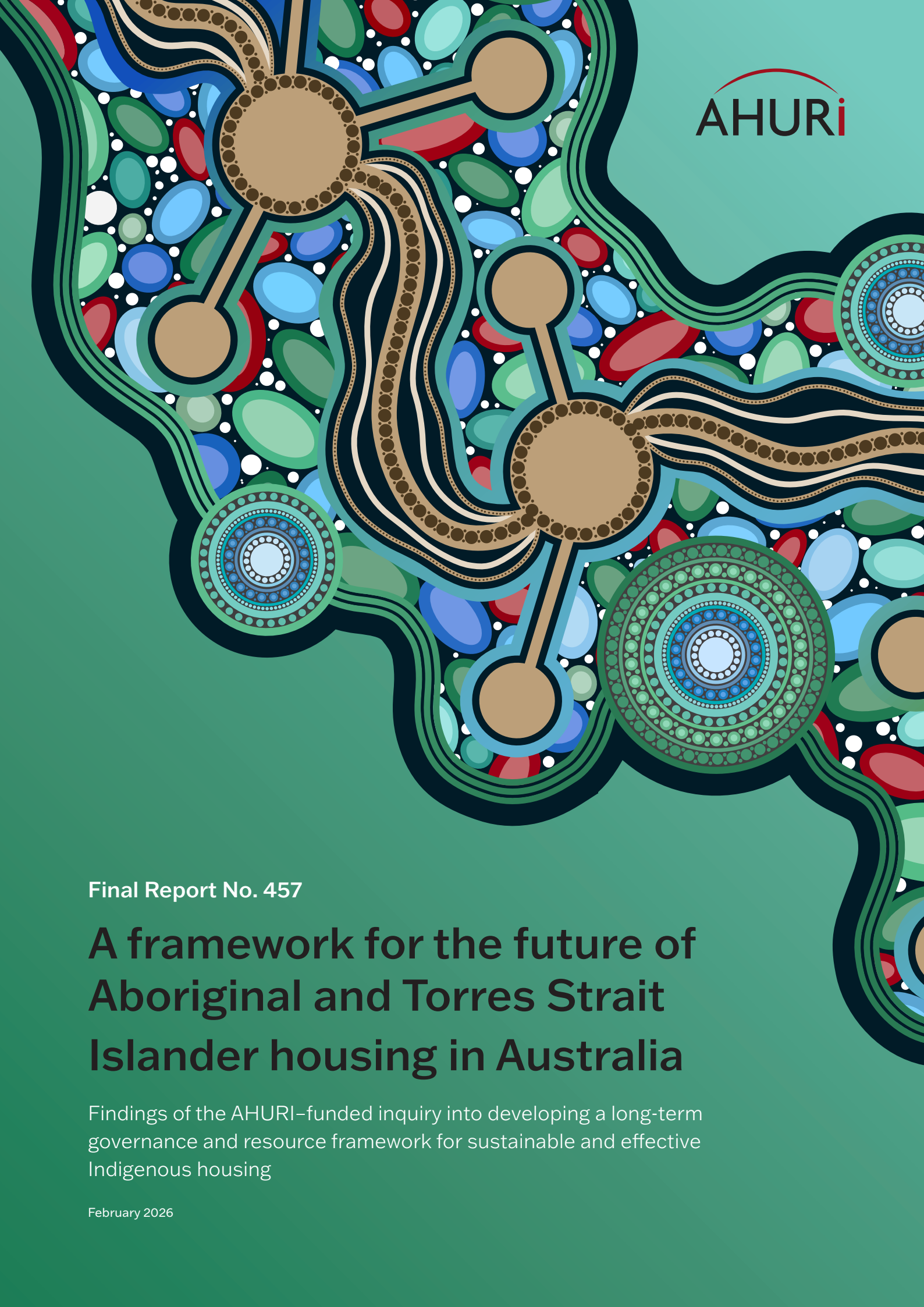


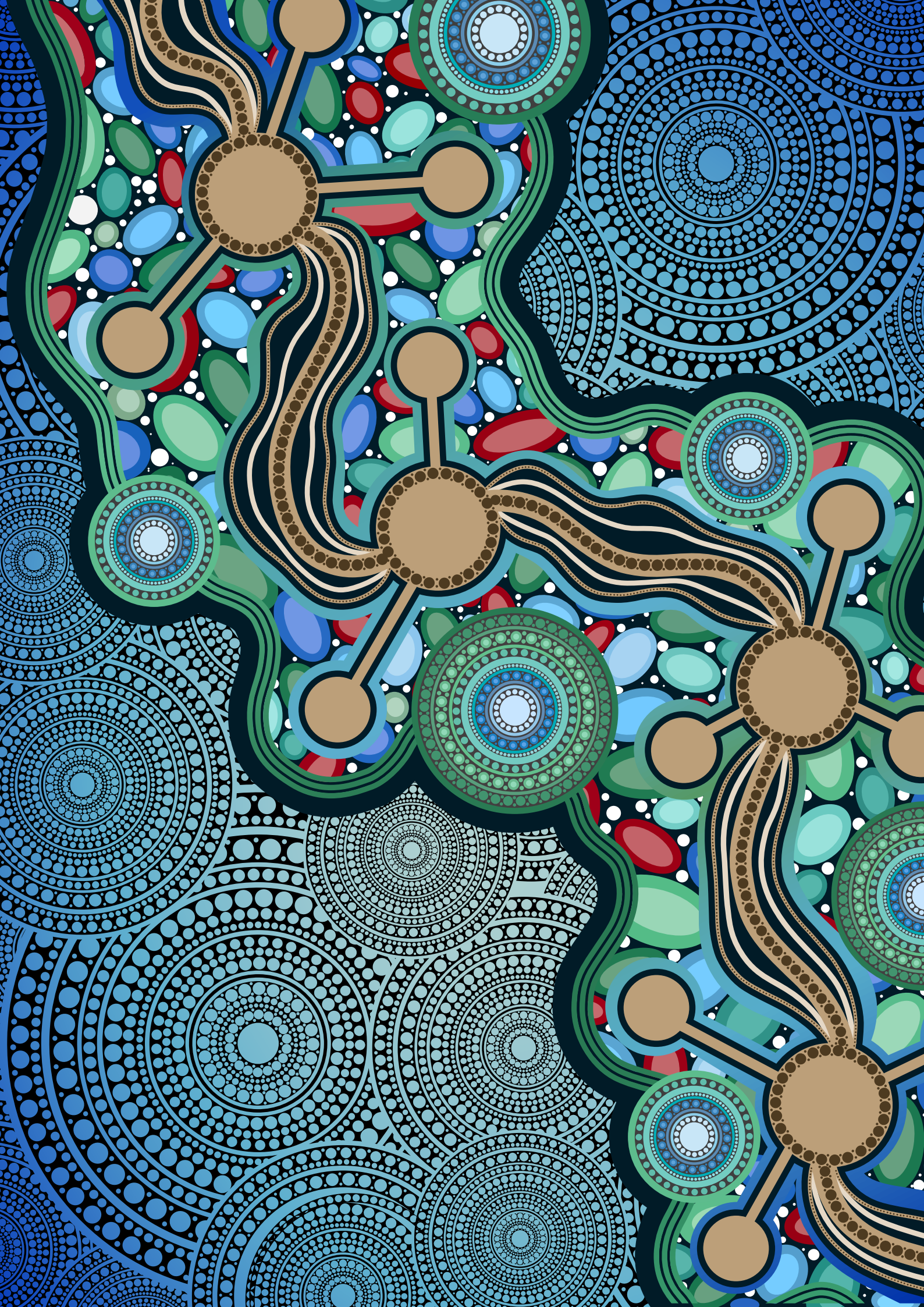
The background of the cover is a vibrant Indigenous artwork. It features a central figure with multiple arms, each ending in a circular motif. The figure is surrounded by a dense field of colorful, oval shapes in shades of blue, green, red, and white. The entire design is set against a teal background.

Final Report No. 457

A framework for the future of Aboriginal and Torres Strait Islander housing in Australia

Findings of the AHURI-funded inquiry into developing a long-term
governance and resource framework for sustainable and effective
Indigenous housing

February 2026





This artwork represents connection, movement and shared journey. The flowing central pathway symbolises journey and connection, representing the way people, stories and knowledge move across Country — it's winding form reflects the natural flow of waterways and songlines. Acknowledging that journeys are not linear but shared by experience, environment, and relationships.

The circular motifs throughout the composition represent community, meeting places, and unity. Their repetition and interconnected placement reflect the importance of relationships, collaboration, and shared purpose — focusing on the connection between people and place.

Layered dot work and organic patterns reference Country and land, symbolising the deep, ongoing relationship between people and environment. The use of rhythmic patterning conveys continuity, resilience and the passing of knowledge across generations.

The colour palette draws inspiration from land, water and life, reinforcing themes of balance, growth and harmony. Together, these elements create a visual narrative that honours connection to Country while representing progress, inclusivity and collective strength.

Artwork by proud Aboriginal artist Nikeeta Haverfield, impacted by Stolen Generations, born and raised on Tharawal.

The research team dedicates this report to the late Ivan Simon PSM (1950-2026).

A proud Bidjigal man born and raised in La Perouse and having strong family ties to the Worimi and Yuin nations, Ivan was an influential and widely respected leader in, and champion of, Aboriginal and Torres Strait Islander housing over many decades. He was instrumental in establishing the National Aboriginal and Torres Strait Islander Housing Association as the peak body of the community-controlled housing sector, serving also as its inaugural CEO until 2023.

Title

A framework for the future of Aboriginal and Torres Strait Islander housing in Australia

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Related reports and documents

Moskos, M., Milligan, V., Benedict, R., Habibis, D., Isherwood, L. and van den Nouwelant, R. (2025) *Indigenous housing support in Australia: the lay of the land*, AHURI Final Report No. 434, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/434>, doi: 10.18408/ahuri733221011.

