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The Indigenous housing system in Australia: case study evidence

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

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The logo for AHURI (Australian Housing and Urban Research Institute) features the acronym 'AHURI' in a bold, black, sans-serif font. A red curved line arches over the letters 'A' and 'H'. The letter 'i' is lowercase and includes a red dot.

Title

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Acronyms and abbreviations used in this report

ABE	Aboriginal Business Enterprise
ABS	Australian Bureau of Statistics
ACCHO	Aboriginal community-controlled housing organisation
ACHIA	Aboriginal Community Housing Industry Association
ACHL	Aboriginal Community Housing Limited
ACT	Australian Capital Territory
AHAC	Anindilyakwa Housing Aboriginal Corporation
AHC	Aboriginal Housing Company
AHMA	Aboriginal Housing Management Association
AHNT	Aboriginal Housing NT
AHO	Aboriginal Housing Office
AHOS	Aboriginal Home Ownership Scheme
AHURI	Australian Housing and Urban Research Institute
AHV	Aboriginal Housing Victoria
ALC	Anindilyakwa Land Council
ASES	Australian Service Excellence Standards
ATSIC	Aboriginal and Torres Strait Islander Commission
ATSIHQ	Aboriginal and Torres Strait Islander Housing Queensland
BC	British Columbia
CEI	Centre for Evidence and Implementation
CEO	Chief Executive Officer
CHCA	Community Housing Central Australia
CHP	Community Housing Provider
CLT	Community Land Trust
CRA	Commonwealth Rent Assistance
CTG	Closing the Gap
CTG-SSP	Closing the Gap – Sector Strengthening Plan
DHLGCD	Department of Housing, Local Government and Community Development
DSS	Department of Social Services
FIBI	For Indigenous. By Indigenous
GA	Groote Archipelago
HAFF	Housing Australia Future Fund
HAFFF	Housing Australia Future Fund Facility
HPP	Housing Policy Partnership
HR	Human Resources
H-SSP	Housing Sector Strengthening Plan
IAC	Indigenous Advisory Committee
IBA	Indigenous Business Australia
ICCH	Indigenous community-controlled housing
ICCHO	Indigenous community-controlled housing organisation
ICCO	Indigenous community-controlled organisation
IHOP	Indigenous Home Ownership Program

ILUA	Indigenous Land Use Agreement
IPART	Independent Pricing and Regulatory Tribunal (NSW)
IRQ	Inquiry Research Questions
IT	Information Technology
JSC-RHNT	Joint Steering Committee for Remote Housing Northern Territory
LALC	Local Aboriginal Land Council
LDM	Local Decision Making
MPRA	Murdi Paaki Regional Assembly
MPRAHLA	Murdi Paaki Regional Assembly Housing Leadership Assembly
NASHH	National Agreement on Social Housing and Homelessness
NATSIHA	National Aboriginal and Torres Strait Islander Housing Association
NDIS	National Disability Insurance Scheme
NHHA	National Housing and Homelessness Agreement
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
NT	Northern Territory
NTCAT	Northern Territory Civil and Administrative Tribunal
PBC	Prescribed Body Corporate
PC	Productivity Commission
PPP	Public–private partnerships
QFNHHP	Queensland First Nations Housing and Homelessness Partnership
QLD	Queensland
SA	South Australia
SCRGSP	Steering Committee for the Review of Government Service Provision
SFSC	Strong Families, Strong Communities
SGCH	St George Community Housing
SHA	State Housing Authority
SHAP	Social Housing Accelerator Payment
SHS	Specialist Homelessness Services
SOMIH	State Owned and Managed Indigenous Housing
SPV	Special purpose vehicle
TAC	Tharawal Aboriginal Corporation
TAHC	Tharawal Aboriginal Housing Corporation
TCAC	Tangentyere Council Aboriginal Corporation
VIC	Victoria
WA	Western Australia
YRHAC	Yilli Rreung Housing Aboriginal Corporation

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

- Current governance arrangements in the Indigenous housing system are complex and poorly coordinated. A comprehensive national Indigenous housing strategy is required to align governance mechanisms and policies, and to promote greater accountability to Indigenous people and communities.
- Self-determination in the governance of Indigenous housing should be enhanced through permanent support for, and resourcing of, the Housing Policy Partnership, the formalisation of local decision-making and planning mechanisms, and the strengthening of Indigenous housing peak bodies.
- Current social housing programs do not include a separate allocation of funding for Indigenous housing. A national Indigenous housing investment plan is needed with adequate funding commitments and a fit-for-purpose funding model to tackle unmet housing need.
- Strong community aspirations for self-determination have driven recent positive developments in the Indigenous community housing sector. Nevertheless, substantially more financial and non-financial support will be needed to achieve the government-endorsed Closing the Gap objective of enhancing community-controlled housing services.
- Initiatives that could support Indigenous community-controlled housing sector growth and sustainability include cost-based subsidies to address the funding gap between rents and operating costs, transfers of good quality publicly owned or managed housing at sufficient scale, dedicated resourcing of organisational capacity-building, and culturally informed reforms to the regulatory system.
- Innovative and hybrid tenure options provide opportunities for enhanced self-determined housing choice and security of tenure.

Key findings

This is the second of three reports arising from a research Inquiry examining the Indigenous housing system in Australia. The findings are based on eight in-depth case studies exploring key elements of the Indigenous housing system.

Indigenous housing system architecture

Our review of the architecture underpinning the Indigenous housing system gave a mixed picture of the institutional landscape. While policy and institutional initiatives such as Closing the Gap (CTG) and the Housing Policy Partnership (HPP) are positive developments, current governance arrangements remain complex, diverse and poorly coordinated. Government commitments to joint decision-making and stronger accountability have not been fulfilled. A comprehensive, long-term national strategy to guide Indigenous housing support is absent and adequate resources to underpin necessary reform are lacking. However, there are examples of co-design and joint decision-making in housing in some jurisdictions (notably Victoria, Queensland, New South Wales and the Northern Territory) that could be emulated.

Regulation of Indigenous community-controlled housing (ICCH) falls under the auspices of the National Regulatory System for Community Housing (NRSCH) and similar state-based schemes. Registration under such schemes is necessary for non-government housing organisations to obtain government funding. While the number of Indigenous community-controlled housing organisations (ICCHOs) with formal registration is increasing, many are still unregistered, in large part due to regulatory burdens and compliance requirements.

Building the Indigenous community-controlled housing sector

The ICCH sector remains under-resourced, and there is no overarching plan to deliver the CTG objective of increasing community control of housing services. We estimate that 13.1 per cent of Indigenous social housing tenancies were managed by registered ICCHOs in 2024/25. Various organisational models are operating to supply and manage housing for Indigenous households. This diversity is beneficial, given the wide range of Indigenous housing contexts and needs across Australia. However, viability is an ongoing challenge for many organisations under current policy settings.

Transfers of Indigenous public housing to ICCHOs have been used in three jurisdictions to grow the sector and to promote self-determination. Past approaches, however, have fallen short of community expectations, providing clear lessons for the future. There is community support for this strategy to continue provided that the terms and conditions are beneficial to ICCHOs.

The establishment of Indigenous housing peak bodies as leaders and advocates for the ICCH sector has also been a positive development in jurisdictions where it has occurred.

In addition to housing transfers and peak body representation, our research found several facilitators that are growing and strengthening the ICCH sector. These include access to government funding, formal registration, diversification in the offerings of services and housing types, and partnerships to develop skills and share resources. The ICCH workforce is vital to the sustainability of the sector, but significant workforce challenges are evident including skill shortages, recruitment and retention issues, and a lack of workforce development opportunities.

Funding and finance

Much of the funding and finance for Indigenous housing comes from Indigenous households living in the private sector. Investment in social housing is primarily provided by the Commonwealth government via the National Agreement on Social Housing and Homelessness (NASHH) and the Housing Australia Future Fund Facility (HAFFF), along with various discretionary state and territory programs and the jointly funded Northern Territory Remote Housing Package. Indigenous people are considered a priority group in these programs, but there is no separate allocation of funding for Indigenous housing or any transparency about what is spent apart from the NT package. Nor do current social housing funding models adequately reflect the remote cost differentials and low economies of scale for service provision experienced by many ICCHOs.

In addition to government funding for Indigenous housing, there is potential to leverage a range of non-government resources. These options include culturally appropriate forms of home ownership, the transfer of housing titles to the ICCH sector, and the incentivisation of private financing arrangements. None of these approaches, however, offers a sufficient or substantial way of financing Indigenous housing.

Housing tenure choices

At present, mainstream housing tenures and related policies and financing arrangements are not satisfactorily addressing Indigenous housing need or aspirations. Various barriers to secure forms of tenure exist across remote, regional and urban contexts. Moreover, current policies supporting home ownership for Indigenous Australians are likely to have only limited impact on improving Indigenous housing choices.

Our case study research highlighted the potential of hybrid tenure and flexible community-controlled housing models to achieve greater security of tenure and housing choice. These models also have the capacity to respond to the social and cultural dimensions of home and provide housing that is co-located with health, education and employment opportunities.

Policy development options

Our research clearly shows that a comprehensive national strategy for Indigenous housing is required to align governance mechanisms and policies across all levels of government to meet established targets, reduce unacceptable levels of unmet need and to expand shared decision-making and promote greater accountability. To ensure its success, a future Indigenous housing strategy needs to be based on firm policy and cultural principles, be independent from other current housing strategies and provide coverage across the full housing continuum.

Improvements are also needed to the housing regulation system to reduce administrative burdens and better support ICCHOs to achieve and maintain registration. Greater flexibility and cultural adaptation of regulatory schemes is also vital to appropriately respond to the complexity and diversity of the ICCH sector, especially in remote contexts.

Much more needs to be done to further self-determination within the Indigenous housing system. To meet CTG Priority Reform commitments, the HPP must be supported to develop further and for governments (at all levels) to respect its processes and recommendations. Existing jurisdictional shared decision-making structures also need to be strengthened, and coordination and clarity of roles are required. The formalisation of local decision-making mechanisms can also assist the devolution of housing decision-making and encourage more Indigenous-led place-based responses. The strengthening of housing peak bodies is a further critical strategy for facilitating self-determination in housing policy and provision.

For the ICCH sector to be strong and sustainable into the future, a suite of initiatives is required. These include upfront investment in building organisational capacity, adequate operating subsidies, housing transfers at sufficient scale and condition, and regulatory settings that recognise and encourage more diverse Indigenous-controlled business models. The collection of quality data on the ICCH workforce is essential to inform effective workforce planning.

To properly address Indigenous housing need, it is critical that social housing agreements are reformed to provide specific funding allocations for Indigenous housing. Funding models must also be informed by accurate projections of housing need and adjusted to reflect the higher operating costs faced by many ICCHOs. A national Indigenous housing investment plan is essential to address identified unmet need across housing tenures. It is vital that such an investment plan is designed to optimise self-determination, is long-term in nature and contains adequate funding commitments from federal, state and territory governments.

Policy options to improve housing choices and pathways for Indigenous people are needed. These should be able to be tailored for diverse socio-economic circumstances and reflect cultural norms and preferences. With appropriate financial and non-financial support, emerging innovative and hybrid tenure options can be further developed. Realising self-determined housing choice and security of tenure beyond conventional home ownership requires Indigenous community-controlled organisations to be at the forefront of housing provision. To allow ICCHOs to broaden their services beyond social housing, however, will require enabling policies, adequate financial support and regulatory flexibility.

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 overall aim of the Inquiry is to provide comprehensive evidence and recommendations for a national framework for the future support of Indigenous housing across Australia.

An earlier report, *Indigenous housing support in Australia: the lay of the land* (Moskos, Milligan et al. 2025), outlined the findings from the first stage of the Inquiry research. That report provided a review of previous evidence about Indigenous housing, a stocktake of the current system of housing provision for Indigenous households and an assessment of their unmet housing needs.

The findings from the second stage of the Inquiry research are presented in this report. Eight case study themes on the Indigenous housing system were prioritised for examination: system architecture; pathways to home ownership; sector growth; funding and financing; organisational models for managing Indigenous housing; capacity building; self-determination; and regional and local decision making. To inform the case studies, qualitative interviews were undertaken with 60 key Indigenous housing stakeholders, both government and community-based. A desktop analysis of relevant documents, websites and reports provided additional evidence for 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, which will be presented in a final 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. Throughout the Inquiry the IAC has assisted in research design, provided culturally informed advice about the Indigenous housing system, and reviewed research findings. At the conclusion of the research, IAC members 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

- **The current Indigenous housing system is complex and diverse, with high levels of unmet need. A lack of national coordination and long-term strategic planning is hampering progress.**
- **The overarching Inquiry research aims to develop a national governance and resourcing framework for Indigenous housing that will support future growth and sustainability.**
- **This second Inquiry report presents empirical case study research of key aspects of the Indigenous housing system to understand how best to resource, manage and support sustainable and effective Indigenous housing.**

1.1 Research context

This is the second report arising from an AHURI *Inquiry into developing a long-term governance and resource framework for sustainable and effective Indigenous housing*. The overarching Inquiry is examining the current status of Indigenous housing support in Australia to identify what is needed to ensure future growth and sustainability.¹

A first report, *Indigenous housing support in Australia: the lay of the land* (Moskos, Milligan et al. 2025), outlined the findings from the initial stage of the Inquiry research. Drawing upon a detailed literature review, a desktop review of Indigenous housing across Australia, a housing needs analysis and targeted stakeholder consultations, the report provided – for the first time – a consolidated understanding of the current status of Indigenous housing governance, resourcing and regulation in Australia.

¹ Throughout this report, unless referring to a type or name of an organisation or as part of a direct quote, we have used the term 'Indigenous'. We acknowledge that the terminology used in this space is contested and that the term 'Aboriginal and Torres Strait Islander' or 'First Nations' may be preferred by some individuals and groups.

The report also presented an Indigenous Housing System Framework that was developed and informed by the stage one research. The framework comprises four key elements:

1. System governance – self-determination principles and directions, housing policy and institutional arrangements
2. Housing choices – tenure options including social and affordable housing, private rental, home ownership and hybrid tenures
3. Resources and subsidies – government-assisted supply, operational subsidies and other resources
4. Service delivery – provider models, regulation, operations and support.

Our initial research highlighted that the Indigenous housing system is complex and diverse and is situated in an evolving and rapidly changing policy context. There is significant current unmet housing need among Indigenous people, which is projected to increase over the coming decade. In addition, the Indigenous community-controlled housing (ICCH) sector remains under-resourced and has the potential to develop. A lack of national coordination and long-term strategic planning is hampering progress on these issues.

To explore the issues faced by the Indigenous housing system more closely, the second stage of the Inquiry centred on empirical case study research. The case studies collected evidence directly from the housing sector and provided in-depth examination of each of the four elements of the Indigenous housing system outlined above. In addition, the case studies – along with the other Inquiry research activities – will inform recommendations for a national governance and resourcing framework for Indigenous housing.

1.2 Research aims

The overall aim of the Inquiry is to provide comprehensive evidence and recommendations for a national framework for the future support of Indigenous housing across Australia.

The Inquiry is addressing the following research questions (IRQs):

- 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?
- IRQ3: How is Indigenous housing best resourced, supplied and managed?
- IRQ4: What is the long-term vision to ensure sustainability and effectiveness in Indigenous housing support?

The stage two case study research presented in this report addresses IRQs 1, 2 and 3.

1.3 Indigenous Advisory Committee

The Inquiry research program is being informed by an expert Indigenous Advisory Committee (IAC) that comprises Indigenous housing leaders and practitioners from across Australia. Incorporating such an Indigenous governance structure within the Inquiry methodology ensured that Indigenous voices were central through the whole research process, including research design and conduct, interpretation of findings, and reporting. The terms of reference and membership of the IAC are included in Appendix 1.

During this stage of the research, the IAC supported the development of the empirical case study research presented in this report. The committee's role included identifying the scope and priorities for the case studies and finalising the selection of the case study themes and exemplar organisations. Following the completion of the case study research, the IAC reviewed the draft stage two report, and their feedback has been incorporated into the reporting. Findings from the case study research were also presented to the IAC to inform their deliberations on the future framework for Indigenous housing support.

1.4 Research methodology

The Inquiry has been approached as an integrated program of research undertaken across two main stages. The research design is described in the Inquiry's first report (Moskos, Milligan et al. 2025: 7–8); Figure A1 in Appendix 2 provides a summary illustration.

A thematic approach was taken to the development and conduct of the stage two case studies. Informed by the first stage of the Inquiry research and aligned with the key elements of the Indigenous Housing System Framework presented above, a number of potential themes were identified for investigation.

With guidance from the Inquiry's IAC (see above), eight case study (CS) themes were prioritised: CS1 – System architecture; CS2 – Pathways to home ownership; CS3 – Sector growth; CS4 – Funding and financing; CS5 – Organisational models for managing Indigenous housing; CS6 – Capacity building; CS7 – Self-determination; and CS8 – Regional and Local Decision Making. Table A1 in Appendix 2 outlines the case studies and the associated questions that were addressed by each.

Due to resourcing and time constraints, the case studies were unable to cover several topics or elicit information from several groups that could benefit from future research. These included housing typologies, housing design and construction, householders' perspectives, and the service delivery and provider perspectives of mainstream housing services (e.g. on policies, services and standards for Indigenous people).

The conduct of the case studies consisted of two main elements. The first was a desktop analysis of documents, websites and policy/evaluation reports that were identified as being specifically relevant for each case study. In addition, some (limited) consideration was given to Indigenous housing support in Canada and New Zealand. The second element of the case study research involved interviews with key informants.

For each case study, a purposive sample of organisations and representatives was identified. The former included 'exemplar organisations' that had been identified as having particular relevance for the case study theme. Representation was sought across geographical locations (urban, regional and remote areas) as well as coverage of national, state and territory jurisdictions. Separate topic guides were developed for each of the case studies to ensure the relevance of discussions.

While some representatives informed an individual case study, most provided information that was relevant to several case studies. Across the eight case studies, interviews were undertaken with 60 stakeholders; this included representatives from jurisdictional government (e.g. state and territory housing departments, statutory housing bodies and regulators; N=23), Indigenous community-controlled housing organisations (ICCHOs; N=13), federal government departments and agencies (N=10), peak bodies (N=8), and other informants (N=6).² The importance of Indigenous voices informing the research was a key consideration; 24 of the respondents were Aboriginal or Torres Strait Islander leaders in housing policy and practice.

The case study interviews were conducted in-person or virtually (via phone or video conferencing) depending upon the preference of the interviewee and the availability of the interviewer. With the consent of participants, the interviews were recorded and transcribed verbatim. The qualitative analysis software NVivo 14 was used to assist in the management and analysis of the transcribed data. Interview transcripts were analysed using thematic analysis (Braun and Clarke 2006).³

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

² While this constitutes broad engagement across the Indigenous housing system and jurisdictions, it is not intended to comprehensively represent all views in the sector.

³ Interviewee quotes are presented throughout this report to illustrate the case study findings. Quote attributions use an ID code comprised of the interviewee number and whether they are a 'government' (national or jurisdictional), 'community' (ICCHO or peak body) or 'other informant' representative.

1.5 Report structure

This report outlines the key findings from the second stage of the Inquiry research, presenting empirical evidence from a series of in-depth case studies of the Indigenous housing system. Drawing on the stage one research, an earlier Inquiry report (Moskos, Milligan et al. 2025) provided a review of the historical and policy context in Indigenous housing support in Australia, an overview of the current Indigenous housing system and an analysis of unmet housing demand by Indigenous households. The stage two report builds on this, with the two reports being complementary and intended to be read together. Following on from this report, a third and final report will outline the proposed national Indigenous housing governance and resourcing framework arising from the full suite of Inquiry research and provide recommendations for the way ahead.

In this report, Chapters 2 to 5 present the findings from the case study research exploring system architecture (CS1, CS7-8), the ICCH sector (CS3 and CS5-8), funding and finance (CS4), and housing tenure choices (CS2) respectively. The final chapter – Chapter 6 – integrates the key findings from the stage two research activities (and how these address IRQ1-3) and outlines the final steps in the Inquiry research.

2. Indigenous housing system architecture

- Indigenous-led governance, policy models and power-sharing mechanisms in housing and other domains offer insights and lessons into how Indigenous housing should be governed and regulated in the future.
- The Housing Policy Partnership (HPP) is a positive approach to partnering and enhanced self-determination in national housing policymaking. However, it has not consistently enacted shared decision-making, as prescribed under Closing the Gap. The HPP requires support to develop further; its future must be protected, and governments need to respect its processes and recommendations.
- Embedding Indigenous leadership and expertise within government housing agencies will strengthen the evolving approach to governance. Likewise, supporting Indigenous housing peak bodies, embracing and resourcing local decision-making in the housing domain and ensuring the Indigenous community-controlled housing sector is sustainable will help to advance self-determination.
- Regulatory requirements for Indigenous community-controlled housing organisations need to be adapted to recognise cultural practices and remote area service challenges, reduce regulatory burdens and avoid hindering innovative housing options beyond social housing.
- Australia does not have a comprehensive, long-term, national Indigenous housing strategy. Such a strategy is required to align goals, governance mechanisms, policies and actions at all levels of government and to promote greater accountability to Indigenous communities. The strategy needs to stand alone from other current housing strategies to ensure it has a full remit across the housing policy spectrum.
- Under a future strategy, governments need to embrace a different approach to Indigenous housing than business-as-usual. At its core, this should prioritise greater economic self-determination and enable Indigenous-led innovative and place-based responses along the housing continuum.

In this chapter we examine how established and emerging governance, institutional and regulatory arrangements are operating in the Indigenous housing system, consider how and to what extent they promote Indigenous self-determination, and identify research participant views of how the existing system architecture could be enhanced, especially to promote self-determination.

As outlined in Chapter 1, the approach to assessing the architecture of the Indigenous housing system has primarily involved a series of in-depth interviews with current and former policymakers and Indigenous housing leaders. This has been supplemented by documentary analysis. We have selected both new initiatives and well-established administrative arrangements that have been identified as having potential lessons for shaping the future framework for Indigenous housing. These include partnership governance models operating nationally and in the Northern Territory (NT); regional and local decision-making frameworks with examples from New South Wales (NSW) and the NT; Indigenous housing policy frameworks in Victoria and Queensland (QLD); the long-standing statutory agency, the Aboriginal Housing Office (AHO) in NSW; and housing regulation.

2.1 Overview of current architecture

The first report of this Inquiry provided an overview of current arrangements for making Indigenous housing policy at national and state and territory levels (Moskos, Milligan et al. 2025: 20–36). It revealed a complex, diverse and poorly coordinated governance system. Commonwealth, state and territory governments all have roles in policymaking, funding and service delivery.

There is no overarching and inclusive national strategy and resource plan for Indigenous housing and no agency or minister has designated overall responsibility for it. Multiple agencies are developing and implementing Indigenous housing policy at both national and state/territory levels of government. At the national level at least seven agencies administer specific aspects of core policy relating to Indigenous housing.⁴ While the National Indigenous Australians Agency (NIAA) has the lead role in Indigenous policy overall, its functions related to housing are limited to policy advocacy and monitoring. This is particularly the case in the NT, where it is the Commonwealth's lead agency for monitoring implementation of the 2022-27 Homelands Housing and Infrastructure Program and the 2024–34 Remote Housing Package (Australian Government 2023; 2024a). States and territories have each developed their own legislative and institutional arrangements for Indigenous housing, reflecting their different political, historical, geographic and cultural circumstances. State-level Indigenous housing strategies and plans vary considerably in authority, scope and transparency (Moskos, Milligan et al. 2025: 22).

Since 2020, housing has featured more prominently in the national framework of Indigenous policy, the National Agreement on Closing the Gap (CTG). The priority reforms to governance approved in the CTG agreement require action by governments at all levels and in all key policy domains (including housing) to

- Formalise partnerships and shared decision-making with Indigenous community representatives and organisations.
- Build the community-controlled sector.
- Transform government organisations to improve services to Indigenous clients.
- Provide for shared access to agreed data and information, with an emphasis on provision of regional level data, in accord with principles of Indigenous data sovereignty (DPMC 2020).

⁴ At the time of writing these were the Department of Social Services (DSS), Treasury, Housing Australia, the National Indigenous Australians Agency (NIAA), the Department of Infrastructure, Transport, Regional Development, Communications and the Arts, Indigenous Business Australia (IBA) and the Indigenous Land and Sea Corporation.

Specific provisions for housing under the prevailing CTG agreement are

- An outcome 'to ensure that Aboriginal and Torres Strait Islander people have access to appropriate, affordable housing that meets their needs and priorities.'
- A target to increase the proportion of Indigenous people living in appropriately sized (not overcrowded) housing to 88 per cent by 2031.
- A target that by 2031 all Indigenous households:
 - i) within discrete communities receive essential services that meet or exceed the relevant jurisdictional standard;
 - ii) in or near to a town receive essential services that meet or exceed the same standard as applies generally within the town.
- Instituting a HPP to oversee and monitor a nationally coordinated approach to housing policy and governance reform, including driving implementation of the four priority reforms (above) within the Indigenous housing system (DPMC 2020).

The most significant national developments in Indigenous housing that have stemmed from the 2020 CTG agreement include:

- Provision of three-year seed funding (2022/23–2024/25) from the Australian Government to resource the community-founded national housing peak body, the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA).
- Founding the HPP in 2023 to realise the CTG priority reform commitment to establish a formal shared decision-making mechanism in the housing domain.
- Embedding the CTG priority reforms and the housing target directed at reducing overcrowding among Indigenous households in the 2024–2029 National Agreement on Social Housing and Homelessness (NASHH) (Australian Government 2024b). This aims to ensure that the resources of the NASHH are directed to meeting the CTG reform objectives and the CTG housing target on overcrowding.⁵ Progress is to be overseen by the HPP.
- A government-community endorsed Housing Sector Strengthening Plan (H-SSP) which aims to build the capacity of the Indigenous community-controlled housing (ICCH) sector (Australian Government 2022).

In the remainder of this chapter, we consider evidence about how the prevailing governance and institutional arrangements in Indigenous housing policymaking are working and discuss what enhancements should be considered. This builds upon our review of self-determination in Indigenous housing policy and practice presented in the first Inquiry report (Moskos, Milligan et al. 2025: 14, 23–25).

⁵ The target to provide essential services in discrete communities is not included as a responsibility of states and territories under the NASHH.

2.2 Joint decision-making

2.2.1 The Housing Policy Partnership

Background

The HPP is a collaborative initiative established under Priority Reform One of the National Agreement on CTG. Approved in December 2022 by the Joint Council on Closing the Gap, the HPP is described as ‘a forum for Aboriginal and Torres Strait Islander people to have a genuine say in the design and delivery of Aboriginal and Torres Strait Islander housing services’ (DSS 2025).

Membership of the HPP constitutes officials from the Australian Government and all state and territory governments and an equal number of representatives of Indigenous community-controlled organisations or other Indigenous community representatives. The HPP is jointly chaired by nominees of the Indigenous housing peak agency, NATSIHA, and the Australian Government. NATSIHA is funded (in a separate capacity to its peak body function) to provide co-chairing and secretariat services to the forum for a three-year period, commencing 2022/23.

At the time of our interviews between late 2024 and early 2025, the HPP had been operating for less than 18 months, with formal meetings held quarterly. Members told us that its initial work had focused on developing protocols for its operation, cultivating relationships between government and Indigenous community members that are based on a shared understanding of the role and authority of the forum, building cultural knowledge within government, and information sharing.

