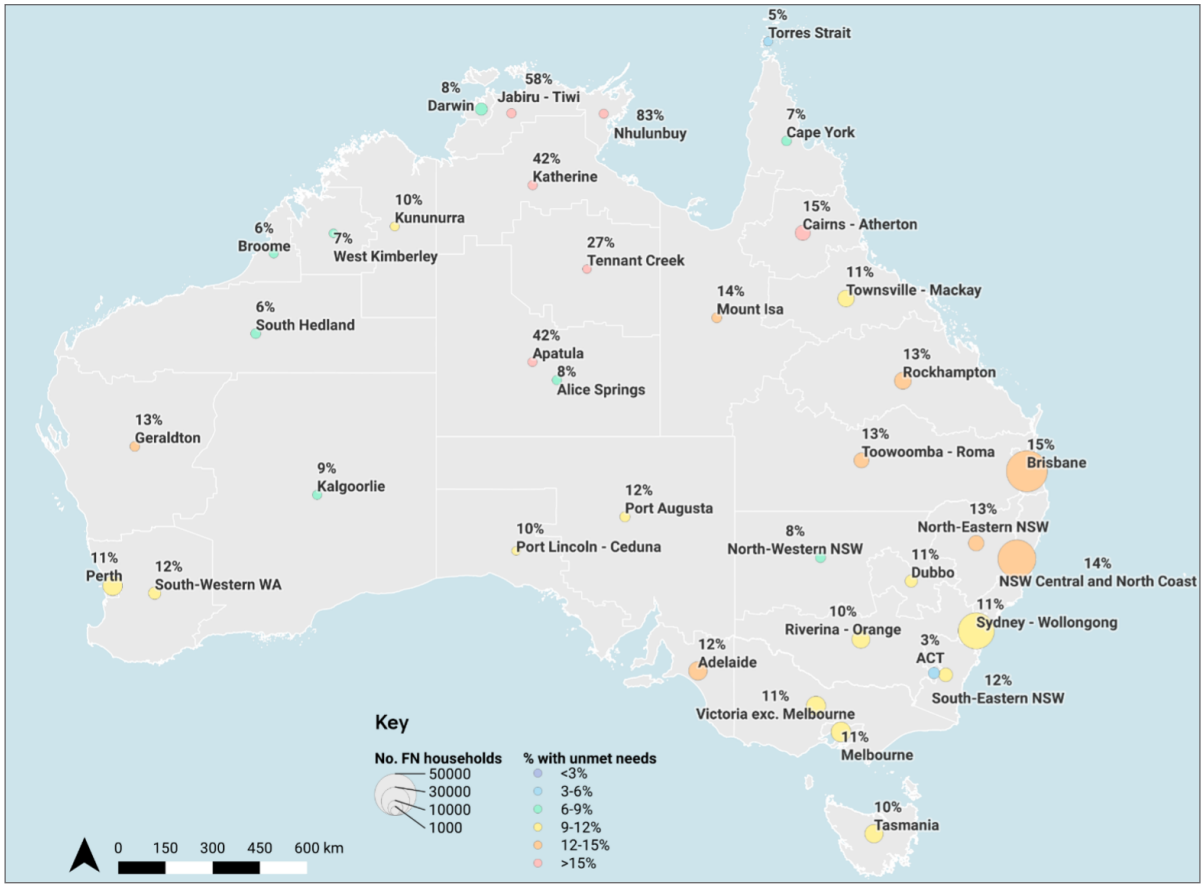
Source: Author analysis of ABS (2021b)

Table 12: Areas with highest proportions of Indigenous households with unmet needs

Statistical Area 4	Proportion of Indigenous households with unmet needs (and number)
Northern Territory – Outback	42.3% (4,000)
Logan – Beaudesert	18.6% (1,300)
Moreton Bay – North	18.0% (1,000)
Gold Coast	16.3% (1,200)
Mid North Coast	15.9% (1,200)
Central Coast	15.9% (1,300)
Coffs Harbour – Grafton	15.9% (700)

Source: Author analysis of ABS (2021b)

Figure 13: Indigenous households with unmet housing needs as a share of all Indigenous households by Indigenous Region, 2021



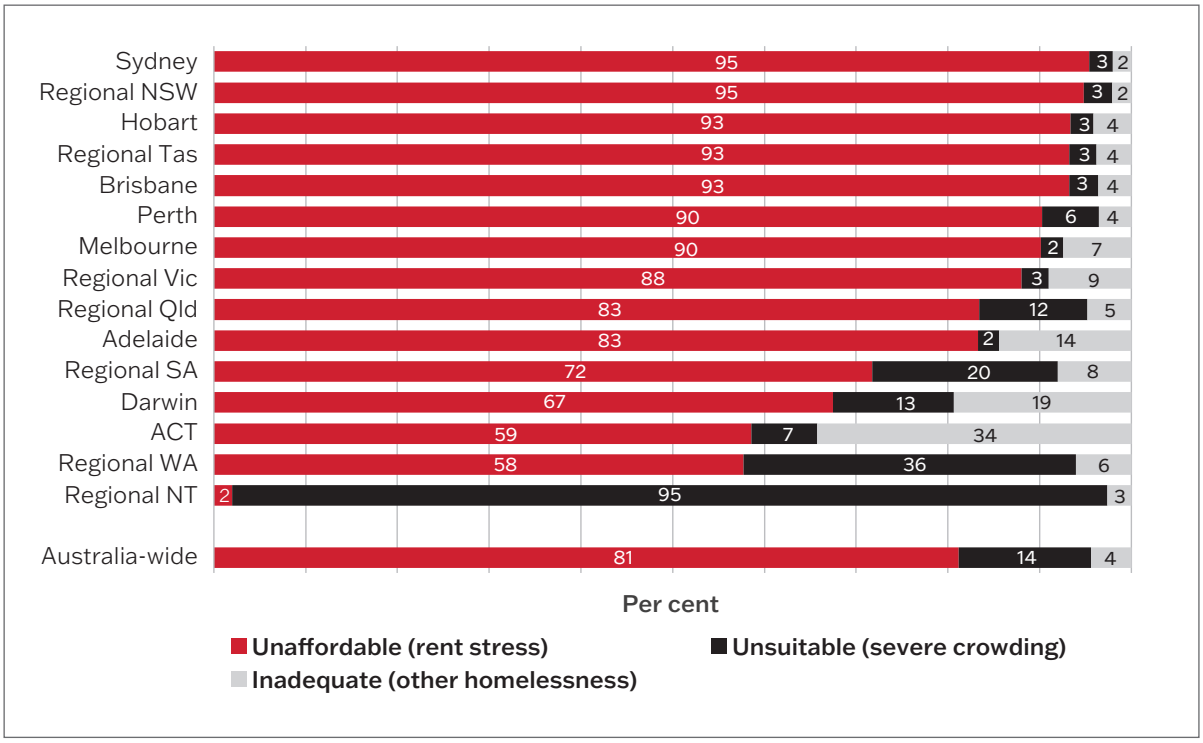
Source: Author analysis of ABS (2021b)

Note: The map displays Indigenous Regions as classified by the ABS. The positioning of place names does not represent geographic location.

5.2.5 Unmet need by origin and location

As discussed above, 81 per cent of unmet need among Indigenous households nationally arises from rental stress in the private rental market. The breakdown of the causes of unmet need by location can inform appropriate responses to housing needs that arise in different locations. When broken down by (large-scale) region (Figure 14), rental stress as the basis of need is higher than the national average in all capital cities, except Darwin and Canberra, and in all non-metropolitan regions except regional Northern Territory, Western Australia and South Australia. In these latter regions, need arising from severe overcrowding and other forms of homelessness is much higher than the national average of 19 per cent, accounting for 98 per cent of unmet need in regional Northern Territory, 42 per cent in regional Western Australia and 28 per cent in regional South Australia.