Benedict, R., Dockery, M., Grealy, L., Isherwood, L., Milligan, V., Moskos, M., Murray, G., and Phillips, R. (2026) *The Indigenous housing system in Australia: case study evidence*, AHURI Final Report No. 456, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/456>, doi: 10.18408/ahuri8132101.

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Using high-quality independent evidence and through active, managed engagement, AHURI works to inform the policies and practices of governments and the housing and urban development industries, and stimulate debate in the broader Australian community.

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The authors thank the many stakeholders who informed this research for their invaluable contributions. We are immensely grateful to the Indigenous Advisory Committee for supporting and guiding the Inquiry research.

This document template was designed by Wayarang.

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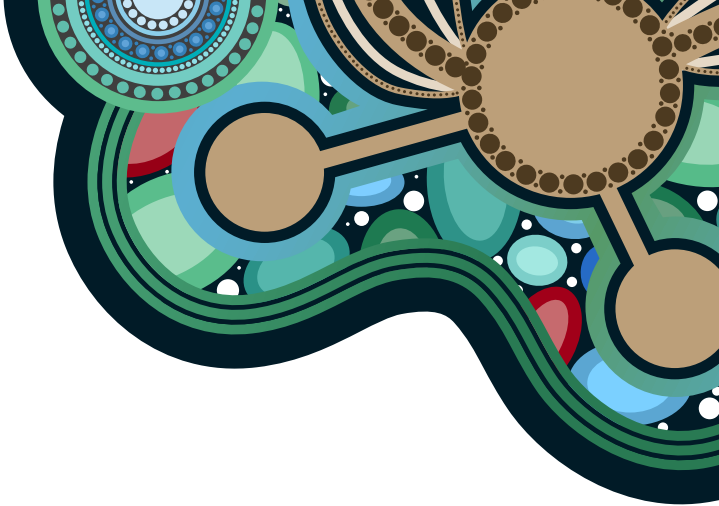
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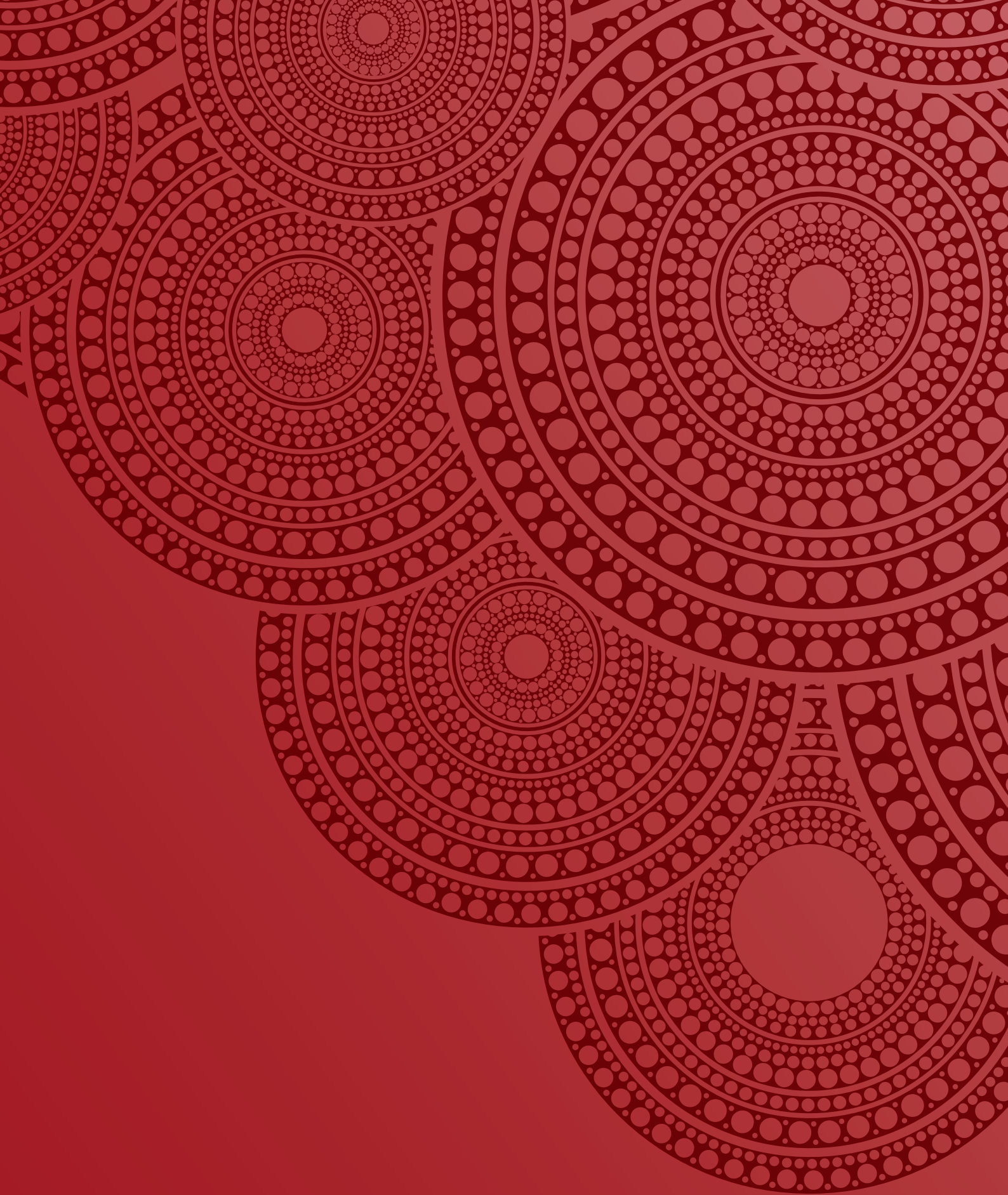


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Research purpose and methods





Overview of this report

This is the Final Report of the AHURI Inquiry into developing a long-term governance and resource framework for sustainable and effective Indigenous housing.¹ It is the third report arising from the Inquiry.²

This report first provides an overview of why and how the Inquiry's research was undertaken. It then discusses the membership and role of the expert Indigenous Advisory Committee (IAC) that oversaw the Inquiry.

The integrated findings arising from this research are then presented, with a particular focus on:

- Housing need
- Governance
- Self-determination
- Indigenous community-controlled housing
- Tenure choices and pathways
- Funding

The next section of the report presents the IAC's vision for the future of Indigenous housing, along with Committee member views on what a successful housing system would look like.

A **Framework for a future National Aboriginal and Torres Strait Islander Housing Strategy** is then presented. The Framework comprises four key pillars and associated priority actions. The pillars focus respectively on governance and accountability, investment, the Indigenous community-controlled housing sector, and housing tenure security and choice. The Framework is based on the research evidence and should underpin the future Indigenous housing system.

Finally, the report outlines the processes needed to operationalise the Framework and provide a pathway to Indigenous housing system reform.

Why we undertook this research

It is well-recognised that Indigenous Australians experience poorer housing outcomes than other Australian households and that the current housing system faces challenges in improving those outcomes.³

Australia's federal, state and territory governments asked for and funded this research to provide policymakers and practitioners with comprehensive evidence and recommendations to support the future of Indigenous housing in Australia.⁴

The Inquiry was undertaken between 2023 and 2025 by a team of researchers from the University of Adelaide, the University of Sydney, UNSW Sydney, Curtin University, the University of Tasmania, and the Menzies School of Health Research.⁵

The Inquiry focused on four key research questions:

- What reforms are required for existing governance and regulatory arrangements to improve housing outcomes for Indigenous people, and according to what principles?
- How can self-determination be better supported in Indigenous housing policy and provision?
- How is Indigenous housing best resourced, supplied and managed?
- What is the long-term vision to ensure sustainability and effectiveness in Indigenous housing support?

How we undertook this research

The Inquiry research was undertaken in two stages.

Stage one incorporated four elements:

- A **literature review on Indigenous housing support** to identify key policy learnings and current issues
- A **desktop review of the current Indigenous housing system** both nationally and for each state and territory jurisdiction
- A **housing needs analysis** using Census data to measure the affordability, suitability and adequacy of current housing provision
- **Consultations with key informants** from the government and community-controlled housing sectors.

Stage two focused on eight in-depth case studies of the Indigenous housing system:⁶

- **Interviews were undertaken with key housing stakeholders** from across Australia⁷
- A **desktop analysis of documents, websites and policy/evaluation reports** provided additional evidence.

The findings from stage one and stage two are outlined in two previous reports arising from the Inquiry.⁸

Drawing upon the findings from stages one and two of the Inquiry, a **Framework for a National Aboriginal and Torres Strait Islander Housing Strategy** has been developed.

An **Inquiry Panel** was convened at the conclusion of our research to discuss the key research findings and resulting policy implications.⁹

Indigenous Advisory Committee

The Inquiry research was overseen by an expert **Indigenous Advisory Committee (IAC)**. The IAC comprised Indigenous housing leaders and practitioners from across Australia.¹⁰