The themes settled on for the HPP’s initial (2024) work plan included ‘capacity building, sector strengthening, data and working together collectively’ (NATSIHA and DSS 2023: 3). The 2025 work plan places emphasis on six ‘horizons’: (1) embed Aboriginal and Torres Strait Islander voices and shared decision-making across housing and homelessness; (2) establish partnerships and working groups to progress the priorities and influence of the HPP; (3) enabling community-led solutions, increasing investment and strengthening the community-controlled sector; (4) enabling the smooth transition of housing stock to the community-controlled sector; (5) transforming government agencies and portfolios across the Aboriginal and Torres Strait Islander housing and homelessness landscape; and (6) developing strong, self-determined evidence bases and enhancing access to qualitative and quantitative data (HPP 2025).

Strong in-principle support for the partnership model

There was strong support among respondents for the HPP as a platform for partnering and a mechanism for greater self-determination in Indigenous housing at the highest level of policymaking, where previously there was no forum for such engagement. Indigenous representatives acknowledged that Australian Government leadership has been important to establishing the mechanism and helping to bring state and territory governments on board. Likewise, NATSIHA has been crucial to facilitating Indigenous community representation from all states and territories.

Currently the HPP has a three-year funding and operational window (2022/23 – 2024/5) and will be subject to formal evaluation. Government and community members generally agreed that it was early days for the HPP.

So what we’re seeing here is a lot of new architecture, a lot of language around partnership, not necessarily self-determination, a lot of goodwill, probably, and opportunity. (Int. 4 community)

The biggest opportunity is the fact that it’s not mature, that we’ve got the opportunity to shape how it matures, and its influence – primarily [now] it’s influencing our other government colleagues. (Int. 1-2 government)

Accordingly, community members argued the forum must be allowed to evolve. For this to occur it needs to have an assured future, such as provided through legislation and reliable ongoing funding.

The HPP or something similar with decision-making powers should be established in perpetuity.
(Int. 4 community)

Continuity and certainty were considered crucial because of the complex, multifaceted and cross-cutting nature of the policy issues to be addressed and the ever-present political volatility and machinery of government disruptions.

Operationalising shared decision-making

While acknowledging its nascent status, interviewees identified various concerns with the progress and practice of the HPP up to now. A major concern was that the HPP has not yet been used as a co-design or decision-making forum, as agreed by governments under the CTG agreement, which defines the elements of a strong partnership in Clause 32 (DPMC 2020: 6). So far, when there have been opportunities to use the forum in this way, decisions on those matters have been taken outside the forum by government and later conveyed as information. For example, this occurred with the distribution across states and territories of designated funding of \$200 million within the Housing Australia Future Fund Facility (HAFFF) that was allocated for emergency repairs and maintenance to housing in remote communities.⁶ This instance underlines the non-government members' lack of authority to influence the use of government funding, even that allocated specifically for Indigenous housing.

Government and community members share the view that government is reluctant to relinquish power (see also Productivity Commission 2024; Jumbunna Institute for Indigenous Education and Research 2025). In the words of one official, the expectation of the forum having greater authority is 'uncomfortable for government' (Int. 1-2). Community members described governments as operating shadow decision-making processes. One member spoke of the problem of misrepresenting what was happening:

Nothing has actually shifted in where the power lies, nothing at all, which in some regards can make it more dangerous ... because it gives the perception that there is equity or shared decision-making, but it actually isn't. (Int. 4 community)

Codifying the scope of shared decision-making will be key to addressing expectations about power sharing and ensuring the HPP is a productive forum.

In terms of having a power-sharing group where leadership, capacity, experience and know-how are well developed, some interviewees suggested that housing is lagging other policy areas, such as children and families.

Some [policy areas] are doing better than others at transforming government. Housing is still the protector model – 'no mob hands' on key decisions. (Int. 4 community)

Exploring comparable models in other policy domains is beyond the Inquiry's scope, but these domains may point to the possibilities for developing a stronger partnership as the HPP is consolidated and gains momentum. The planned comparative evaluation of the policy partnership model will be valuable in this regard.

⁶ The HAFFF is administered by Housing Australia. It provides loans, grants and availability payments (long-term subsidies) for projects that increase the supply of social and affordable housing and that address acute housing needs across Australia, including regional, rural and remote areas (Housing Australia 2024).

Capability

Evidence from our interviews suggested that the capabilities of both community and government representatives on the national HPP need to be developed. For example, Indigenous members regarded government members as having weak cultural knowledge – at the time of our interviews there were no Indigenous individuals representing the Australian Government on the HPP – and there had been a lack of continuity of officials attending. Conversely, some community members may not have had previous experience with high level policymaking. Trust and effectiveness will increase if procedural concerns are overcome and as the experience of members grows, alongside the provision of appropriate training.

This is a new and relatively inexperienced body ... To be credible and effective, senior Indigenous leadership needs to be like the executive level of government with similar experience and capability. You've got to have the right people [in these roles]. (Int. 53 community)

Community representation and the role of peaks

Another issue concerns how broadly representative is the HPP's membership. Presently community membership derives from the ICCH sector and occurs through nomination by NATSIHA as the peak body. Some people we interviewed were concerned that this approach to participation did not directly represent the interest and lived experience of householders and that organisational members who participate have a potential conflict of interest in determining policies that may benefit their organisations. This suggests that more consideration should be given to both decision-making protocols and to how wider community representation could be achieved through this forum and/or through engagement with other mechanisms, such as those that may emerge through treaty negotiations or the establishment of 'voice' mechanisms in some jurisdictions.

As discussed in more depth in Chapter 3, national and state/territory peak Indigenous housing bodies are generally seen to be essential to securing a stronger future for the ICCH sector and advocating for better and more culturally appropriate Indigenous housing outcomes. A clearer delineation of the representative, decision-making and capacity-building roles of peaks, along with stronger coordination between national and jurisdictional peaks, would assist in addressing any community concerns with their representation and accountability.

2.2.2 Interface and coordination with lower-level mechanisms

State and territory housing partnerships

The development of the national HPP has been overlain on pre-existing joint forums in several jurisdictions (e.g. NT, NSW, VIC), while others are setting up different models (e.g. QLD) or are yet to determine their approach (WA, SA). Thus, the approaches to partnering being adopted across jurisdictions differ – for example, in terms of remit, responsibility, membership and coordination. Box 1 provides an overview of the most advanced of these partnerships, the Joint Steering Committee for Remote Housing Northern Territory (JSC-RHNT).

While different approaches may be appropriate to reflect regional and local circumstances, there was some concern about how effectively the partnership mechanisms at each level of government are aligned, how they give regard to jurisdictional sovereignty and how well they exhibit cooperation and coordination.

You know, proposing completely new models of operating, all that sort of stuff sounds all great ... but no one's looking at existing measures. (Int. 53 community)

States and territories are not going to be ceding policy autonomy, nor budgetary autonomy, to a [national] HPP ... Where we are prepared to co-operate is in national programs. (Int. 17–18 government)

The CTG agreement makes clear that national partnerships are intended to build on the success of existing jurisdictional shared decision-making structures, not replace them (DPMC 2020: Clause 34). In the views of some jurisdictional participants in our research, the main roles of the national HPP should be to provide leadership on critical housing policy reforms and investment pathways, to foster interstate knowledge sharing and collaboration, and to propel accountability by all parties for the outcomes of current policy and those of any future strategies. Interviewees considered that clear delineation of roles and responsibilities between national and state/territory partnerships, effective coordination between the national HPP and state entities and (potentially) some streamlining of mechanisms will help to avert duplication and prevent overly top-down policymaking.

Box 1: The Joint Steering Committee for Remote Housing Northern Territory

The JSC-RHNT is a partnership that commenced before the national HPP. At the inclusion of non-government members to the JSC-RHNT in 2019 – in the form of the four NT Aboriginal land councils – it was the only example of a housing partnership operating at a state or territory level.

The evolution and operation of the JSC-RHNT has been described in separately commissioned research by three members of our research team (Grealy, Benedict and Moskos). This section draws on reports for that project (Grealy 2025; Grealy, Benedict et al. 2025), supplemented by further interviews with JSC-RHNT members, to provide a comparative review of this model that could inform the evolution of other housing policy partnerships.

The current committee has a membership of eleven, comprising three officials from each of the Australian and NT Governments and nominees of five Aboriginal organisations (Central Land Council, Northern Land Council, Anindilyakwa Land Council (ALC), Tiwi Land Council and Aboriginal Housing NT (AHNT), which is the peak body for Aboriginal housing in the NT).

The development pathway of the JSC-RHNT has elements in common with the HPP, described above.

[Following the inclusion of non-government members] it took about 18 months of that work for the JSC to start to build more trust in order to start the conversations about what's next for Aboriginal governance in housing. (Public official cited in Grealy, Benedict et al. 2025: 24)

I feel like the education piece and everything else is now there, so they can now start to be a bit more strategic and influential. That takes time, absolutely takes time. (Int. 41 government)

The more advanced development of the JSC-RHNT provides evidence that once trust, goodwill and understanding have been built, a stronger basis for negotiation and influence can emerge.

[The JSC-RHNT] provides a structure for working together but also prosecuting in a really robust way matters that you disagree on fundamentally and having a stronger Aboriginal voice at the table that government can't ignore. (JSC-RHNT member cited in Grealy, Benedict et al. 2025:31)

The JSC-RHNT now operates under a 10-year 'Partnership Agreement' that codifies its role and authority. This came into effect on 1 July 2024 (JSC-RHNT 2024). This signals the Committee's trajectory from being largely an information sharing and consultative forum endorsing decisions of government to one committed to engaging in shared decision-making among equal partners (the partnership objectives are reproduced in Appendix 3). The JSC-RHNT now has a clearly defined, practical focus on implementation of a community-controlled system of remote housing in the NT under the two bilateral housing federal financial agreements (see Section 2.2) and in accord with CTG priority reforms.

Under the JSC-RHNT Partnership Agreement, the committee is expected to make decisions by consensus on matters of policy and strategy related to the implementation of those funding agreements and other matters related to the remote Indigenous housing system, such as workforce development. This does not, however, include decision-making on operational program issues or procurement (JSC-RHNT 2024).

Highlighting one key difference to both the HPP and the H-SSP (Australian Government 2022) at this time, the JSC-RHNT has oversight of substantial resources for intended housing outcomes and capacity-building, as defined in those agreements. This should bring a strong accountability focus to its work.

It remains to be seen how the JSC-RHNT will perform under the Partnership Agreement over time, but interviewees were mostly positive about the role the committee has played so far in the long-term plans to reform the NT remote housing system. Crucial in the next stage of the evolution of this joint committee will be the government members' willingness and capacity to share power to make substantive strategic and program decisions for remote housing, and the non-government members' willingness and ability to take direct responsibility for securing and maintaining better housing outcomes. In other words, there is an ongoing challenge for all members to balance self-determination and accountability.

The role and status of local decision-making

Local decision-making models are equally important to national and state level partnership mechanisms in Indigenous housing, as they are in other areas of Indigenous policymaking. Such models aim to give local Indigenous communities a direct say in how their housing services are designed, planned and delivered. Operating under higher level housing policy and partnership frameworks and self-determination principles, they can be used, for instance, to promote flexible responses to specific housing needs, to take account of diverse environmental conditions which often significantly affect local housing functioning, to foster local coordination between housing and service responses in other areas (e.g. health support) and to prioritise community preferences for certain housing typologies. Locally managed procurement – of building and maintenance services, for example – can also be applied to directly support local Indigenous employment and business development and to enhance quality control. Additionally, local partnerships broaden who is involved in decision-making and can increase accountability to local communities, such as through fostering direct engagement between Indigenous community representatives and housing officials and through the provision of data on housing needs, service performance and outcomes disaggregated to the local level. Put broadly, local decision-making mechanisms can be both complementary and a counterbalance to top-down housing policymaking and strategic decision-making.

A range of local decision-making mechanisms involving state or territory government agencies, local governments and Indigenous community organisations is being established or is developing in most Australian jurisdictions (Aboriginal Peak Organisations NT et al., 2022; South Australia Government, 2021; Western Australia Government, 2022; NSW Government, n.d.). So far, however, there is little evidence of devolution of planning and decision-making in the housing domain. Two promising examples from NSW and NT are outlined in Appendix 4. Similarly, CTG-driven place-based partnerships are in their infancy and have not yet incorporated significant decision-making about housing.⁷

⁷ Place-based partnerships are partnerships between government and Aboriginal and Torres Strait Islander representatives based on a specific region with the primary aim of improving service outcomes through local decision-making (DPMC 2020). Six regions across Australia have been chosen as pilot locations for CTG place-based partnerships: East Kimberley (WA), Doomadgee (QLD), Tamworth (NSW), Maningrida (NT), Gippsland (VIC), and the western suburbs of Adelaide (SA).

In this research, we have not considered how local decision-making in the Indigenous housing system could/should best operate and how it should relate to the unfolding national and state and territory housing policy partnerships. Given the importance and potential of local decision-making to self-determination, however, negotiating and formalising appropriate principles and mechanisms that coordinate with evolving CTG-driven directions will be an imperative that will need further separate consideration going forward.

2.2.3 Ongoing considerations

The situation of the HPP currently reflects the early stage of development of a mechanism to enable greater Indigenous participation in national housing policymaking. It also brings to light challenges to government housing agencies to transform their operations, that is, to move away from 'business as usual'. Evidence collected from our research suggests that the HPP is yet to satisfy all the elements of a strong partnership model stipulated in the CTG agreement.

Members interviewed considered that the next priorities should include:

- Developing and defining the remit of the HPP and the scope of power-sharing arrangements, including making more explicit the obligations on government.
- Affirmative action to ensure executive-level Indigenous representation in government housing agencies where this does not exist at present.
- More investment in leadership and skills development for both government and community members.
- Countenancing bolder options for reform of housing services to Indigenous households.

Developing the HPP will take time and will need to be underpinned with continuing dedicated resources. A high risk to the HPP's development arises from political churn, institutional change and waning attention from government. Enshrining the HPP in legislation would help secure the model's future so that it could more effectively drive systemic change. How the HPP will interact with both existing and proposed state-level housing partnerships and local decision-making models will also need to be further negotiated and clearly delineated as those jurisdictional mechanisms develop.

2.3 Transparency and accountability

The CTG framework is intended to promote much stronger transparency and accountability to Indigenous people and their communities, as well as to the wider Australian community. Important mechanisms for this include annual reporting of progress against the national targets specified in the CTG agreement, government reporting of actions taken to achieve the CTG priority reforms, the oversight role of the policy partnerships, and independent evaluations of progress in implementing the CTG agreement, both Indigenous and non-Indigenous led.⁸

Regarding housing, only one specified target related to Indigenous outcomes is currently being officially monitored.⁹ How and on what basis each state and territory should contribute to this target is not specified. Victoria's situation in relation to the efficacy of this approach is revealing:

Technically Victoria has achieved that target because it's around overcrowding, notwithstanding that there's still enormous housing and homelessness problems in Victoria. (Int. 21–22 government)

⁸ Progress against CTG targets and reforms is monitored and reported regularly by the Productivity Commission. The first independent Aboriginal and Torres Strait Islander-led review of CTG was completed in 2025 (Jumbunna Institute for Indigenous Education and Research 2025).

⁹ Progress toward the target to provide essential services to Indigenous communities and settlements is not currently reported against as there is no data source available which includes all required data elements (Productivity Commission 2025).

Since the 2020 CTG, the Australian Government has allocated significant new funding to housing under multiple initiatives (Australian Government 2025). Under clause 55b of the CTG Agreement, a 'meaningful proportion' of these monies should have been targeted to the community-controlled sector (DPMC 2020). However, there is no transparency about if this is occurring, and to what extent.

This situation is clearly inadequate. As several interviewees discussed with us, all housing policies, along with expenditure on Indigenous housing outcomes and allocations to Indigenous organisations, should be under scrutiny.

You need to vet more outcomes in the national agreement ... Housing is really significant, and it is a contributor to all the other outcomes under Closing the Gap. (Int. 3 government)

Among other reforms – such as having an inclusive housing strategy (discussed below) and a resource plan (see Chapter 4) – improving the scope of accountability, as stipulated in the CTG agreement, will require the development of a broader housing outcomes framework supported by a wider array of appropriate data and more stringent and extensive evaluations of housing-specific initiatives. While effort is being put into national housing data plans under HPP guidance, improvement has been very slow and there is no requirement for states to report on a common basis. This is a concerning situation as it corresponds with the situation characterised by inadequate data, poor transparency and limited evaluation that has persisted unreformed for a long time under intergovernmental funding agreements in the housing policy domain (Productivity Commission 2022).

Following from the recently negotiated inclusion in the NASHH of the CTG target on overcrowding and the priority reforms (see Section 2.2 above), the HPP has been given a role in the direct oversight of the implementation of these directions, but how that role will be enacted has not been specified and its effectiveness is yet to be demonstrated.

The prevailing situation of poor accountability for meeting agreed targets and priority reforms in the housing domain was confirmed by both community leaders and government officials.

But there is no accountability. There is no actual mechanism for it to happen. (Int. 53 community)

[The NASHH] is not a legally binding document, so we can't enforce anything on the states and territories. We try and work with them really collaboratively, because that's the only carrot we've got. We don't have any sticks. (Int. 1–2 government)¹⁰

Thus, while pertinent CTG priorities and targets have been incorporated into relevant housing policies and governance mechanisms, it is also necessary to appropriately designate responsibility and resourcing to specific parties to ensure that these priorities and targets are delivered.

¹⁰ An underlying weakness in the Commonwealth's power is that the 2024 changes to the NASHH to include the CTG target and priority reforms is the lack of any additional resourcing under that agreement to incentivise change.

2.4 Institutional and administrative arrangements

Since the 2005 abolition of the Aboriginal and Torres Strait Islander Commission (ATSIC), institutional arrangements for the administration of Indigenous housing policies have been subject to regular upheaval nationally and in most jurisdictions. Capacity-building and longer-term transformation have been undermined by the fact that very few entities responsible for Indigenous housing have endured beyond one or two political cycles. Many programs and services have been mainstreamed, and administrative responsibility for Indigenous housing has typically been included in super-departments, usually with a welfare remit (Martin, Lawson et al. 2023; Moskos, Milligan et al. 2025). This approach can be criticised for not elevating or promoting Indigenous leadership and cultural authority and knowledge transfer within government, as well as for not boosting self-determination. As discussed above, successful partnership decision-making is challenged when there is uneven cultural knowledge and experience between the parties.

One exception to this norm has been the Aboriginal Housing Office (AHO) in NSW, an enduring statutory agency that was founded in 1998. To gather lessons about this entity and its value to the administration of Indigenous housing policy and programs, we discussed the AHO model with past and present staff, board members and community leaders, as well as drawing in documentary evidence and researcher experience.¹¹

2.4.1 Aboriginal Housing Office

Foundation and context

The AHO was established by an Act of the NSW Parliament (*Aboriginal Housing Act 1998*, No 47). It is a statutory agency governed by appointed Aboriginal board members, who are subject to the direction and control of the NSW Minister for Housing. Under the Act, Aboriginal Regional Housing Committees are appointed by the board to advise on regional housing matters. Through these arrangements, the model embeds direct Aboriginal engagement within the processes of the bureaucracy and the polity and connects the agency to the local community.

Developed through an Aboriginal-led community consultation conducted over several years (AHDC 1996), the model was a response to serious government administrative failings at the time. These included significant underspending of earmarked funding, poor transparency and accountability for a portfolio of designated housing assets, lack of effective support for ICCHOs, and the duplication of policies and programs across levels of government (AHDC 1996; Knowles 1998).

At the time of its establishment, the AHO's main functions included procuring housing, developing culturally appropriate housing services, building Indigenous organisations' capacity to deliver and maintain government-funded housing, and improving pathways to home ownership. Its remit thus enabled it to consider housing outcomes for Indigenous people across the housing continuum, not just in social housing.

A major undertaking was to hand control and responsibility to the AHO for about 4000 social housing dwellings designated for Indigenous tenants in NSW that had been acquired under 'tied' funding arrangements; these were NSW's portfolio of what is known as State Owned and Managed Indigenous Housing (SOMIH). The transfer was made in response to a recommendation from the community to enable preservation and culturally appropriate management of those assets. When the transfer of SOMIH dwellings to the AHO occurred in about 2000, management of the tenancies and services to existing tenants continued to be provided as an interim measure by the then NSW Department of Housing through a service agreement established with the AHO.

¹¹ Co-author Vivienne Milligan had administrative responsibility for working alongside an appointed Aboriginal community advisory committee between 1994 and 1998 to identify a suitable governance model for Aboriginal housing in NSW and for overseeing the passage of legislation that arose from the committee's recommendations (AHDC 1996; *Aboriginal Housing Act 1998*, No 47).

To support greater self-determination for Indigenous housing organisations, the housing minister made a further undertaking that:

Over the medium term, following the establishment of the necessary infrastructure and accountability arrangements and subject to the choice of any existing tenants, it will be an option for the [AHO] Board to recommend to the responsible Minister the transfer of the management and ownership of these dwellings to community-based providers (Knowles 1998).

At the end of June 2024, the AHO owned dwellings valued at about \$4.5 billion. In the 2023/24 financial year it received \$239 million from grants, rents and other subsidies and payments (AHO 2024a). Accounting for planned transfers of former public housing (see Chapter 3) and new acquisitions, we estimate the AHO is approaching a milestone of owning 10,000 dwellings.

Below we highlight our interviewees' perceptions and selected evidence of some of the strengths and weaknesses of the AHO model as it has matured in NSW. The focus is on the impacts of the governance and institutional arrangements rather than the policies and programs of the office, some of which are considered in other chapters. Some of the issues highlighted here are inherent in the governance model itself, while others stem from the wider administrative and political environments in which the AHO has operated at different times.

Benefits and achievements of the AHO

A shared view among those interviewed about the AHO was that its statutory position was a crucial benefit because it had protected it from political turmoil and safeguarded it from machinery of government changes. This in turn had enabled continuity of its function and development of in-house expertise.

I think [an] important feature, of course, is that it's a legislated body, and that has protected it largely from the vagaries of government decision-making, and various views at different times that the AHO should simply be merged or amalgamated with the major government housing agency. (Int. 24 other informant)

The good thing about AHO is that we have specialised areas that you don't often see in agencies these days, because people get ... sucked up into a large department ... It means that we're able to have a level of expertise in different things that others haven't, like with our finance, our research and evaluation capacity, our human resource functions, and property [management] ... So we're able to retain a lot of knowledge and ... being a statutory organisation [we're] very clear with our focus and what we're here for. (Int. 5–9 government)

The development of knowledge and expertise to operate effectively within government processes was cited as a further benefit of maintaining a specialist agency like the AHO. The AHO's statutory basis has given its board direct access to the responsible minister, although the extent of access has waxed and waned over political cycles. Likewise, the agency has built a direct relationship with Treasury and other central agencies, which has helped to grow its financial management and policy capabilities. The AHO has been an important source of institutional knowledge and expertise for mainstream agencies at both levels of government. Offsetting this has been a tendency for mainstream departments to defer their responsibilities in the area to the specialist agency.¹²

The work of the AHO includes many examples of service innovation that may not have arisen in a normal bureaucratic environment where a 'one-size-fits-all' model tends to dominate, and new ideas are viewed as too risky or too expensive to pursue at scale. The scale and focus of the AHO were seen to have enabled it to experiment and innovate.

Being small we get the opportunity to pilot and trial things, responding to community need ... But we're bigger than small local organisations and can take the risks. (Int. 5–9 government)

¹² The National Indigenous Australians Agency reported that it had experienced similar tendencies in the Australian Government.

Examples of such innovation include the AHO's award-winning program to install hydro-panels that supply in-home pure drinking water in remote NSW towns and its use of prefabricated housing pods as a rapid response to overcrowding and homelessness (Milligan 2023).

Another successful program delivered by the AHO has been the Services Our Way (SOW) initiative. This is an Aboriginal-led, trauma-informed care coordination service designed to support Aboriginal and Torres Strait Islander people and families who are vulnerable and have complex needs that are contributing to personal, household and housing instability. A 2024 evaluation found high levels of client support and a positive return on investment to government (AHO 2024b).

The AHO has been an early innovator in Aboriginal-led co-design of placed-based programs aligned with the NSW Government's 10-year Aboriginal housing strategy *Strong Family, Strong Communities (SFSC)*. An independent evaluation found that AHO worked with ICCHOs to successfully co-design four programs by championing self-determination, flexibility and investment in local strengths (AHO 2023).

The AHO has also been effective in leveraging NSW Government procurement guidelines that support Aboriginal enterprises to promote Aboriginal employment and business development, especially in the fields of housing construction, maintenance and upgrading, and tenancy management. In 2022 about 30 per cent of all jobs created through AHO investment were going to Aboriginal people and about a quarter of the investment flowed to Aboriginal organisations (Milligan 2023). The AHO has also consistently maintained high numbers of Aboriginal employees:

The New South Wales Government has [Aboriginal] employment targets of around 3 per cent. We have 60 per cent Aboriginal employment (Int. 5–9 government).

The greatest long-term benefit of the AHO has been its stewardship of the Aboriginal community housing sector in NSW. This is best evidenced by the size and growth of that sector over the last two decades compared to the situation in all other jurisdictions. (See Section 3.2.1 and Moskos, Milligan et al. 2025: 32–35.) It is also demonstrated by the growing number of NSW organisations registered under the National Regulatory System for Community Housing (NRSCH) (and the associated scheme for Local Aboriginal Land Councils) and the AHO's support for a peak housing body, the Aboriginal Community Housing Industry Association (ACHIA), which it funds for sector development.

Limitations and shortcomings

While the AHO has contributed to the preservation and advancement of the ICCH sector in NSW, some NSW-based interviewees conveyed strong concerns that it had not sufficiently addressed the sustainability and viability of that sector.

But we have still got a multitude of small organisations that I think are going to fall over one day ... We need to find another way for them to be financially sustainable without government, so that they really have got more control over their own destiny and their own growth and their own service model. (Int. 33 community)

We've done a little bit [of resourcing and capacity building] but, from my perspective, not at the scale that we need it ... We've got to be ready. And we weren't ready. And I just still don't think we're ready. (Int. 30 government)

Indigenous community housing sector structure and organisational viability is discussed further in Chapters 3 and 4.

Related to these concerns, community leaders and former officials were strongly critical of the NSW Government's ongoing failure to fulfil the founding minister's commitment (quoted above) to transfer AHO assets and their associated revenue to the community-controlled sector.

There's been no proper planning or vision [for handing over the assets]. (Int. 33 community)

Respondents noted that one of the consequences of this situation persisting has been an ongoing reliance on government management of Indigenous tenancies. Although AHO has a service agreement with the public housing agency, this had not been effectively enforced in their view.

Continuing to rely on government management has not resulted in improved tenancy services ... Ironically AHO has put all the pressure on ICCHOs, but not on the main tenancy manager, the Department of Communities and Justice [now Homes NSW]. (Int. 33 community)

I thought that [the AHO] had lost its way ... it had sort of morphed into people talking about assets and not one person has talked about the people that actually live inside the house. (Int. 30 government)

As discussed in Chapter 3, larger-scale transfers of housing management functions to ICCHOs did begin in NSW in 2021, but title transfer has remained elusive.¹³

It's all management agreements, contractual arrangements, not the asset itself ... and not the sense that there can be place-based responses. (Int. 3 government)

There is no official explanation for why asset transfer has not occurred. Ultimately, however, upholding the former minister's 1998 commitment to community control is a matter for government (guided by the AHO board). In this regard the NSW situation contrasts with that of Victoria, where title transfer of the state's former SOMIH assets to the community organisation, Aboriginal Housing Victoria (AHV), was concluded in 2016, fulfilling a 2004 government commitment (Moskos, Milligan et al. 2025: 30).