Figure 14: Proportional split of origin of Indigenous unmet housing need by location, 2021



Source: Author analysis of ABS (2021b)

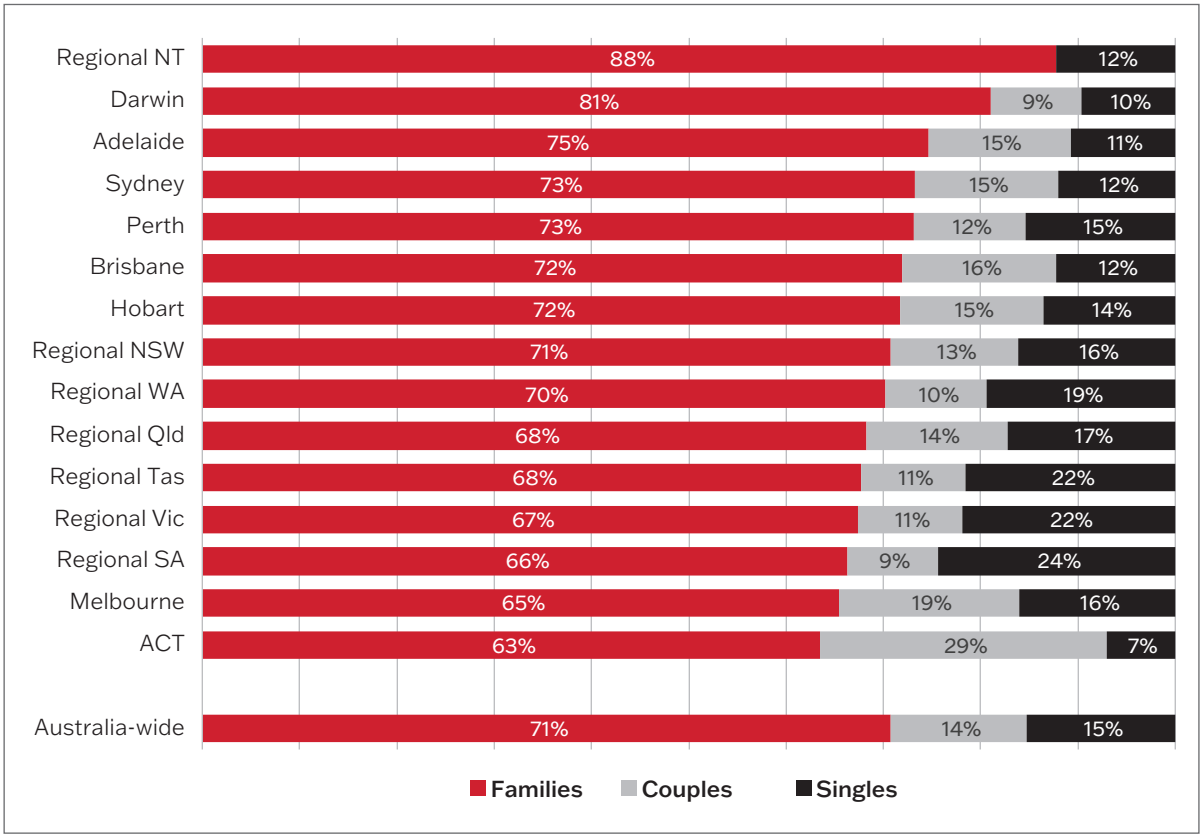
Note: The percentages in this figure may not sum to 100 due to rounding.

5.2.6 Unmet need by household type

In this section, we consider the household type of Indigenous rental households with unmet housing needs.[31] This analysis helps to inform the size of housing that is needed and, when broken down by region, where.

While 61 per cent of all Indigenous households are families, 71 per cent of those in rental stress are families. In other words, the incidence of rental stress is relatively higher among families, who typically face larger rents to meet their housing needs adequately (that is, without crowding resulting). Singles and couples account for 15 per cent and 14 per cent respectively of households in rental stress. Above national average shares of Indigenous families in housing stress are found in all capital cities except Darwin and the ACT, with the highest shares in Sydney, Brisbane and Perth along with New South Wales and Tasmania's non-metropolitan regions (Figure 15). This is not surprising given the high cost of housing in metropolitan areas and along the eastern seaboard. Another finding when this data is broken down by region is that the regional areas of Victoria, Tasmania and South Australia have higher shares of Indigenous singles in rental stress than the national average. This may suggest a lack of diversity of housing types in those regions.

Figure 15: Proportional split of household types of Indigenous households in rental stress, 2021



Source: Author analysis of ABS (2021b)

31 For the analysis of need by household type, need arising from homelessness is excluded because homeless individuals are not classified by household type in the Census.

5.2.7 Role of social housing

Currently, 64,900 (18%) Indigenous households are estimated from the Census data set to have their needs met through social housing.[32] Assuming that those in social housing would otherwise be households with unmet needs, social housing is currently meeting an estimated 59 per cent of need from low-income Indigenous households, highlighting the significance of this tenure to meeting this group's needs. This situation varies by region, both because provision of social housing varies by region and because current availability does not necessarily reflect patterns of current need. Further analysis (not included here) shows that Brisbane, Melbourne, Perth, regional New South Wales and regional Tasmania have relatively greater shortfalls of social housing for Indigenous households than other areas.

There is also unmet need in social housing, which arises from severe overcrowding. Nearly three-quarters of all severe overcrowding among Indigenous households is found within social housing.[33] This has been accounted for in the assessment of unmet need.[34] The phenomenon of severe crowding in social rentals occupied by Indigenous households has a very specific geography. Approximately 90 per cent of overcrowded social tenancies are found in just three regions of Australia (regional Northern Territory, regional Western Australia and regional Queensland), and nearly two-thirds are in regional Northern Territory alone.

5.2.8 Projections of future need

So far, this section has presented a snapshot of unmet Indigenous housing needs in 2021. The method used also enables an estimation of what will happen to the volume of need over the next 20 years. This was made by applying projected overall household growth rates[35] between 2021 and 2041 to current levels of unmet need[36] among Indigenous households. The projections indicate there will be a need to provide housing support to an additional 26,400 Indigenous households by 2041.

Regions with large numbers of Indigenous households, such as regional Queensland, Sydney, Brisbane and regional NSW, will continue to have the highest unmet need numbers (see Figure 16). However, other regions with high rates of projected household growth are also likely to face growing need from Indigenous households. This includes Brisbane, as well as the capital cities with lower current numbers of Indigenous households, specifically Melbourne, Perth and Darwin.

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32 This number differs slightly from that reported in section 4.1 because for this analysis renters who did not identify a landlord in the Census have been allocated proportionately to social and private renting. Administrative data suggests the figure may be higher (see section 4.1).

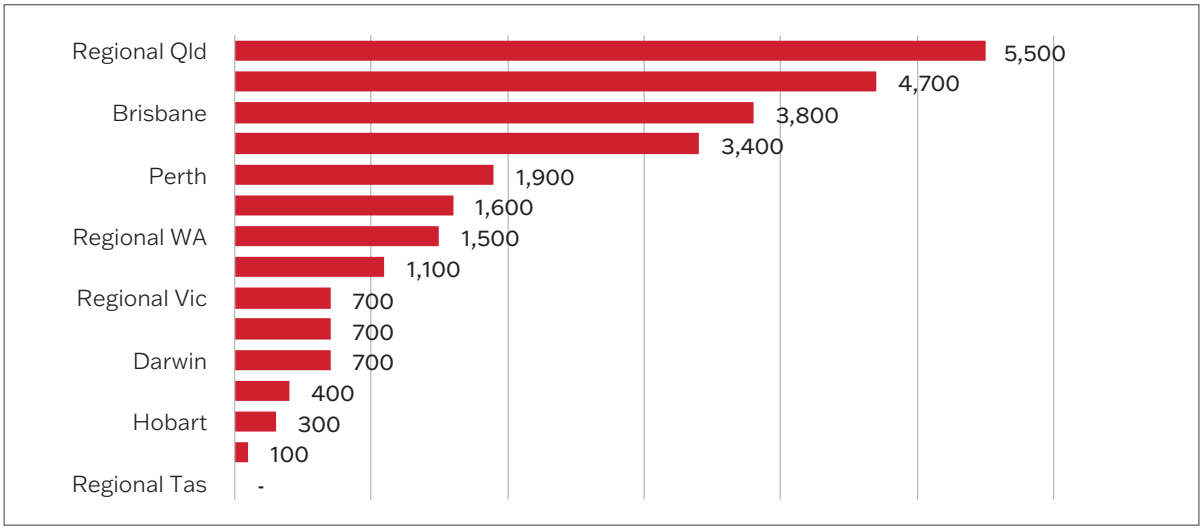
33 This figure is obtained from a 'severe overcrowding by tenure' breakdown in the 2021 census (ABS 2021a).