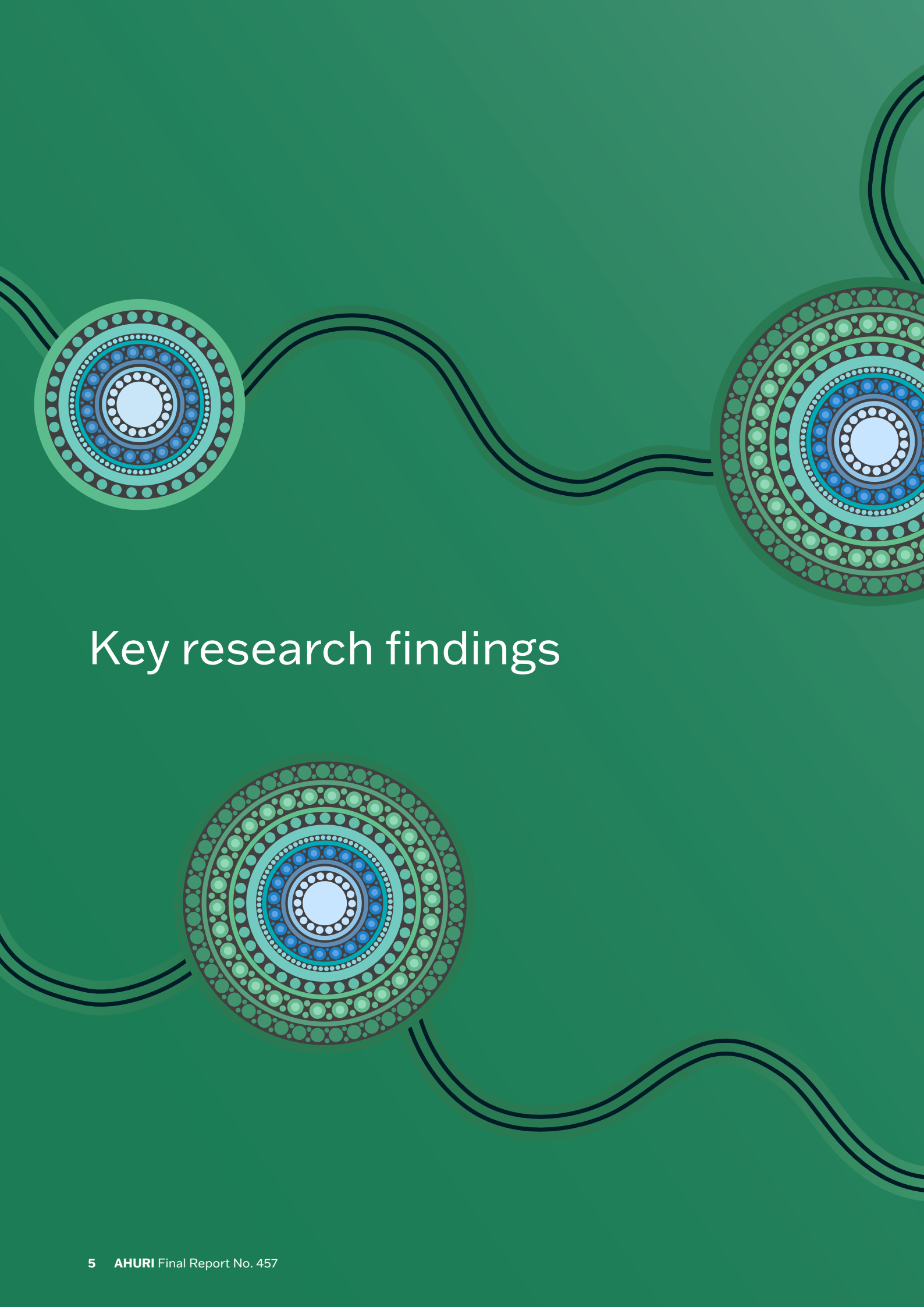
The IAC met on four occasions during the course of the Inquiry to inform its research design and conduct, the interpretation of findings, and reporting.

The IAC also informed and ratified the Framework for a National Aboriginal and Torres Strait Islander Housing Strategy that is presented in this report.

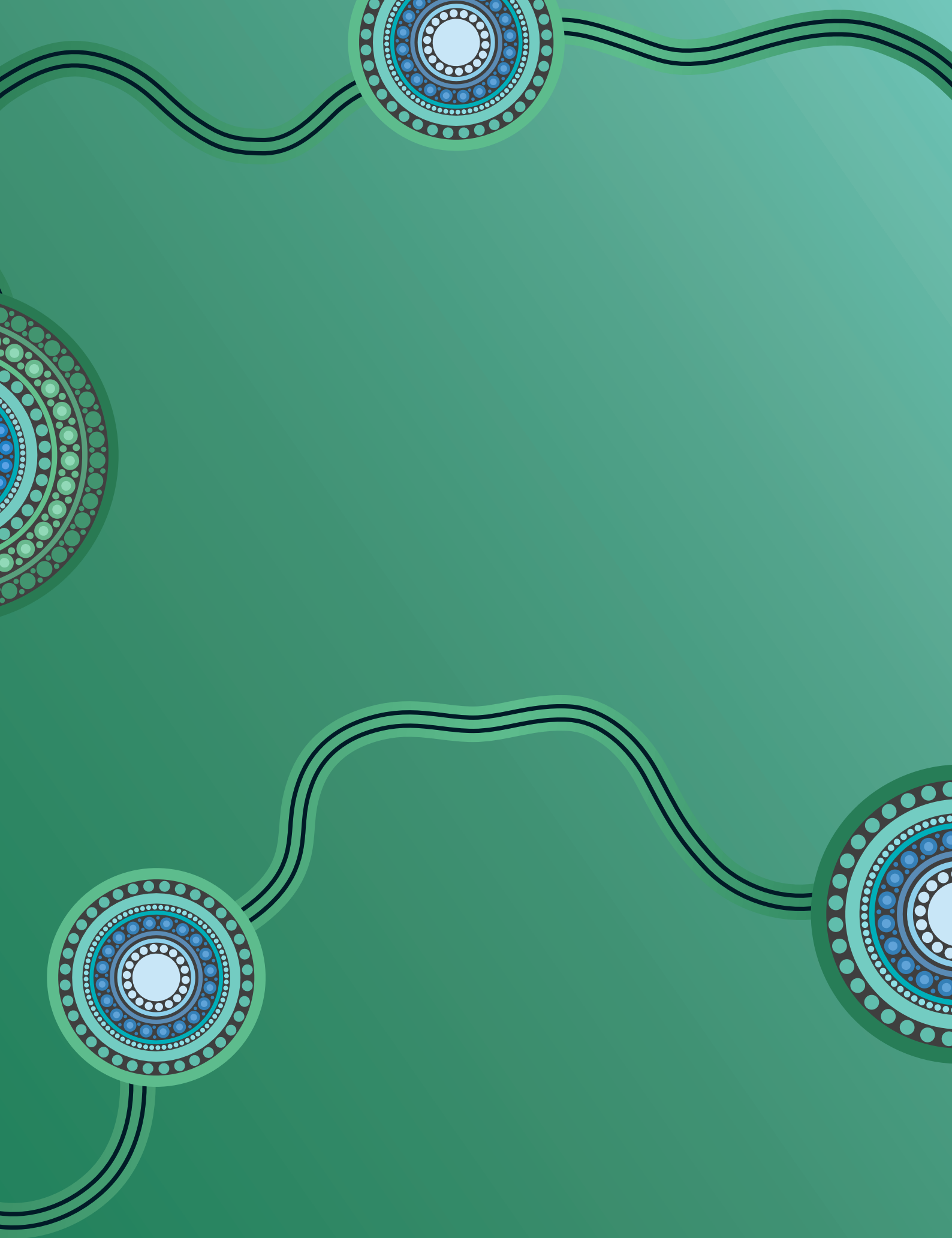
The IAC's terms of reference are provided in the endnotes to this report.¹¹



IAC members in attendance at the March 2024 meeting in Adelaide.

The background is a solid teal-green color. It features three large, intricate circular patterns, each resembling a traditional Indigenous Australian dot painting. These circles are composed of concentric rings of dots in various colors: light blue, dark blue, teal, and brown. The circles are connected by a series of dark blue, wavy lines that flow across the page. One circle is in the upper left, another in the upper right, and a third in the lower left.

Key research findings



Housing need

There is high and growing unmet Indigenous housing need

Approximately **45,700** low-income Indigenous households had unmet housing needs in 2021.¹²

This is one in eight—or **13%**—of all Indigenous households.

Unmet housing need among Indigenous households is double the rate for all Australian households (**6.6%**), when measured in the same way.

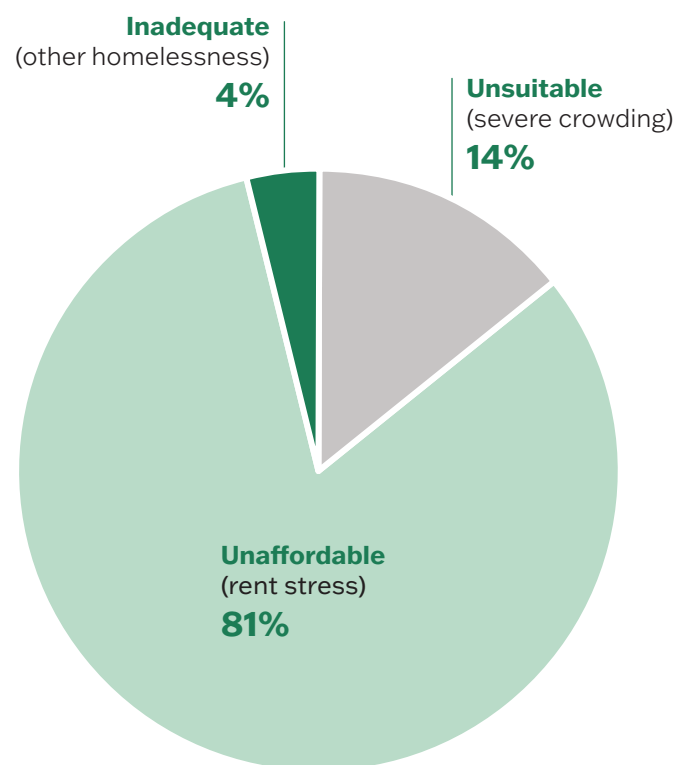
Indicators of unmet need are unaffordable rents, overcrowded housing and inadequate housing.¹³

Rental stress predominates in urban and regional areas. Overcrowding and inadequate housing conditions mainly occur in remote areas.