Summing up, the AHO is a rare instance of successive governments staying the course of supporting a dedicated Indigenous housing agency within government. Inevitably, like all long-standing institutions, it has had its ups and downs. Successive NSW governments have only partly fulfilled the original commitment to transfer housing to community management and control. What was not contested in our interviews, however, was that embedding and securing Indigenous leadership and Indigenous expertise within all levels and agencies of government is a crucial element of governance.

It's a long time now since [the AHO] was created and the world has changed significantly, and so I think there is a bit of tension between AHO still being a government entity and community control ... [But] there's a role for both. (Int. 3 government)

¹³ A small tranche of title transfers occurred in the mid-2010s, but this process has not continued.

2.5 Housing regulation

National regulation of the provision of housing services by non-government organisations in Australia was proposed in 2010 and commenced in 2014, building on several pre-existing state-based systems. The new regulatory model, the NRSCH, was widely seen as a way to assist in the development and growth of non-government housing provision by improving accountability for organisational and service performance and, in turn, giving confidence to government and non-government investors to provide funding and financing for housing provision (Travers, Gilmour et al. 2011).

Subsequently, regulation under the NRSCH (or similar state-based schemes) has become a pre-condition for non-government organisations, including ICCHOs, seeking most forms of government housing funding. The NRSCH sets housing provider performance requirements for governance, strategy, financial viability, probity and service quality through a three-tiered approach, with performance requirements increasing at each tier level in response to increased risk profiles (NRSCH 2022a; 2022b).

Nationally by the end of 2024 there were 85 ICCHOs registered under the various housing regulatory systems, with most located in NSW (54) and QLD (20).¹⁴ The NT had five registered ICCHOs, Victoria four, Western Australia three, the Australian Capital Territory one, and South Australia and Tasmania had none (Moskos, Milligan et al. 2025: 32, data updated to the end of 2024 by the authors).¹⁵ Registrations from ICCHOs have risen rapidly this decade, but most ICCHOs that provide housing support to Indigenous households do not have housing registration (NATSIHA 2022).

We found a high level of support across all stakeholders for the view that regulation has a critical role to play in the development and growth of ICCHOs. Most ICCHO staff and directors, government officials and registrars we interviewed were supportive of being part of mainstream regulation rather than moving to a separate regime or differentiated tier.

I used to be a big opponent and against regulation ... but in more recent years, I've changed my tone on that. I think there's a really important place for it. (Int. 52 community)

It's about strengthening your organisation. It's about demonstrating to government, whoever they are, that you can be trusted to deliver services on their behalf. It's about bettering your organisation. (Int. 43 community)

Nevertheless, there is a shared critique of some aspects of the system, especially the regulatory burden and the inappropriateness of some requirements, given the variety of organisational models (see Chapter 3) and the diverse contexts in which ICCHOs operate – from homelands to discrete and remote communities, regional areas and urban centres. Despite some efforts by registrars, the housing regulatory system presently lacks the flexibility and cultural adaptation necessary to respond to the complexity and diversity of the ICCH sector. ICCHOs face a range of challenges in achieving registration, depending on their size, financial viability, ability to attract and retain skilled staff, remoteness and the support needs of some of their tenants.

NRSCH, ... it's become a real challenge for a lot of organisations ... I think we all agree that we need to have some accountability in delivering services, but it's become such a burden of compliance. (Int. 33 community)

¹⁴ One provider is registered in three jurisdictions, and therefore the state/territory figures provided total to more than 85.

¹⁵ One multi-jurisdictional provider registered in NSW operates in South Australia.

In this emerging and under-resourced sector, achieving registration imposes a significant burden, which is only partially addressed by the capacity-building support available through governments and peak bodies, as discussed further in Chapter 3.

Specific instances where regulatory criteria and benchmark metrics do not adequately take account of geographic and cultural issues facing ICCHOs include resistance to rent collection (especially in situations where there is a history of no or very low rent charges); barriers to timely maintenance in remote locations; sorry business and other cultural reasons for vacancies; and situations where residential tenancy legislation does not apply.

There's no kind of variance in the metrics between Aboriginal and mainstream. (Int. 12 community)

Other issues raised in our interviews have also been ongoing concerns of mainstream community housing providers (CHPs) since the design and inception of national community housing regulation (Travers, Gilmour et al. 2011; Milligan, Pawson et al. 2017; Martin, Lawson et al. 2023). These include differences in regulatory approaches and enforcement across jurisdictions, which are particularly problematic and costly for multi-jurisdiction providers, and duplication where there are differing 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).

There is general interest in the role of social housing regulation in improving tenant outcomes. A recent independent review in Victoria identified key areas of improvement to the housing regulatory system operating in that jurisdiction, including:

- Improving outcomes for renters across both public and community housing through increased accountability, transparency and stronger performance standards.
- Making the system more renter-centred.
- Prioritising and supporting self-determination for Aboriginal Victorians to deliver Aboriginal housing outcomes. (Hayward, Holst et al. 2022).

Incorporation of a stronger focus on tenant outcomes in housing regulation would be in strong alignment with the CTG objective of reforming mainstream housing services and would benefit Indigenous tenants throughout the social housing system.

With regard to fostering self-determination, it is important that ICCHO regulation does not become a straitjacket that stymies community innovation – for example, by preventing ICCHOs from offering a wider range of housing options beyond social housing guidelines. Accordingly, the regulatory framework could be reconceptualised to consider ICCHOs as housing enterprises that offer a continuum of housing options and services in their communities.

2.6 A national Indigenous housing strategy

Aboriginal and Torres Strait Islander people should always be afforded opportunity across the entirety of the housing continuum. An implication of this principle is that all issues (e.g. private market discrimination, access to mainstream services, tenure pathways) come under the remit of a national strategy and any governance mechanisms. (Int. 52 community)

2.6.1 The current context

Australia has arguably never had a comprehensive national housing strategy (Pawson and Milligan 2024). All levels and multiple agencies of government make housing policy and act on a wide variety of housing issues, but do not act in keeping with common objectives or via integrated planning (Martin, Lawson et al. 2023). The same is true in the Indigenous housing system: current policy frameworks do not address all housing issues facing Indigenous Australians, desired outcomes are inconsistently defined, and service approaches do not align across agencies and levels of government.¹⁶ Moreover, the roles and responsibilities of different levels of government in relation to housing are not adequately defined and key policy positions are not necessarily shared by the two major political parties.¹⁷

Current funding envelopes fall far short of the resourcing required to address the high level of unmet housing need among Indigenous Australians, which was quantified in our first report (Moskos, Milligan et al. 2025: 50–66). This is one component of a much larger shortfall in funding for social and affordable housing (Van den Nouweland, Troy et al. 2022). As discussed above, since 2024 states and territories have agreed to contribute to the CTG target to reduce overcrowding through the NASHH, but current state-level housing and homelessness strategies do not detail how and to what extent this will be addressed. The HPP is also yet to determine how it will monitor outcomes of the NASHH for Indigenous households. Substantially better data will be required to help them appraise those outcomes (see also Productivity Commission 2024 on data issues).

The incoming Albanese Government in 2022 committed to the development of a National Housing and Homelessness Plan. While a process for developing this was put in train, the plan was not released by the end of its first term of government. A private members' bill seeking to legislate a requirement for future governments to develop, implement and maintain a National Housing and Homelessness Plan lapsed with the proroguing of the 47th Australian Parliament (Parliament of Australia 2024b).

2.6.2 A way forward?

This is the currently unsatisfactory policy and resourcing context within which to consider the prospects for a national Indigenous housing strategy (or plan). As set out in our first report, it is beyond arguable that one is needed and long overdue (Moskos, Milligan et al. 2025). In the absence of such a strategy and associated resource plan, the Indigenous housing sector is left to constantly advocate and compete for an equitable share of resources to meet its housing needs and aspirations.

¹⁶ The only national Indigenous housing strategy, *Building a Better Future: Indigenous Housing to 2010*, was agreed by Australia's Housing Ministers in 2001 but was largely not implemented (HMAC 2001).

¹⁷ Following the 1967 referendum to reform the Australian Constitution to enable the Commonwealth to make laws for Aboriginal and Torres Strait Islander peoples, the Commonwealth Government accepted responsibility for the provision of housing services (inter alia) in remote areas, but by 2023 had fully devolved this obligation to the states and territories, other than the NT. The requirement to address severe remote housing problems remains a national priority but a contested issue between the two higher levels of government, with most affected states continuing to argue that they need increased assistance from the Commonwealth (above current allocations) to address the extent of remote housing need in their jurisdictions (Productivity Commission 2022).

Two possible ways forward are: 1) the inclusion of specific Indigenous housing strategies and targets in any prospective National Housing and Homelessness Plan or 2) the development of a standalone plan. While either approach could be co-designed with Indigenous peak bodies and community-controlled organisations, we heard a persuasive community-based view that including an Indigenous Housing and Homelessness Plan in the current housing policy framework risks the parameters of such a plan being narrowed. Further, it risks failing to foster the kind of innovation and culturally adapted models that Indigenous communities aspire to.

You need to talk to communities to understand their visions and how economic self-determination could operate. [At present] place-based autonomy is not enabled – options are constrained. Different types of investment, different ways to self-sufficiency, different business models are needed. [We] need to get out of the shadows of bureaucratic thinking. (Int. 4 community)

This viewpoint reflects wider contemporary proposals from Indigenous scholars and parliamentarians for policy direction to embrace system transformation based on greater economic self-determination for Indigenous Australia as a means to enhance self-determination more broadly (Arabena, Holland et al. 2020; Parliament of Australia 2024a; Productivity Commission 2024). Rather than being framed in a welfare model of provision – as long-term housing policies have been – this approach seeks to optimise development of Indigenous lands and businesses to enable Indigenous communities and their organisations to generate wealth and to provide for their own housing, health, employment and wellbeing. Under this approach, key directions for Indigenous housing policy would include the provision of incentives to unlock economic development led by Indigenous organisations (for example, by engaging them in house building and repairs) as well as overcoming barriers to them accessing private finance, building communities' social capital and facilitating home ownership on Indigenous lands – for example by enabling a community land trust model that preserves communal ownership of land (Pawson, Milligan et al. 2020: 249; see also Section 5.4).

Current discussions regarding a national Indigenous housing strategy are centred on a pragmatic and staged way forward that encourages innovation and experimentation. This includes countenancing institutional arrangements that could boost capital investment in the sector.

We also acknowledge that [developing a comprehensive plan] may take some time. So, we've also put forward special purpose vehicle-type approaches where we've got a transition over x amount of years looking at new ways of working between the community-controlled sector, government and private industry. (Int. 52 community)

Further discussion of how such an approach could operate to improve Indigenous access to funding for additional housing can be found in Greal, Benedict et al. (2025: 88–89) and in Chapter 4 below.

As part of our investigation of policymaking, we also looked at two examples of discrete state-level housing strategies developed in partnership with the Indigenous housing sectors in Victoria and QLD respectively (see Appendix 5). These offer examples of self-determination in policy development that have achieved Indigenous community support and do not seem to have been overly inhibited by government control or resistance so far.

2.7 Reflecting on system architecture

Australian governments and the Coalition of Aboriginal and Torres Strait Islander Peak Organisations have developed and agreed to a robust framework for the governance of Indigenous policymaking and programs to help progress their joint commitments to closing the gap in Indigenous disadvantage and enhancing self-determination by Australia's First Nations peoples.

Considering the directions of the 2020 CTG Agreement and informed by key actors from governments and from Indigenous-led housing agencies, our review in this chapter gives a mixed picture of the institutional landscape in which the Indigenous housing system is currently operating.

On the one hand, there have been positive developments in Indigenous participation within government agencies with housing roles and responsibilities and in advisory mechanisms operating under those agencies, in the national and most state/territory spheres.¹⁸ Of more significance, the housing domain has (belatedly) seen the formation of policy partnership models comprising a balance of government and Indigenous community members as key mechanisms for joint decision-making and oversight (especially of CTG- and NASHH-driven policy directions). Including the ICCH sector in the NRSCH is also largely viewed as an important precursor to enabling its growth. This set of institutional developments is generally seen as a promising first stage of reforming and enhancing the Indigenous housing system, especially by empowering the community-controlled sector, in keeping with the goals and priorities of the CTG agreement and the aspirations of Indigenous peoples.

However, we found little evidence of the promised transformation of governments' 'business as usual' ways of working or instances of significant shared decision-making related to the main housing strategies and programs that could benefit Indigenous Australians. Even under the long-established Aboriginal Housing Office in NSW, an original ministerial commitment to transfer ownership of Indigenous social housing to the community-controlled sector has not eventuated. Advances in self-determination have been limited even in NSW, the jurisdiction that embraced the principle over 25 years ago by establishing a statutory authority to help achieve greater community control.

Across all jurisdictions, accountability for Indigenous outcomes in the housing domain is still largely absent. Most housing policy reforms that have occurred fall significantly short of Indigenous expectations (of an equitable share of resources, for instance) and have not advanced self-determination in any demonstrable way. Some innovations have been worthwhile and successful, but replication and expansion of positive change has generally not been forthcoming. Adequate resources to underpin necessary reform – for both adequate and affordable housing to meet unmet needs and for capacity-building and organisational development (such as proposed under the H-SSP) – have not been earmarked nationally or in several jurisdictions. Opportunities for economic self-determination through housing strategies and enabling place-based responses have yet to come to the fore or achieve backing by all governments.

As the comparative examples included in this chapter and the associated appendices help to illustrate, different governance and institutional approaches to power sharing have distinctive benefits and challenges. To be successful, however, any future governing framework for Indigenous housing will need to sustain a long-term approach based on firm policy and cultural principles, developing a specific Indigenous housing strategy, having and supporting strong Indigenous and government leaders, clearly defining the roles, responsibilities and decision-making power of all the parties to any agreement or strategy, nurturing and maintaining a high level of trust among core government and Indigenous community participants, and making adequate investment in building and maintaining institutional capacity at national, state and regional/local levels.

¹⁸ For example, an Indigenous expert has been appointed to the National Housing Supply and Affordability Council (NHSAC) and others have been called on to advise Treasury and Housing Australia.

3. Building the Indigenous community-controlled housing sector

- **Building the Indigenous community-controlled housing (ICCH) sector is underpinned by Closing the Gap and Housing Sector Strengthening Plan commitments, but there has been limited buy-in to date from states and territories.**
- **Further development of the ICCH sector is needed to promote self-determination and effectively address Indigenous housing needs.**
- **The ICCH sector has a variety of organisational models that are developing and expanding, largely through community-led action. This diversity should be retained and encouraged as the sector consolidates and grows.**
- **Expanding the transfer of good-quality state owned and managed housing assets has the potential to support sector growth and increase tenant choice, but the process needs to be designed and funded to avoid transferring financial liabilities.**
- **Priorities for future investment in sector strengthening include organisational infrastructure and systems, management and governance (leadership), workforce development and leveraging other financing sources.**
- **Facilitators of sector strengthening include dedicated funding for this purpose and the advancement of peak bodies, partnerships and collaboration.**

Our research demonstrates a wide diversity within the ICCH sector and a variety of different models of Indigenous community-controlled housing organisations (ICCHOs) across states and territories (Moskos, Milligan et al. 2025). To date, however, not enough has been done to understand and plan for what is needed to support the Indigenous-controlled sector to deliver a larger share of housing.

In this chapter, we explore the challenges faced by ICCHOs, the lessons learnt and the success factors. We spell out what is needed to support development of the sector so it will achieve sustainability and growth. The first section provides an overview of the sector, describes exemplar ICCHOs and summarises their growth and development pathways. The second section reports informant views about, and experiences of, sector strengthening and capacity building.

3.1 The Indigenous community-controlled housing sector

3.1.1 Background and scale

As discussed in Chapter 2, the 2020 National Agreement on Closing the Gap (CTG) saw housing targets included for the first time and four Priority Reforms specified. Priority Reform 2 commits to 'Building the community-controlled sector', including the development of sector-strengthening plans (CTG-SSP) to enable more service delivery through strong and sustainable community-controlled organisations. The CTG-SSP for the ICCH sector was established in 2022 and is intended to last for three years. The Agreement and the SSP recognise that:

Aboriginal and Torres Strait Islander community-controlled services can achieve better outcomes, employ more Aboriginal and Torres Strait Islander people and are often preferred over mainstream services (Australian Government 2022: 1)

This is an important policy turnaround because after the abolition of ATSIC in 2005, the Australian Government largely abandoned support for more self-determination through an ICCH sector. Over much of the subsequent period, national housing and homelessness frameworks favoured mainstream public and community housing provision for Indigenous households in need. This was particularly destructive to ICCHOs. It led to a considerable shrinkage of the sector and its capacity for self-governance (Milligan, Martin et al. 2016). While some state support for the ICCH sector was maintained in NSW and Victoria, overall the sector remains underfunded and under-resourced.

In 2024/25, we estimate that about 13 per cent of Australian Indigenous households in social housing were living in properties managed by registered ICCHOs, which included a total of 85 organisations (see Table 1 below and Section 2.6). There is considerable variation across jurisdictions, however, with only the three eastern seaboard states and the Northern Territory presently having any appreciable level of community-controlled social housing in the registered sector.¹⁹ Further detail on the methodology used to estimate these figures is provided in Appendix 6.

¹⁹ This estimate does not include housing owned by Indigenous organisations that have not registered under one of the housing regulatory systems in operation because official information is not consistently collected on the number of unregistered community-controlled organisations or the size of their housing portfolios. Community leaders believe there is a considerable number of unfunded and unregistered organisations, with most having very small property holdings.

Table 1: Estimated percentage of registered ICCHO-managed social housing tenancies, 2024/25

NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
21.2%	28.2%	12.7%	4.1%	0.7%	0.0%	0.0%	7.3%	13.1%

Sources: See Appendix 6.

3.1.2 ICCHO organisational models and case study examples

With the assistance of the Inquiry's Indigenous Advisory Committee (IAC), we defined a range of ICCHO organisational models operating across Australia. The IAC also assisted in identifying exemplars of these models for further investigation through case studies involving a combination of desktop reviews and interviews with ICCHO board directors and senior management, Indigenous leaders and government officials.

Table 2 below summarises these organisational models and the respective ICCHO exemplars. Rather than consider these organisations in detail, Table 2 provides an overview of each organisation's key features, along with success factors and challenges identified by their directors and staff. The organisations we examined range from small to medium in size and are registered across all tiers of the relevant community housing regulatory systems. They include organisations that operate locally, regionally, state-wide and nationally and across urban, regional and remote locations. The organisations have adopted a wide variety of approaches to pursuing growth and sustainability; this diversity reflects the wide range of contexts, opportunities and constraints they face. Nevertheless, they share many common challenges and barriers. Their experiences are discussed further in the remainder of this chapter.

Table 2: Selected ICCHOs – Key features, success factors and challenges

Organisation name, scale and registration	Organisation origin, location and type	Success factors in growth	Issues identified by organisations
Aboriginal Housing Victoria 1815 properties ²⁰ Equivalent to Tier 1 NRSCH in the Victorian Community Housing Regulatory System	Historical advisory committee transformed into a housing company (2009–2016) through government partnership, underpinned by self-determination objective State-wide, Victoria	Scale achieved through transfers of Indigenous public housing State-wide operations supported economies of scale and specialisation – e.g. asset management Autonomy achieved through granting property titles Long, planned transition with well-defined plan and supporting resources	Lower than average rental incomes Backlog of maintenance in transferred stock Building organisational capacity at pace to enable growth Competing with mainstream housing providers Competitive tendering processes
Aboriginal Community Housing Limited (ACHL) 624 properties Tier 1 NRSCH and equivalent in Victoria and Western Australia Community Housing Regulatory Systems	Enacted organisation (2016) originally sponsored by large multinational CHP, now independent ²¹ National and operating in multiple jurisdictions	Skills transfer and investment in capacity building from parent organisation Multi-jurisdictional operations increasing scale and growth opportunities Success in attracting capital funding (especially in Victoria)	Inconsistencies across jurisdictions' regulatory systems and contracting Competing with mainstream housing providers
Biribee Housing 473 properties Tier 2 NRSCH	Enacted organisation (2019) created by NSW Aboriginal Land Council to provide housing management services for local land councils Sydney and regional NSW	Growth largely through transfers of Indigenous public housing Strong strategic partnership with mainstream CHP Board's commercial expertise key to growth through public-private partnership	Growth opportunistic rather than planned Operations across several regions increase overheads and challenge skills development/retention Backlog of maintenance in transferred stock
Community Housing Central Australia (CHCA) 575 tenancies Tier 2 NRSCH	Enacted organisation (2009) established by Tangentyere Council to provide tenancy and property management services to Alice Springs town camps and expand housing opportunities in Alice Springs	Place-based approach supporting self-determination and connection to Country Attracted experienced senior management	Lack of startup capital has limited growth NT contract-based funding model undermines business security and continuity
Yilli Rreung Housing Aboriginal Corporation (YRHA) 262 tenancies Tier 2 NRSCH	Grassroots organisation established in Darwin in 2003	City-wide operations Specialised asset and project management services for other organisations	Financial and organisational impacts of transfers

²⁰ Property numbers are taken from regulator websites as at 18 June 2025 and may differ from previous reports.

²¹ Enacted organisations are those created by another not-for-profit entity for a specific purpose (Billis 2010).

Table 2 (continued): Selected ICCHOs – Key features, success factors and challenges

Organisation name, scale and registration	Organisation origin, location and type	Success factors in growth	Issues identified by organisations
SEARMS Community Housing 559 properties Tier 3 NRSCH	Community based cooperative (2003) established to provide housing services for Local Aboriginal Land Councils. Expanded into regional housing management service, initially supported by government. South Coast, NSW	Continuity of community leadership Expansion of regional housing management service to more organisations Success from transfers of Indigenous public housing Successful bidder under Housing Australia Future Fund Facility	Financial sustainability threatened by rental arrears, low rents and asset condition Overwhelming demand and community expectations, particularly for tenants with complex needs Lack of asset ownership reduces business control – e.g. over rent levels
Tharawal Aboriginal Housing Corporation (TAHC) 140 tenancies Tier 3 NRSCH	Enacted organisation established by Tharawal Aboriginal Corporation (TAC) to provide housing services for local residents, complementary to primary health service role in Western Sydney	Transfers of Indigenous public housing Underpinning health objectives with improved housing services Influence over housing quality Wrap-around support available through parent entity Asset management services from mainstream CHP	Reliant on resourcing and subsidies from TAC Backlog of maintenance in transferred stock
Yumba Meta Limited 200 tenancies Tier 2 NRSCH	Grassroots organisation from 1973, Townsville region	Diversifying service provision, including offering services for disability, mental health and aged care cohorts Strong focus on tenant support to sustain tenancies Land ownership has enabled some development	Limited capacity for self-directed growth Competitive tendering processes Limitations of Tier 2 registration requirements when undertaking modest construction projects
Anindilyakwa Housing Aboriginal Corporation (AHAC) 40 tenancies Tier 2 NRSCH	Enacted organisation established by Anindilyakwa Land Council to provide housing services across the Groote Archipelago, NT	Benefits from investment of a share of Anindilyakwa Land Council mining royalties Planned transition to self-determined social housing model agreed with NT Government and linked to a funded program	Remote community location impact on costs

Source: Compiled by the authors from Moskos, Milligan et al. (2025), organisation websites, annual reports, NRSCH register and interviews with organisation personnel.

3.2 Sector strengthening and capacity building

Nationally, the CTG Housing Sector Strengthening Plan (Housing-SSP) is the main strategic initiative aiming to enhance the capacity of ICCHOs and, by doing so, improve housing outcomes for Indigenous people (Australian Government 2022).²²

The 2023 Housing-SSP Action Update reports that parties involved in the Housing-SSP are working on an implementation plan and strategy (Australian Government 2023), but at the time of our case study interviews, respondents noted that limited progress was being made. Many spoke of the Housing-SSP ‘gathering dust’ for the past few years. They noted the barriers to fully implementing the Housing-SSP included confusion about responsibility for delivery, lack of buy-in by state and territory governments and a lack of dedicated funding. Respondents considered that the establishment of the national Housing Policy Partnership (see Chapter 2) was an important step toward revitalising the Housing-SSP and progressing its implementation.

The Housing-SSP outlines strategies to strengthen the ICCH sector, including regulation of ICCHO and housing title and management transfers.²³ Drawing from evidence generated via our case study organisations, we examine options, benefits and issues associated with these strategies. Interview respondents also identified several initiatives other than housing transfers and regulation as increasing the capacity of the ICCH sector. These initiatives aim to strengthen ICCH governance, service delivery, workforce and long-term organisational sustainability. These are considered in this section.

3.2.1 Housing transfers

Background and forms of transfers

The transfer of public housing to various community housing organisations, including ICCHOs, has been a feature of Australian housing policy since the late 1990s. Housing transfers vary in form from transfer of asset or title to ‘management outsourcing’ or the award of housing management contracts (Pawson, Milligan et al. 2013). The objectives of state and territory community housing transfer policies have included capturing income from Commonwealth rent assistance (CRA), supporting CHP balance sheets and revenue streams to leverage further housing growth, diversifying social housing provision to improve tenant choice, and improving the financial sustainability of public housing by reducing its administrative costs (Pawson, Milligan et al. 2013; Pawson, Martin et al. 2016; Gough 2013).

The initial Indigenous housing transfers in NSW (1998) and Victoria (2007) focused on promoting self-determination by changing the governance of state-owned and -managed Indigenous housing (SOMIH). Each jurisdiction took a different approach, with Victoria establishing and transferring housing (its management and later ownership) statewide to a newly created, community-controlled company, Aboriginal Housing Victoria (AHV), while NSW established and transferred assets to a newly created Aboriginal-governed statewide statutory authority, the Aboriginal Housing Office (AHO), with a commitment to further consider on-transferring to ICCHOs (see Chapter 2).

More recently, the renewed interest in expanding the sector through transfers marks a departure from post-2008 policies, which favoured mainstreaming Indigenous housing (outside NSW and Victoria). The earlier policies often resulted in a loss of dedicated funding or resourcing for urban and regional ICCHOs, in particular. To date, however, most jurisdictions have yet to implement significant transfers to the ICCH sector and commitments to this pathway are uncertain. As discussed in Moskos, Milligan et al. (2025: 35), transfers have occurred primarily in urban and regional areas of Victoria, NSW and more recently the NT. Progress to date is summarised in Table 3.

²² When considering capacity in the ICCH sector, this can include several elements - organisational, network, political, housing knowledge and resource capacity (see Milligan, Martin et al. 2016: 23).

²³ Our initial Inquiry report provides an overview of the sector strengthening strategies included in the Housing-SSP (see Moskos, Milligan et al. 2025: 34).