34 In the analysis, severe overcrowding has been included within the unmet need count by converting additional persons in a household (above four) to additional households with unmet needs using the factor 1 household = 2.5 persons (the Australian average). Allowing for larger numbers per Indigenous household (a likely situation) would reduce the estimates of unmet need by a small amount. In effect this would mainly impact on the estimates of unmet need in regional NT.

35 The projected household growth rates used were middle-range ABS estimates (see ABS 2019).

36 The projected estimates of need are indicative only. Household projection rates are based on 2019, predating the impact of COVID on population dynamics. The projection also does not take account of future patterns of growth in Indigenous households where these differ from general household growth projections.

Figure 16: Projected additional number of Indigenous households needing housing support by capital city and regional location, 2021–41

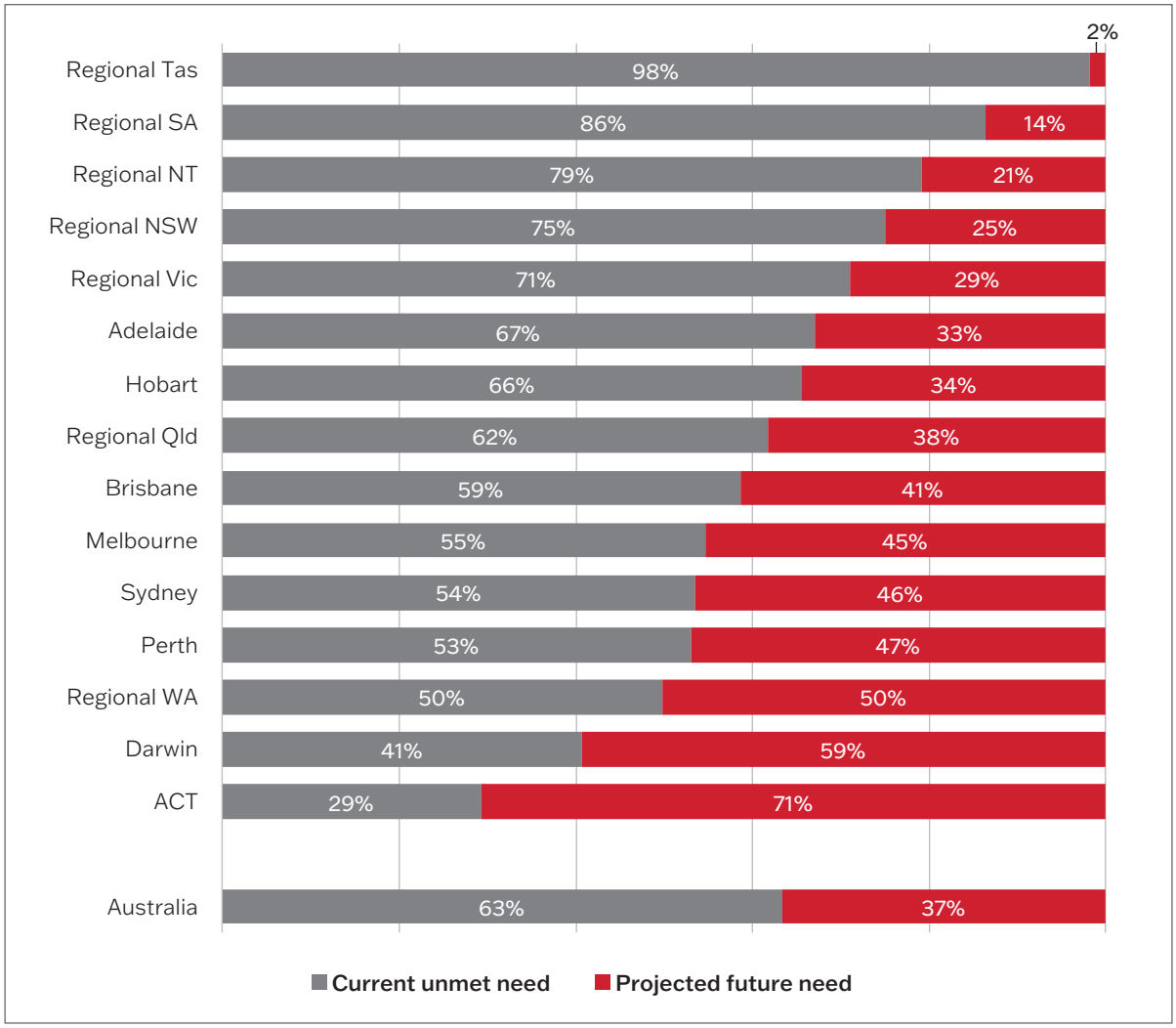


Source: Author analysis of ABS (2021b)

Figure 17 breaks down the total projected need by 2041 into current backlog need and future need. This shows that 50 per cent or more of the total projected need exists now in all regions, other than Darwin and ACT. This gives a sense of urgency to any program to boost the supply of social housing and/or other appropriate housing assistance for Indigenous households.

New need—that arising from future growth in households—is 37 per cent nationally. Regions with high rates of population growth, such as Melbourne, Brisbane, Sydney and Perth, show higher than average rates of projected new (additional) need, along with the ACT, Darwin and regional Western Australia.

Figure 17: Future need of Indigenous households broken down by backlog need (in 2021) and growth in need to 2041 by location



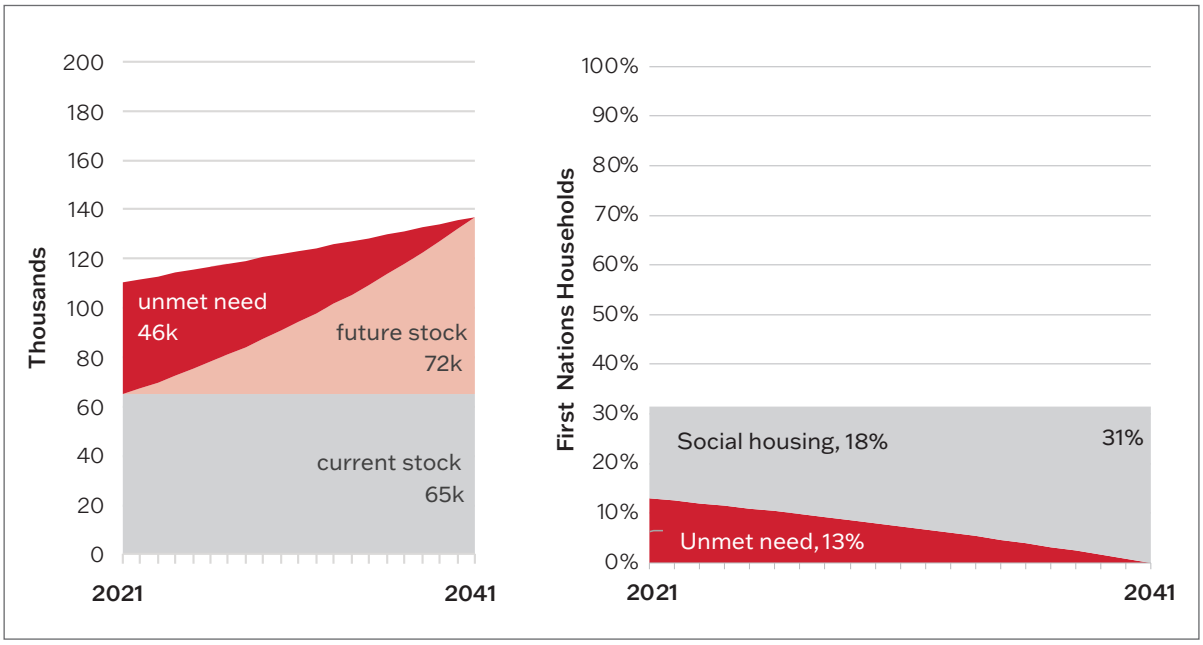
Source: Author analysis of ABS (2021b)

5.2.9 Targets for growth in social housing

The analysis also considered the annual growth rate in social housing that would be required to respond to the projected need to 2041, comprising both the current backlog and future need. While this modelling is not intended to suggest that all current and future unmet need requires a social housing response, it serves to highlight the scale of growth in social housing (or other forms of housing assistance) that would be desirable to ensure all Indigenous households have their core housing needs for affordable, suitable and adequate housing met over the next 20 years.