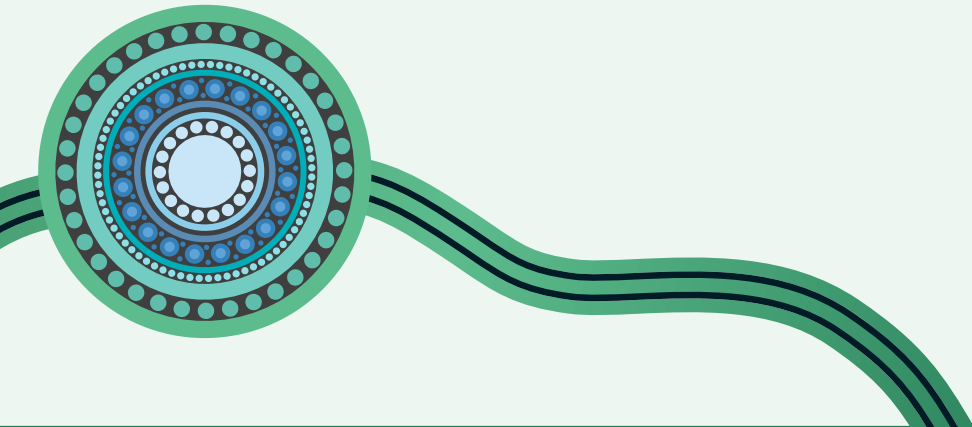
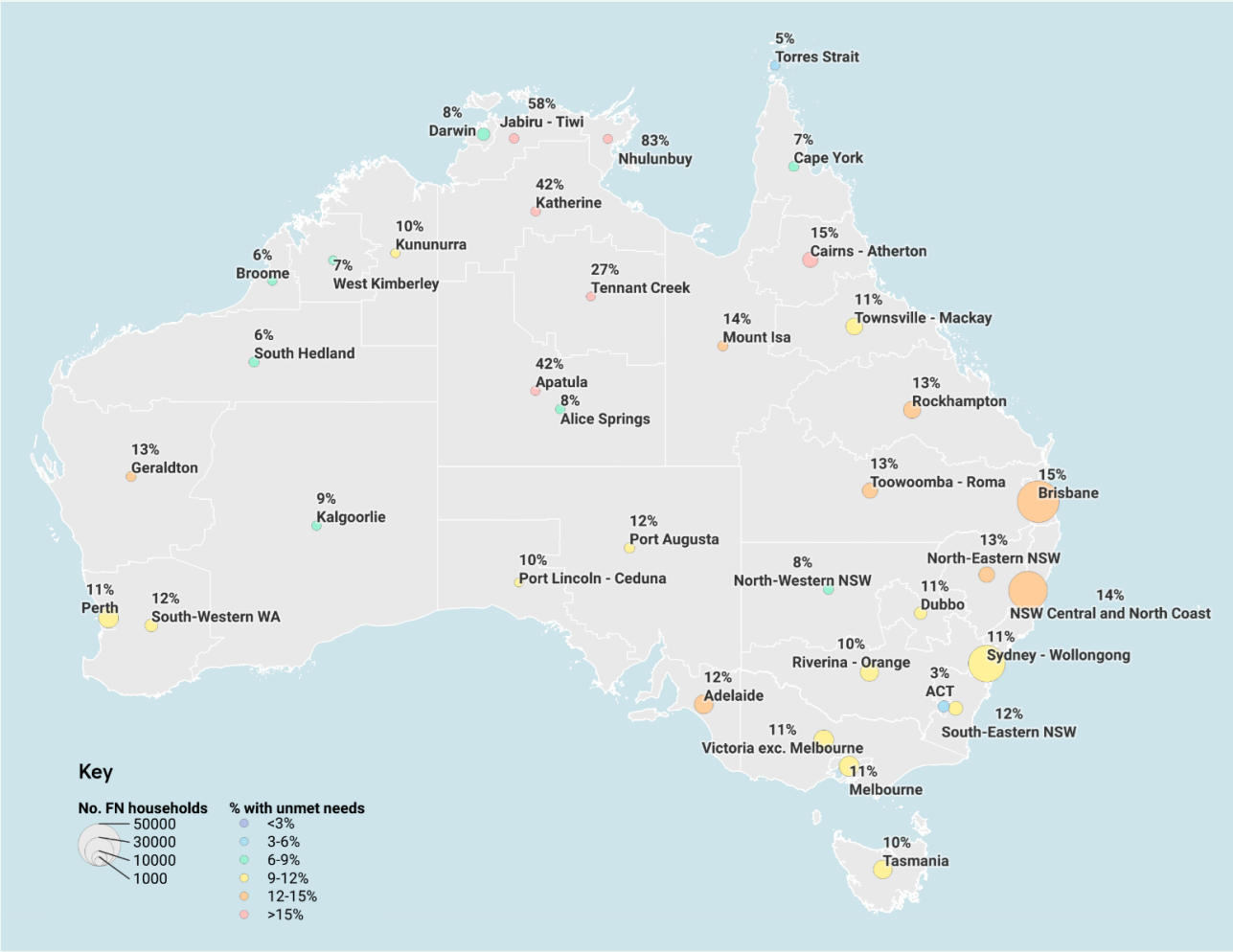
Unmet housing need among Indigenous households is projected to increase by another **26,400 households to 2041**.¹⁴

Many of these households will need social housing.¹⁵

Drivers of unmet Indigenous housing need, 2021¹⁶

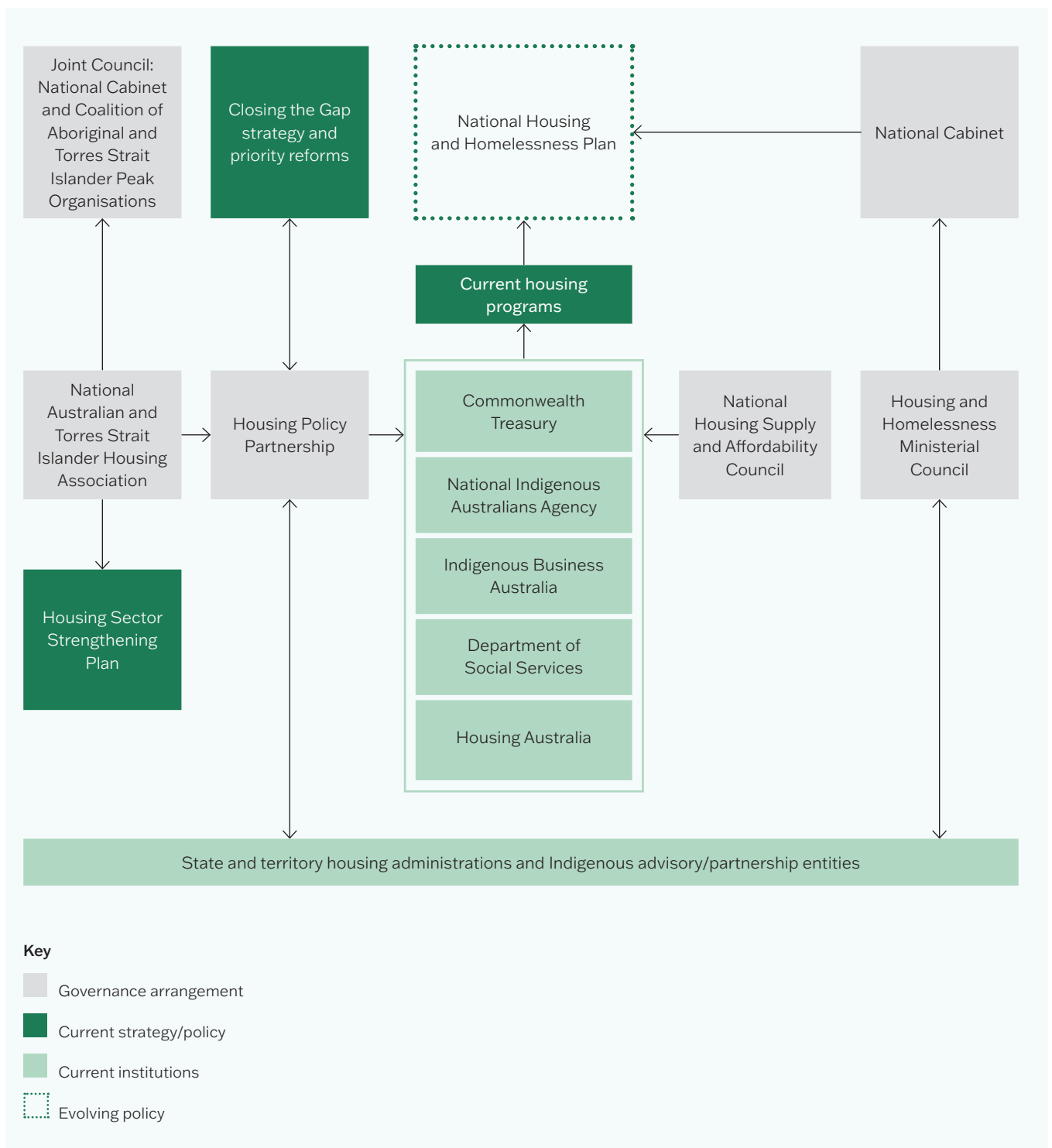


Number and percentage of Indigenous households in each region with unmet housing needs in 2021.¹⁷



Governance

National governance is complex



Strengthening governance and accountability is crucial

The Indigenous housing system is complex, diverse and dynamic.

At the national level, multiple agencies and entities have responsibility for aspects of housing policy and housing outcomes for Indigenous Australians. There is no single agency or government minister with overall responsibility for these housing outcomes.

Some states and territories have dedicated Indigenous housing strategies, however they vary in authority, scope and adequacy.

Constant changes to governments, lead agencies and policy approaches, and inadequate cultural awareness and cultural proficiency among officials, undermine progress in shared decision-making.

Current governance arrangements have resulted in uncoordinated and fragmented policies. Housing targets are not ambitious or precise. There is a lack of consistent reporting. These factors contribute to poor transparency and weak accountability at all levels of government.

A comprehensive National Aboriginal and Torres Strait Islander Housing Strategy is required to align governance mechanisms and policies. This will promote greater accountability to Indigenous people and communities.

To succeed, a future strategy requires:

- Strong support from both Indigenous leaders and governments, along with clearly defined roles and responsibilities for all parties
- Governments to embrace a different approach to Indigenous housing support than business-as-usual
- Priority be given to enabling and resourcing Indigenous-led innovative and place-based responses across the housing continuum—consistent with the Australian Government's commitment to enhanced economic self-determination.