Table 3: Transfers of former Indigenous public housing to date

State or territory	Transfers recipient	Transfer type	Scale of Transfers	Policy
Victoria				
2007	SHA to AHV	Management	1500*	Additional small-scale transfers are occurring to other ICCHOs under a target for 10 per cent of the 2020 'Big Housing Build' program to be Indigenous housing.
2016	SHA to AHV	Title	1500*	
NSW				
1998-2000	SHA to AHO	Title	4000*	Intragovernmental transfer of responsibility to Indigenous governed agency.
2021-2023	AHO to 10 ICCHOs	Management	1500*	Transfers from AHO to ICCHOs under 'Strong Family, Strong Communities' initiative.
2023-2025	SHA to AHO	Title	3325	Intragovernmental transfer of responsibility to Indigenous governed agency. Additional small-scale transfers of recently built houses have occurred from time to time.
NT				
2024	SHA to 2 ICCOs	Management	200	ICCHO transfers are part of mainstream transfer policy under Community Housing Growth and Reform Strategy 2022-2032, which sets a target to transfer 40 per cent of urban housing to CHPs.

Sources: Compiled by the authors from AHO 2024; AHV 2016; Grealy, Benedict et al. 2025; NT Government 2021, 2022; Pawson, Milligan et al. 2013; other organisation websites, annual reports and interviews.

Note: figures marked with * are estimates and are rounded to the nearest 100.

Victoria is the site of the first and largest single housing management transfer to an ICCHO with the transfer of management to AHV in 2009 and the subsequent transfer of title to these properties to AHV in 2016. This was a carefully staged and resourced approach supported by the Victorian Government (Pawson, Milligan et al. 2013). Details of the transfers to AHO in NSW are provided in Chapter 2.

Management transfers to urban ICCHOs in the NT commenced as part of wider transfers to mainstream CHPs. In NT, transfers of the management of remote housing (town camps, remote communities and homelands/ outstations) back to communities are in the planning and negotiation stage. In remote areas, land tenures inform where transfers can be undertaken and how difficult this might be. These difficulties are exacerbated where the state has managed housing for the past two decades under a secure tenure policy that has required the Government to take leases over remote community properties. In recent years NT remote housing procurement has prioritised ICCHOs for housing maintenance services and tenancy management support services contracts, but the CEO of the Department of Housing, Local Government and Community Development (DHLGCD) has remained the landlord of public housing, with associated responsibilities such as rent collection (Grealy, Su et al. 2023). More recently, potential housing management transfers back to remote communities have been negotiated under Local Decision Making (LDM) agreements and are referred to as 'community housing pilots'. Pilots currently under negotiation are with Anindilyakwa Housing Aboriginal Corporation (AHAC) on the Groote archipelago and Tangentyere Council Aboriginal Corporation (TCAC) in the Alice Springs town camps. In the latter case, TCAC will contract Community Housing Central Australia (CHCA) to manage tenancies.

This is a significant policy development because from 2008 it was a precondition for housing and infrastructure capital funding that Indigenous housing management be transferred from community to state management under leases over remote community properties (primarily in Qld, SA, WA and the NT). These arrangements were widespread and are now well-entrenched. Notably, we estimate that nationally, the total amount of Indigenous housing transferred from community to state management over the past 20 years is significantly greater than that transferred in the opposite direction.

Benefits and risks of transfers

We found mixed views about the overall benefit of management stock transfers to ICCHOs.

Positive views include that transfers and housing management by ICCHOs can contribute to self-determination and growth that can support community building, provide culturally safe services for tenants, and strengthen organisations by building their capacity, achieving economies of scale and improving financial sustainability.

[Large-scale housing transfers] are contributing to the self-determination of the Aboriginal housing sector. They are allowing the Aboriginal housing sector to have growth. (Int. 39 community)

The proposal was for Aboriginal community housing provider management to provide a more culturally safe and better service to tenants. So not just about the financial benefits to an ACCHO. (Int. 5-9 government)

One common observation, however, is that transferring management does not increase the supply of housing for Indigenous households. This will require additional investment as discussed in Chapter 4. Informants also raised concerns about the detrimental short-term impacts that recent smaller-scale management transfers have had on organisations. These included concerns about procurement and contracting terms and processes, the condition of stock, transition processes and tenancy policies and management. These concerns are expanded below.

Procurement and contracting terms and processes

Procurement processes vary across jurisdictions. The decision-making process for the transfers to AHV, for example, involved negotiation between, and was driven jointly by, the Victorian Government and the Aboriginal Housing Board. Meanwhile, the initial procurement approach of the AHO in NSW was to negotiate with local providers, and over time this has moved to formal competitive tendering. In the NT, a priority procurement approach has typically underpinned the selection of recipients for social housing transfers, with the NT Government identifying prospective CHPs to submit bids and working with those CHPs to determine the details of transfers. In another instance, an open tender for expressions of interest was undertaken for the management of a tranche of urban properties.

Informants from the ICCH sector raised several concerns about competitive tendering. The most common concern was that this approach diminished opportunities for upfront negotiations about the type and location of housing and decisions about key contractual terms. It also bypasses opportunities for local, bottom-up planning and collaboration or consultation and fails to take account of existing relationships, service networks and community views.

We got letters of support from all the local (Indigenous) bodies, and we think we put a very strong bid in ... but the decision didn't go our way ... not everyone's happy. (Int. 11-12 community)

Housing management contracts and lease terms vary across jurisdictions and over time but generally involve ICCHOs undertaking both tenancy and property management. This includes acting as a landlord entering into tenancy agreements with tenants. Typically, the ICCHO retains all the rental and other revenue and takes responsibility for operational costs as well as property and tenancy management costs (excluding structural repairs). In the NT, all urban social housing transfers are subject to common terms of agreement and have a duration of ten years with the option to extend those terms for another ten years. In NSW, the staged approach to transfers resulted in contract and lease conditions evolving so that the head-lease duration increased from two to five years.

Some ICCHOs reported concern about policy inconsistency and observed that contract terms changed over different tranches of transfers. In some cases, agreed contracts were either reinterpreted or changed arbitrarily with little or no negotiation or explanation. While some of these changes were welcomed because they improved contracts and demonstrated government flexibility to address community concerns, in other cases ICCHOs felt disadvantaged and confused by the changes. Some felt that relinquishing agencies were over-cautious, did not understand the reality for community providers and were reluctant to hand over control.

ICCHOs that participated in the earlier tranches of the property management transfer had no end of issues, and they were prevented from showing their legal agreements to anyone ... the last reports I've had [from] an ICCHO that went through the property management transfer most recently has had a lot less to complain about. (Int. 13 community)

Portfolio packaging and condition of stock

The process by which properties are selected for transfer and the properties that are ultimately included in the portfolio can have a significant impact on whether the transfer benefits the ICCHO. Government agencies in NSW and the NT have determined the selection of properties for inclusion in their housing transfer portfolios, with limited consultation or negotiation with ICCHOs.

The condition of housing stock at handover determines the work required by an ICCHO and its overall liability, especially in the short term. Transfers vary in terms of whether stock is brought up to a specified standard prior to handover, whether condition is assessed by government and transferred with outstanding maintenance and refurbishment requirements or handed over 'as is' with or without a subsidy granted to the ICCHO for improvements. Where funding has been provided, it has often been inadequate and/or delivered inefficiently, including arriving long after the handover. This was evident in all three jurisdictions. In the case of the AHV title transfers, it took four years to secure Victorian Government funding to address the properties' maintenance backlog (Brackertz and Wilkinson 2017; Victorian Government 2020).²⁴

In NSW, having received properties since 1998, the AHO began upgrading houses before commencing transfers to ICCHOs in 2016. Nevertheless, some housing remained in poor condition, partly because much of it is past its useful life and therefore has high maintenance costs. The AHO attracted stimulus funding of \$212 million during the COVID pandemic to improve the portfolio's condition as transfers commenced. Despite this investment, ICCHOs reported that the age and condition of housing continue to be financial liabilities. Through leveraging additional rent revenue from CRA payments to tenants, AHO will have an opportunity to address this issue before transferring its recently acquired tranche of former public housing to the ICCH sector.

In the NT, the approach has varied. The de facto position has been for the NT Government to assess housing conditions and undertake necessary work to bring properties up to a safe and habitable standard before transfer. In the transfers of 100 public housing properties to each of CHCA and YRHAC (see Table 3) the NT Government provided a subsidy of \$16,000 per property to assist with the development of an Asset Upgrade and Renewal Plan and undertake the upgrade of the leased properties.

²⁴ This funding was COVID-related stimulus funding.

ICCHOs in NSW and NT reported that when handover dates arrived there were significant outstanding maintenance backlogs, as well as some unfinished condition assessments and in some cases major work required. One ICCHO staff member noted, 'We had issues around properties being handed over in a clean, safe and habitable condition.' (Int. 45-46 community). Providers also reported limited access to historical and contemporary condition reports and insufficient funding to attain 'minimum standards' specified under residential tenancies legislation.

Financial responsibilities

Beyond determining responsibility for the upgrades and maintenance backlog, ICCHOs' most significant concerns are a range of one-off and upfront costs as well as ongoing financial responsibilities. These costs were ultimately seen to imperil their longer-term financial sustainability.

That's what I've told my board. I said, we've inherited a liability, not an asset. (Int. 33 community)

ICCHOs reported undertaking and funding their own condition reports because up-to-date information was not provided at handover. In other cases, CHPs have felt obliged to meet upgrade costs that were not adequately funded by relinquishing agencies. An ICCHO respondent said, 'One of my properties is going to cost \$48,000 to bring it back to standard.' (Int. 34 community). Informants have reported that government agencies had considered the potential risks to ICCHOs but had not anticipated the actual condition of houses and the refurbishment costs involved.

They are actually making it unsustainable as they transfer all the costs and liabilities of their government assets to the Aboriginal sector. (Int. 26 community)

Informants also reported concern that ICCHO budgets have been affected by significant cost increases in materials, labour and insurance. A pressing financial pressure is the cost of managing a high proportion of high-needs clients and the associated high costs of tenant support as well as the potential for higher-than-average rent arrears and tenant damage, especially in overcrowded housing.

It is difficult for ICCHOs to anticipate these costs when they take on transfers, and the situation is exacerbated when there is uncertainty about their obligations for costs such as rates and insurance. In the NT, the obligation of CHPs to pay council rates has been subject to litigation under the Northern Territory Civil and Administrative Tribunal (NTCAT), which determined in 2024 that a mainstream CHP was not liable to pay council rates for 125 dwellings it manages in Palmerston (Treacy 2024). There is also confusion among CHPs about their obligations to insure the properties under their management. The NT Government self-insures its public housing properties and remains the owner. ICCHOs reported difficulties finding insurance products that comply with contract obligations to insure for landlord risk but not owner risk.

Transition processes

ICCHOs face a range of challenges related to housing transfer processes. Developing bids for properties, even under select tender processes, requires significant investment in resources and staff time. ICCHOs reported difficulties with a range of issues. These included obtaining adequate tenant data, establishing new tenancy agreements, meeting requirements to include CRA in rent setting, and tenancies being transferred without handing over the house keys.

The growth resulting from transfers requires ICCHOs to restructure aspects of how they operate. The effects on organisations are especially acute during the transfer process. One government official suggested that ‘Transfers need to come with a risk management approach that protects Aboriginal organisations who have never done this.’ (Int. 42 government). Some ICCHOs reported that they had had to upgrade their IT systems for financial, tenancy and asset management, while also undertaking staff recruitment and re-structures. In some cases, organisations received capacity-building support and attracted external funding for things such as upgrading technology systems, but this assistance was out of the question for organisations whose growth and financial imposts were on a smaller scale, leaving them under-resourced.

Informants reported significant management and staff stress due to heavy workloads and uncertainty during the transfer process.

That’s the real challenge for us – we’ve got just on 500 properties, and that’s not enough to sustain the sort of staffing structure that we really need to have in place to grow. (Int. 24 other informant)

Tenancy management and tenant rights

Transfer programs require recipient organisations to revise their housing allocation processes and to calculate rents to conform with wider jurisdictional policies. While some ICCHOs welcomed the equity, consistency and efficiency this could entail because they didn’t need to develop their own policies or maintain waitlists, others highlighted that such requirements have reduced their autonomy and flexibility to respond to organisational, tenant, locational and cultural imperatives. One cited a challenge when a tenant found stable employment but could not remain in their current property because its status could not be changed from social to affordable housing.

Stakeholders described the challenges of tenancy management in the broader context of community control, in relation to rent collection and allocations. Some sought greater flexibility and the ability to vary mainstream public housing policies to meet local conditions and needs. Examples include giving providers more discretion in allocations, such as by allowing tenants to transfer to affordable housing rents in situ when they are no longer eligible for public housing. The rigidity of program guidelines is a key issue for self-determination going forward, as we discuss further in Chapter 5.

There should probably have been a mix of, say, social, affordable, just to give that org the opportunity to build their profile more diversely. (Int. 43 community)

And in terms of stock transfers, you’re still under the public housing wait list as well and their policies, etc. So ... the flexibility is not there. (Int. 43 community)

The role played by tenants can vary significantly in housing transfers. In some overseas jurisdictions, tenants are granted the right to block a housing transfer (Pawson, Milligan et al. 2013). In Australia there has generally been little engagement with tenants regarding transfers, beyond that undertaken voluntarily by CHPs and ICCHOs in advance of their assuming a management contract: ‘They’re like, who are you? Why do you want to come in? Why do you want to help?’ (Int. 45–46 community). The sole exception to this was the 2007 transfer of tenancy management to AHV, when tenants’ consent was formally sought from all sitting tenants (for details see Pawson, Milligan et al. 2013).

Tenants do not have a right to choose a successor landlord and may experience confusion over new processes and requirements, especially changes to rents to capture CRA. Portfolios of transferred housing typically include a high proportion of complex tenancies, which housing providers may have to support through the transition and beyond with new and specialist recruitments to provide wrap-around support for tenants.

One ICCHO noted that during the transfer process, ‘we were quite limited in what information we could share, because we had to get approval from the department before we could do anything’ (Int. 45–46 community), while another highlighted delays experienced in the government’s handover of relevant tenant information.

It was like pulling teeth, and because we had a go live date and we still had tenant information that we hadn’t received, there was a lot of grey areas around arrears right up until the 23rd hour. It was problematic, and obviously a lot of pressure on our team. We got there in the end, but it was incredibly frustrating. (Int. 27 community)

Ongoing considerations for housing transfers

Transfers provide an opportunity to protect identified Indigenous housing assets and tenancies under community-controlled custodianship and thus to increase the provision of culturally safe and appropriate housing. Transfers have potential to contribute to sector growth, but do not add to housing supply unless the assets can be leveraged.

Evidence shows that portfolio growth is best supported by transfers of title, not just of management. In some locations, long-term (20-year) leases can be an acceptable option if this provides reasonable control over assets (Milligan, Pawson et al. 2017). While the larger-scale transfers to AHV demonstrate the benefits of transferring title, management transfer terms in NSW and NT, with contracts and leases that range from 2 to 10 years, fall short.

There are many lessons from recent transfers to ICCHOs in NSW and NT to inform future policy and practice. A major challenge is the condition of property at handover. Poor quality housing, including ageing stock, structural defects and maintenance backlogs, along with inadequate funding to upgrade them to reasonable standards, was a common feature in all transfers projects and represents a transfer of liabilities rather than assets. Some ICCHOs were not adequately resourced to take on additional properties with current staffing and resources. Opportunities to build ICCHO capacity with adequate resources need to be integrated with the plan to transfer assets while supporting providers to integrate these assets into their operations sustainably (CEI 2024).

Additional areas for improvement include government willingness to relinquish or loosen control over policies affecting eligibility and rent setting; complex procurement and contracting; excessive financial burdens on recipients; poor data sharing; and inadequate tenant engagement. Some of these issues are exacerbated by capacity constraints across both providers and government agencies.

The potential and challenges of recent transfers were summed up by one Indigenous community leader who said:

Politically, it would be easy to mount an argument to say that asset [SOMIH housing] was intended for us. We want to be the custodians of it, and we want to use that to control our future. I can see the nicety of that argument, but instead we’re getting saddled with cranky tenants, poor assets, liabilities. (Int. 33 community)

3.2.2 ICCHO regulation

The application of regulation to ICCHOs was considered in Chapter 2 as part of the discussion of Indigenous housing system architecture. While registration does not in itself build the capacity of the sector, it invokes a range of requirements that strengthen organisations’ governance and accountability to comply with national standards.

Interviewees in the ICCH sector cited the value of regulation in setting benchmarks for strengthening organisations and improving tenant experience, and the importance of instilling confidence in stakeholders, especially funders and potential partners.

We're trying to [get registered] because it's about your systems. It's about good governance. It's about good financial processes and setting your organisation a bit strategically ahead of maybe some others. (Int. 43 community)

ICCHOs with NRSCH registration reported that the registration and compliance regimes had required them to strengthen their governance, accountability and transparency, with increased board and staff awareness of requirements and responsibilities. Notwithstanding these benefits, the NRSCH registration and compliance processes are resource-intensive and not always cognisant of the diverse environments and challenges faced by ICCHOs.

3.2.3 Organisational development

Grants and operational funding

Interview respondents spoke of the benefits of securing targeted grants from either government or philanthropic organisations to support the ICCH sector to improve their operational efficiency, develop robust governance structures and enhance their financial management practices. These grants support ICCH providers to develop or strengthen the systems, human resource skills and business strategies needed to deliver high-quality housing services while maintaining cultural integrity and community control.

An example was the grants that support the development of ICCHO boards. This included the provision of training for board members in effective governance policies and procedures, such as the governance training being delivered nationally by NATSIHA. Another peak body spoke of funding for specialists to work intensively with ICCHOs to understand their organisational development needs and to devise training and support programs aligned with those needs.

That's a piece of the work that we're doing that NIAA had funded. It's about building the sector, capacity building, understanding. It's a bit like the place-based, people-centred [approach]. It's about intensively working with an organisation to understand what their board's visions are and then working out what resources or tools that can be tailored to that organisation to achieve what they want. (Int. 43 community)

Grant funding was also available to engage specialist consultants to support future bids for housing development funding as well as funding to broker partnerships.

So we fund ... housing registration navigation. This role works with the housing registrar and the ACCHOs to step them through that process. [And] we're funding a role we refer to as breaking down barriers to access the [state housing program]. But that's also going to apply to future funding rounds, and that is essentially funding that allows access to consultancy funding and around town planning and project development. We've also had funding for brokering partnerships between ACCHOs and mainstream agencies, feasibility studies. (Int. 21–22 government)

The business-as-usual demands of housing management and the small scale of most ICCHOs mean it can be challenging for them to find time to commit to organisational development. At this stage of the sector's development, therefore, supplementary funding is important to address the growth of both individual organisations and the sector at large. Targeted and strategic funding for sector capacity-building should continue to be supported by governments, consistent with the CTG priority reforms.

Diversification of services and funding sources

Diversification of funding and revenue was seen to be crucial for building the capacity of the ICCH sector. Relying on too few sources of finance was considered to limit growth and stability, while diversified funding streams provide greater financial flexibility, risk mitigation, and contribute to long-term sustainability. Respondents often reflected on the success of Indigenous organisations that offered different types of housing or had multiple services arms, such as housing, aged care, disability care, etc. Such diversification was perceived to reduce the organisation's vulnerability to economic or policy changes and to provide greater financial flexibility and opportunities for innovation.

Orgs that are probably doing diverse service delivery [are less vulnerable]. The organisation I was talking about, they also run short-term accommodation, they're a homeland service provider, they've got their own urban [housing]. So it's about ... having that diverse work so that you don't have all your eggs in one basket. [That] approach is what's needed in the spaces to be able to survive. (Int. 43 community)

What they need to do is actually build a multi-purpose organisation, which we know from just straight business are the most successful. The more diverse an organisation is, the more diverse its board is, the higher performing the organisation is. (Int. 13 community)

Several ICCHOs were reported to be diversifying their services and business model to access funding for wrap-around services from other sources, including NDIS, mental health and specialist homelessness services (SHS).

We are chasing SHS funding and being recognised as an SHS provider in our own right. We've also become ASES [Australian Service Excellence Standards] registered to get access to specialist homelessness funding. (Int. 26 community)

Cross-subsidising across different housing products including short-term accommodation and affordable housing was also seen as potentially supporting financial viability. However, given the economic circumstances of most tenants, it was stressed that there will always be the need for some government subsidy to ensure financial sustainability.

A further initiative that could aid sustainability in the ICCH sector was the development of regional 'hubs' to assist local organisations with administrative responsibilities. These hubs were seen as providing a way for organisations to pool organisational resources such as IT, HR and finance, which could be shared across organisations.

One of the issues I raised ... is about scaling ... Something I shamelessly stole from working in the health sector was the idea of having hubs for regional areas that do some of the grunt work around the HR or financing ... because each little organisation out there is not going to have the people to do it, there's no way. And it can be everything [from] your IT service delivery, through to higher-level HR recruitment, those sort of things through payroll. (Int. 45–46 community)

ICCHOs with land and property are more financially sustainable and competitive in leveraging funding and finance to grow their portfolios through disposal, development and acquisition.

Scale and operating over a larger area can strengthen asset management and facilitate development in regional areas, where land is more affordable and accessible than in metro areas.

The scale enabled us to really focus on asset management, have the systems, have a uniform approach across the state. And ... land is in short supply in metro locations, so we've certainly found in particular [regional] nodes where there is land available, we can achieve a lot of the policy objectives that perhaps some other organisations can't if they're just focused on metro. (Int. 44 community)

Some ICCHOs have set up internal maintenance teams to undertake minor maintenance to improve quality and achieve cost efficiencies. Significant aspects of asset management are contracted out to support local Aboriginal Business Enterprises (ABEs), which employ community members.

So we do use a lot of subcontractors ... to do most of the works. We've only got a small handyman team, and our model is to support the local ABEs rather than have our own trades and operators and things like that. (Int. 51 community)

Several larger ICCHOs are also providing repairs and maintenance for smaller ICCHOs. This outsourcing can be efficient as long as there is sufficient rental revenue and subsidy support to cover costs of maintenance and insurance. Without sufficient funding outsourcing is not viable, as it creates a financial risk for the ICCHO service provider.

3.2.4 Partnerships and collaboration

Respondents identified partnerships and collaborations as playing an important role in developing the capacity of the ICCH sector. By working with other organisations – both Indigenous and non-Indigenous – ICCHOs have been able to build skills, share resources and strengthen their ability to deliver culturally appropriate services. Some ICCHOs reported they were partnering with mainstream CHPs to build their own capability, systems and processes, but stressed the importance of mainstream CHPs being culturally appropriate and inclusive to Indigenous tenants.

We support them, we mentor them. We check in, we have a plan, we have reviews, we have evaluations ... but I think we have to make it a strategic priority for us ... I think there's a responsibility for Tier ones to take on some of that sort of development mentorship role for smaller organisations. (Int. 50 other informant)

But it's largely been left to the mainstream CHPs to help foster Aboriginal ACCHOs. So ... we're strongly supported by [organisation name] in terms of sharing knowledge, sharing information, sharing staff. (Int. 24 other informant)

The largest ICCHOs were actively partnering with mainstream CHPs, private developers and financiers to pursue government funding for new social, affordable and Indigenous housing, for example through the Housing Australia Future Fund Facility (HAFFF). In NSW and Victoria, public housing renewal programs require a percentage of new homes be for Indigenous housing and specify that ICCHOs must be included in the bidding consortia (discussed further in Section 4.3.2). ICCHOs reported that they are strategically engaging in these partnerships to ensure they have a strong voice and address their communities' needs.

We don't want ... partnerships that are tokenistic or just for the sake of assisting someone to get funding. We want genuine partnerships. We want genuine collaboration. And so I think we're actually being a little bit more careful about those partnerships, a little bit more strategic. (Int. 27 community)

Some larger ICCHOs are also undertaking property development in partnership with smaller local ICCHOs, helping them to access government funding to grow their portfolios. In these cases, however, the larger ICCHOs are carrying the development risk. This unbalanced risk has been identified as a deterrent that needs to be addressed to support the growth of local ICCHOs through partnerships.

3.2.5 Peak bodies

One of the recent changes in the Indigenous housing system has been the establishment of housing peak bodies representing the interests of ICCHOs. Alongside the national peak, NATSIHA, founded in 2020, three states or territories currently have incorporated Indigenous housing peak bodies (NT in 2019 and Queensland and NSW in 2020); three others (SA, WA and Victoria) are currently considering this option.²⁵

This is a long-overdue development in the housing domain compared to other Indigenous policy fields such as health, justice and children and families. For instance, in health a national peak body was formed in the 1970s followed by state peaks in the 1990s.

Peaks are member-based organisations that provide services to members, often with a mix of fee-for-service and grant-funded income. The current housing peaks have received various amounts of government support for their startup and ongoing operational costs. Given the shared government and community ambitions to grow the ICCH sector under CTG and the NASHH, the national and state peaks have immediate and crucial roles to play in developing a long-term vision for the sector, as well as in training (across a wide range of capabilities) and workforce development. Going forward, strong coordination between the national housing peak and state and territory peaks will be needed to clarify roles and avoid duplication and confusion.

One example of a housing peak body internationally that has progressively gained government recognition as a lead agency is the Aboriginal Housing Management Association (AHMA) in British Columbia (BC), Canada. Appendix 7 discusses AHMA's operation today and illustrates several of the mechanisms that have been adopted there for enhancing Indigenous self-determination.

Respondents agreed that strengthening housing peak bodies (at both a national and jurisdictional level) is a critical strategy for building the capacity of the ICCH sector. Peak bodies serve as sector leaders, advocates, capacity builders and connectors, helping individual organisations grow stronger while advancing the collective voice of the sector.

A peak body is essential to be able to independently drive outcomes and have that degree of separation from a service function and provide that advocacy and support to the entire state, to the collective of community organisations. (Int. 21–22 government)

Informants emphasised the critical role that peak bodies and governments can play in resourcing ICCHOs to achieve and maintain their housing registration and in advocating for adaptation and flexibility in the operation of regulation. We found evidence of registrars and peaks collaborating to review the application of NRSCH to ICCHOs and to provide information, training and capacity building for ICCHOs undertaking registration.

Our objectives as a peak body are to grow our [members] to have NRSCH registration and to assist in maintaining [NRSCH registration] and also to attract those who want to take up NRSCH. (Int. 53 community)

²⁵ Our first Inquiry report provides further detail on the establishment of Indigenous housing peak bodies at national and jurisdictional levels (Moskos, Milligan et al. 2025: 23–24).

There were divergent views among interviewees about the respective roles of national, state and territory peaks bodies in relation to building the capacity of the sector. On the one hand, NATSIHA has committed to build the capacity of the ICCH sector and support the implementation of the H-SSP. On the other hand, some respondents considered that capacity building was the remit of state and territory peaks, and that the national peak should predominantly play an advocacy role.

The national peak body's role is different than a state peak body, and [it] doesn't matter if it's education, housing, whatever, the national body is the advocate and [it] pulls together the joined-up approach. That's their core role and their core business, not capacity building. States and territories should be funded to do capacity building of their membership and their jurisdiction. (Int. 53 community)

Irrespective of the differing views about the respective roles of state, territory and national peaks, there was a broadly shared view among interviewees that strengthening peak bodies would amplify the power, professionalism and impact of the ICCH sector. Through sector-wide leadership, advocacy, capacity building, sector coordination and evidence building, strong peak bodies help create a more self-determined, sustainable and culturally-grounded Indigenous sector.