If all projected need from Indigenous households is met in this manner, the national annual growth rate required in social housing would be an average of just under 4 per cent, or 3,600 dwellings per year, for 20 years. At the end of this period (2041) all forecast need would be met and Indigenous households in social housing would have grown from 65,000 to 137,000, comprising 31 per cent of all Indigenous households up from 18 per cent in 2021 (Figure 18). However, as noted above, there is a strong argument to accelerate growth in social housing to address existing backlog need in a timely way.

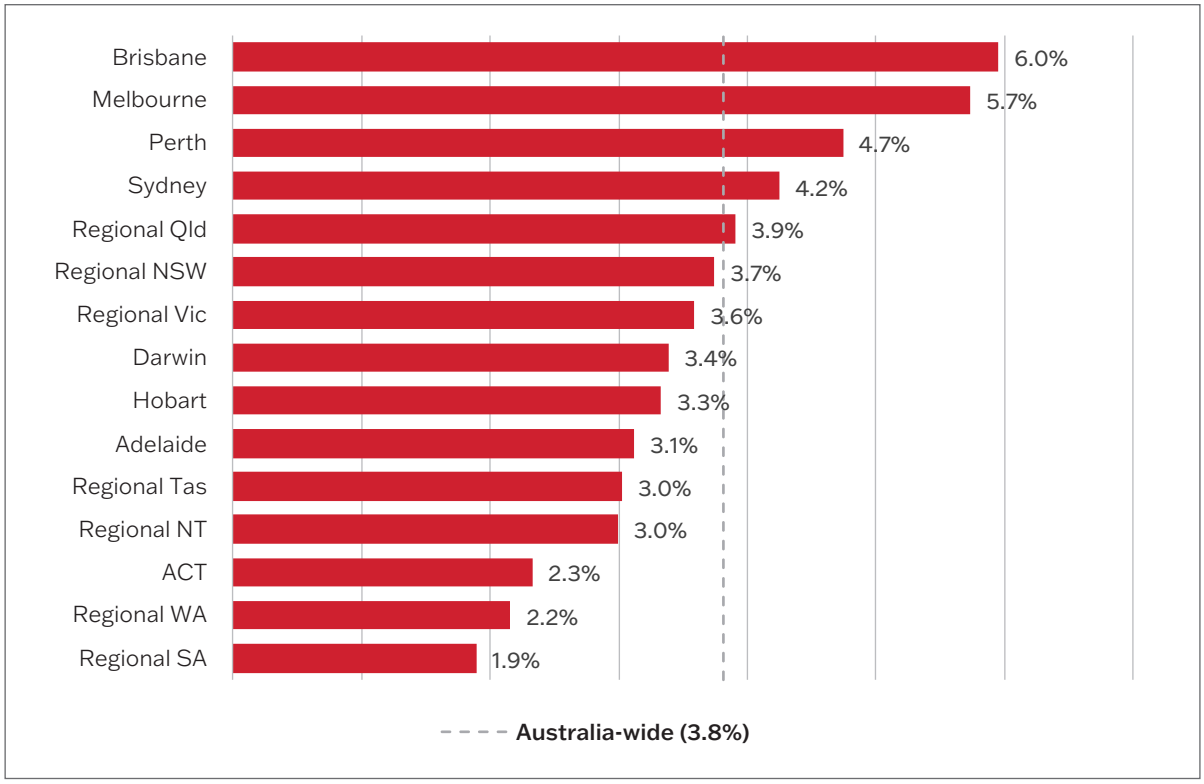
Figure 18: Housing needed by 2041 to address current and projected unmet need



Source: Author analysis of ABS (2021b)

Regionally, target growth rates for social housing will vary depending on both the regional level of existing social housing capacity and projected growth in regional need. Brisbane and Melbourne, with smaller numbers of existing social rental housing occupied by Indigenous households and high projected future growth for that cohort, need to expand existing social rentals for Indigenous households at a higher rate—around 6 per cent per annum on average. Regional South Australia and regional Western Australia, with higher numbers of current social rentals and lower projected growth, do not need to expand as fast—around 2 per cent per annum on average (Figure 19).

Figure 19: Projected social housing growth rates per annum to meet Indigenous housing need by location, 2021–41



Source: Author analysis of ABS (2021b)

5.3 Key findings and implications

A better understanding of Indigenous housing need—especially the cause, type and geography of unmet need—is crucial to formulate future policy responses. Robust needs assessment is also required to allocate resources to different housing options under a national framework for Indigenous housing, as well as to inform regional and local planning of housing responses. The distinct character and geographical pattern of Indigenous housing need (when compared to characteristics of need for non-Indigenous Australians) means that an Indigenous specific plan is vital. Notably high rates of backlog housing need among Indigenous households makes this a priority issue.

The analysis commissioned for this research inquiry is an important first step in scaling the size of the problem, promoting more understanding of the origins and diversity of need, and providing a consistent national and region-by-region count that covers the entirety of metropolitan, regional and remote locations. To build on this high-level statistical analysis, more nuanced investigations (such as dwelling and household surveys) particularly in places of concentrated need such as Outback Northern Territory, will be required. A further stage involves identifying and costing appropriate housing responses to known and projected unmet needs.

The estimates provided are indicative only and subject to many qualifications, as noted throughout. They are also contingent on the quality of existing official data sources and currently available measures of need, namely rental stress, severe overcrowding and living in inadequate housing. More work is required to refine the existing data and to obtain better and additional data where appropriate, to include culturally appropriate measures of need, and to enhance the methodology for assessing need. This is appropriate work for government officials to commission through a specialist agency in consultation with Indigenous stakeholders—for example, the HPP could oversee this work.

To sum up the overall findings, there is a significant backlog in unmet need among all capital city and non-metropolitan regions with large numbers of Indigenous households. Unmet need is spread across metropolitan, regional and remote communities that have significant Indigenous populations. In areas where the private rental market operates, affordability is the main contributing factor to the numbers in need. Need arising from inadequate and severely overcrowded housing is markedly skewed to non-metropolitan areas and especially to remote parts of Australia, where much existing (social) housing is severely overcrowded.

Overall, the analysis exposes that long standing policy and funding settings, which have favoured increased reliance on private rental housing over supplying more social housing, have been ineffective for many Indigenous households. The findings underscore the importance of accelerating social housing supply to meet Indigenous housing need immediately, address significant backlog need, and then add to housing supply at a steady rate annually for the foreseeable future, along with other measures.

As discussed in section 3.2.1, the Australian Government and NT Government have recently allocated dedicated resources to additional social housing in the remote parts of that jurisdiction over the next decade. However, allocations of resources to meet Indigenous housing needs are largely not transparent in other high need regions.

6. Conclusion

6.1 Outcomes of stage one research

Our research so far has presented a synthesised overview of the current Indigenous housing system (chapter three), a summary of its evolution and lessons from past policy and research (chapter two), the key issues that a future policy framework should address (chapter four) and a new multi-dimensional analysis of unmet Indigenous housing need (chapter five).