“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, [such as] private market discrimination, access to mainstream services [and] tenure pathways, come under the remit of a national strategy and any governance mechanisms.”

(Indigenous community member)

“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.”

(Indigenous community member)

Self-determination

Much more needs to be done to advance self-determination

Closing the Gap (CTG) priority reforms,¹⁸ the Housing Policy Partnership (HPP),¹⁹ and jurisdictional shared decision-making structures, such as the Joint Steering Committee for Remote Housing Northern Territory, are positive developments in partnering and enhancing self-determination in housing policymaking.

Self-determination principles are being implemented across Australia by establishing local decision-making mechanisms; these can enable Indigenous communities to have a direct say in the design and delivery of their services.²⁰

Despite these developments, government commitments to joint decision-making and stronger accountability have not been fulfilled. There is little evidence that significant shared decision-making is occurring. Government ‘business as usual’ ways of working persist across the Indigenous housing system.²¹

To satisfy the elements of a strong partnership model, as stipulated in the CTG agreement, the HPP requires both sustained investment in its ongoing development and operation, and for all

government partners to respect its processes and recommendations.²² To foster the continuity of its influence, enshrining the HPP in legislation should also be considered.

Existing jurisdictional shared decision-making structures need to be strengthened, including through long-term resourcing. Clarification of roles and coordination between different decision-making structures are required.

Embedding Indigenous leadership and expertise within government housing agencies will strengthen the evolving approach to governance and self-determination.

Sustained investment in Indigenous housing peak bodies is a further critical strategy for facilitating self-determination in housing policy and provision.

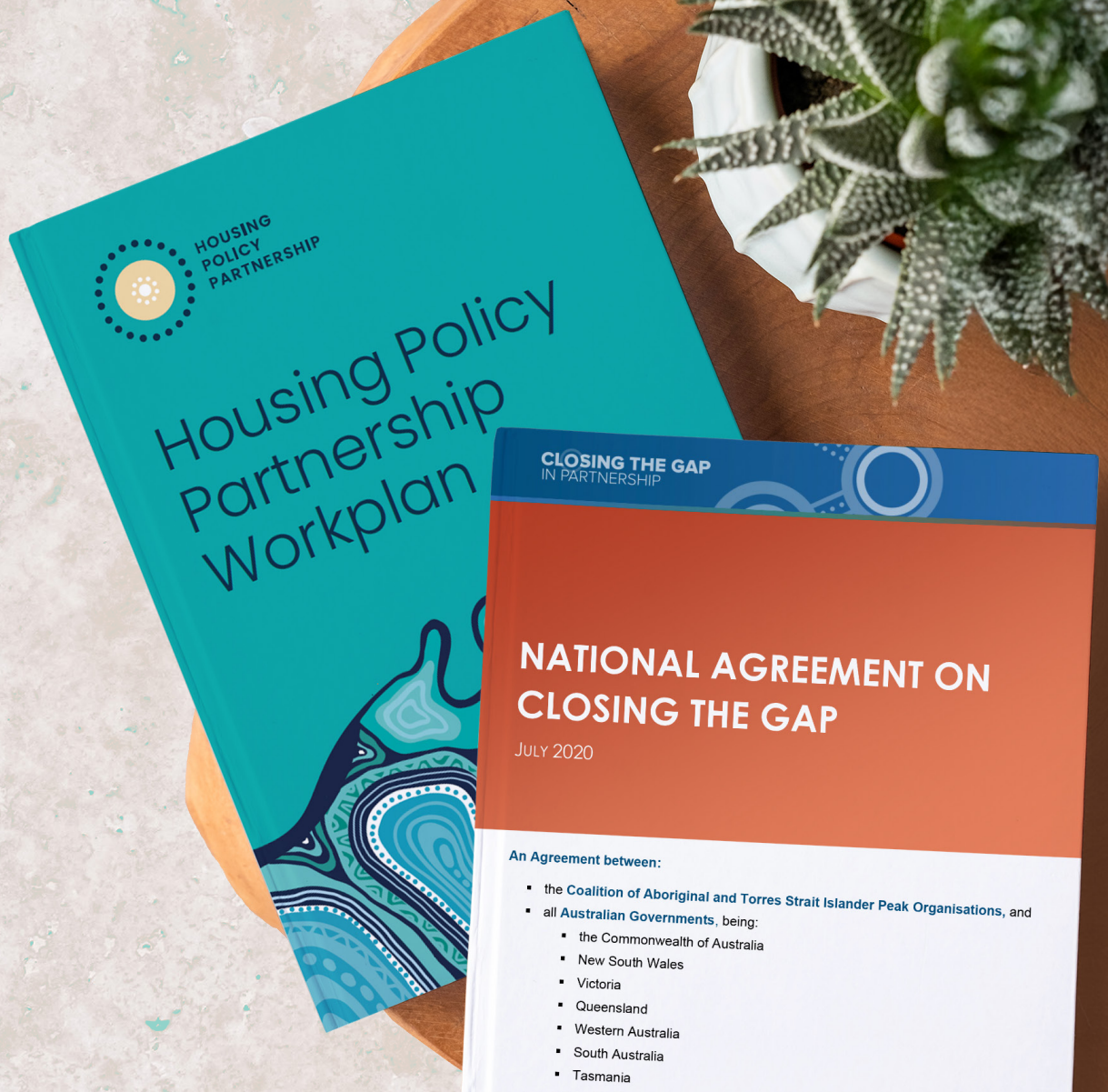
“So what we’re seeing here is a lot of new architecture, a lot of language around partnership, not necessarily self-determination; a lot of goodwill, probably, and opportunity.”

(Indigenous community member)

“

A peak body is essential to be able to independently drive outcomes and have that degree of separation from a service function, and [to] provide that advocacy and support to the entire state, to the collective of community organisations.

(Government official)



An Agreement between:

- the Coalition of Aboriginal and Torres Strait Islander Peak Organisations, and
- all Australian Governments, being:
 - the Commonwealth of Australia
 - New South Wales
 - Victoria
 - Queensland
 - Western Australia
 - South Australia
 - Tasmania

Indigenous community-controlled housing sector

The Indigenous community-controlled housing sector is small and lacks a growth plan

Under the 2020 National Closing the Gap Agreement and the 2024 National Agreement on Social Housing and Homelessness (NASHH), Australia's federal, state and territory governments committed to growing the Indigenous community-controlled housing sector—but there are no detailed plans, resources and timelines for achieving this.

Development of the sector has long been hampered by frequent and often adverse changes to government policy at all levels. Consequently, both across and within states and territories, there are large differences in the numbers of Indigenous housing organisations, their scale, business models and capabilities.

In all jurisdictions other than Victoria, governments have been unwilling to transfer property title to Indigenous housing organisations.

Under current policy and funding settings, Indigenous housing organisations are limited in their capacity to fund additional housing due to inadequate scale, low rental revenue and/or insufficient assets to secure finance.

Leadership of the Indigenous housing sector has been strengthened in recent years. Dedicated housing peak bodies have been established at the national level and in some states and territories. As in other policy areas, such as health and child protection, these peaks are playing an important

role in driving Indigenous self-determination and sector strengthening initiatives.

Individual Indigenous housing organisations have taken other innovative approaches to achieve growth, such as diversifying their services, geographic expansion and partnering with community housing providers. However, more funding for growth, capacity building and workforce development is needed to replicate these successes and expand the sector.

Indigenous organisations are increasingly registering as housing providers, however existing regulatory requirements need to be adapted to recognise cultural practices and service challenges.²³ This is especially important in discrete and remote areas, where regulations do not align with local conditions for service delivery.



“

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.

(Indigenous community member)

The Agreement recognises the need to address the disproportionate housing inequality that affects Aboriginal and Torres Strait Islander people. This Agreement recognises that progress must be achieved through alignment with the Priority Reforms committed to in the National Agreement on Closing the Gap, which are:

- a) **Priority Reform One:**
Formal Partnerships and Shared Decision Making
- b) **Priority Reform Two:**
Building the Community-Controlled Sector
- c) **Priority Reform Three:**
Transforming Government Organisations
- d) **Priority Reform Four:**
Shared Access to Data and Information at a Regional Level.

NASHH (Clause 28)

History of policies affecting the Indigenous community-controlled housing sector²⁴

1970s Self-help	1990s Self-determination	2005 to 2020 Retraction and mainstreaming	Since 2020 Sector strengthening
- Limited national funding begins for Indigenous organisations to deliver housing under a self-help model - Return of some Crown Land and missions/ reserves to Indigenous control in NT, NSW and WA	- Substantial funding for housing and infrastructure directed to large numbers of local Indigenous organisations through Aboriginal and Torres Strait Islander Commission (ATSIC) (1990-2004) - Initiatives in some states to support development of the Indigenous housing sector (e.g. NSW Aboriginal Housing Office in 1998)	- Following ATSIC's abolition, cessation of most Indigenous housing funding programs, with responsibility for Indigenous housing devolved to state level after 2008 (except NT, where funding shared with Commonwealth) - A large decline in community-controlled housing from 2008, following forced handback of remote community housing management to governments in WA, Qld and NT - Victorian Government initiative to establish one larger-scale statewide provider, Aboriginal Housing Victoria, through transferring to it public housing management (from 2008) and property title (from 2016)	'Closing the Gap' Strategy amended to include selected housing targets and a commitment to sector strengthening, but no tied funding (except for NT) - Increasing number of registered Indigenous housing providers - Small transfers of public housing management to registered Indigenous housing providers in NSW and NT - Establishment of national peak body for housing organisations, NATSIHA, in 2020 - Government funding for NATSIHA and Indigenous housing peak bodies in Qld, NSW, NT and SA