3.2.6 Workforce development and training

For me, it's more about workforce. Closing the Gap makes a big play on let's develop the community-controlled sector, but I don't think there's really any investment going into developing the workforce. (Int. 33 community)

Interview respondents agreed that not enough attention was being given to developing the capacity of the ICCH sector workforce. Respondents noted that the sector faces a range of workforce challenges that limit its ability to build and sustain capacity. These span skill shortages, staff recruitment and retention, and workforce development opportunities.

One of the most pressing issues in the sector is the need for greater opportunities for existing and new leaders in Indigenous housing. Respondents highlighted an urgent need to invest in both governance and management pathways, but there is a lack of clarity about what 'leadership' means in this context. Sector leaders report difficulty recruiting capable Indigenous CEOs and senior staff, but often face community criticism when they appoint non-Indigenous leaders. While external consultants are frequently engaged to fill gaps, their contribution is temporary, and once they leave, the knowledge and capability may leave with them.

It's not just workforce, but leadership. What I'm finding is that we need to invest a lot more in leadership for [the] community-controlled [sector] right now, we need to define what leadership means ... I've tried to get good leaders into housing, but I can't find any good Aboriginal people to be CEOs. And then I'll get accused at a community level, I just employ white fellas to look after us. (Int. 33 community)

It's fine bringing consultants in, but once they go the capability leaves. (Int. 44 community)

Staff turnover was seen as a chronic issue in the ICCH sector. Even where funding and policy supports are in place, high turnover – especially in leadership roles – severely affects continuity. Frequent changes in senior roles risk destabilising organisations and losing hard-gained institutional knowledge. In many cases, staff leave to take up government jobs, which are better paid and more secure. This undermines long-term planning and weakens the community-controlled sector's ability to retain skilled professionals.

Their CEO and their acting CEO ... they're about to leave, and they're recruiting again. That guts the organisation. And so you could put all the money and the funding in there, but managing the continuity of knowledge, capacity and skills is a constant challenge. (Int. 42 government)

Recruitment and retention are particularly challenging in regional and remote areas because of the cost of living, housing shortages, and isolation. Organisations may invest in succession planning, but the departure of a single key staff member can unravel months of progress. While respondents recognised that these challenges are not specific to Indigenous organisations, they are made more complex by the cultural responsibilities and expectations that Indigenous staff often carry.

It's not easy to recruit and retain staff in [remote town], for example. And obviously, the more remote you go, the more complex that becomes. And I sometimes think you can do all the succession planning that you want, but one person goes and things sort of fall down. And I don't know that that's particularly unique to being an Aboriginal-controlled organisation. It's about the complexity of the location, the wages, group, etc., all those things. (Int. 49 government)

The work itself was also perceived as emotionally demanding. Younger Indigenous workers often see the pressures faced by their elders working in housing – including the need to enforce rent collection from extended family members, navigate community conflict, and respond to crises – and choose not to enter the sector. The role requires workers to balance professional responsibilities with cultural obligations, a task that is often draining and unrecognised.

But I think a lot of young people observe older people working in Aboriginal housing and all the issues they have to face. They're just not interested in working in this area. (Int. 33 community)

There's pressure put on them to go to their uncles and aunties and grandmothers and say 'Pay your rent' when they're struggling through life. When a funeral comes up, or someone goes to prison, you've got to keep hammering them every week ... It's also a challenging thing for a lot of people. (Int. 33 community)

However, Aboriginal staff, including those with lived experience in social housing, help to ensure culturally appropriate services and strong tenant engagement.

The majority of our property team, our team leader and senior officer, [are] all Aboriginal people, so they have lived experience and our tenants always want to engage with them, because they feel that there is that cultural responsiveness and respect. (Int. 27 community)

The sector struggles to compete with government in attracting and retaining talent. Many of the most capable Indigenous professionals are employed in public sector roles that offer better pay, job security and more generous conditions. There is currently no formal pathway to enable skilled individuals to move from government into community-controlled organisations while retaining their entitlements or career progression. As a result, the community-controlled sector often loses out on experienced professionals who might otherwise choose to contribute directly to their communities.

There's better opportunities in public service, and not as much pressure put on them. (Int. 33 community)

But most of our leaders ... most of our Aboriginal talent is working for government. They're not working for community-controlled organisations. And there should be some avenue where people can come out of government, work in community controlled, but still get the same benefits as within government because they've got good job security, they've got a lot of benefits. So working in community is not easy. (Int. 33 community)

Finally, workforce development pathways are also underdeveloped in the ICCH sector. To date there have only been limited training options tailored to the needs of Aboriginal staff in housing roles, and only in some jurisdictions. As a result, many young Aboriginal workers are unable to access structured career pathways in the sector. Efforts are underway, led by peak bodies, to advocate for expanding access to appropriate housing qualifications and to push for government recognition and support.

Staff development pathways are poor because there's not really appropriate training packages available. So for Aboriginal traineeships, there's no housing traineeship. There's a community sector cert three, but it's not housing. (Int. 45–46 community)

Our thing is Aboriginal people deliver services to our people the best. So if we can upskill our sector to be able to take on more of that service delivery, then that's definitely [the first step]. (Int. 43 community)

3.2.7 Useful initiatives

Respondents identified several initiatives as being particularly effective in building capacity and supporting workforce development in the ICCH sector. These include strategic secondments from government, skills-based boards and shadowing for knowledge transfer.

Government secondments

The secondment of experienced government staff into smaller, community-controlled organisations has proved valuable across multiple sectors. These arrangements allow experienced professionals – often drawn to government for its higher pay and more stable working conditions – to temporarily support Indigenous organisations that might not otherwise be able to attract such staff.

This model is also seen as beneficial because it brings expertise and insight into government processes, which helps to bridge the gap between community organisations and public sector systems. Seconded staff can often support evolving organisations with critical skills and knowledge transfer. Sector representatives note that these secondments improve alignment with government thinking while building the capability of Indigenous organisations in areas such as project delivery, compliance and strategy.

I think it is [beneficial] because they have an insight in the methodology, the thoughts of what government are thinking in terms of their delivery as well. (Int. 43 community)

I think, as a government, one of our kind of stopgap measures is secondments, so government staff with more experience. They've come into government because we probably pay more, we have better conditions. And then taking those people and then putting them to work in smaller organisations, trying to disseminate knowledge, provide them with a staff member that they might not otherwise be able to attract, is something that's worked across multiple sectors. (Int. 42 government)

Boards and strategic governance skills

Ensuring boards have an appropriate mix of lived experience, cultural and specialist knowledge and governance and business skills has emerged as a success factor in strengthening organisational governance.²⁶ While some larger, more complex organisations may appoint all their directors based on their professional expertise, locally based ICCHOs increasingly combine representation from community members with lived experience and cultural knowledge with strategic appointments of professionals with expertise in areas such as law, finance, infrastructure, governance and community housing.

[At] the board level, [we] brought in people from community, but also more broadly ... So we've got a skills-based board, so we've got governance experts, we've got a lawyer, we've got a finance expert ... to provide that strategic direction, and also community housing expertise as well. (Int. 44 community)

Having a wide skills base among board members was seen as being important to help organisations understand the complexity and risk associated with government funding programs, contracting arrangements and partnerships with private developers and financiers, for example in public housing renewal programs and the HAFFF.

The kind of contracting space we're getting into, and the engagement with developers and the rest of it, means that we need to have the capacity to understand these program pieces and understand the risk. We are having a skills-based board, getting into that space of really unpacking and understanding the complexities of programs. Our board is ... engineered to run at those programs and understand them fully from day one. (Int. 11-12 community)

While Indigenous directors with specialist housing-related skills are common, many ICCHOs appoint non-Indigenous directors to add to capacity in this regard. ICCHO informants who have non-Indigenous directors reported the value of having their professional skills and housing experience. Non-Indigenous directors need to build trust with community members and ensure they do not dominate board deliberations. Where this works well, there have been benefits in 'two-way learning': it builds the professionalisation of the board and the cultural awareness of non-Indigenous members.

It took a long time for the board to accept non-Indigenous people coming on the board, because obviously they set up these organisations with a lot of struggle, and they didn't want that to be taken away from them. So obviously trust was a big issue. So anyway, we got this first person – some of our board members knew him really well ... He had a lot of good knowledge, and he had a very respectful way of dealing with First Nations people ... So then they had a lot of confidence in him. Then we had another person who was a chartered accountant, who joined afterwards ... And then the board at that time realised the worthiness of having skilled directors ... And it was also a learning for the non-Indigenous directors, because they always looked at money and outcomes in a kind of a product way. They didn't look at a whole person outcome. (Int. 14 community)

Using external consultants in a targeted, complementary way, alongside internal staff development, has also helped ICCHOs manage complexity while building internal capability.

²⁶ While skills-based boards offer certain advantages, it's important to acknowledge that such transitions are not universally supported, particularly in contexts like the NT, where concerns include diminished cultural knowledge, limited representation of traditional voices, and tensions around the roles and voting rights of non-Indigenous members.

Knowledge transfer through shadowing

Respondents identified the use of shadowing – particularly when consultants are brought in – as an effective way to ensure that knowledge remains in the organisation after external support ends. Local staff who actively shadow consultants do not only contribute to project delivery, but also to broader organisational growth and resilience.

So shadowing is something, as a consultant, I'm really mindful of as well. You want to leave the place better than the way that you found it. So if you can deliver a fantastic outcome on a project, that's the first tick. But the second and probably more important component is that you leave those lessons learnt behind, that knowledge, so that the organisation can then do it potentially by itself or with more rigour and more discipline next time. (Int. 44 community)

These initiatives – government secondments, skills-based governance and shadowing for knowledge transfer – provide practical, effective ways to build capacity within the Indigenous ICCH sector. Together, they can help to strengthen leadership, retain talent and create sustainable systems that will underpin self-determination and community control in organisational management.

3.3 What is needed for the sustainability and growth of ICCHOs

The evidence in this research shows that the ICCH sector increasingly includes a diverse range of organisational models that provide Indigenous-controlled governance, self-determination and culturally appropriate services for residents.

Some significant developments in the sector have occurred in the recent past, including an increase in ICCHOs achieving registration under housing regulatory systems and the growth and diversification of the sector through the expansion of existing ICCHOs and the establishment of new entities and organisational models. Much of this growth and diversification has been community-led and driven by community aspirations for self-determination. Examples include:

- Community-led decisions to establish and resource new ICCHOs to expand and improve housing options
- Implementation by both new and existing ICCHOs of strong governance models that balance having a mix of community voices and professional directors, both Indigenous and non-Indigenous
- Pursuit of housing regulation to enhance organisational capacity, accountability and confidence among both communities and funders
- Active pursuit of funding and resources for new social, affordable and Indigenous housing through Indigenous and mainstream housing funding, housing transfers and mixed-tenure developments, including through partnering with mainstream CHPs, private developers and financiers
- Diversification of services and housing types to improve organisational and financial sustainability, provide wrap-around health and social well-being services to tenants and address community needs e.g. housing for youth or older people
- Partnerships between large and small ICCHOs and with mainstream CHPs to provide property management and property development services on a fee-for-service basis to build both ICCHO capacity and CHP cultural awareness
- Provision of support and sharing policies, processes and resources to help other ICCHOs through the NRSCH registration and compliance process.

This community-driven development can only go so far. All ICCHOs need stock transfers and government funding to achieve growth, and many do not have the backing or resources to develop and grow without other forms of capacity-building support.

Transfers offer a chance to protect Indigenous housing assets and tenancies through community-controlled custodianship but do not increase overall social housing supply or provide enough capacity to meet the high level of unmet need. Long-term title or lease transfers could support further sector growth, but the current short-term contracts will not. Property handovers have often been small in scale, have lacked effective planning or implementation and have involved poor-quality housing and insufficient funding, resulting in a shift of liabilities to Indigenous organisations. Additional challenges have included a lack of ongoing financial assistance and capacity-building support from government, complex tendering and reporting processes, poor data sharing, and lack of tenant engagement– all issues made worse by capacity constraints.

A suite of policies, programs and funding is therefore necessary to support the sustainability and growth of ICCHOs and to enable expansion of culturally appropriate and culturally safe housing:

- Transfer of publicly owned housing at scale to provide a rental income sufficient to support operational sustainability
- Investment in the maintenance and upgrading of houses transferred to ICCHOs – or their replacement, in cases where they are beyond economic repair
- The granting of property title of transferred housing to ICCHOs to support organisational autonomy and increase their capacity to leverage other resources for growth
- Funding of Indigenous housing peak bodies to lead the development of the sector’s workforce and provide training, education and support in NRSCH registration and compliance, housing governance and management capabilities
- Coordinated investment in leadership development, workforce training pathways, staff remuneration and strategies to retain talent – especially in remote and high-need communities
- Moves to address the significant workforce challenges facing the ICCH sector, beginning with the collection of robust and representative data to support effective workforce planning – a need highlighted by Moskos, Isherwood et al. (2025), who found that there was no current data on the Indigenous housing workforce. This is urgently required.

A negotiated and committed vision and holistic plan for the sector’s future, which addresses funding, skills development, effective governance and partnerships, is essential to build a strong and sustainable ICCH sector. The current Housing Sector Strengthening Plan provides a clear direction and should be adequately resourced and actioned. Clear delineation of responsibility for delivering this plan and increased buy-in by state and territory governments is also needed. This will help to ensure that ICCHOs can not only manage housing stock but also thrive as self-determined, culturally safe service providers.

4. Funding and finance

- The vast bulk of funding and finance for Indigenous housing comes from Indigenous households brokered through home ownership and the private rental market, but there is little scope for these forms of funding to expand to address current unmet housing need. For several reasons, those models are particularly ill-suited to funding housing in remote communities.
- Funding models for social housing need to be aligned with identified need and adjusted to reflect differentials in locational costs and capacity for rental revenue.
- To address Indigenous housing need effectively, it is vital that funding is allocated specifically to Indigenous housing developments or tenants, rather than having Indigenous housing simply identified as a ‘priority’ or ‘target’ within wider programs.
- To support Indigenous housing and the ICCH sector, funding models and programs need to make provision for added costs associated with providers’ low economies of scale, higher maintenance costs, additional tenancy management costs associated with supported housing, and the need to invest in innovation that assists self-determination.
- The HAFFF and other programs to increase social and affordable housing supply need to be reformed to provide funding and financing in a manner that is fit for purpose across different housing market contexts. This is required to ensure that the needs of Indigenous households are met equitably.
- A national Indigenous housing investment plan is essential to underpin delivery of a national Indigenous housing strategy (discussed in Chapter 2), developed with strong self-determination, and with federal, state and territory governments committing adequate funding and financing to address the identified unmet need across housing tenures of Indigenous people.

The provision of housing requires resources. In the development and construction phase, this includes land, materials, labour, and complementary infrastructure such as roads, water, power and sewerage. There are also recurrent costs associated with existing housing stock in the form of ongoing maintenance, utilities, insurance, rates and other servicing. In a market economy, financing or funding is required in order for those resources to be allocated to housing and associated residential development; Lawson, Pawson et al. (2018) refer to these as 'investment pathways'.

The large up-front investment required in the development and construction phase places housing in the class of goods known as 'infrastructure', characterised by large initial fixed costs which then generate a flow of future benefits over time (Productivity Commission [PC] 2014; Lawson, Pawson et al. 2018). Although often used interchangeably, 'financing' and 'funding' have distinct meanings. Financing refers to a means of (or mechanism for) procuring housing by borrowing money from the public or private sectors. Funding enables the housing to be paid for, including both short- and long-term financing costs. Funding is therefore essential to support finance for social and affordable housing (Lawson, Pawson et al. 2018). This includes rent or mortgage payments, occupants' payments for rates, utilities and maintenance, and tenancy management fees. In the case of public spending on housing, 'funding' is often used to refer to government expenditure allocated to either capital investment or recurrent funding.

This chapter provides an overview and critical appraisal of existing financing and funding for Indigenous housing, with a focus on two key questions:

- What funding and finance models work best for Indigenous housing, where, and why?
- What is the potential for leveraging non-government resources?

How any form of infrastructure should be financed is a complex matter. Government involvement in planning and approval processes, substantial sunk costs and challenges about how returns on investment are recouped – such as when the asset creates monopolistic power – preclude relying on standard market mechanisms to determine an efficient matching of supply to demand. Arguments for governments to invest in infrastructure include the existence of substantial positive externalities and equity considerations that private investors would not take into account. This is particularly so in the case of social housing.

There are further multidimensional layers of complexity in the financing and funding of Indigenous housing. As detailed in this Inquiry's first report (Moskos, Milligan et al. 2025), Indigenous housing is distributed across market segments with highly contrasting contexts. Significant proportions of Indigenous Australians live in public housing, in the community housing sector, or in homes owned or rented through 'mainstream' private markets, and those proportions vary systematically by geography. In more remote areas and in discrete Aboriginal communities, the proportion living in public and community sector housing is very high, and models of financing and funding must also take account of issues relating to sparse markets and land tenure. The national commitment to promote self-determination and cultural appropriateness in housing provision overlays all market sectors, but is most pressing in the Indigenous community-controlled sector and remote contexts.

This chapter covers approaches to funding and financing Indigenous housing across these market segments, but with an emphasis on the financing and funding of social housing, including the community-controlled housing sector, and of housing in remote communities, where the role of government policy is most critical for Indigenous outcomes.

In assessing the efficacy of funding models in ultimately meeting the housing needs of Indigenous Australians, one of the key design questions is the extent to which funding is targeted specifically to Indigenous people. Many programs have a general remit and are accessed by Indigenous housing providers, home buyers or renters on the same basis as others in the population. Commonwealth Rent Assistance (CRA) and the various first homebuyer grant schemes are examples of such generally accessible funding programs. At the other end of the spectrum, programs may specifically allocate funding to Indigenous housing. Between these extremes, programs may recognise Indigenous Australians as a priority or target group, with various degrees of enforcement to ensure funds are allocated accordingly. This dimension of funding models applies to both capital for infrastructure and funding for ongoing housing operation and support.

Other key dimensions to funding models include the funding time horizon and certainty, and the extent to which Indigenous organisations are utilised in contractual activities. Utilisation of Indigenous organisations may arise through open competitive tendering or targeted procurement policy. As Moran, Porter and Curth-Bibb (2016) highlight, these ‘funding modalities’ can strongly influence the capability and behaviour of such Indigenous organisations and other contracted parties.

4.1 Mainstream real estate markets: home ownership and private rental

Around 96 per cent of housing in Australia is delivered through the private market, meaning the bulk of funding for housing ultimately comes from private owner-occupier households and rental investors, with finance typically raised through Australian financial institutions. For renters who qualify for a range of income support programs, private payments are supplemented by CRA.

Financing for housing for Indigenous Australians has a starkly different composition, but it remains the case that the bulk of funding comes from the private incomes and savings of Indigenous households. Based on data from the 2021 Census, about 80 per cent of dwellings with an Indigenous occupant are either owned or rented privately. Approximately one in five Indigenous persons over 15 years of age receives CRA, or roughly half of all Indigenous private renters. Indigenous households in the private rental sector are particularly prone to housing affordability stress (Moskos, Milligan et al. 2025). With a lower proportion of Indigenous Australians accessing housing in the private market, there is a proportionately higher representation in public housing (14.1 per cent compared to 3 per cent across all households) and community housing (4.0 per cent compared to 0.8 per cent). Public housing tenants are not eligible for CRA, but some social housing tenants are eligible, including those in Indigenous community housing.

With the vast bulk of housing finance brokered through mainstream housing markets, the low rate of home ownership for Indigenous Australians has significant implications for the housing support landscape. Barriers to home ownership exist in both mainstream markets and in remote Australia, although for different reasons. Work to promote Indigenous home ownership by Indigenous Business Australia (IBA) and state governments such as WA, SA and NSW highlights the challenges facing Indigenous Australians seeking to purchase their own homes in mainstream markets (see Chapter 5 for a discussion of these challenges). In rental markets, discrimination experienced by Indigenous tenants and prospective tenants can further impede housing outcomes (Moskos, Isherwood et al. 2022).

4.1.1 Supporting Indigenous home ownership

The 2021 Census data show the rate of home ownership for Indigenous households is about 45 per cent in the major cities, inner regional and outer regional areas, but drops to 31 per cent in remote Australia and just 13 per cent in very remote Australia. In contrast, other households’ rate of home ownership averages about 70 per cent across metropolitan and outer regional Australia, 60 per cent in remote Australia, and is even close to 50 per cent in very remote areas.

This under-representation of Indigenous Australians among home owners translates into higher demand in other market segments. For this and other reasons, promoting home ownership has been a key goal in Indigenous housing policy since the 1970s (Moskos, Milligan et al. 2025). The Housing-SSP endorsed by the CTG Joint Council identifies this as a means of enhancing Indigenous independence, with benefits in the form of intergenerational stability and improved health outcomes. Most state and territory jurisdictions identify Indigenous home ownership as a strategic priority, and some have targeted financial assistance schemes in place to support Indigenous households with home ownership. For example, Western Australia's Keystart Aboriginal Home Ownership Scheme (AHOS) has assisted 673 Indigenous households with loans for full and shared ownership (WA Keystart 2025). In NSW, the AHO provided grants to support 200 Indigenous households toward home ownership between 2018 and 2024 (AHO 2024).

The most substantial dedicated program is the Indigenous Home Ownership Program (IHOP) operated by IBA. After the abolition of ATSIC, IBA was created under the Aboriginal and Torres Strait Islander Act 2005 to promote Indigenous independence and economic development opportunities. The IHOP has developed into one of IBA's core functions. It assists Indigenous homebuyers through home loans with lower interest rates, lower deposit requirements and longer repayment terms than the general market. It also supports borrowers to manage their loans, and IBA has developed its own shared-equity product.

IHOP supported 480 families into home ownership in 2023, bringing its home lending portfolio to a total of 4826 loan accounts (IBA 2024: 43). It is widely recognised as a success. Until 2024 IBA was largely self-funded, which limited its capacity to lend for housing to the value of past loans repaid. In 2024 the relevant Act was amended to enhance IBA's ability to raise capital to support its activities, including to expand its home ownership programs.

For reasons set out below, we believe the promotion of home ownership offers welcome but limited potential for growing funding to meet Indigenous housing needs, but IBA's record highlights some positive aspects of this funding model. These include the security and certainty stemming from IBA existing as a statutory body, the fact that the funding it leverages for housing is earmarked specifically for Indigenous clients, and the fact that IBA is an Indigenous-run organisation.

IBA contacts acknowledged that protections provided by the Aboriginal and Torres Strait Islander Act were an important component of its success but also imposed restrictions on its range of activities and funding opportunities. The success in supporting Indigenous families into home ownership suggests IBA is addressing failures in the mainstream market, some of which undoubtedly arise from discrimination. Interviewees indicated that IBA achieves positive outcomes with clients other lenders would not take on because the organisation is better than mainstream lenders at assessing risk for Indigenous clients and proactively manages those clients to help them meet repayments. More culturally informed risk assessment and client management are seen as equally important aspects of their approach:

It's like, try and ask me which one's my favourite child. I couldn't give you an answer on either (Int. 48 government).

IBA's advantage in that market niche clearly relates directly to the strength of an Indigenous organisation applying greater understanding and trust to its work with and for Indigenous clients. Equally, it highlights the incentives that would exist to divert assistance to other clients – with lower risk profiles and less need for support – if funding provision and performance metrics were not specifically targeted to Indigenous home ownership. This is reflected in the inclusion of programs or goals to increase Indigenous home ownership in most state and territory Indigenous housing strategies, as noted above.

WA Key Start has also achieved some success in regional areas where traditional banks are reluctant to invest. With 46 per cent of their AHOS loans to households in regional areas, WA Keystart has deliberately targeted regional areas where house prices are lower, providing a lower financial entry point for households, particularly through shared ownership loans (WA Keystart 2025).

Private home ownership, however, has limits as an avenue to finance unmet Indigenous housing needs. What underpins existing models to finance private home ownership is the capital appreciation of the property, or at least the maintenance of real property values. This prospect provides incentives for investment in development and the security over home loans. The bulk of that capital appreciation is associated with the rise in land value, since buildings typically depreciate over time.

While the competitive markets of the capital cities and major urban centres can support this model, it is not applicable to remote Australia, and particularly to remote Aboriginal communities, where land appreciation rates are low or non-existent, building depreciation rates often higher, and private ownership of land restricted by existing land tenures. Other barriers include the high cost of construction, maintenance and insurance in regional and remote areas. These apply to both public and private lenders.

Well, we can't lend on community title at the moment, or we can lend on community title, but ... [we] need an ILUA [Indigenous Land Use Agreement], or whatever it is in place ... The problem is if you're in one of these locations where there's very, very limited or no secondary market, you go backwards. You don't go forwards. The property price ... doesn't appreciate. ... You've got environmental factors that mean that the quality of the property deteriorates much faster than it does in a mainstream situation in a metropolitan or regional area. (Int. 48 government)

In some of the more distant regional communities ... there's no functional housing market. So it would be remiss of us to encourage people into home ownership where there's no home market ... the prospect of increasing the value of the property ... just doesn't exist. (Int. 20 government)

4.1.2 Private rental markets

The under-representation of Indigenous households in home ownership contributes to a higher relative proportion renting privately. Again, there is marked geographical variation, with the proportion renting privately falling with remoteness as the role of social housing grows. In very remote Australia, just 13.4 per cent of Indigenous households rent privately, while about two-thirds rent public or community housing.

Hence rents paid to private landlords, supplemented by CRA, constitute a major source of funding for Indigenous housing and this is brokered primarily through mainstream housing markets in urban areas. As a funding model, this is less applicable outside those markets since, as in the case of home ownership, attracting private capital for investment in rental properties relies in large part upon capital appreciation as well as the flow of rental income.

There is also widespread evidence that Indigenous Australians suffer from discrimination in the private rental market, making it more difficult for them to access suitable rental accommodation and to manage and sustain their tenancies (see for example Moskos, Isherwood et al. 2022; PC 2022: 339–41; Stone, Goodall et al. 2021). Low-income renters are particularly likely to live in low-quality housing with unstable tenancies (PC 2022). Moskos, Milligan et al. (2025: 67) identify affordability as the key contributor to unmet housing needs for Indigenous Australians in areas where private rental markets operate.

Indigenous renters would undoubtedly benefit from higher rates of rental assistance through CRA or supplementary targeted rent assistance, along with incentives to build affordable housing and expanded tenancy support services. In relation to tenancy support for Indigenous renters, Moskos, Isherwood et al. (2022) report benefits where programs are delivered by Indigenous-controlled organisations, or at least partner with them or employ Indigenous staff. There is a strong case for further investment in targeted affordable housing, as well as general policy measures to address affordability in the private rental market and culturally informed tenancy support and advice programs. This is likely to be more effective in meeting unmet Indigenous housing needs than support for home ownership. But it is in the social housing sector, to which we now turn, that increased investment has the greatest potential to address housing needs.