6.1.1 Addressing the Inquiry research questions

The stage one research activities centred on addressing three of the research questions posed by the Inquiry (RQ1, RQ2 and RQ5). A brief discussion of the key findings relating to each of these research questions is presented below. In-depth case studies that are being undertaken in stage two of the Inquiry will provide additional empirical evidence that will contribute to answering these (and other) research questions.

RQ1: How is Indigenous housing policy currently developed and implemented within Australia? What processes are followed and who is involved in decision making?

Since the abolition of ATSIC in 2005, responsibility for Indigenous housing policy development and implementation has largely become mainstreamed and centralised. While the establishment of CTG is supporting a government-community partnership model of governance and the development of the ICCHO sector (see below), the full outcomes of these actions are yet to be realised. As a result, housing governance and policy development continues to reside primarily with the Australian Government and state and territory governments.

Currently, at a national level, responsibility for Indigenous housing policy lies between several Australian Government departments and bodies. This means that there is no single agency—nor an overarching strategy—to guide the provision of Indigenous housing across Australia. The Indigenous housing system is complex and diverse across state and territory jurisdictions and, as such, considerable variance persists in current governance arrangements. While some jurisdictions have dedicated strategies that inform Indigenous housing policy development, this approach has not been consistently adopted across Australia. Moreover, the Indigenous housing strategies that have been developed vary in their scope and adequacy.

RQ2: To what extent, and how, is Indigenous self-determination currently actioned within Australian housing policy and provision?

While the need for greater Indigenous self-determination has long been recognised in the housing sector, the actioning of this over the previous two decades has been inconsistent both nationally and across state and territory jurisdictions. However, a current shift is occurring towards Indigenous self-determination in housing policy and provision, that is being facilitated by the principles inherent in CTG and the growing maturity of the ICCHO sector.

Our review of the Indigenous housing system identified examples of the actioning of self-determination principles and models at national, jurisdictional and local levels across Australia. These examples include the formation of the HPP which is providing a national forum under CTG for Indigenous Australians to inform the design and delivery of housing services. Also over recent years, the ICCHO sector has become increasingly organised with peak bodies—established at a national level and in some states and territories—playing a key role in driving self-determination and sector strengthening initiatives. At a jurisdictional level, the AHO and AHV provide key examples of well-established, large-scale Aboriginal-led organisations with responsibility for directing Indigenous housing provision within New South Wales and Victoria respectively. Finally, regional and local decision making models are being implemented within the Indigenous housing system that seek to devolve service delivery from state and territory governments to the ICCHO sector. These models recognise the importance of developing individualised, placed-based approaches to self-determination that take account of the differing needs and aspirations of Indigenous communities.

While these movements towards greater self-determination in the Indigenous housing system are positive, progress to date has been slow. There has also been insufficient recognition of the resources and structures that are needed to enhance the capacity and sustainability of the ICCHO sector to enable them to deliver a greater share of housing services to Indigenous households.

RQ5: How is Indigenous housing resourced, supplied and managed across jurisdictions? What are the roles and inputs from different levels of government, Indigenous community housing organisations and the mainstream housing sector?

Indigenous households live across a range of different tenure and landlord types across Australia. While the proportion living in social housing has declined since 2001, Indigenous people continue to be over-represented in government-managed housing compared to non-Indigenous Australians. Indigenous social housing is largely funded by the Australian Government and state and territory governments. Whilst in the past, national funding programs have had an explicit mandate to address Indigenous housing needs, the resourcing of such housing support has largely become subsumed within broader social housing and homelessness agreements (such as NASHH, SHAP and HAFF). While there has been a recent upscaling in Australian Government investment in social and affordable housing (with Indigenous Australians identified as a priority cohort), the ability of these resourcing streams to improve Indigenous housing outcomes is yet to be determined.

While models of Indigenous housing management vary across Australia, in many jurisdictions responsibility predominantly lies with government housing departments. Previously criticised for limited flexibility in meeting the needs of Indigenous tenants, state and territory governments have committed (under CTG) to provide more culturally responsive housing services. However, there is little information to date as to how this commitment to service reform is being actioned. Presently, the ICCHO sector is small and underdeveloped in most states and territories, with the exception of New South Wales and Victoria. Under the CTG Housing-SSP, priority is being given to building the capacity of the sector and the transfer of public housing (from government to ICCHO control) is an important strategy for growth.

The research undertaken to date for this Inquiry highlights that Indigenous people commonly face poorer housing outcomes than non-Indigenous Australians, including higher rates of homelessness and household overcrowding, and challenges with housing affordability and quality. Unmet housing needs are prevalent across urban, regional and remote areas throughout Australia. Our research found high levels of housing need amongst Indigenous households (more than double the rate for all Australian households) and these unmet needs are projected to increase considerably over the next two decades. Current supply within the Indigenous housing system is inadequate and our modelling estimates that over 72,000 additional homes will be required over 20 years to address existing and projected future need, and ensure that all Indigenous households have their core housing needs met.

6.1.2 Key issues identified by the Indigenous Advisory Committee

Findings of the research so far have been presented to the Indigenous Advisory Committee (IAC). The IAC provided feedback on the key issues present within the current Indigenous housing system, which for its first meeting were (with the assistance of NATSIHA) recorded in real time through an infographic diagram (see Appendix 6 (IAC 2024)):

- **Decision making** – Indigenous decision making is essential but currently limited within the housing sector. Shared decision making that prioritises First Nations perspectives will lead to better outcomes and needs to be embedded at the level of system governance. However, governments must take responsibility for capacity building to support transitioning to this new model.
- **Funding** – current population-based funding is inappropriate and is not representative of the actual cost of housing in remote locations. The current funding system does not encourage transparency between housing providers and governments. Rent revenue does not fully cover the operating and maintenance costs of ICCHOs. Sustainable, needs-based funding is required that can meet future Indigenous housing needs, with this principle embedded in legislation.
- **Housing policy** – when developing policy, it is important that housing is recognised as a human right rather than something Indigenous households should be grateful for. Housing policy should also embrace a parallel vision for Indigenous housing that privileges and prioritises the needs of First Nations people.
- **Indigenous housing evidence-base and housing need** – accurate and quality data on Indigenous housing that can inform housing policy and practice is lacking. There is a need for data that can identify actual need both now and into the future, as well as data consistency across state and territory jurisdictions. There is a need for more information on community preferences across the housing continuum, including home ownership options. It is important that data monitoring and evaluation be embedded in housing programs from the beginning to their conclusion. The limitations of current data on measures of housing need should be clearly specified in any research and policy proposals. Principles of data sovereignty should be adhered to.
- **Approaches to Indigenous housing** – Indigenous housing currently tends to operate in a silo. To improve outcomes, a holistic approach to policy and practice is needed that goes beyond housing and also considers, for example, infrastructure, health and education needs.
- **ICCHO sector development** – to date there has been an inconsistent approach to ICCHO sector development across state and territory jurisdictions. In addition, although Joint Council plans for sector strengthening have been agreed upon, these are not being implemented in all jurisdictions. Indigenous communities and housing organisations across Australia have different needs and, as such, the diversity of the ICCHO sector is both a strength and a challenge. Appropriate pathways need to be provided to represent this diversity including support for ICCHOs that wish to scale up and those that do not. Capacity building activities are required to enhance skills and to support the development of the ICCHO sector.
- **ICCHO governance** – while some ICCHOs have effective Boards and vision, governance is a challenge for other organisations. For example, many Indigenous organisations struggle to have a corporate governance structure that meets the highest regulatory requirements. Cultural governance is an important factor that has been lost or is seen as a negative due to potential conflicts of interest; however, this latter issue could be managed. Going forward, there is a need to build the governance skills, capacity and corporate capabilities of ICCHOs.
- **ICCHO registration** – NRSCH registration has benefits for ICCHOs in terms of compliance and acceptance by government and community. However, the resources required for registration are demanding and create a business risk. As a result many ICCHOs do not have housing registration, leading to inequity and implications for the obtaining of government funds. Alternative pathways to formal registration should be considered, such as accepting existing quality assurance accreditation, or government funding being provided to ICCHOs based on risk assessment and tailored contract requirements.