Size of the Indigenous community-controlled housing sector

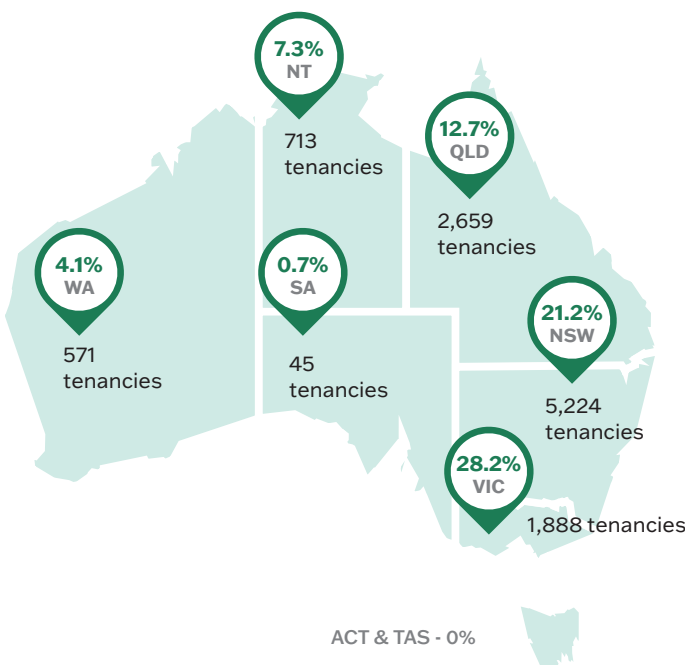
Governments and Indigenous community leaders agree that community-controlled services can achieve better outcomes, such as cultural safety, personal and family support, and tenancy sustainment.²⁵

The diagrams below show the percentage and number of social housing tenancies that were managed by registered Indigenous community-controlled housing organisations (ICCHOs) in 2024/25—for all of Australia and for each state and territory. Nationally, these organisations accounted for 13% of all Indigenous tenancies in the social housing sector, however this percentage figure varies greatly—from 0% to 28%—between states and territories and between geographic regions.²⁶

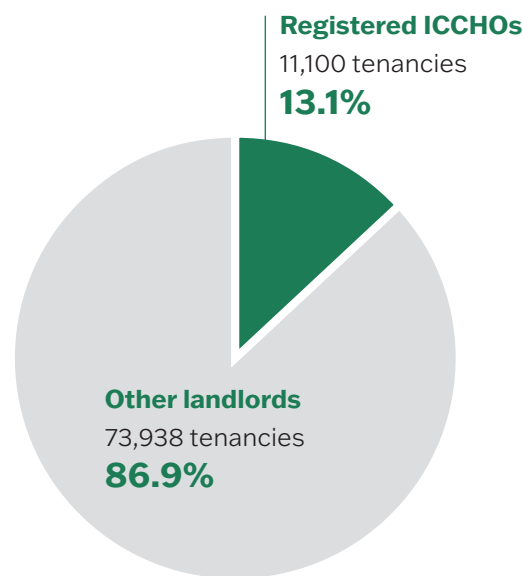
ICCHOs that do not have housing registration also manage Indigenous tenancies, however there is a lack of reliable data about the number of tenancies they manage, their financial sustainability and their capacity.

Social housing tenancies managed by registered Indigenous community-controlled housing organisations 2024/2025²⁷

States and territories



Australia



How governments can support community-controlled housing

Under the national policy commitments to support the Indigenous community-controlled housing sector, each state and territory jurisdiction should have a negotiated plan for growing and sustaining its local sector.

Transferring publicly owned housing needs to be a core element of the plan to achieve this.²⁸

These transfer programs should:

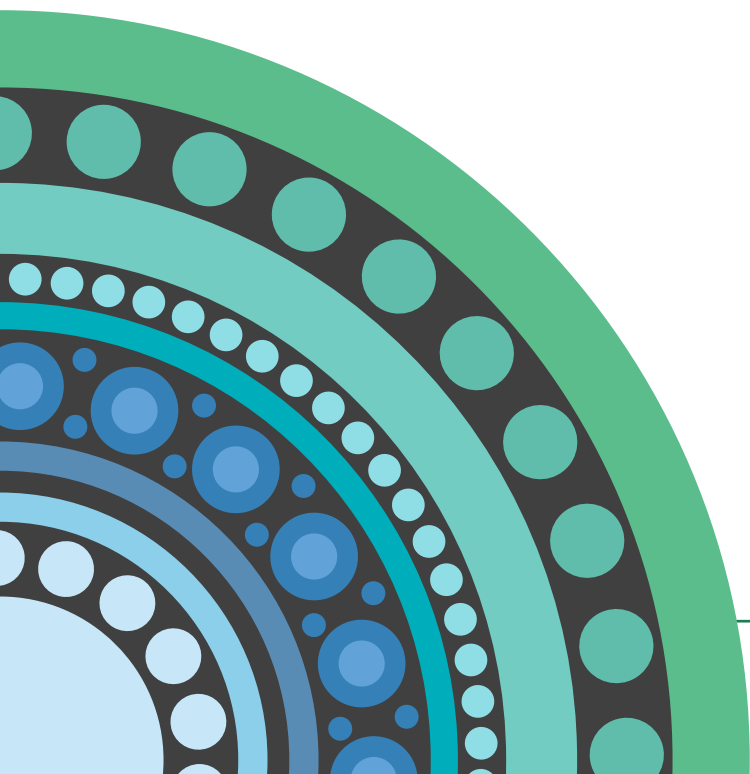
- be of sufficient scale to provide a rental income stream that supports operational viability
- provide funding for the maintenance, upgrade and replacement of housing stock either before or immediately after it is transferred to community control
- grant property title to ICCHOs to support their autonomy and increase their capacity to leverage resources for growth.

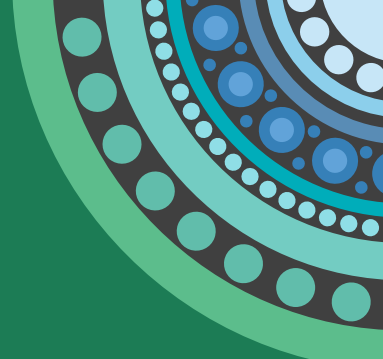
To build the sector's capacity, all governments should:

- fund Indigenous housing peak bodies to lead the development of the sector's workforce and provide training, education and support in National Regulatory System for Community Housing (NRSCH) registration and compliance, housing governance and management capabilities
- invest in leadership development, workforce training pathways, staff remuneration and strategies to retain talent
- address the significant workforce challenges facing the Indigenous community-controlled housing sector, beginning with the collection of robust and representative data to support effective workforce planning.²⁹

“Our thing is Aboriginal people deliver services to our people the best. So if we can up-skill our sector to be able to take on more of that service delivery, then that's definitely [the first step].”

(Indigenous community member)





“

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.

(Indigenous community member)

Housing tenure choice and pathways

Tenure choices and pathways should be enhanced

Indigenous Australians have a distinctive housing tenure pattern:

- Home ownership rates are much lower than for other Australians, but have been steadily increasing over the last twenty years
- Rates of renting are high, and increasing, and are associated with significant levels of rental stress and reported experiences of discrimination and tenure insecurity
- The proportion of Indigenous households living in social housing has decreased over this same period, driven by limited availability and policies aimed at diverting social housing applicants to market-based alternatives
- Across all states and territories, Indigenous households continue to rely on social housing to a far greater extent than non-Indigenous Australians.³⁰

A future National Aboriginal and Torres Strait Housing Strategy should give priority to improving tenure choice and pathways.

Policy options need to be tailored to the economic and social circumstances of different places and reflect cultural norms and preferences.

Indigenous aspirations for tenure security, tenure succession and the protection of collectively owned land are also priorities to be respected.

Innovative and hybrid tenure options, such as shared equity and community land trusts, can offer benefits that align with aspirations for greater community control and can enable the protection of collective land tenure.³¹

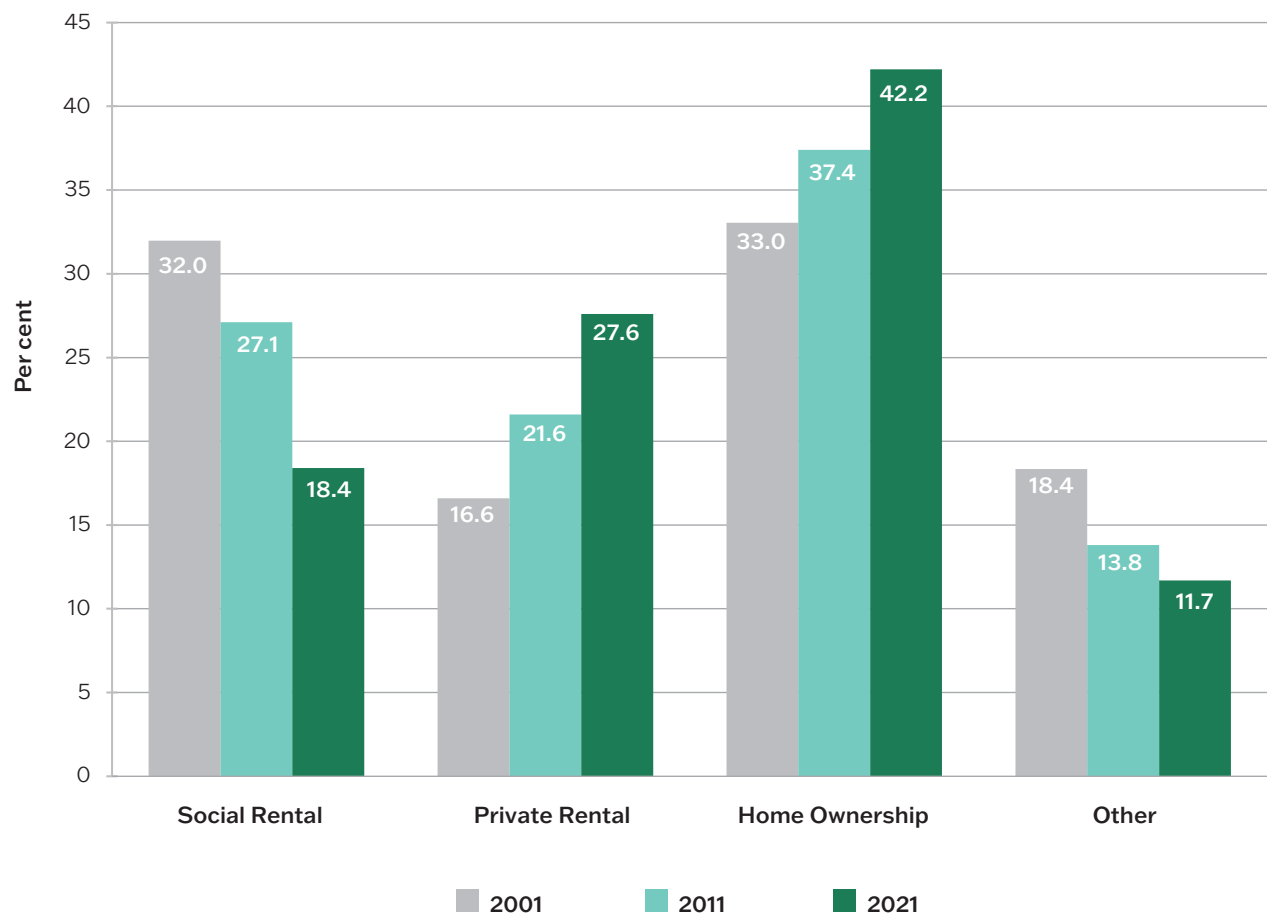
“

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

(Government official)



Percentage changes in the housing tenure of Indigenous households between 2001, 2011 and 2021.³²



Funding

Current funding support is insufficient and not fit-for purpose

Chronic underfunding of housing support for Indigenous households is causing disproportionately high rates of unmet housing need.