4.2 Social housing

Social housing, in general, is needed where the return on housing investment is insufficient to generate a socially optimal level of housing. The economic case for social housing rests on the existence of externalities (public benefits that are not captured financially by private investors), along with other forms of market failure and equity considerations. In 2021, approximately 14 per cent of Indigenous households lived in public housing provided by state or territory government housing authorities and 4 per cent in community housing (encompassing mainstream and ICCHOs). Both proportions are much higher in more remote areas; in areas classified as very remote, 48 per cent of households live in public housing and 20 per cent in community housing. Nationally, Indigenous households represent about a fifth of households in both sectors.²⁷

Commonwealth, state and territory government investment in public housing is therefore a major source of funding for Indigenous housing and makes up a high share of housing in remote communities. The existence of shared roles between governments and the community sector in ownership, leasing, and tenancy management, however, mean the distinction between public and community housing is not always so clear cut. Tenants contribute to this funding through rental payments, which are typically linked to household income and subject to a maximum. Given Indigenous tenants' generally low income and capacity to pay rent, there is a substantial funding gap between the cost of housing provision and the income that can be generated from that housing, compounded by higher housing costs in remote areas (see Nous Group 2017), and the fact that public housing tenants are not eligible for CRA.

4.2.1 Funding agreements for social housing

Expenditure on both public and community housing is significantly shaped by agreements with the Commonwealth Government. There is limited transparency in terms of reporting on outcomes for Indigenous households, but Moskos, Milligan et al. (2025) have collated the available data to assess the actual implications for funding for Indigenous housing from such agreements. They found evidence that a growing share of allocations of public housing was going to households with Indigenous members (see Moskos, Milligan et al. 2025, Table 6). Chapter 3 of their report provides an overview of the current state of play of housing agreements and policies across and within jurisdictions.

Because the latest agreement, the NASHH, has operated for less than a year, it is not yet possible to evaluate its impact on housing outcomes. In its evaluation of the predecessor NHHA, entitled *In Need of Repair*, the Productivity Commission noted that it was a funding agreement rather than a coordinated policy plan or framework: 'As funding is largely untied, State and Territory Governments have wide discretion about how they use NHHA funds.' (PC 2022: 9). Overall, they noted that only 4000 net dwellings were added to the total supply of social housing nationally under the NHHA between 2018 and 2022 (Productivity Commission 2022). The commission was also critical of the lack of alignment between funding and objectives.

The NHHA outcome category of 'improved housing outcomes for Indigenous Australians' included only one performance indicator: the proportion of Indigenous Australians purchasing their own homes. The commission (2022) called for any new agreement to include an articulation of the housing needs and priorities for Indigenous people, principles to guide Indigenous housing assistance, clarification of roles and responsibilities of different levels of government and targets to improve outcomes. It also recommended better alignment with CTG and a schedule outlining support for Indigenous housing and homelessness services, including capability building and co-design of policies and programs.

²⁷ Figures on Indigenous and non-Indigenous representation by landlord type based on 2021 ABS Census of Population and Housing.

The NASHH offers only limited improvement on these fronts. Indigenous Australians are recognised as a priority group, but there is no separate allocation of funding to Indigenous housing and no investment plan. This is despite the PC (2022) finding that 'The practical value of homelessness priority cohorts, housing priority policy areas and homelessness priority reform areas in the NHHA is questionable'. Indigenous people are also recognised only as a 'priority group' under the Social Housing Accelerator Package (SHAP – see Moskos, Milligan et al. 2025, Appendix 3).

The NASHH includes a statement of recognition that progress must be achieved through alignment with CTG priority reforms, including formal partnerships, shared decision-making and building the community-controlled sector. Working through the HPP, there is a commitment for each jurisdiction to develop an outcomes framework for Indigenous housing and monitor and report on it. Generally, these commitments under the agreement are not binding, as only provisions relating directly to the Federal Financial Relations Act are legally enforceable.

4.2.2 Funding and financing additional housing supply to meet Indigenous needs

Models of funding and financing required to grow and sustain the social housing required to meet the housing needs of Indigenous Australians must first address the need for capital investment to bring new housing supply into the social housing sector, and secondly fund providers to manage existing housing in the sector. The next section addresses issues about operational funding; this section considers financing social housing supply.

The history of approaches to funding the supply of social housing for Indigenous households was outlined in our first report (Moskos, Milligan et al. 2025: 84–85). From the 1970s, this included various programs dedicated to addressing Indigenous-specific housing needs. Since the National Partnership Agreement on Remote Indigenous Housing (NPARIH) lapsed in 2018, the main intergovernmental agreements have not included targeted funding for Indigenous or remote housing, except for those in the NT.

We're pushing for [an] independent National Plan for Aboriginal and Torres Strait Islander housing instead of being all pushed into the one. We think there should be a separate one for our people ... it should be developed with engagement with Aboriginal people. We've been mainstreamed too much ... because since the demise of ATSIC, there's been no national housing for Aboriginal people at all come through the states and territories. And they've failed us. (Int. 33 community)

The current need for additional supply has also been set out in detail in Moskos, Milligan et al. (2025). Rather than reiterate that need for an increase in the overall quantum of funding, this section looks at the likely implications of existing federal and state housing programs for Indigenous housing, recent innovations, and the potential for leveraging resources outside government funding.

Housing Australia Future Fund Facility program

Commencing in 2024, the primary national approach to funding a large increase in social and affordable housing is the Housing Australia Future Fund (HAFF) (see Moskos, Milligan et al. 2025: 26). The earnings on this fund are received by the HAFFF and are intended to support delivery of 20,000 additional social and 10,000 additional affordable homes over five years. These are expected to be developed, in the main, by non-government providers (including mainstream CHPs and ICCHOs) typically via partnerships with institutional investors and/or state and territory governments. No specific targets for new Indigenous housing have been set, but there is a commitment to 'ensuring over time that an equitable number of homes are created for Aboriginal and Torres Strait Islander people' (Housing Australia 2024).

The HAFFF structure aims to attract private finance to the provision of social and affordable housing and to leverage additional resources from state and territory governments, as well as from organisations (such as faith-based providers) endowed with developable land. These considerations form part of the basis for assessing proposals, alongside a proposed development's potential contribution to meeting housing needs and its assessed value for money (Pawson, Milligan et al. 2025). To assist ICCHOs to achieve funding, specific provision has been made under HAFFF's investment mandate for capital grants for smaller regional and remote projects where private financing cannot be readily secured.

The rollout of HAFFF so far has been slow, with long timeframes for achieving contractual agreement with providers. By March 2025, there was a pipeline of nearly 14,000 dwellings either contracted or approved in principle to be funded (Housing Australia 2025). A very small number of these were earmarked for Indigenous housing.

13,900 properties or dwellings came out of the last round. Of those 400 and something were dedicated for Aboriginal and Torres Strait Islander tenants, which was appalling. No projects got up in remote or very remote. (Int. 53 community)

Our interviewees generally felt that the HAFFF was failing to, or was unlikely to, deliver an equitable allocation to Indigenous housing:

My sense is HAFFF isn't really focused on Indigenous housing. It has a broad range of metrics which really favour mainstream housing ... right from inception, in terms of the resources that are required to put submissions in to attract that funding ... Maybe there's an Aboriginal round in HAFFF that could be proposed. (Int. 44 government)

Several interviewees considered that the application processes and eligibility criteria for funding schemes were not designed with the ICCH sector in mind, and regulatory burdens of applying and reporting if successful were much higher for small-scale providers.

The preferred scale of investments under HAFFF was also viewed as unrealistic for small ICCHOs, and interviewees referred to small operators' inability to compete against 'highly sophisticated investment managers', and applications having to rely on a 'team of very skilled, non-Indigenous, savvy grant operatives'.

One possible way forward is a proposal under discussion for Special Purpose Vehicles (SPVs) in the form of dedicated intermediaries charged with developing housing that would then be transferred to ICCHOs and potentially attract private-sector financing. The intent is to assure governments about the procurement process and overcome barriers arising from the small scale and fragile balance sheets of many ICCHOs, which militate against their success in competitive funding rounds. In recent research in the NT, government and non-government respondents supported an Indigenous community-controlled SPV to receive and distribute HAFFF and other funding for remote Indigenous housing, citing potential benefits in efficiency, capacity-building and self-determination (see Grealey, Benedict et al. 2025: 93–95).

While this approach holds promise, in our view firm targets, greater use of capital funding and tailored procurement approaches will determine whether the ICCH sector is able to utilise the HAFFF to fund their growth.

State-funded supply-side programs

In the 2020s, most state governments and the NT government have ramped up their investments in social housing supply. Data on this is hard to come by, but Pawson, Milligan et al. (2025) estimate that up to 30,000 social and affordable dwellings in addition to the HAFFF and NASHH could be provided over the 2020s under various state and territory programs, including targets agreed to by states and territories under the National Housing Accord (Treasury n.d.).

The largest of these initiatives to date, the Victorian Government's \$5.3 billion 'Big Housing Build' program, has an explicit target for 10 per cent of new social and affordable housing to be allocated to Aboriginal households. Some industry contacts were initially sceptical that this would be achieved.

I think the proof will be in the pudding. I'm not sure of the results. I'd be interested to see in 12 months' time what the results are of that 10 per cent allowance ... I look at some of the inner-city major developments, in particular where feasibility is stretched, I just wonder where the 10 per cent is going to come from. (Int. 44 government)

Nevertheless, specific projects to deliver about 350 homes for Indigenous Australians and contracts with four Aboriginal community-controlled organisations have recently been announced under that program, and this has been welcomed by AHV.²⁸

In Queensland, there is a commitment to build 1200 social housing dwellings in partnership with Aboriginal and Torres Strait Islander councils over 20 years (Queensland Government 2024b; see also Appendix 5).

These are encouraging examples of more resources being dedicated to Indigenous housing than in the recent past, but they fall far short of levels of unmet housing need. Data on achievements must be significantly enhanced to ensure accountability to Indigenous communities.

Leveraging non-government resources

The very nature of social housing dictates that it needs to be financed and funded publicly or requires government incentives to attract private investment, either through co-investment or regulation that forces cross-subsidisation from other activities. Numerous different vehicles exist to incentivise private financing arrangements, such as public-private partnerships (PPPs), social impact bonds and SPVs. Lawson, Pawson et al. (2018: 26–31) argue that such financing innovations typically prove administratively expensive. Years of experimentation here and overseas suggest they have little if any benefit relative to direct public investment. This is even more likely to be the case for remote community housing. The authors note that an ideal feature of any infrastructure investment pathway is that it draws on long-term, low-cost capital, which governments are well placed to access.

In the absence of adequate government capital to address unmet need, several state governments have partnered with private developers, financiers and not-for-profit CHPs to undertake new social and affordable rental housing projects. These PPPs involve access to a government subsidy and/or land, either outright or through a long-term ground lease, to reduce costs and make the social and affordable housing attractive to private finance (Benedict, Gurrán et al. 2022). NSW and Victoria are currently using PPPs to renew public housing estates, with a requirement that a percentage of new social and affordable housing be for Indigenous households and managed by ICCHOs (NSW Government 2025; Victorian Government 2025).

The private sector's interest in such partnerships is strong at the present time, reflecting increased corporate governance and shareholder expectations for investments that deliver social and environmental outcomes (Benedict, Gurrán et al. 2022). Two noteworthy examples of cross-sector partnerships that leverage non-government resources are in Redfern NSW on Gadigal country.

²⁸ See <https://nit.com.au/09-05-2025/17858/hundreds-of-new-homes-for-indigenous-victorians>.

The first involved a project in Gibbons Street, Redfern, in which St George Community Housing (SGCH) and private developer Lend Lease partnered with the NSW Government, which provided an annual service payment to subsidise construction and operating costs. Completed in 2021, the Gibbons Street building provides 162 units, comprising 120 social and 42 affordable rental units. SGCH allocated 45 per cent of the units to Indigenous households in recognition of the strong First Nations presence and cultural significance in the local Redfern community (SGCH 2024).

On another Redfern site known as 'the Block', the Aboriginal Housing Company (AHC) partnered with Deicorp, a private developer, and Scape, which builds student accommodation, to develop a mixed-tenure, mixed-use project. Completed in 2022, the Pemulwuy project provides 62 affordable rental units for Indigenous households, 595 student accommodation units (100 of which are allocated by Scape for Indigenous students), AHC office space, commercial, retail, childcare, a boxing gym, and communal facilities. The project was financed entirely privately with no government subsidy. AHC, which own the site, provided Scape with a 99-year lease for the student accommodation portion of the development. Scape paid the entire lease fee upfront, giving AHC the capital to build the Indigenous affordable housing unencumbered by additional debt. AHC will also receive revenue from the commercial and retail spaces to cross-subsidise their operating costs (Benedict, Gurran et al. 2022).

Other potential models for leveraging non-government resources for Indigenous housing involve partnership agreements with community land councils and Native Title bodies. These entities often manage significant funds in a variety of trusts, and such agreements to promote local housing would likely align with their trust investment charters. This would possibly enable them to access tax advantages and promote goals of self-determination and community economic development. Crabtree, Moore et al. (2015) identify the potential to leverage land through a community lands trust model but suggest this is still likely to require funding support for the development of housing-associated infrastructure. These diverse Indigenous housing models are discussed further in Chapter 5.

4.2.3 Funding and financing for operations

As with funding for growth in capital stock, it is implicit from the need for social housing that the operating costs for social housing providers are higher than the rental income that can be generated from their tenants. For social housing to be delivered sustainably and at an acceptable standard, the shortfall between costs and revenue must somehow be met. In the absence of such a sustainable funding model, social housing providers must either bear immediate operating losses, reduce the range and quality of services and supports offered, cut back on management and maintenance, sell down assets, or employ some combination of these steps, compounding revenue shortfalls in what Hall and Berry (2006) describe as a 'ruinous cycle' (see also Independent Pricing and Regulatory Tribunal [IPART] 2017: 40).

As illustrated by IPART (2017), funding shortfalls can apply to public housing as well to CHPs, but there is limited transparency on levels of subsidisation in the public housing sector. IPART estimates the funding shortfall across the community and public housing sectors in NSW amounted to the equivalent of 40 per cent of the market rental value, or in aggregate \$945 million in 2015/16 dollars (2017: 4).

The capacity for rental revenue to cover operating costs is much reduced in the ICCH sector or in remote and very remote Australia. Based on data collected from ICCHOs in 2005, Hall and Berry (2006) estimated a substantial shortfall between rental revenue and operational costs existed for ICCHOs operating in remote and very remote Australia.²⁹ They attributed the operational shortfall to lower capacity to generate rent given lower employment of tenants in remote areas, higher maintenance costs, and the small scale of ICCHOs significantly increasing the average property management costs.

²⁹ A funding gap was also identified for ICCHO properties in non-remote areas, but Hall and Berry (2006: 93) assess the sample size of respondents in their study as too small and unrepresentative to draw generalisations for those regions.

More recent estimates from the Nous Group's 2017 submission to the review of the NPARIH indicate that, on average, rental income covers only about 16 per cent of the recurrent costs of maintaining remote housing stock. When comparing the shortfalls of rental revenue to costs for public housing and remote Indigenous housing, Nous Group attributed 80 per cent of the difference to higher costs, notably maintenance costs, and 20 per cent to lower capacity to raise rent. Maintenance costs in remote communities can be as much as five times higher than for typical public housing stock (2017: 4).

ICCHOs interviewed from urban and regional areas alike widely agreed that rental revenue, even supplemented by CRA, was not sufficient to cover tenancy management, repairs, upgrades and managing the interface with support services required by tenants to sustain their tenancies, particularly for those with complex needs, who make up a significant portion of the tenant population.

So the most obvious is that the rents don't sustain any long-term asset management strategies. But secondly, we're dealing with complex needs, and the percentage of complex needs in Aboriginal housing is far greater than any I encountered in mainstream so ... maybe 5 per cent of our tenant base were what I would call complex or difficult. Here we're in 85 per cent of complex needs households. (Int. 26 community)

Only one ICCHO reported that it had sufficient scale to be operationally financially sustainable, but further subsidies are still required to leverage finance for growth.

We run a very lean ship and are very focused on operational efficiency across the portfolio. So from an operational portfolio perspective, we require no additional support from government. We're able to support ourselves through our rental. It's more the issue around growth ... In particular we can't support large debt across our portfolio. So we can absolutely operate efficiently and indeed profitably, it's once you start lumping in finance costs into feasibilities we can demonstrate that where our contribution to rent or their contribution to top up rent from HAFFF or from government sources, we need that top-up amount. (Int. 44 community)

Sustaining and developing the ICCH sector requires funding to meet shortfalls between rental income potential and operating costs. There is also a need for current estimates on how required subsidy levels vary geographically and across different market contexts, in addition to the limited and somewhat dated studies reviewed above. Troy and Van den Nouwelant (2023) provide a method for costing the provision of housing to meet need by considering all revenue and cost parameters using different financing and funding scenarios. This could be readily applied to the Indigenous housing needs data identified through our research (Moskos, Milligan et al. 2025: 50–67). In the absence of such a needs-based funding model, interviewees described a number of strategies used to meet funding constraints and challenges they face with existing funding models.

Cross-subsidisation and diversification

Some ICCHOs are diversifying their services and business models to access funding for different forms of housing provision – for example, offering affordable rental housing, housing for older people or specialist disability accommodation. Several provide wrap-around services funded from other sources, including NDIS, mental health and specialist homelessness programs (see Section 3.3.3). This expansion and diversification can improve the financial viability of the organisations through scale effects, by diversifying revenue streams, and by offering some potential for cross-subsidy. Additionally, community benefit arises through the provision of more holistic services and housing choices to tenants.

Housing transfers and CRA

Under the current policy settings, an important consequence of the transfer of housing from state government housing agencies to the ICCH sector (see Section 3.3.1) is that it enables ICCHOs to collect additional rent revenue without reducing affordability for tenants.³⁰

While CRA effectively amounts to an indirect federal subsidy to the housing provider, it falls well short of an appropriate mechanism for addressing operating shortfalls. First, as highlighted above, the current level of assistance leaves a high proportion of renters, and particularly Indigenous renters, in housing affordability stress. Second, minimum rent thresholds and maximum payment levels are uniform across Australia and do not correspond with the differences in costs facing providers across varying geographic and market contexts.

Funding certainty

Interviewees working in the sector expressed a clear sentiment that inconsistent, short-term, and uncertain funding arrangements for Indigenous housing providers and programs imposed a constraint on viability and outcomes. The Housing-SSP notes 'There is no consistent funding model across Australia for the Sector. The state and territory governments do not provide recurrent baseline funding for housing services delivered by ICCHOs whose costs are expected to be met primarily through rent collection.' Accordingly, 'Development of dedicated, reliable and consistent outcomes-based funding models' is identified as one of five key objectives for the sector (Australian Government 2022). A representative from a state government housing department acknowledged the effect funding arrangements had on ICCHOs, and how this was compounded by the shifting sands of agreements between state and Commonwealth governments:

That lack of certainty ... we're essentially asking organisations to take a bit of a plunge, a leap of faith ... It's more than perceived, it's [an] actual barrier from a financial capability perspective. (Int. 21 government)

As discussed in Chapter 3, contacts spoke of the high administrative burden of continually applying for grants, meeting reporting requirements and maintaining registration to ensure eligibility, particularly for smaller organisations. This is compounded where grants come from multiple sources and levels of government (Moran, Porter et al. 2016; PC 2022), but they are a necessity for providers operating in a space where rental income can't match costs.

In addition to the administrative burden, uncertainty of ongoing funding stifles the opportunity and capacity to invest in innovation and pilot different approaches in an environment where localised solutions are seen as critical. The Aboriginal Housing and Homelessness Forum (2023) stressed the need to move from 'rounds based' funding to a form of 'programmatic' funding to increase the housing sector's capacity to respond to new opportunities. Moran, Porter et al. (2016) have argued that trends in public funding accountability for Indigenous organisations post-ATSIC have become skewed toward reporting measures that are not aligned with constituent outcomes, and away from organisational learning and innovation.

³⁰ Tenants in the community sector are eligible for CRA if they are on qualifying income support payments or receive family tax benefits, whereas public housing tenants are not eligible for CRA. In NSW, tenants of the AHO are also eligible because of that agency's status as a statutory authority. CRA eligibility increases the capacity to generate rental income to help offset operating costs.

4.3 Funding housing in remote communities

The discussion above highlights that many of the issues about finance and funding are accentuated for providers servicing Indigenous populations living in remote communities. It is instructive to conceptually draw these together. As noted, Indigenous home ownership is rare in remote Aboriginal communities, and the proportions of households living in public housing and community housing are much higher than in cities and regional centres. Where housing need in urban areas is largely associated with affordability, in remote areas it is primarily in the form of overcrowding and the need to expand existing housing stock (Moskos, Milligan et al. 2025, Australian Government 2022). Some of the major issues include sparse markets, low prospects for capital gain, land tenure arrangements, and higher costs of construction and maintenance in many of those environments.

Well-functioning, competitive markets generate producer incentives for cost efficiency, quality and reliability. Where there are many transactions between providers and customers, unsatisfactory products or services generate reputational risk, while continuous improvement and innovation are rewarded by increased turnover and/or higher profit margins. Information about products and providers is efficiently disseminated among consumers. The flow of capital into such property markets is largely facilitated by the prospects for capital gains.

In remote communities, transactions with housing developers for initial construction, extensions or renovations will largely occur in isolation. This increases information asymmetry, creating uncertainty and reducing incentives to ensure housing of high quality. Interviewees indicated that poor 'built form' was a major issue for remote Indigenous housing. Ideally, incentives to improve construction and design quality should exist so long as there is a positive pay-off in terms of savings from the longer durability of the asset and reduced ongoing maintenance costs. Generally, however, those incentives will not be aligned: developers and builders typically do not bear future maintenance costs and, given the one-off or highly intermittent nature of construction in remote communities, reputational risks for poor or over-priced work are low. Similar dynamics exist with respect to maintenance contracts.

Housing and housing services that respond to idiosyncratic local conditions and cultural practices are critical in remote communities. Providers need to have local knowledge about family groups, mobility patterns, seasonal or cultural population fluctuations, language and history, and trust must be strong. This need for localised services and solutions creates an inevitable trade-off for funding models. Funding more localised service providers may deliver more culturally appropriate and higher-quality services, but the smaller scale of those providers will increase the burden of navigating applications for funding, and for reporting, compliance and registration requirements relative to larger-scale organisations.

The mechanisms to drive and reward innovation that are inherent in competitive markets are largely absent in remote communities. If housing providers are only funded to meet any shortfall between rental income and costs, there will be little scope to pilot alternative approaches such as rent-to-buy schemes, to invest in new systems or training, or to promote self-determination.

Another marked difference with remote communities is the basis of land tenure. Mainstream models of financing housing largely rely on capital backed by private title over the property, inclusive of the land. However, remote Aboriginal communities are often situated on land in community ownership established through Native Title or other land rights legislation, and hence cannot be privately owned. This has often been acknowledged as a barrier to private home ownership and attracting funding for the development of housing in remote communities. Continued reform is needed to ensure Traditional Owners can maximise economic benefits from their lands as they see fit.

4.3.1 Regional and remote ICCHOs

That many of the challenges facing ICCHOs are more acute in remote areas was clearly portrayed by the research informants from the sector. Funding models that do not reflect scale or factor in a margin to allow innovation and continuous improvement will increasingly leave remote ICCHOs at a disadvantage relative to larger providers in terms of capacity and ability to leverage funding opportunities, leading to a growing wedge in housing quality and costs for Indigenous housing between remote and non-remote Australia.

Financial viability was a major concern for small local ICCHOs and Aboriginal Land Councils, where limited scale and low average rents restrict capacity for repairs, maintenance, tenancy support services and other costs including insurance. They stressed that small local ICCHOs require government operating subsidies and investment in the asset base and workforce to be sustainable.

But the thing with us is we pay 100 per cent for everything. So insurances, rates, repairs and maintenance, you name it, we get no credit subsidies, and yet we're only allowed to charge 25 per cent of the income, or no more than 74.9 per cent, otherwise we'd lose our charitable status. (Int 54. community)

Informants suggested that weighted operating subsidies are required to cover the higher costs of service delivery in remote and very remote locations.

As mentioned above, financial sustainability can also be impacted where mainstream assumptions about rental agreements, in which a principal tenant takes responsibility for rental payments and has control over occupancy, are ill-suited to what are essentially shared family or community assets. Homelands residents may not feel obligated to meet voluntary rent payments and Aboriginal Land Council members may be unwilling to set rent at a level that will cover the costs of tenancy and property management services delivered by a larger ICCHO.

We need the rent raise to look after all your repairs and maintenance and plus all the other costs in administration. At the local level, they think we're ripping them off, basically we're there just trying to make money out of them, where all we're trying to do is make ends meet. So no matter how much education and workshops we'll have with them, there'll be some people who will be on the board, who'll be tenants, who think with their back pocket, their wallet, rather than their heart, that this is best for the community, for the long run. (Int. 33 community)

Some remote ICCHO informants reported that transferring management to government has led to better revenue, improved rent collection, better maintenance, and transparency and accountability in tenancy management. This can be understood given that the state housing authorities' significant spending on remote housing equates to a level of subsidisation that is typically not available to ICCHOs. The Queensland Government, for example, provides tenancy and property management, with additional service payments and significant investment in housing and infrastructure under lease agreements with remote Aboriginal and Torres Strait Islander councils who are trustees of the land.

State took over all the responsibility for rent collection and maintenance, and they also gave an income to the council, which is a good revenue that you can put back to some of the electronic infrastructure, water treatments and all that stuff. Definitely, [in] past bygone years it was always a liability for council because ... the decisions within communities about allocation was always controversial. (Int. 16 other informant)

I think it's probably one of the best decisions the community made. I think because everyone's equal, everyone's rents on time, the repair and maintenance for the property get done and all. So that's a good thing. (Int. 40 other informant)

The recognition of these benefits derived from a reversion to government control over housing could well be seen as a failure to adequately support the ICCH sector, an example of opaque processes undermining self-determination. Informants identified the need to assess what has worked and what needs improvement and to renegotiate these management agreements to incorporate improvements and cultural customs. This would include an intergenerational succession policy to recognise the historical significance of families living in the same areas for generations and the need to respect these customs. They also identified the need for achievable goals and the importance of specific, concrete government actions rather than broad, risk-averse approaches, with key performance indicators to hold governments accountable to their commitments.

While many remote housing organisations may be 'asset rich', they are impeded from leveraging resources to construct new homes because banks will not accept community-title land as security for debt finance. Furthermore, the organisations do not have the resources to participate in the lengthy and complex procurement processes for government funding such as HAFFF (Grealy, Benedict et al. 2025).

4.4 Implications for funding models

Most funding for Indigenous housing comes from the incomes of Indigenous households, in the form of home purchases and rental payments. In mainstream markets, the matching of investment to need is brokered through private markets, and financing is largely predicated on confidence in capital gains, particularly capital appreciation of land.

A number of our interviewees support the promotion of home ownership, as do key policy documents, including the Housing-SSP, and IBA's IHOP is widely seen as a success. To the extent that assistance for home ownership and sustaining private rental tenancies addresses discrimination or other market failures, this is welcomed and important. It should not, however, be seen as the central plank of a resourcing plan for Indigenous housing given the requirement for social housing to meet existing unmet Indigenous housing needs. The promotion of home ownership will solicit limited additional funding from Indigenous households at the margins of home ownership or private rental tenancies. The PC's 2022 review of the NHHA found the economic case for supporting home ownership to be relatively weak given the lack of targeting of assistance to those most in need.

More importantly, private market mechanisms for allocating funding lack applicability to social housing or remote community housing, the areas in most critical need of additional investment. This Inquiry's first report identified that growth in social housing will be essential to meeting the basic housing needs of Indigenous households, both to reduce the existing backlog of 45,700 households and to meet the projected growth in need of another 26,400 households over the next 20 years (Moskos, Milligan et al. 2025: 50).