- **Peak bodies** – Indigenous housing peak bodies play a vital role in supporting improved housing outcomes for First Nations people. However, peak bodies are lacking in several state and territory jurisdictions. There is a need for the establishment of Indigenous housing peak bodies in all jurisdictions to support sector capacity and advocacy.
- **Land tenure** – while land tenure arrangements and associated legislation protect traditional owners, this can stifle the use of land for additional social housing and make home ownership difficult in remote locations. As native title holders, some remote communities are unwilling to pay rent to state or territory governments, leading to the poor condition of dwellings. There is also a lack of current investment in Aboriginal Land Trusts and Councils. To address these issues different types of Indigenous housing bodies are needed, such as Native Title Bodies and Settlement Bodies and Aboriginal Land Trusts that could become the developer, e.g. by founding Community Land Trusts.
- **Housing supply** – the supply of housing to Indigenous households is currently insufficient, contributing to high levels of overcrowding and homelessness. Housing supply needs to be increased to meet current and future demand across all locations.
- **Working with government –** although there is Indigenous representation on government committees focused on housing at federal, state and territory level, the benefits for the participating organisation and community can be unclear. In addition, federal, state and territory governments create reporting requirements for ICCHOs but are themselves failing to report back to the sector. Inequity is also found in risk ratings: Indigenous organisations are given a higher risk profile by government, but no comparable government risk rating exists (such as for the timing of payments, provision of data and reporting). Greater government accountability is needed, alongside accountability mechanisms for mainstream housing providers working with Indigenous households.
- **Legislation** – there is a need to better understand the implications of international legislation (such as Human Rights legislation) that is relevant to the Indigenous housing system. NATSIHA is currently undertaking a mapping of such legislation.

6.2 Indigenous housing governance and resourcing framework

Findings from stage one of our research have allowed us to distinguish and categorise what we consider should be the key elements of an Indigenous housing governance and resourcing framework (see Figure 20). Conceived at four levels, the framework depicts:

1. the components of system governance
2. housing tenure options and pathways
3. means of resourcing and subsiding housing provision
4. service delivery principles and models.

This system framework provides the conceptual basis for the remaining work being undertaken for this research inquiry.

Figure 20: Indigenous housing system framework

The Indigenous Housing System Framework

Level 1 **System governance**	• self-determination principles and directions • housing policy (national and jurisdictional plans, legislation and strategy) • institutional arrangements (roles and responsibilities)
Level 2 **Housing tenure options**	• social rental • affordable rental • private rental • supported home ownership • hybrid tenures
Level 3 **Resources and subsidies**	• government assisted supply (by tenure form) • operational subsidies (by tenure form) • other resources (e.g. planning benefit)
Level 4 **Service delivery**	• provider models and organisational governance • provider regulation • provider operations (property and tenancy management; tenancy support; home ownership and innovative home ownership services) • provider support (capacity building) • housing design and standards

Source: Authors

6.3 Further research

The next stage of the Inquiry is centred on empirical case study research. The purposes of the case studies are to:

1. provide more in-depth evidence to address the outstanding research questions
2. inform recommendations for the national governance and resourcing framework for Indigenous housing.

Through the literature review and policy analysis, the research team has identified potentially enlightening examples of practice and innovation within each level of the Indigenous housing system depicted above. The IAC has subsequently reviewed and prioritised the case study themes and examples to be explored further in stage two of the research. As a result of this process, eight themes and the questions to be addressed under each have been agreed, as set out in Table 13.

Table 13: Proposed case study themes and questions

Level	Element	Case study number and theme	Questions
1	System governance	CS1. System architecture	• What governance, legislated and institutional models are in place? What have been their strengths and weaknesses? • What are the principles and options for appropriate regulation of the Indigenous Community Controlled Housing sector?
2	Housing choice	CS2. Pathways to home ownership	• What are the barriers and opportunities for Aboriginal home ownership in different geographic contexts, land ownership arrangements, cohorts?
3	Resources and subsidies	CS3. Growth through transfers to ICCHOs	• What are the options, benefits and issues associated with transferring social housing management and ownership to the Indigenous controlled sector?
		CS4. Funding and financing	• What funding and finance models work best for Indigenous housing, where and why? • What is the potential for leveraging non-government resources?
4	Service delivery	CS5. Organisational models for managing Indigenous housing	• What are the different organisational models for management of Indigenous housing service delivery? What are the strengths and weakness of different models?
		CS6. Capacity building	• How have capacity building initiatives contributed to the community-controlled sector's development and capability and what else is needed? • How are cultural capacity and appropriateness being developed in the mainstream system?
		CS7. Self determination	• How is self-determination in housing policy making being practiced and how can it be enhanced?
		CS8. Regional and local decision making	• How are regional and local decision making processes for housing provision being designed and implemented?

Source: Authors

A second peer-reviewed Inquiry report will present the empirical evidence generated from the case studies. The research findings from the full Inquiry will then be integrated and—informed by workshops with the IAC and Inquiry Panel—a proposed national Indigenous housing governance and resourcing framework will be developed and outlined in a third Inquiry report.

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Appendix 1: Indigenous Advisory Committee membership

Members

Mr Zachariah Matysek, Chief Operations Officer, National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)

Ms Casey Da Silva, Assistant Director, Policy and Research, National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)

Ms Famey Williams, Chief Executive Officer, Aboriginal Housing Office (AHO), NSW

Ms Cheryl Axleby, Head of Aboriginal Housing, SA Housing Aboriginal Office

Ms Skye Thompson, Chief Executive Officer, Aboriginal Housing Northern Territory

Mr Eddie Fry, Chair, Indigenous Business Australia (IBA)

Mr Neil Willmett, Chief Executive Officer, Aboriginal and Torres Strait Islander Housing Queensland

Ms Tina Ugle, Chief Executive Officer, Noongar Mia

Mr Darren Smith, Chief Executive Officer, Aboriginal Housing Victoria (AHV)

Ms Stacey Broadbent, Chief Executive Officer, Aboriginal Community Housing Limited (ACHL)

Appendix 2: Historical summary: Indigenous housing policies pre-1970s to 2024

Table A1: Indigenous housing policies (pre-1970s to 2024)

Period	Dominant policy principles	Indigenous-focussed housing policy and program development	Context
Pre 1970s	Guardianship and assimilation	• State and church administered housing on reserves and missions under guardianship legislation • Policy of assimilation for urban dwellers including via successive Commonwealth State Housing Agreements (from 1945).	• Commonwealth involvement in Indigenous affairs confined to the ACT and NT.
1970s–1980s	Citizenship and self-help	• 1968–69 First Commonwealth funding for Indigenous public housing • 1972–73 Commonwealth funding for Indigenous organisations to deliver housing • 1973–74 Aboriginal Hostels Ltd established • 1974–75 Indigenous Home Ownership program • 1979 Aboriginal Rental Housing Program (ARHP).	• 1967 Citizenship granted to Indigenous Australians • 1967 New Commonwealth powers to enact laws concerned with Indigenous Australians • Return of some Crown land and missions and reserves to Indigenous control in several jurisdictions (NSW, WA and NT).
1990–2004	Self-determination	• 1982 Community Housing and Infrastructure Program (CHIP) (and later variants). After 1990 expanded administered by ATSIC. • 2002 Building Better Futures (BBF) – 10-year national Indigenous housing plan (largely not implemented). Overseen by officials' Steering Committee on Indigenous Housing, later disbanded.	• 1990 ATSIC established • 1992 COAG 'National Commitment to Improved Outcomes in the Delivery of Programs and Services for Aboriginal Peoples and Torres Strait Islanders.'
2004–18	Mainstreaming – normalisation through equality of opportunity and guardianship	• 2007 CHIP abolished. Indigenous community housing responsibilities devolved to states and territories • 2009 ARHP ceased as a tied funding program. Increasing responsibility for state housing authorities/mainstream CHPs to meet Indigenous housing need in urban areas • 2008 10-year National Partnership Agreement Remote Indigenous Housing (from 2016 known as Remote Housing Strategy) • Forced handback of community housing leases in remote areas, leading to contraction of ICCHO numbers.	• Primacy of neo-liberal principles of individual responsibility and welfare conditionality • 2005 ATSIC abolished • 2007 The NT Emergency Response – a politically justified, military-directed set of controls imposed on all residents in 73 NT communities to overcome alleged neglect and violence, especially affecting children. Included transfer of responsibilities for housing services from ICCHOs to NT Government • 2008 Widespread reform of Commonwealth State financial relations • 2008 National Integrated Strategy for CTG in Indigenous Disadvantage • 2010 Successive processes for advancing constitutional rights of Australia's First Peoples • 2014 Consolidation and funding cuts to Commonwealth Indigenous programs • 2016 CTG and Remote Housing reviews commenced.