While there has been a recent upscaling of government investment in social and affordable housing across Australia— and Indigenous people are recognised as a priority group for housing support—there is little transparency around the extent to which Indigenous households and organisations are benefitting.

The CTG target to reduce overcrowding is now linked to the NASHH, but no additional or identified resources have been allocated.

Private financing of social housing—for example, through the Housing Australia Future Fund Facility (HAFFF)—is challenging for Indigenous organisations because of their typically low revenues and small balance sheets. To date, most have been unable to compete successfully for funding.

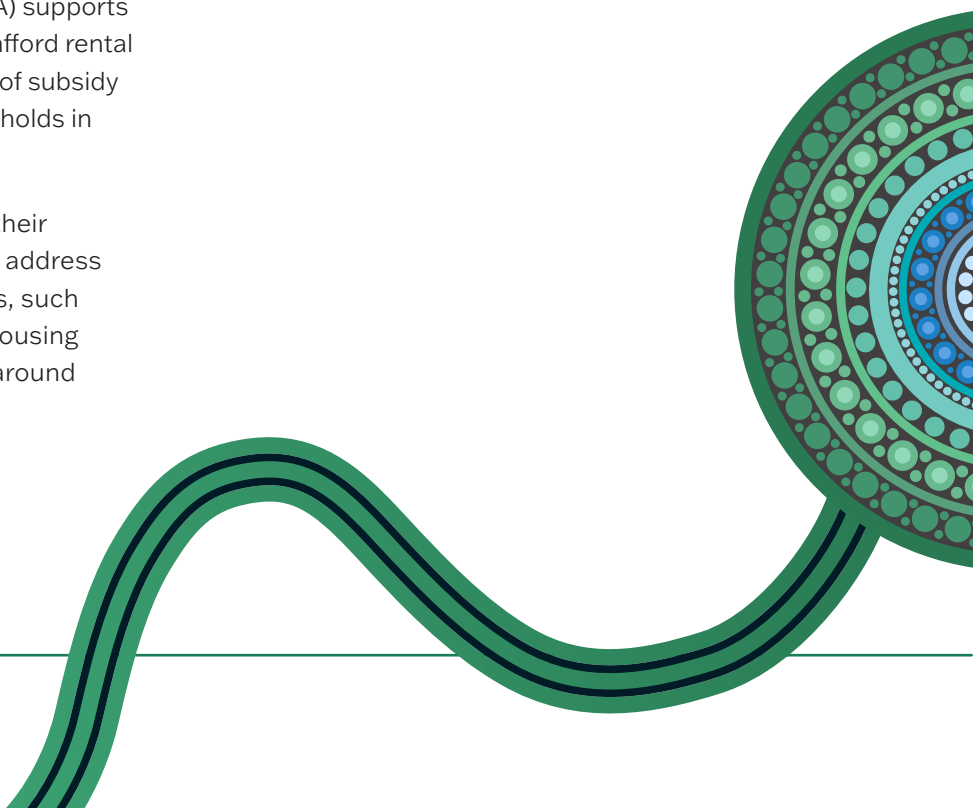
Commonwealth Rental Assistance (CRA) supports low-income Indigenous households to afford rental housing. However, the insufficient level of subsidy leaves a high proportion of these households in rental stress.³³

When ICCHOs receive CRA as part of their rental income, it is often not enough to address widely experienced operating shortfalls, such as when rent levels do not fully cover housing management, maintenance and wrap-around support service costs.

Home ownership support programs are successful where they operate, however their small scale has constrained their impact on tenure choice. Current lending products are ill-suited to discrete and remote communities due to the higher costs of housing construction, maintenance and insurance, and restrictions on the private ownership of land.

“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.”

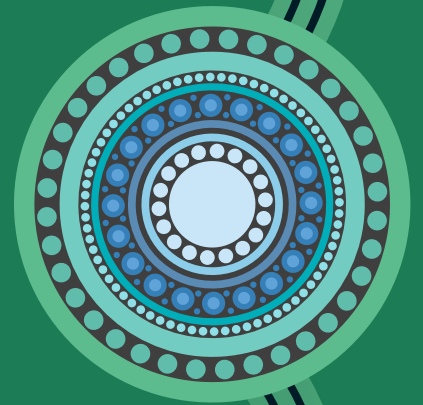
(Government official)



“

So the most obvious [issue] 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.”

(Indigenous community member)



Housing funding programs supporting Indigenous households³⁴

Department of Social Services	Commonwealth Rent Assistance Fortnightly payments to eligible low-income households to assist them to pay rent to private landlords, community housing providers or ICCHOs. (87,335 individual Indigenous recipients in 2023).
National Indigenous Australians Agency and NT Department of Housing, Local Government and Community Development	Remote Housing Package 2024-2034 Increasing social housing supply (~2,700 dwellings) and housing quality in remote areas of the NT. Homelands Housing and Infrastructure Program 2023-2028 Improving housing and essential services on homelands in the NT.
The Treasury	National Agreement on Social Housing and Homelessness (NASHH) 2024-2029 Primary Commonwealth funding for social housing and homelessness services. Achievement of Closing the Gap housing target (9a) and priority reforms included in the NASHH in 2024. Social Housing Accelerator Payment 2023-2028 Additional funding for social housing supply (~4,000 dwellings) with Indigenous households as a priority group. National Housing Accord 2022-2029 Intergovernmental agreement to promote housing development, including Commonwealth funding support for private financing of 10,000 affordable homes.
Housing Australia	Housing Australia Future Fund Facility (HAFFF) 2023-2028 Capital grants, concessional loans and 25-year subsidy payments to support private financing of 20,000 social housing dwellings and 10,000 affordable housing dwellings. ICCHOs can apply and compete for funding. \$200 million allocated for repairs and upgrades to remote Indigenous community housing. Commencing in 2026, HAFFF funding will include \$600 million dedicated to Indigenous housing organisations and a target of 10% of social and affordable housing tenancies for Indigenous households across all HAFFF-funded projects.
Indigenous Business Australia	Indigenous Home Ownership Program Tailored home loans (~500 loans per year) and credit support for eligible Indigenous households.
State and territory governments	Discrete housing programs Various additional programs for social housing supply, home lending and rent support, which eligible Indigenous households may access.

A national Aboriginal and Torres Strait Islander housing investment plan is crucial

Addressing Indigenous housing need requires that social and affordable housing agreements include specific funding allocations for Indigenous housing.

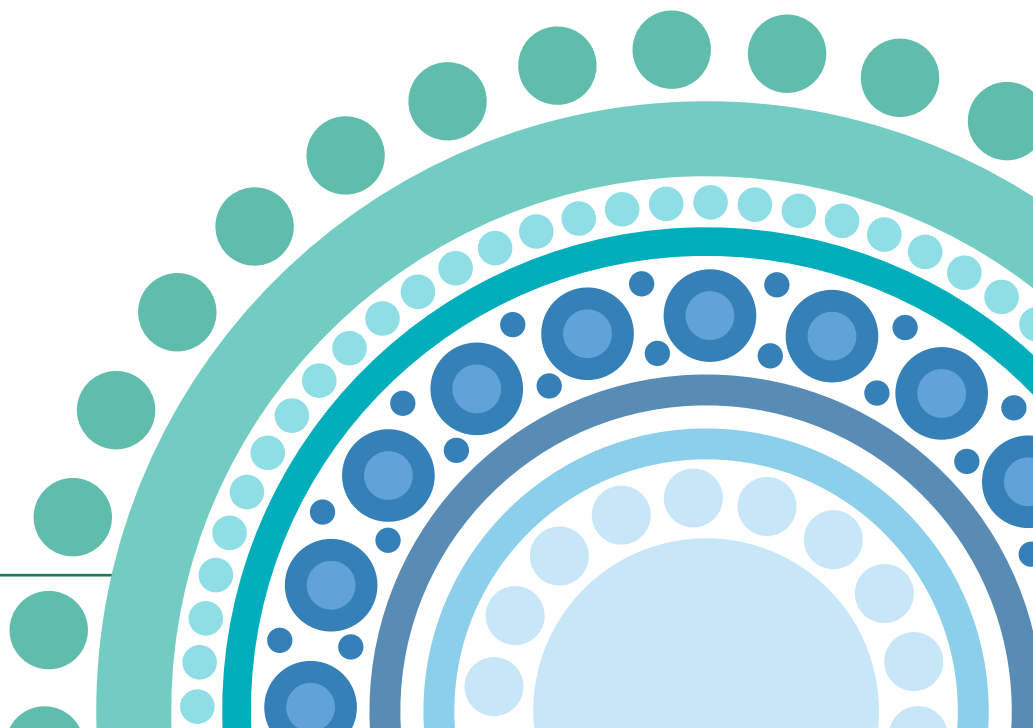
To ensure that Indigenous households' needs are met equitably, funding levels must be informed by accurate projections of housing need and adjusted to reflect remote area cost differentials and the higher operating costs faced by many ICCHOs.