From a net social benefit perspective, it is worth noting that capital gains from housing are illusory. Any real capital gain for one party represents a fall in accessibility and affordability for others. For many Indigenous people living in remote Australia, the idea of their land appreciating in value would be quite alien: many would see themselves as belonging to the land rather than the other way around.

Obviously, for a lot of Aboriginal families, it's not about the capital gain on the property. It's just about the transitional, intergenerational wealth transfer. (Int. 18 government)

4.4.1 Funding Indigenous social housing

Funding models for social housing need to be linked to clearly articulated models and forecasts of housing need and an analysis of housing costs, with performance measures linked to outcomes and clear lines of accountability. In these respects, the NASHH offers a marginal improvement over its predecessor, the NHHA, which had only one measurable performance indicator for Indigenous Australians – increasing home ownership. The NASHH does make some attempt to align with CTG, including in terms of engagement with Indigenous organisations. The CTG targets, however, are too vague and poorly aligned with actual Indigenous housing needs to drive the differentiation of funding models required to meet those needs. This allows the administrators of housing programs to claim (and believe) that they are responding to CTG targets with minimal accountability for effecting real change. Neither the NASHH nor CTG include anything resembling an investment plan for Indigenous housing.

Accepting that social housing ultimately needs to be publicly subsidised, existing research indicates that an up-front capital grant model offers the most efficient form of financing new supply in the Australian context and is preferable to operating subsidy models or other approaches that attempt to leverage private investment or profit-driven incentives, such as build-to-rent schemes (Lawson, Pawson et al. 2018; Troy and van den Nouweland 2023). While various layers can be introduced to meet the funding gap between rental income and costs for social housing providers, including land grants and other incentives to the for-profit sector to induce alternative streams of investment, modelling indicates the lower cost of capital available to government makes the capital grant model the most cost-effective (Randolph, Troy et al. 2018; Troy and van den Nouweland 2023).

Several other implications for models for funding Indigenous housing arise from this research. They will be more effective in achieving outcomes if they include dedicated allocations for Indigenous housing or Indigenous households, rather than simply identifying Indigenous Australians as a target or priority group. Existing literature and evidence from interviews highlight two key efficiencies created through specific allocations for Indigenous housing in funding models. The first is simply the added certainty that funding will reach its intended target in the face of multiple incentives that may draw it elsewhere. The second is that the administration of those targeted funds must then pay attention to the particular characteristics, capacities and needs of ICCHOs and Indigenous households in dispensing that funding.

There is widespread recognition of improved outcomes when allocations are delivered through, or at least in partnership with, Indigenous-controlled organisations. As HAFFF is the primary means going forward for funding additional housing supply, a specific and continuing allocation for Indigenous and remote social and affordable housing as a percentage of funding needs to be introduced, along with procurement processes, tender documentation requirements and assessment criteria that are appropriate for ICCHOs.

Other desirable properties for performance indicators include being timely and administratively simple (PC 2022: 153). There is much room for improvement in the existing system in this regard, with continued overlapping responsibilities and interactions between various elements of housing assistance. The lack of security and the short-term nature of funding is a major issue for many providers and stifles innovation and strategic planning. For ICCHOs it adds to the administrative burden of applying for grants, complying with conditions, and achieving and maintaining registrations. IBA and the NSW AHO provide examples where the benefits of specific Indigenous funding, security of funding, and Indigenous delivery of services are widely recognised within the sector.

Funding models for Indigenous housing also need to respond to the nature of markets and their variations by geography. While progress has been made in assessing housing needs by region, more needs to be done to factor in cost differentials by remoteness. This does not only apply to the costs of construction and maintenance. Efficient funding models ensure assistance is directed to those most in need, and the cost of wrap-around support and of managing the interface between support services and social housing should also be factored into funding allocations to ensure there are incentives to take on high-needs tenants.

As we move away from mainstream markets and major population centres, localised services become more important, requiring an appreciation of the effects of diminishing scale on compliance burdens for ICCHOs and funding models that allow for innovation and building capacity. More generally, work needs to be done to model and understand the varying levels of operating subsidy ICCHOs need in different market contexts to be sustainable, and to factor them into funding models to ensure the financial sustainability of ICCHOs.

4.4.2 A national Indigenous housing investment plan

For the reasons outlined above, it is essential that the federal, state and territory governments commit to a holistic national Indigenous housing investment plan to underpin the delivery of a prospective national Indigenous housing strategy in accord with CTG and housing policy objectives. The investment plan should identify the commitments by all governments to Indigenous housing support. Its central elements should include:

- An effective funding and finance model to address unmet Indigenous housing need, and
- A fit-for-purpose operating subsidy model for ICCHOs to ensure their growth and business viability and to enable them to achieve effective and sustainable tenancy management across different locations.

5. Housing tenure choices

- **Traditional policies supporting home ownership for Indigenous Australians are likely to have only limited impact on improving Indigenous housing choices because of an increasingly segregated housing tenure system, the continuing barriers faced by Indigenous households in accessing market-based housing, and the unique housing situation across remote parts of Australia.**
- **Policy options that aim to improve housing choices and tenure pathways for Indigenous households need to be tailored to the economic and social circumstances of different places, and to reflect cultural norms and preferences. Indigenous aspirations for tenure security, tenure succession and protection of collectively owned land are key priorities to be respected.**
- **Emerging innovative and hybrid tenure options such as shared equity, rent-to-buy and community land trusts can offer benefits that align with Indigenous aspirations for greater control of their own housing and can be designed to enable the protection of collective land tenure.**
- **Alongside Indigenous Business Australia, community-controlled organisations could play a larger role in providing housing options for Indigenous households beyond conventional home ownership. This will require enabling policies, funding and regulatory adjustment to allow ICCHOs that aspire to do so to broaden their services beyond social housing. Such a direction also has the potential to support ICCHO business diversification and organisational viability.**

In this chapter, we briefly examine the Indigenous housing system through the lens of housing tenure and tenure security and discuss the distinctive constraints and barriers that Indigenous households face when choosing, or moving between, tenures in varying geographic contexts. Using information provided by our interviewees about how tenure choice is being, or could be, promoted for Indigenous households, the chapter also highlights established, emerging and potential options for supporting greater tenure choice and housing self-determination among Indigenous households.

5.1 Context

5.1.1 Housing tenure and tenure security – a short recap

Our companion research report Moskos, Milligan et al. (2025: 39–42; 50–67) described the distinctive housing tenure patterns of Indigenous Australians. To recap, overall rates of home ownership, while growing steadily, are significantly lower than for non-Indigenous Australians. Consequently, rates of renting among Indigenous households are comparatively high. Many households renting privately experience high rates of rental stress and/or consistently report experiences of discrimination and tenure insecurity. Indigenous households are overrepresented in social housing and in remote communities where housing markets do not exist and residents have little choice of tenure. Moreover, overcrowding and inadequate housing typify social housing conditions in many remote areas.

Nevertheless, as argued in Chapter 4, most Indigenous housing needs are unlikely to be addressed under present conditions and policies in the private market via either home purchase or private renting. This means Indigenous households will continue to rely heavily on social housing. To address the lack of housing choice for many Indigenous households – as well as the financial implications for government of that cohort's long-term reliance on social housing – a future Indigenous housing strategy should give priority to improving tenure choice and pathways.

5.1.2 Defining tenure and security of tenure for Indigenous housing

Tenure and, particularly, security of tenure play critical roles in the social determinants of health and wealth of Indigenous households (Arabena, Holland et al. 2020). Secure tenure enables households to invest more in their communities, improves health outcomes, makes home finance accessible and enables rights to adequate housing and infrastructure (Van Gelder 2010).

Considered in relation to Indigenous housing, tenure is both a legal and conceptual construct. Three categories are identified in the literature:

- Legal tenure: where, under the Torrens title system, there are both individual and non-individual forms of ownership including Aboriginal Land Council-owned land, or Trust-owned land (as applies variously in New South Wales, Queensland, South Australia, Tasmania and the Northern Territory).
- Perceived tenure: where there are limited threats of eviction or displacement and there is a long, often inter-generational relationship to a home or community, tenure is perceived by the tenant or is practically fixed rather than contingent.
- De facto tenure: this is based on the level of actual control of the land, irrespective of the legal relationship in which the land is held (Van Gelder 2010).

The prevailing form of tenure in the Australian legal context is individual home ownership under a Torrens land titling system or a strata title scheme. This is not because individual title affords added legal protections compared to other forms of title including communal title, but because it can attract mortgage finance and allow the home to act as a marketised asset and wealth creation vehicle. Outside of compulsory acquisition or mortgage default, security of tenure is guaranteed and legally protected on either communally or individually titled land.

Both perceived and de facto forms of secure tenure are most prevalent outside the mainstream markets that operate in urban or regional places. In these forms of housing tenure, security of tenure is less contingent on the legal relationship to place and more reliant on social and cultural factors.

When we talk about our ownership ... even from mission time is that particular families over the generation have lived in that one particular area, in that one particular plot of land, since the mission. (Int. 40 other informant)

In these circumstances, a community-controlled organisation – operating as an intermediary between the tenant and the land holder (which is often government) – is often critical to providing a level of protection and security for the tenant.

5.2 Constraints and limitations on home ownership

Home ownership has long been considered the primary long-term goal for those on their housing pathway and a key policy focus nationally.³¹ The Australian housing system has historically structured housing tenure pathways as linear, where people notionally move from social housing or private rentals to home ownership. Over the last 20 years, however, less direct support for home buyers and a decline in public and social housing relative to the population have meant that pathways toward home ownership are no longer accessible to many people.

The security and economic empowerment afforded by home ownership – the ability to hold and build wealth across generations, to be economically self-determined, the wellbeing and health benefits associated with stable housing, and the safety and security afforded by this form of tenure in the Australian legal context – continue to make it a preferred tenure, including among Indigenous households.

Yet equitable access to home ownership is not mandated by government, nor is it considered a legal right. Access to the benefits afforded by home ownership is limited to those who are either the beneficiaries of inherited property/resources or are eligible for home loans because they meet certain lending criteria and have ongoing secure employment. While individual titled home ownership will continue to play a significant role in the Indigenous housing landscape, particularly in urban and regional locations, to focus narrowly on this form of tenure is to overlook its limits in delivering a holistic approach to housing and home for Indigenous people, including the ability of Indigenous households to be self-determined in their housing choice across a variety of income cohorts. As one respondent noted:

There should be choice, that people have a choice, and they have an option that they could be supported to move to be self-determining. Like I want to be able to buy my own house, I want to be able to move into home ownership. I want to be able to, you know, I've now got a job, but I still want an affordable option, because my income doesn't allow me to be in the private rental market, wherever it might be. (Int. 30 government)

³¹ The stage 1 Inquiry report provides further discussion on home ownership assistance policies and the barriers Indigenous people face to access mainstream programs (Moskos, Milligan et al. 2025: 28–29).

With an ever more segregated housing tenure system, a progression toward more secure forms of tenure is becoming increasingly difficult for Australians on modest or fixed incomes. Tenants of public and community housing, while enjoying some security of tenure, are less likely than ever to be able to afford to buy a home. Moreover in some jurisdictions, their current tenure is contingent on policy settings and regulations concerning their eligibility to remain in social housing. Various social housing tenancy management policies and practices such as eviction actions may also be detrimental to tenant security.

In the private rental sector, the steady rise in rents, which has not been fully offset by increases to rental assistance, is excluding those without family support from saving for a home deposit. While these factors are not dissimilar to the situation in mainstream Australia, there are compounding economic, demographic and cultural factors for Indigenous households (Pawson, Milligan et al. 2025).

5.2.1 Land tenure barriers

Land tenure arrangements play a critical role in the realisation of housing and home ownership. The various land tenure arrangements in operation across Australia are discussed in our first Inquiry report (Moskos, Milligan et al. 2025: 42-43).

The pursuit of home ownership in remote Indigenous communities presents distinct challenges that extend beyond the typical market forces at play in more populated areas. Mainstream banking and financial institutions typically operate on the premise that housing is a marketable commodity with the potential for resale and wealth creation. The absence of a secondary market in many remote locations presents too great a risk for traditional lenders. Eligibility for loans relies on individual titled land that can operate as a liquid asset – mobile in the legal sense and tradeable on an open market. The absence of a secondary re-sale market and land titles that cannot be dislocated from their social and cultural context represent barriers to traditional lenders. There is currently little literacy in the finance sector to accommodate these nuances. The realisation of self-determined housing in remote locations is thus substantially curtailed by a finance sector suited to individual land tenure and commodified housing.

The land thing will always be problematic for us, because we just don't have a market.
(Int. 40 other informant)

The long-term under-funding of repair and maintenance services and the high recurrent costs of owning in remote locations also make much remote housing an unappealing investment for prospective purchasers.

Barriers to realising the potential of the Indigenous land estate are important factors in some urban and regional contexts as well. In NSW, for example, Local Aboriginal Land Councils (LALCs) face well documented barriers in realising the potential of their land assets (Behrendt 2011; Norman 2017). The slow processing of land claims under the NSW Aboriginal Land Rights Act (1983) has led to a backlog of over 35,000 land claims, limiting the viability of the sector (Norman 2015). Documented racism and discrimination in the planning system experienced by the LALCs further limit development potential. Recent innovations aimed at improving development pathways for the LALCs are proving ineffective, exposing them to greater cost burdens and barriers in developing their land assets for housing (Cansdale, Murray et al. 2025).

5.3 Opportunities to diversify Indigenous housing tenures

With security of tenure and family succession being significant concerns for Indigenous households, options that promote long-term security and self-determination are key. This may not always mean home ownership in the conventional sense. It is necessary to align policy with secure housing from Indigenous perspectives.

In the interviews for this research, we discussed with ICCHOs and policymakers existing and potential opportunities and appetite for encouraging more flexible housing models where greater security of tenure and housing choice might be achievable outside current market-based solutions. Table 4 provides a summary of the broad types of initiatives that were identified. It provides a brief conspectus of views we heard on their applicability and likely pros and cons.

While some of these initiatives are not widely available at present, there was strong recognition of their potential in places and organisations where land or financial resources were available to communities.

[Community Land Trusts] could be a really interesting model for PBCs [Native Title Prescribed Body Corporates] to look at. They would have land assets and funding available ... It just seems to me that when there's [Indigenous organisations] sitting there with these significant royalties, they have to use it for charitable purposes, so they're looking for projects that are communal in nature. (Int. 10 other informant)

In Chapter 4, we noted the valuable long-standing function of IBA (and ATSIC before it) and some state governments in providing tailored home lending support to Indigenous home buyers. Such specialist lending services should be retained and could be expanded – for example, IBA is now offering a shared equity product and is planning to expand its lending program.

Beyond these agencies, there is a potential for more ICCHOs and Land Councils to play a role in fostering housing tenure innovation and supporting their residents or members to own or manage their own homes. As Table 4 shows, some are already leading the way.³² This could include offering new housing products such as rent-to-buy, developing land for mixed tenure housing (and on-selling some to their members) or supporting a community land trust to develop. This direction also has the potential to support ICCHO business diversification and organisational viability, as discussed in Chapter 3.

³² A contemporaneous study of New Zealand Māori housing providers shows that they are increasingly developing their housing services along these lines (Lawson, Davies et al. 2026).

Table 4: Tailored home ownership support schemes with potential applicability for Indigenous households

Scheme	Applicability	Pros and cons (Individuals/system)	Examples (not exhaustive)
Targeted home buyer support Tailored lending and deposit support, support with mortgage insurance	New households Renters with improving incomes	Tailored product and proactive support for home buyers via culturally appropriate intermediary Supplementary to mainstream home buyer support programs Established success with potential to expand (see Chapter 4)	IBA AHO NSW Keystart WA Homestart SA
Shared equity Resident shares purchase with ICCHO, CHP or government equity partner	New households Social housing tenants with improving incomes	Staircasing to home ownership If offered by an ICCHO or Land Council can release equity for other housing investment Reduces reliance on social housing	IBA Keystart WA
Long-term land leasing (e.g. 99 years) Purchasers enabled to build on leased land for an annual rent	Households living on communal title lands	Can address home ownership aspirations in remote communities No prospect of wealth benefits for owners Complexity of application process limits take-up Restrictions on resale limit market In remote areas, costs to householders of taking on maintenance, insurance, rates and land lease fees may be prohibitive unless there is further support	Qld Deed-of-Grant-in-Trust (DOGIT) communities Wreck Bay – leases from the Commonwealth NT – leases from traditional owners
Rent-to-Buy Tenants gradually purchase their home from an ICCHO, CHP or government partner through payments additional to rent	Social housing tenants with improving incomes	Staircasing to home ownership and potential to revert to renting if circumstances deteriorate Where offered by a social housing provider, releases equity for reinvestment in social housing	AHV NSW Land Councils Palm Island, Qld
Community Land Trust (CLT) Not-for-profit stewardship of locally designed housing and community benefit on unalienable land facilitated via a ground lease	Households living on communal title lands	Community-led model in keeping with self-determination Community governance offers potential for ongoing support to residents CLTs can offer a range of tenures, including shared equity and staircasing where required Opportunity for local input into housing design Places can be inherited or on-sold Cultural fit with land held in collective ownership and protection affordability Planning and site infrastructure are cost barriers for many sites – will require government funding (See Crabtree, Moore et al. 2015)	Startups in Blue Mountains and Bellingen shires in NSW involving Indigenous households Wilya Junta, NT

Table 4 (continued): Tailored home ownership support schemes with potential applicability for Indigenous households

Scheme	Applicability	Pros and cons (Individuals/system)	Examples (not exhaustive)
Individual home ownership through conversion of native title to freehold title	Moderate income households in remote communities	Supports home ownership aspirations in remote communities but at cost of long-term collective ownership and protection of land Only first occupant must be Indigenous Has had limited uptake due to lack of support from land (DOGIT) trustees	Qld
Cross subsidy from mixed tenure development Land Council or ICCHO redevelops own land for profitable sale of a portion of houses and retention of others	Moderate income households/ members can achieve ownership	Helps meet diversity of member needs High risk development phase Planning and site infrastructure cost barriers for many sites	Yumba Meta, Qld NSW Aboriginal Land Councils
Repayable concessional construction loans	Mixed tenure developments by ICCHOs for community members	Enabling financing of new supply and/or redevelopment on Indigenous owned land to support the potential for ICCHOs to offer home ownership A revolving fund limits costs to government	IBA

Source: Compiled by the authors from interviews and documents.

5.4 Summary

There is strong evidence that all forms of mainstream housing tenures and related policies, and housing management and financing arrangements, are not addressing the depth of Indigenous housing need or meeting Indigenous aspirations concerning home. Barriers to secure forms of tenure are acute in both regional and urban contexts, where the greatest cohort of Indigenous households with unmet needs reside, and in remote locations, particularly but not solely on communally titled land.

Our investigation of tenure choices and pathways, while necessarily limited, highlights existing forms of hybrid tenure and potential opportunities and appetite for more flexible community-controlled housing models (beyond social or affordable rental) where greater security of tenure and housing choice might be achievable outside current market-based solutions. Models such as community land trusts, with their demonstrated applicability on communally owned land (Crabtree, Moore et al. 2015), could with appropriate financial and non-financial support enable greater housing choice and security of tenure across a broader range of tenures, family types and geographic locations.

Hybrid community-controlled housing models have the added value of being responsive to the social and cultural dimensions of home, connections to Country and community, and the need for housing co-located with health, education and employment opportunities to meet the broad spectrum of needs of Indigenous households (Wensing and Taylor 2012; Crabtree, Moore et al. 2015; Arabena, Holland et al. 2020). Expanding the ability of Indigenous households to move to more secure forms of tenure beyond market-based home ownership would improve housing choice and community development. Realising self-determined housing choice and security of tenure requires community-controlled organisations to be at the forefront of housing provision. Policy, funding and regulatory settings applying to ICCHOs should be calibrated to enable them to offer a wider variety of housing services beyond social housing and to promote tenure choice.

Many of the issues related to tenure choice and security are not specific to Indigenous households but are endemic in the Australian housing system. Therefore, as well as culturally informed approaches to improving the tenure options for Indigenous households, systemic housing policy reforms that aim to improve housing affordability and tenure security will also benefit them.

6. Conclusion

6.1 Outcomes of the stage two research

Drawing from empirical evidence arising from eight in-depth thematic case studies, this report:

- provides a detailed examination of Indigenous housing system governance and regulation (Chapter 2)
- identifies what is needed to sustain and grow the ICCH sector (Chapter 3)
- examines Indigenous housing funding and finance arrangements (Chapter 4)
- explores tenure choices including pathways to Indigenous home ownership (Chapter 5).

This final chapter presents the overall findings from the case study research and outlines the work that will be carried out during the third and final stage of the Inquiry.

6.1.1 Addressing the Inquiry research questions

Further to the findings arising from the stage one research activities (see Moskos, Milligan et al. 2025), the empirical case studies generated additional evidence to address three of the overarching research questions posed by the Inquiry (IRQ1, IRQ2 and IRQ3). A brief discussion of the key findings and policy implications relating to each of these research questions is presented below.

The final phase of the Inquiry (see Section 6.2) will integrate the findings from the stage one and two research to address these research questions and outline a long-term vision for sustainable and effective Indigenous housing (IRQ4).

IRQ1: What reforms are required for existing governance and regulatory arrangements to improve housing outcomes for Indigenous Australians, and according to what principles?

Current arrangements for the governance of Indigenous housing are complex, diverse and poorly coordinated. Responsibility for housing is spread across Commonwealth, state and territory government agencies and departments with varying legislative and institutional arrangements in operation. This contributes to poor accountability and transparency regarding funding agreements and targets in the housing policy domain.

Since 2020, Indigenous housing has been a key policy area within the CTG agreement. Alongside the setting of dedicated targets for Indigenous housing and broader priority reforms, the Australian Government has resourced NATSIHA and instituted the HPP to guide Indigenous housing policymaking.

A comprehensive national strategy for Indigenous housing is required to align governance mechanisms and policies across all levels of government and to promote greater accountability to Indigenous communities. Indigenous-led governance and policy models can offer valuable insights for the development of such a strategy.

The strategy should be independent of other current housing strategies and cover the full housing policy spectrum. To ensure its success, a long-term strategic approach is needed that is based on firm policy and cultural principles. Moreover, a future Indigenous housing strategy requires strong support from Indigenous leaders and government, with clearly defined roles and responsibilities for all parties.

Housing regulation falls under the auspices of the NRSCH (or similar state-based schemes) and covers both Indigenous and non-Indigenous housing provision. To obtain most forms of government housing funding, non-government housing organisations must register under these schemes. The number of ICCHOs with formal registration is increasing; this can bring benefits such as strengthened governance, internal capacity and growth, as well as access to funding.

Many housing providers, however, are still unregistered, in large part due to regulatory burdens and extensive compliance requirements. Improvements are needed to the current regulation system to reduce these burdens and better support ICCHOs to achieve and maintain registration.

Greater flexibility and cultural adaptation of mainstream regulatory schemes is also vital to respond appropriately to the complexity and diversity of the ICCH sector (especially for remote-located service providers), and to encourage the development of innovative options that go beyond social housing.

IRQ2: How can self-determination be better supported in Indigenous housing policy and provision?

Some progress has been made in recent years toward greater self-determination in Indigenous housing policy and provision. Central to this are the CTG Priority Reforms and the formation of the HPP. While the latter is a positive step in building a platform for enhanced self-determination in Indigenous housing, our research supports the Productivity Commission's inaugural CTG review (Productivity Commission 2024) and the recent *Closing the Gap Independent Aboriginal and Torres Strait Islander Led Review* (Jumbunna Institute for Indigenous Education and Research 2025), which argue that there is little evidence to date that significant shared decision-making is occurring and that government 'business as usual' ways of working persist.

To satisfy all the elements of a strong partnership model as stipulated in the CTG agreement, the HPP requires sustained investment in its ongoing development and operation, and governments (at all levels) must respect its processes and recommendations. Partnership approaches to governance can also be better supported by embedding Indigenous leadership and expertise within government housing agencies.

Self-determination principles are also being implemented across Australia through the establishment of local decision-making mechanisms involving state or territory government agencies, local governments, Indigenous land councils, Indigenous community-controlled organisations, and traditional owners.

These mechanisms can enable Indigenous communities to have a direct say in the design and delivery of housing services, but it is necessary to formalise these arrangements and truly devolve planning and decision-making in the housing domain. Long-term resourcing, and the clarification of roles and coordination between different decision-making structures, is also needed. Doing so will encourage more Indigenous-led place-based responses across the housing continuum and promote improved housing outcomes. So far, however, there is little evidence of devolution of planning and decision-making in the housing domain. Further investigation of these mechanisms is needed.

The establishment of housing peak bodies representing the interests of ICCHOs has been a long-overdue institutional development in the housing sector. Housing peak bodies are now operating nationally and in some lower-level jurisdictions. They serve a key role as leaders and advocates for the ICCH sector. A critical strategy for building the sector's capacity and facilitating self-determination in housing policy and provision is to strengthen existing peak bodies and the larger network, including through sustained investment.

In addition to peak body representation, our case study research identified several further facilitators that can strengthen and build capacity within the ICCH sector:

- While implementation challenges have been identified, housing transfers play a key role in supporting self-determination and enabling local control over housing decisions.
- Likewise, accessing government funding via formal registration can support the internal capacity, growth and sustainability of ICCHOs.
- Partnerships and collaborations with Indigenous and non-Indigenous organisations allow ICCHOs to develop skills and share resources.
- The ICCH workforce plays a vital role in the sustainability of the sector, but a range of workforce challenges require urgent attention; these include skill shortages, recruitment and retention issues, and a lack of workforce development opportunities.
- The collection of quality data on the ICCH workforce will be essential to inform effective workforce planning.
- Urgent and adequate investment is needed to build and maintain organisational capacity in the sector.

IRQ3: How is Indigenous housing best resourced, supplied and managed?

Given that most Indigenous households live in private housing, it should be acknowledged that most funding and finance for Indigenous housing comes through home ownership and private rental markets.

Investment in social housing is primarily provided by the Commonwealth via the NASHH and the HAFFF, the jointly funded Remote Housing Package in the NT and discretionary state-based programs. While Indigenous people are recognised as a priority group in these programs, only the NT has a separate allocation of funding for Indigenous housing.

Because of the lack of identified, needs-based funding, most housing policy reforms at national, state and territory levels have fallen short of Indigenous expectations about an equitable share of resources.

To effectively address Indigenous housing need, it is critical that social housing agreements are reformed to allow for specific funding allocations to Indigenous housing and remote housing outside the NT. Funding models must also be informed by accurate projections of housing need and adjusted to reflect higher costs in regional and remote locations. The lack of security and the short-term nature of housing funding programs is a major barrier to securing the future of the ICCH sector. This needs to be addressed to encourage sustainability, innovation and strategic planning.

In addition to government funding for Indigenous housing, there is some potential to leverage a range of non-government resources. This includes the promotion of culturally appropriate forms of home ownership, the transfer of housing titles to the ICCH sector and the incentivisation of private financing arrangements where these are appropriate and cost-effective. For remote Indigenous housing, partnership agreements with Indigenous land councils offer potential for leveraging resources and promoting self-determination. None of these approaches, however, offer a long-term or substantial way of financing Indigenous housing.