Table A1 (continued) : Indigenous housing policies (pre-1970s to 2024)

Period	Dominant policy principles	Indigenous-focussed housing policy and program development	Context
2019	In flux	• Discontinuation of housing funding for remote areas except NT plus interim funding WA and SA.	• 2018 Formal partnership between COAG and Indigenous community-controlled peak organisations established to jointly agree 'CTG Refresh' framework and targets • Ongoing political and community discussions centred on constitutional recognition, treaties and a 'voice' to the Parliament for Indigenous Australians.

2020-2024[1]	Return to self-determination and joint decision- making	• 2024 New, expanded 10-year Remote Housing Package NT
		• Inclusion in CTG of housing target to increase proportion of Indigenous population living in appropriately sized (not overcrowded) housing to 88 per cent by 2031
		• 2020 Foundation of national housing peak body, NATSIHA
		• 2024 Alignment of CTG with new National Agreement Social Housing and Homelessness (NASHH).
			• 2020 New CTG framework and targets endorsed by National Cabinet. Nominates four priority reform areas concerned with:
			  • formal partnerships and decision making
			  • building the community-controlled sector
			  • transforming services in government organisations
			  • shared access to data and information at a regional level.
			• 2023 Defeat of the referendum to establish an Indigenous Voice to Parliament in the Australian Constitution.

Source: Pawson, Milligan et al. 2020: 225-227, updated by the authors.

Note: [1]More detail on this period is included in Chapter 3.

Appendix 3: Social Housing Accelerator Payment: jurisdictional commitments for social and Indigenous housing

Table A2: SHAP: Jurisdictional commitments for social and Indigenous housing

Jurisdiction	Funding for new social housing	Social housing targets	Tied funding for new Indigenous housing	Indigenous housing targets
New South Wales	$610.1 million	1,500 new homes	$130 million of the total	220 homes for Indigenous people
Victoria	$496.5 million	692-769 new homes	No specific Indigenous housing funding	10% of new social homes for Indigenous people
Queensland	$398.3 million	600 homes	No specific Indigenous housing funding	No Indigenous housing targets
Western Australia	$159 million	265 new homes	No specific Indigenous housing funding	No Indigenous housing targets
South Australia	$135.8 million	442 social homes	No specific Indigenous housing funding	No Indigenous housing targets
Northern Territory	$50 million	100 new homes	Up to $12.5 million of the total	Up to 25 delivered by CHPs and/or Aboriginal registered providers
Tasmania	$50 million	116 homes	Funding for new Indigenous housing not defined	Including six new homes for Indigenous people
ACT	$50 million	55-65 new homes	No specific Indigenous housing funding	No Indigenous housing targets
SHAP Totals	$2 billion	4,000 new social homes	$179-191 million for Indigenous housing	295 - 328 new homes for Indigenous households over five years

Source: Australian Government (2023), NSW Government (2023), Queensland Government (2023), Homes Victoria (2023), SA Government (2023), WA Government (2023), Tasmanian Government (2023), ACT Government (2023), NT Government (2023).

Appendix 4: Unmet housing needs analysis: data sources, methods and notes

As set out in Chapter 5, the estimated 'unmet need' originates from three sources. The method for each is outlined below.

Unaffordable housing

1. Start with all households recorded in the 2021 census (see note 1).
2. Filter to 'Indigenous Households', as defined in Chapter 5.
3. Filter to 'private renters', which includes households renting from a real estate agent, a person not in the same household, other landlord type and landlord type not stated (see note 2).
4. Split the households into three groups, based on composition:

   a) households with children (referred to as 'families', with acknowledgement not all households that identify as families have children)

   b) lone person households (referred to as 'singles')

   c) other household types (referred to as 'couples', which dominate this group although it includes any household comprising multiple adults but no children).

5. Filter to the bottom two quintiles of households by household income (see note 3).
   Student households are also filtered out of the bottom two quintiles irrespective of income (see note 4).
6. Filter to those paying more than 30 per cent of income on rent (see note 5).

Notes

1. Census accuracy: Not all households complete the Census form, and some respond with incomplete or inaccurate data. Regarding unrecorded households, the ABS takes multiples steps to ensure that the reliability of the data provided is representative of the whole population. Regarding incomplete data of recorded households, the approach adopted in this analysis has been to exclude incomplete data, calculate proportions for the complete data, and apply those proportions to all households.

2. Misallocation to private rental: Some Indigenous social rental households are likely misallocated to private rental in the census. For example, social rental counts in the census are consistently below social housing tenancies reported in official data (see Chapter 2).

3. Income thresholds: Differentiating income thresholds by household type recognises different housing needs and costs. The thresholds used for this analysis are outlined in Table A2.

Table A3: Household types, and household income quintile thresholds at the 2021 Australian Census

Cohort	Q1 incomes	Q2 incomes
Singles	<$425	$425 - $600
Couples	<$875	$875 - $1,450
Families	<$1,475	$1,475 - $2,050

Source: Author analysis of ABS (2021b)

4. Student exclusion: Student households have been filtered out of estimates reported here, even when they meet the tenure, income and rent-stress criteria. This is to be consistent with methods adopted for the overall population (Lawson, Pawson et al. 2018). Student households can systematically generate an inflated estimate of unmet need. For example, it would include most international students. For this analysis, a synthetic population of just over 3,000 student households is filtered out of the estimate, who would otherwise have been identified as being in housing need. If they are all included, the overall estimate for unmet Indigenous housing need would increase by 7 per cent.

5. Rent stress measure: Census records individual income in bands, and aggregates this data to household income bands, meaning measuring income-to-rent ratios requires some statistical inference to be made. To enable comparison, this analysis adopts the same method to identify rates of rental stress as Lawson, Pawson et al. (2018).

In the 2021 Census, a rent stress measure was calculated by ABS and presented in the Census data. It included a 'cannot be determined category'. If that category is simply split proportionally among those in, and not in, rent stress, it produces an estimate of approximately 33,000 when replicating the steps described above; a little lower than the 37,000 reported here.

The Australian Institute of Health and Welfare (2023b) reports an estimate of just under 59,000 Indigenous households as being in rent stress, higher than the 37,000 reported in this analysis. The AIHW estimate is based on the rent stress measure included in the 2021 Census data (see above). However, it does not filter by income (that is, it includes all income bands) and does not filter by landlord (that is, it includes private and social renters). Conversely, it excludes households categorised as 'cannot be determined' under the census rent stress measure, some of whom would likely be experiencing rent stress.

Unsuitable housing

1. Start with the enumerated homeless estimate recorded in the 2021 Census.
2. Filter to 'Indigenous Households', as defined in chapter 5.
3. Filter to those identified as living in 'severely crowded' dwellings, from the operational group attribute (see note 6).
4. Divide by 2.5, to create an estimated household estimate (see note 7).

Notes

6. Marginally housed estimates: The homelessness operational group attribute includes another category of people living in crowded households. Severely crowded equates to four or more additional bedrooms needed to meet accepted occupancy standards. Crowded equates to three additional bedrooms being needed. The latter group have not been included in this analysis. Note that recent analysis of overcrowding in Indigenous households (Equity Economics 2024) included the latter group.

7. Alternate adjustment to unmet need: Those experiencing severe crowding are, by ABS definition, households with more than four people. Separate census figures, of housing suitability, show 85 per cent of Indigenous households experiencing severe crowding comprise eight or more people, and 72 per cent comprise multiple households. Using a more conservative approach of converting four people experiencing severe crowding into a single Indigenous household with unmet needs (compared with 2.5 used in this analysis), the estimate of need originating unsuitable housing would be 4,100 households, instead of 6,600. The overall estimate for unmet Indigenous housing need would decrease by 6 per cent.

Inadequate housing

1. Start with the enumerated homeless estimate recorded in the 2021 Census.
2. Filter to 'Indigenous Households', as defined in chapter 5 (see note 8).
3. Filter to those identified as living 'in improvised dwellings, tents, or sleeping out', 'in supported accommodation for the homeless', 'temporarily with other households', 'in boarding houses' or 'in other temporary lodgings', from the operational group attribute.
4. Divide by 2.5, to create an estimated household estimate (see note 9).

Notes

8. Exclusion of Indigenous people outside household counts: People experiencing homelessness are not always classified as being in a household, let alone an 'Indigenous household'. As such, this analysis excludes 5,800 Indigenous people classified as 'not in a household'. About 75 per cent were rough sleeping or in homeless accommodation, the other 25 per cent in temporary options (including staying with others) or a boarding house. Also excluded are 500 Indigenous people classified as living in other (i.e. non-Indigenous) households, almost all temporarily staying with others. If all these people were included, unmet Indigenous originating from 'inadequate housing' would be 4,500, instead of 2,000.

9. Alternate adjustment to unmet need: Those rough sleeping, staying with others, or living in homeless accommodation or boarding houses will translate to smaller, typically single person, households. Assuming each person equates to one household with unmet need (compared with 2.5 used in this analysis), the estimate of unmet need originating from 'inadequate housing' would be 5,000 households, instead of 2,000. If the Indigenous people outlined in Note 8 are similarly included at a rate of one person per household, the unmet need originating from inadequate housing would be 11,300, instead of 2,000. The overall estimate for unmet Indigenous housing need would increase by 26 per cent.

Other data reliability issues

When Census counts are broken down across multiple characteristics (such as by sub-region, household composition, income band, tenure, rental payment, and so on), the resulting counts can often reduce to single digits for each combination. In such cases, the ABS randomises publicly available data, such as that used in this analysis (ABS 2021a), to protect privacy of individual households. Figures reported in this analysis are re-aggregated to more statistically reliable estimates.

However, the disaggregation does risk some households being randomised in a way that affects the outcome. For example, a household could instead be placed into a lower (and thus more affordable) rental income band that means it is excluded from any estimate of households in rental stress. Such errors are small and random, so will not skew the estimates significantly. Given the already smaller counts for Indigenous households, synthetic adjustments have been made to exclude student households based on previous analysis of the overall population (see above). To allow for small errors, rounded figures are reported. Therefore, not all figures will sum, due to rounding discrepancies.

Finally, as the discussion above indicates, different estimates on various indicators could result from modifying the methods of measuring housing need. While some adjustments would result in an increase in the overall count, others would decrease it. At a high level, however, we consider the indicators to be indicative of the overall scale of unmet need.

Appendix 5: Summary data table: analysis of housing need of Indigenous households, 2021

Table A4: Analysis of housing need of Indigenous households, 2021

	2021 Indigenous households			2021 unmet need by income		2021 unmet need by origin			2021 'unaffordable' by household composition			Projected need to 2041		Social rental growth to 2041	
	All	Social rental	Unmet need	'Very low' (Q1)	'Low' (Q2)	Unsuitable	Inadequate	Unaffordable	Families	Singles	Couples	Additional	Total	Required annual rate	Average annual number
Sydney	44,300	7,700	5,400	68% (3,600)	32% (1,700)	3% (100)	2% (100)	95% (5,100)	73% (3,800)	12% (600)	15% (800)	4,700	10,100	4.2%	500
Regional NSW	84,000	12,500	10,200	80% (8,100)	20% (2,000)	3% (300)	2% (200)	95% (9,600)	71% (6,800)	16% (1,600)	13% (1,300)	3,400	13,500	3.7%	700
Melbourne	17,900	1,800	2,000	76% (1,500)	24% (500)	2% (<50)	7% (100)	90% (1,800)	65% (1,200)	16% (300)	19% (300)	1,600	3,600	5.7%	200
Regional Vic	16,100	2,500	1,800	87% (1,600)	13% (200)	3% (100)	9% (200)	88% (1,600)	67% (1,100)	22% (400)	11% (200)	700	2,600	3.6%	100
Brisbane	36,700	4,200	5,300	79% (4,200)	21% (1,100)	3% (200)	4% (200)	93% (5,000)	72% (3,600)	12% (600)	16% (800)	3,800	9,100	6.0%	500
Regional Qld	64,900	12,400	8,800	83% (7,300)	17% (1,500)	12% (1,000)	5% (400)	83% (7,400)	68% (5,000)	17% (1,300)	14% (1,100)	5,500	14,300	3.9%	700
Perth	18,400	2,700	2,200	86% (1,900)	14% (300)	6% (100)	4% (100)	90% (2,000)	73% (1,400)	15% (300)	12% (200)	1,900	4,100	4.7%	200
Regional WA	15,500	5,700	1,500	92% (1,400)	8% (100)	36% (600)	6% (100)	58% (900)	70% (600)	19% (200)	10% (100)	1,500	3,100	2.2%	200

Table A4 (continued): Analysis of housing need of Indigenous households, 2021

	2021 Indigenous households			2021 unmet need by income		2021 unmet need by origin			2021 'unaffordable' by household composition			Projected need to 2041		Social rental growth to 2041	
	All	Social rental	Unmet need	'Very low' (Q1)	'Low' (Q2)	Unsuitable	Inadequate	Unaffordable	Families	Singles	Couples	Additional	Total	Required annual rate	Average annual number
Adelaide	11,900	2,600	1,500	89% (1,300)	11% (200)	2% (<50)	14% (200)	83% (1,300)	75% (900)	11% (100)	15% (200)	700	2,200	3.1%	100
Regional SA	7,600	2,100	800	91% (800)	9% (100)	20% (200)	8% (100)	72% (600)	66% (400)	24% (100)	9% (100)	100	1,000	1.9%	<50
Hobart	5,500	1,000	600	77% (500)	23% (100)	3% (<50)	4% (<50)	93% (600)	72% (400)	14% (100)	15% (100)	300	900	3.3%	<50
Regional Tas	9,500	1,100	900	86% (800)	14% (100)	3% (<50)	4% (<50)	93% (900)	68% (600)	22% (200)	11% (100)	<50	900	3.0%	<50
Darwin	5,800	1,300	500	77% (400)	23% (100)	13% (100)	19% (100)	67% (300)	81% (300)	10% (<50)	9% (<50)	700	1,200	3.4%	100
Regional NT	9,400	6,300	4,000	99% (4,000)	1% (0)	95% (3,800)	3% (100)	2% (100)	88% (100)	12% (<50)	0% (<50)	1,100	5,100	3.0%	300
ACT	4,600	900	200	51% (100)	49% (100)	7% (<50)	34% (100)	59% (100)	63% (100)	7% (<50)	29% (<50)	400	500	2.3%	<50
Australia	351,900	64,900	45,700	82% (37,500)	18% (8,200)	14% (6,600)	4% (2,000)	81% (37,100)	71% (26,200)	16% (5,800)	14% (5,200)	26,500	72,200	3.8%	3,600

Source: Author analysis of ABS (2021b). Note: For explanatory notes see Appendix 4.

Appendix 6: Key issues in current Indigenous housing system identified by Indigenous Advisory Committee

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