A national Indigenous housing investment plan is required to underpin a national Indigenous housing strategy. Such an investment plan should be long-term in nature and be designed to optimise self-determination. Federal, state and territory governments need to commit adequate and appropriate funding to address unmet Indigenous housing needs and to ensure the future viability and growth of the Indigenous community-controlled sector.

Our case study research highlighted the diverse range of organisational models that supply and manage housing for Indigenous residents. This diversity is beneficial, given the wide range of contexts and needs across the nation. In response to the considerable challenges ICCHOs face in providing effective housing support, several strategies were identified to support the sustainability and growth of the sector. These include ICCHOs partnering with mainstream CHPs and private developers to access government funding, and ICCHOs collaborating with other housing organisations to share resources and obtain property management or back-office services. The diversification of service and housing offerings was a further strategy used to access additional forms of funding.

If the ICCH sector is to be strong and sustainable into the future, however, further policies, programs and funding are required. These approaches include subsidies that adequately fund the gap between rental income and operating costs, housing transfers (preferably with title) at sufficient scale, and targets or tied funding for new and upgraded Indigenous housing.

Funding and regulatory settings need to recognise and encourage more diverse Indigenous-controlled business models such as regional management services, multi-functional service providers and specialised asset management agencies.

Dedicated resourcing of capacity building is also needed for the sector, including support to achieve NRSCH registration and compliance, and investment in leadership and broader workforce development.

6.2 National Indigenous housing governance and resourcing framework

The final phase of the Inquiry research program will be the development of a national Indigenous housing governance and resourcing framework. This will draw upon the research findings from stages one and two of the Inquiry and be informed by discussions held with the IAC and the Inquiry Panel. The framework will be outlined in a third and final Inquiry report.

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Appendix 1: Indigenous Advisory Committee

Members

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

Ms Casey Da Silva, Executive Director Policy, Programs and Partnerships, 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 Trust

Ms Skye Thompson, Chief Executive Officer, Aboriginal Housing Northern Territory (to January 2025)

Ms Leeanne Caton, Chief Executive Officer, Aboriginal Housing Northern Territory (since January 2025)

Mr Eddie Fry, Chair, Indigenous Business Australia (2023/24)

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

Ms Tina Ugle, Chief Executive Officer, Noongar Mia Mia

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

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

Terms of reference

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 the 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 the light of the research outcomes, advise on priorities for the reform of the Indigenous housing system.

Appendix 2: Research design and case studies

Figure A1: Inquiry research program design

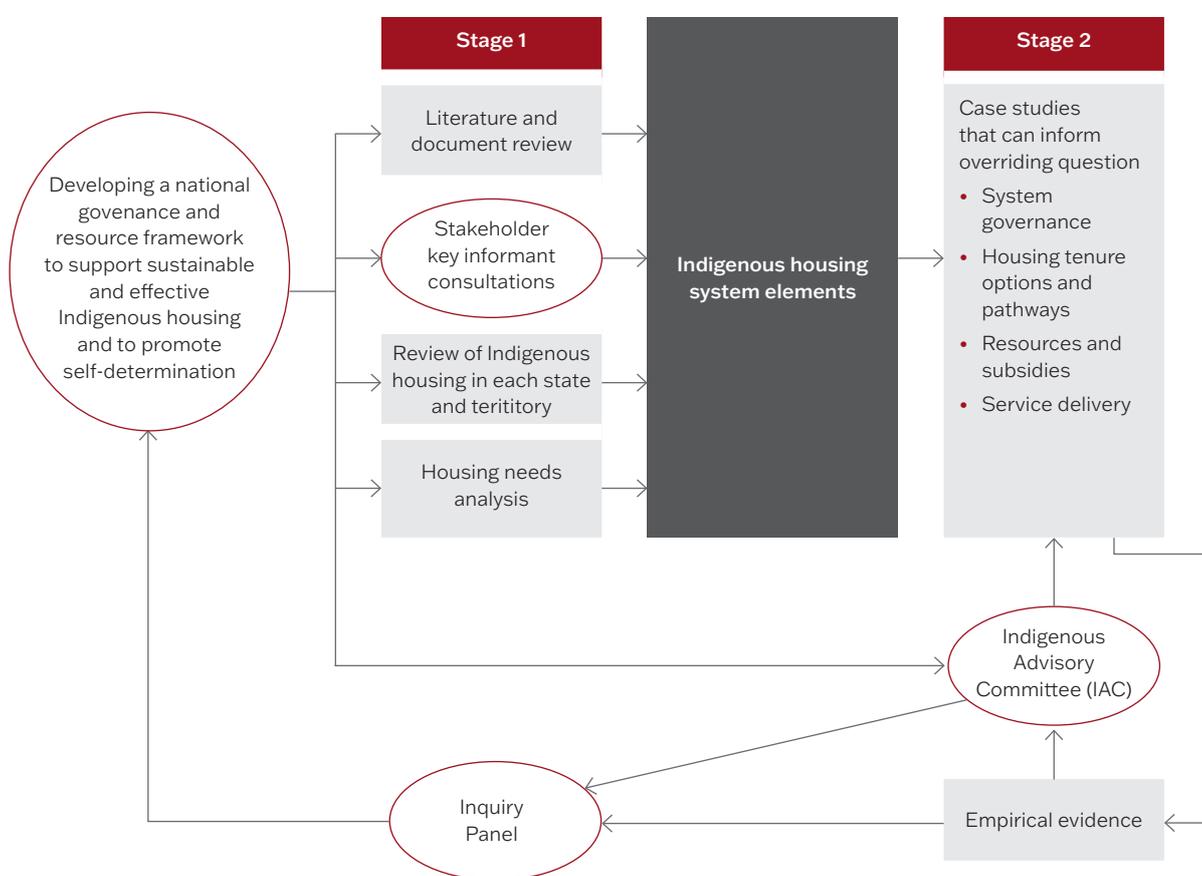


Table A1: Case study themes and questions

Element	Case Study Number and Theme	Questions
System governance	CS1. System architecture	<ul style="list-style-type: none"> • What governance, legislated and institutional models are in place, and what have been their strengths and weaknesses? • What are the principles and options for appropriate regulation of the ICCH sector? • What can be learnt about Indigenous-controlled governance in other countries?
Housing choice	CS2. Pathways to home ownership	<ul style="list-style-type: none"> • How have we tried to increase options for housing tenure choice and what have we learnt? • What are the barriers and opportunities for Indigenous home ownership in different geographic contexts, land ownership arrangements, cohorts? • What is needed to expand opportunities for Indigenous home ownership in different contexts?
Resources and subsidies	CS3. Sector growth	<ul style="list-style-type: none"> • What are the options, benefits and issues associated with transferring social housing management or ownership to the Indigenous-controlled sector?
	CS4. Funding and financing	<ul style="list-style-type: none"> • What funding and finance models work best for Indigenous housing, where and why? • What is the potential for leveraging non-government resources? • What is the role of CRA as an operating subsidy to underpin sustainability for Indigenous housing, e.g. rent setting and optimisation?
Service delivery	CS5. Organisational models for managing Indigenous housing	<ul style="list-style-type: none"> • What are the roles and functions of different levels of government, ICCHOs and the mainstream housing sector in the management of Indigenous housing? • What are the different organisational models for management of Indigenous housing service delivery? What are the strengths and weakness of different models? • What are the challenges and barriers to ICCOs' housing management currently? • What is required to overcome these? • What are the strategies and opportunities for building sector capacity in property and tenancy management?
	CS6. Capacity building	<ul style="list-style-type: none"> • How have capacity building initiatives contributed to the ICCH 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	<ul style="list-style-type: none"> • How is self-determination in housing policymaking being practised and how can it be enhanced?
	CS8. Regional and Local Decision Making	<ul style="list-style-type: none"> • How are regional and local decision-making processes for housing provision being designed and implemented?

Source: Authors

Appendix 3: Intentions of selected housing partnership models

The objectives underlying the two policy partnership models discussed in Chapter 2 are set out in full below to illustrate and enable comparison of the scope, intent and focus of those mechanisms.

A3.1 The Housing Policy Partnership

The objectives of the 2022 HPP are to:

1. establish a joined-up partnership approach between all governments and Aboriginal and Torres Strait Islander community representatives to address and improve housing outcomes of Aboriginal and Torres Strait Islander people.
2. give a focus to the Priority Reforms in the National Agreement [for CTG], and how they can be harnessed to make the changes needed to ensure that Aboriginal and Torres Strait Islander people secure appropriate, affordable housing that is aligned with their aspirations, priorities and need.
3. identify specific reforms to increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized and affordable housing, to enable improved life outcomes across areas such as employment, health, education and connection to community and 'country'.
4. identify opportunities to work more effectively across and within governments, the Coalition of Peaks and housing organisations, particularly Aboriginal Community-Controlled Organisations to reduce service gaps and duplication and improve outcomes under the National Agreement.
5. support efforts to implement the National Agreement, including meeting targets for the Priority Reform areas and socioeconomic outcomes.
6. ensure policy is informed by a community and sector led model that acknowledges and supports Aboriginal and Torres Strait Islander community-led outcomes on CTG, through a housing lens.
7. enable Aboriginal and Torres Strait Islander representatives, communities, and organisations to negotiate and implement agreements with governments to implement all Priority Reforms, and specific and place-based policy strategies to support the National Agreement.

(DSS 2025)

A3.2 The Joint Steering Committee for Remote Housing Northern Territory Partnership Agreement

The objectives of the 2024 JSC-RHNT Partnership Agreement are:

1. Provide a flexible partnership framework for joint design, planning, decision-making, implementation, monitoring, evaluation, reporting and accountability of the remote housing system consistent with the strong partnership elements described in the National Agreement [the Ten-Year Northern Territory Remote Housing Agreement 2024-34];
2. Halve overcrowding through the delivery of new housing and improve existing housing in the remote housing system over 10 years;
3. Achieve better housing outcomes for homeland residents;
4. Improve the standard of housing, essential services (such as power, water, wastewater and solid waste management), and the delivery and management of these services in the remote housing system;
5. Build sustainable housing that is designed to meet the challenges of climate change and is culturally appropriate;
6. Build a system of housing delivery that is based upon the principle of Aboriginal self-determination beginning with their full involvement, engagement and autonomy in the development and implementation of policies and programs;
7. Build capacity in Aboriginal organisations such that they have the data and information to determine how and when they may wish to transition elements of the current remote housing system to a community controlled model;
8. Support the development and implementation of training and accreditation for Aboriginal people to work in the construction and management of housing and essential services and infrastructure; and
9. Support the development of the Aboriginal-owned housing construction sector.

(JSC-RHNT 2024: 2.1)

Appendix 4: Examples of Local Decision Making involving housing

	Murdi Paaki Regional Aboriginal Housing Leadership Assembly	Groote Archipelago Local Decision Making Agreement and Housing
Location	Covering sixteen remote communities in Far Western NSW.	Groote Archipelago, NT.
History and Context	<p>Far Western NSW was the site for a Local Decision Making (LDM) initiative under the NSW Government's 2011 plan to support local decision-making to ensure Aboriginal communities in NSW had a voice in determining what services were delivered to their communities and how they were delivered. The Murdi Paaki Regional Assembly (MPRA), an existing peak body initially established in 1990 under the auspices of ATSIC and reconstituted in 2004, represented the community in negotiations with government to form the alliance.</p> <p>In 2018, within the framework of LDM, the Murdi Paaki Social Housing Agreement was signed. Under the agreement, a Regional Aboriginal Housing Leadership Assembly (MPRAHLA) was established and \$15 million in funding was earmarked to address housing issues in the region. This funding was what remained of NSW's allocation under the 2008–2018 National Partnership Agreement on Remote Indigenous Housing (NPARIH). The agreement was subsequently extended to 30 June 2028.</p>	<p>Local Decision Making (LDM) is a NT Government 10-year plan to assist the transition of government services and programs to Aboriginal community control.</p> <p>Under the LDM framework, the 2018 Groote Archipelago (GA) Local Decision Making Agreement is an agreement between the NT Government and the Anindilyakwa Land Council (ALC). It identifies services to be transferred from the NT Government to community organisations in the short, medium and long term.</p> <p>The primary intended outcome of the GA LDM agreement related to housing is 'to establish a single, sustainable, diverse and culturally appropriate community housing system across all towns and satellite communities in the Groote Archipelago that the Anindilyakwa people control and take responsibility for.' This would combine the management of housing at remote communities and homelands in the Groote Archipelago.</p>
Governance	MPRAHLA is a joint decision-making body reporting to the Minister for Aboriginal Affairs and the chairperson of the MPRA. Government agency members include central agencies, Homes NSW and the AHO. An equal number of community delegates are appointed by the MPRA and there is a non-voting independent chairperson appointed by the minister in consultation with the MPRA chair.	<p>The parties to the LDM agreement are the NT Government and the ALC. The ALC is also a member of the Joint Steering Committee for Remote Housing NT (JSC-RHNT). Housing is an agreed priority under the LDM Agreement which, along with the participation of the ALC on the JSC-RHNT, has given the ALC and the Anindilyakwa Housing Aboriginal Corporation (AHAC) leverage in negotiations with the NT Government regarding the transition of services. The ALC, with input from AHAC, determined where investment was directed in the Groote Archipelago under the Homelands Housing and Infrastructure Program.</p> <p>With respect to housing, the agreement is supported by a Housing Master Plan and a 5-year Housing Implementation Plan that commenced in 2019.</p>

	Murdi Paaki Regional Aboriginal Housing Leadership Assembly	Groote Archipelago Local Decision Making Agreement and Housing
Actions	<p>The MPRAHLA has been centrally involved in decision-making about the use of the funds earmarked for housing in the region. It has used the opportunity to review social housing provision and to establish a plan for future provision across the region (the Murdi Paaki Regional Housing and Environmental Health Plan). Training and capacity-building plans have also been developed.</p> <p>Practical decisions about commissioning housing works have also been made through the MPRAHLA, leading to a marked improvement in the quality of work.</p> <p>As a result of the business case put to the NSW Government, the region will receive additional funding of \$97.1 million over the period 2024–2031. Of this, \$85.2 million is earmarked for repairs and maintenance to about 966 AHO-owned and community-owned properties; and \$11.9 million for training and Aboriginal employment.</p> <p>Source: O'Bryan and Markham (2023), AHO verbal advice.</p>	<p>The ALC facilitated the establishment of AHAC in 2018 with the aim of 'enabling decision-making by Anindilyakwa people in respect of the ownership, location, type and occupation of community housing across the Groote Archipelago and to take responsibility for tenancy management, repairs and maintenance and capital upgrades of this housing over time.' AHAC is a registered Tier 2 CHP under the NRSCH. It is progressively assuming responsibility for the ownership and/or management of social (public and community) housing under the agreement where this is agreed between the parties.</p> <p>The NT Government contributes funding from relevant housing programs and the ALC invests a share of its mining royalties in the provision of housing and in capacity building.</p> <p>Source: NT Government and Anindilyakwa Land Council (2018; 2019)</p>

Appendix 5: Examples of housing policy co-design

A5.1 Queensland: ‘Our Place: A First Nations Housing and Homelessness Roadmap to 2031’

Indigenous-specific housing plans have been in place in QLD since 2019. The first, ‘Working Together for a Better Housing Future: Aboriginal and Torres Strait Islander Housing Action Plan 2019–2023’, was developed following extensive consultations undertaken by the then First Nations Housing Adviser Mick Gooda. The Action Plan reflected a departure from the QLD Government’s previous approach, which had promoted undifferentiated policy and service delivery for Indigenous housing for 20 years.

One of the priorities of the new plan was the creation of an Indigenous housing peak body. This led to the 2021 establishment and funding of Aboriginal and Torres Strait Islander Housing Queensland (ATSIHQ).

The QLD Government then worked with ATSIHQ on the co-design of ‘Our Place: A First Nations Housing and Homelessness Action Plan 2024–2027’. This was accompanied by ‘Our Place: A First Nations Housing and Homelessness Roadmap 2031’ (Queensland Government 2024a, 2024b). Their development was informed by consultation with Indigenous organisations and Indigenous people’s lived experiences.

Under the principle of enhancing self-determination, the Action Plan identifies priority areas as partnerships and sharing of responsibility; growing a viable and sustainable community-controlled housing sector; a reliable and culturally safe service and support system; culturally responsive supply solutions; and private market pathways. The Action Plan is underpinned by a \$61 million investment over four years. There is a further commitment to build 1200 social housing dwellings in partnership with Aboriginal and Torres Strait Islander councils over 20 years (Queensland Government 2024b).

A shared decision-making body, the Queensland First Nations Housing and Homelessness Partnership (QFNHHP) will oversee delivery of the plan. The QFNHHP will be jointly chaired by the respective CEOs of the Department of Housing and ATSIHQ, and will comprise 10 members with a majority of First Nations members.

The role of the QFNHHP is to:

- develop a Partnership Agreement between the QLD Government, ATSIHQ and sector partners to define roles, objectives, scope of shared decision-making and agreed ways of working
- shape policy recommendations and investment decisions relating to First Nations Housing and Homelessness reforms
- inform QLD’s participation in the CTG HPP, and
- provide direction and guidance on implementation, monitoring and evaluation of the Our Place Action Plan (Queensland Government 2024c).

While the partnership is only just beginning, the QLD Government is committed to a shared decision-making structure and has a forward commitment to Indigenous housing plans through until 2031, backed by significant financial investment. Government and community informants articulated confidence in continued commitment to these directions by the newly elected state government.

A5.2 The Victorian Aboriginal Housing and Homelessness Framework – community-led policymaking

In 2019 the Victorian Government funded the largest Indigenous housing provider, AHV, to lead development by the Victorian Aboriginal community of the Aboriginal Housing and Homelessness Framework. Titled 'Manana woorn-tyeen maar-takoort', which translates to 'Every Aboriginal Person has a Home' in the Gunditjmara dialects, the resulting document provides an overarching rights-based framework and a 20-year agenda for action to address unmet Aboriginal housing needs in Victoria. It aims to contribute to self-determination through the elimination of homelessness and housing poverty, expanding tenure choices and tenure pathways, leveraging housing-related employment and business opportunities for Aboriginal people, and strengthening an independent Aboriginal housing sector (AHV 2020).

In recognition of self-determination principles, the framework was developed by the Victorian Aboriginal community in partnership with government officials, whose initial roles were to provide guidance and direction. In the absence of an Aboriginal housing peak body in Victoria, the leadership role and authority for the development of the strategy was given to AHV, an independent Aboriginal-controlled community housing organisation. Further impetus and influence derived from the wider Aboriginal policy context, especially Victoria's 2018 commitment to and commencement of treaty negotiations with Aboriginal Victorians (The Advancing Treaty Negotiation Process with Aboriginal Victorians Act 2018).

At the time of writing, this community-driven blueprint for transforming housing provision for Aboriginal Victorians over a 20-year timeframe has gained legitimacy and momentum from its development process and support for its underlying principles and priority actions. It offers a strong template for both policymakers and for the Aboriginal community's own plans and actions. The partnership with Victorian housing policymakers has helped to build capability and cultural awareness within government. It was also bolstered by the Victorian Government's commitment to provide 10 per cent of funds (1200 homes) for Indigenous housing under its \$5.3 billion 'Big Housing Build' program (Government of Victoria 2020).

The AHV and the Victorian Aboriginal community continue to advocate strongly for the framework's adoption and progressive implementation, including work on a model governing the implementation and further development of an accountability regime applicable to all parties in government and in the Aboriginal community-controlled sector. Advocacy and work in government on trying to achieve further specific government undertakings with stipulated resource allocations via the state's annual budget is underway. While government endorsement and adequate investment is by no means certain, the framework builds a strong evidence-based case for ongoing Aboriginal housing policy and service reform in Victoria. It sets out clear community-endorsed principles (see Box A.1) and offers a strategic and comprehensive agenda for reform

Box A1: The principles of the 2020 Victorian Aboriginal Housing and Homelessness Framework

- **Aboriginal self-determination** – housing responses are designed for and delivered by Aboriginal people. Aboriginal people are the arbiters of good practice.
- **Rights based** – Aboriginal people have the right to adequate housing.
- **Housing First** – the housing and homelessness safety net provides Aboriginal clients with dignity, respect and quality of life.
- **Outcome driven** – the critical mass of Aboriginal people shift from marginal housing to home ownership.
- **Transparency and accountability** – the housing and homelessness system is accountable to the Aboriginal community through transparent, disaggregated public reporting of outcomes for people who seek assistance.
- **Cultural safety and access** – Aboriginal people can access a system which is responsive to their housing needs and understands their connection to land, culture and family networks.
- **Strengths based and people centred** – housing is a platform for other services, building on individuals' community strengths to deliver people-centred outcomes that break the cycle of disadvantage.
- **Capacity** – the Framework builds the capacity of Aboriginal community-controlled organisations to upskill, create critical mass for development and engage in productive partnerships with the mainstream.
- **Economic opportunity and innovation** – the Framework provides structures for development of local enterprises associated with land and culture; builds commercial opportunities; and delivers greater wealth to the community.
- **Culturally safe tenancy management** – housing and tenancy policies support and enable Aboriginal approaches to caring for family.

(AHV 2020: 12)

Appendix 6: Indigenous registered community-controlled housing sector share analysis

This appendix provides a recent estimate of the registered ICCH sector's role in the provision of social housing. The estimate has been derived from two discrete data sources, supplemented where necessary by other information.

The annual Report of Government Service Provision (SCRGSP 2025) is used to establish the total number of social housing tenancies with an Indigenous household member. This was 85,038 nationally in 2024 (see Table A2).

Table A2: Total Indigenous social housing tenancies^a by jurisdiction, 2024

NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
24,645	6,690	21,003	14,013	6,446	1,253	1,201	9,787 ^b	85,038

Source: Steering Committee for the Review of Government Service Provision (2025), Tables 18A.5 – 18A.7, 18A.9.

Notes: ^a Social housing tenancies with at least one Indigenous member. ^b Mainstream community housing tenancies with an Indigenous member are not included in the data for the NT – the missing number is small with minimal implication for the overall picture.

The state-based registrars of community housing record the number of long-term housing tenancies managed by registered ICCHOs. We have used this data to estimate the number of Indigenous social housing tenancies managed by these organisations in the community-controlled sector. Based on 2024 or 2025 data, we estimate that 11,100 tenancies nationally (Table A3) are provided by 85 registered organisations (Table A4). Data definitions and data quality issues are outlined in the notes to each table.

Table A3: Total registered ICCHO-managed social housing tenancies^a 2024/25^b

NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
5,224	1,888	2,659	571	45	0	0	713	11,100 ^c

Sources: NRSCH Register of Providers (online); Registrar of Housing (Victoria), Register of Providers (online) and performance reports³³; WA Community Housing Registrar (online) and ICCHO annual reports; NSW Local Scheme Register of Community Housing Providers (online), NSW Register for Community Housing, Sector Performance Report 2024³⁴; Queensland State Regulatory System for Community Housing and official advice, Queensland.

Notes: ^a Count is of long-term community housing tenancies only to be compatible with RoGS data. Some ICCHOs also manage a small amount of crisis housing, boarding houses, affordable housing or other residential property. An assumption has been made that long-term community housing tenancies managed by ICCHOs have an Indigenous member in their household. ^b Data is for 2024 or 2025 depending on when the relevant jurisdictional registry was last updated. ^c Tenancies managed by one multi-jurisdictional provider have been allocated across jurisdictions in accord with its annual report on tenancies managed by location.

³³ Available at <https://www.vic.gov.au/registered-agency-performance>

³⁴ <https://www.nsw.gov.au/housing-and-construction/social-affordable/housing-providers/rch-resource-library/sector-performance-report-2024>.

Table A4: Number of community housing registered ICCHOs^a, 2024

NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
54	4	20	3	0	0	1	5	85 ^b

Sources: NRSCH Register of Providers; Registrar of Housing Victoria, Register of Providers; WA Community Housing Register of providers; NSW Local Scheme Register of Community Housing Providers; Queensland State Regulatory System for Community Housing.

Notes: ^a Count includes 23 Local Aboriginal Land Councils registered under the NSW Local Scheme of Community Housing Providers and four Queensland Aboriginal and Torres Strait Islander Local Government entities registered under the Queensland State Regulatory System for Community Housing. ^b Total is less than sum of row because one registered provider is registered in three jurisdictions.

Comparing the two data sets shows that the share of long-term Indigenous social housing managed by registered ICCHOs is 13.1 per cent nationally (see Table 1, section 3.2.1). All other identified Indigenous tenancies – 73,938 or 86.9 per cent – are managed either by state housing agencies (84% of these tenancies) or mainstream community housing providers (16%).

The estimated size of the registered ICCH sector in terms of tenancies provides a benchmark for assessing progress against the commitment under the National Agreement on CTG to expand the role of the community-controlled sector. The focus is on registered ICCHOs, as those are the organisations normally eligible for government housing funding and the prospective recipients of future growth opportunities. Tenancies of non-registered Indigenous organisations are not included in the estimate as there is no reliable or consistent data source for them.

Appendix 7: Example of an international housing peak body

A7.1 Aboriginal Housing Management Association of British Columbia

Established in 1996, the AHMA is an independent Aboriginal-governed non-profit organisation and Canada's first Aboriginal peak housing body. It operates in BC's urban areas, where there are 58 Indigenous housing member organisations (housing and service providers) supporting First Peoples who are not living on reserves (AHMA 2024a). This coverage represents about 95 per cent of all urban Indigenous social housing in BC.

Alongside its advocacy for Indigenous housing, AHMA's functions include providing operational support, funds administration and asset management strategies to its provider members. In this respect its functions have some similarities to the AHO (see Section 2.5.1). Importantly, however, it is independent of government. This leads to different challenges, such as negotiating with government for sufficient resourcing to enable the AHMA to meet its responsibilities (Interview AHMA official).

After a decade of gradual devolution of former government responsibilities, the AHMA attained a direct role in the allocation of funding for urban Aboriginal housing to its members from 2012. Under this arrangement, successive agreements with the BC Housing Management Commission (negotiated in 2012 and 2019) have effectively transferred responsibilities for existing and proposed housing projects to the AHMA. In turn, the AHMA has operating agreements with each member organisation that receives funding for its housing projects. The AHMA's members approve its annual funding strategy by consensus (Interview AHMA official).

Since 2022 the AHMA has operated under the Urban, Rural and Northern Indigenous Housing Strategy 'For Indigenous. By Indigenous.' (FIBI) (AHMA 2024b). This 10-year strategy, developed by the AHMA, was a provincial first in Canada. Its non-government sponsorship and Indigenous-led development process have similarities to the Aboriginal housing policy model recently developed in Victoria (see Appendix 5).

The FIBI housing strategy and the various funding agreements between AHMA and its partners have contributed to significant growth in the organisation's scale and influence. In the accounting year 2023/24, the national and provincial governments provided a total of \$(CAN)42 million to AHMA for new housing, redevelopment and refurbishment and operational support.³⁵ This funding sustained about 6400 existing tenancies and contributed to the development of a further 1650 homes. A further \$(CAN)3.7 million was provided from 14 different governments, private and non-profit organisations for various small-scale initiatives such as research, data development, training and innovation, some undertaken directly by AHMA and others by member organisations (AHMA 2024a).

The AHMA policy and funding model is gaining attention in other Canadian provinces as a means of fostering greater autonomy for the urban Aboriginal housing sector. While clearly based on the principles of promoting autonomy and self-determination, further scrutiny is required to establish its effectiveness.

³⁵ Canadian CHPs receive long-term subsidies to underwrite mortgage-financed social housing.



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