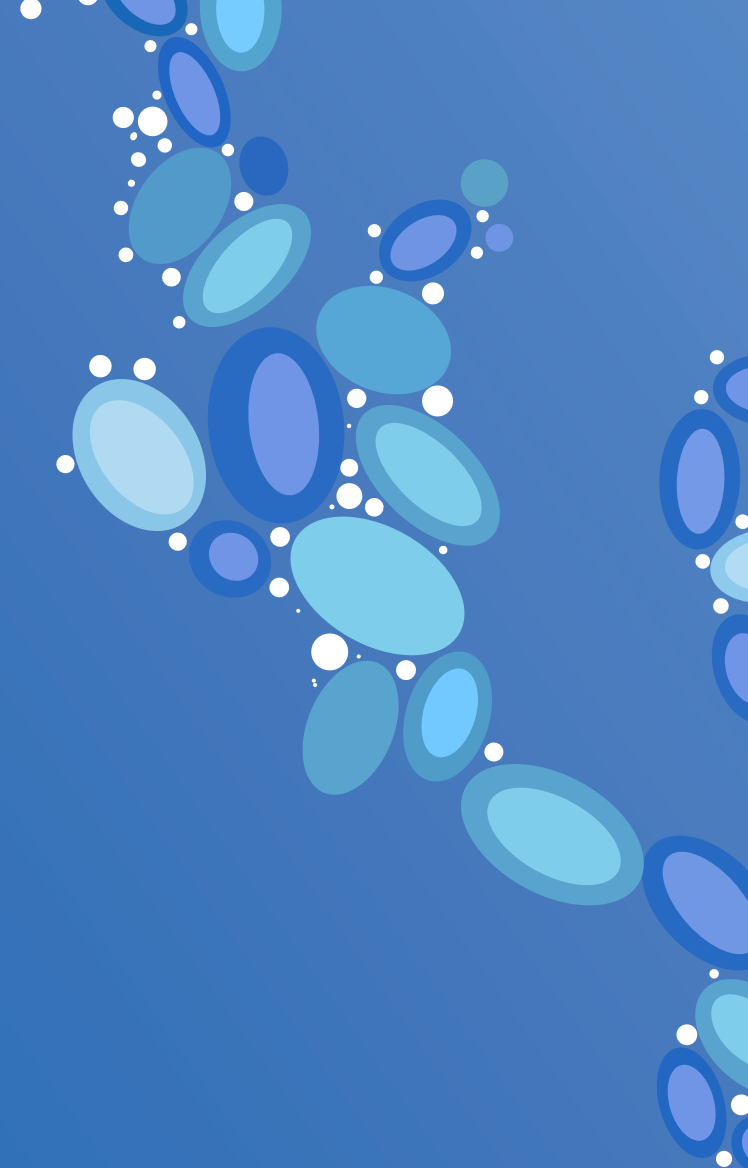
Funding models need to allow for added costs that can arise from factors including a housing provider's lack of scale, above average needs for tenancy support, and higher maintenance and construction costs in regional and remote locations. There is also the need to invest in innovative housing models that support self-determination.

The HAFFF and other programs intended to increase social and affordable housing supply need to provide funding and financing that is suitable for different housing market contexts. They also need to operate in a way that enables access by ICCHOs.

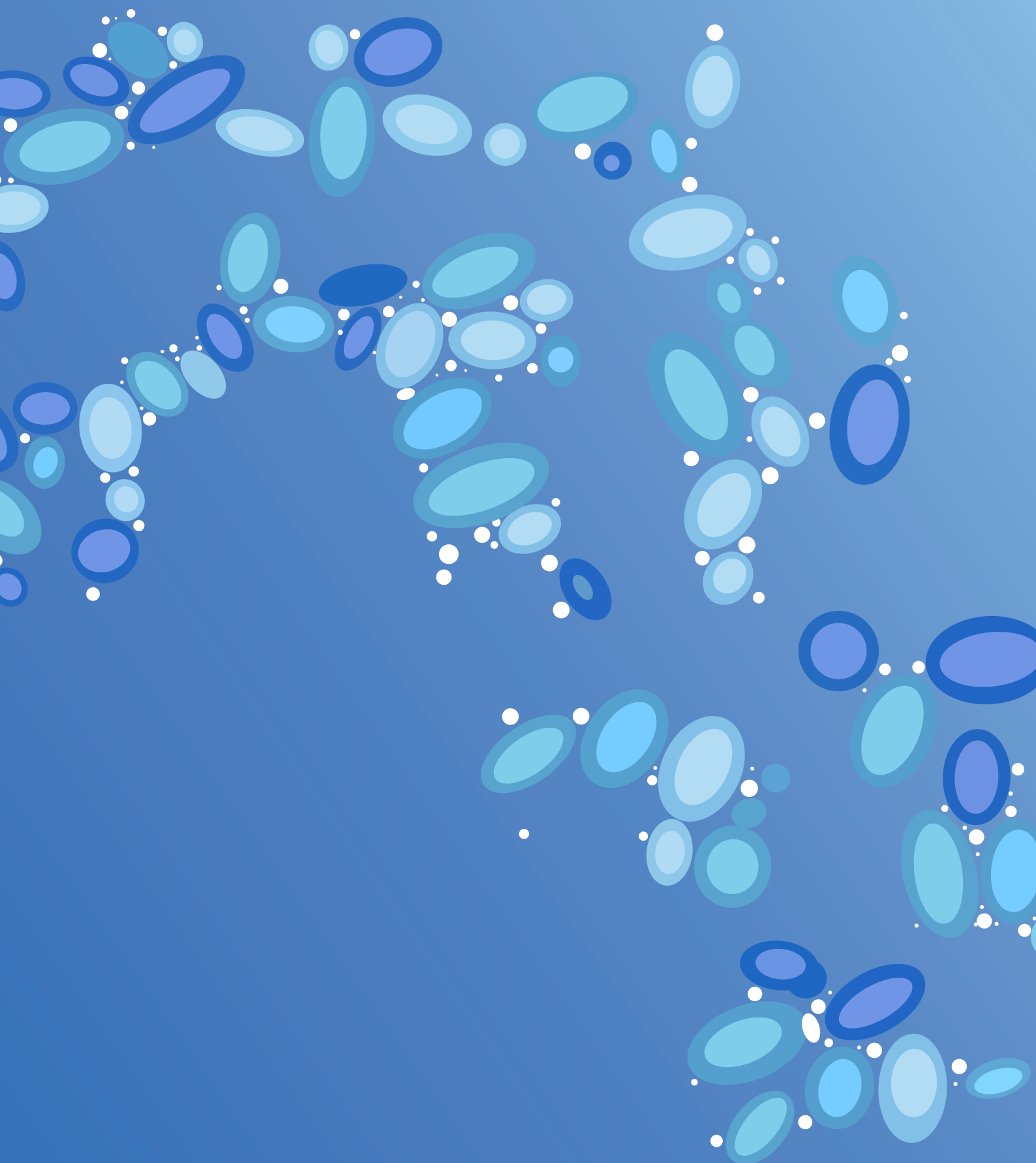
A national Aboriginal and Torres Strait housing investment plan is required to address these issues. It needs to:

- be designed to optimise self-determination
- be long-term
- contain adequate funding commitments from federal, state and territory governments to address the unmet housing needs of Indigenous people across housing tenures and in diverse locations
- incorporate 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 service delivery in different locations.





Addressing the research findings



Indigenous Advisory Committee vision³⁵

All Aboriginal and Torres Strait Islander people have a home;
Our housing in our hands



IAC views on what a successful Indigenous housing system looks like

Governments are accountable and support self determination

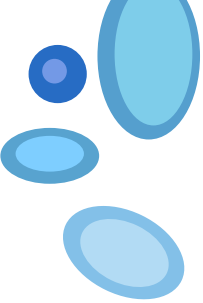
- All governments are accountable for their commitments under CTG
- Indigenous self-determination, governance and accountability frameworks for housing are anchored in legislation to promote continuity and certainty and foster progressive improvement
- Indigenous peoples and organisations are empowered through co-design and shared decision-making. They have a seat at the table at all levels of the housing system and participate in joint policymaking
- National and jurisdictional housing peak bodies are effectively resourced and supported to fulfill their housing policy role in partnership with government
- Indigenous data sovereignty and data consistency operates across all jurisdictions
- There is transparency and data sharing to inform development of evidence-based policies, plans and resourcing
- Indigenous peak bodies collect, analyse and report on outcomes and hold government accountable – providing sector stewardship from within
- There is independent audit and evaluation of CTG performance and government accountability.

Investment in homes is sufficient to address unmet need

- The allocation of both mainstream and dedicated funding for Indigenous housing and services is based on need
- Specific targets and outcome measures used to account for meeting need are disaggregated to regional and local areas
- Current supply constraints are unlocked through commitment of capital and land for development/redevelopment
- Funding programs are sensitive to geographical factors, such as higher development costs in regional and remote areas and higher land costs in urban areas
- Certainty of funding and procurement processes is reducing risks in development, such as the high land holding costs caused by delays in funding allocation
- A national commitment to housing procurement policies is supporting Indigenous businesses and local Indigenous employment
- Housing models are providing tenure choices and pathways, driven by cultural practices, geographic location, land ownership and innovative financing.

There is a sustainable Indigenous community-controlled housing sector offering tenure security and choice

- Investment in capacity building of the Indigenous community-controlled sector is enabling its growth and sustainability
- Operating subsidies and property transfers are supporting the financial viability of community-controlled housing organisations, including for provision of wrap-around tenancy services
- Place-based approaches and local solutions are addressing local needs, with appropriate governance and self determination
- Tenure options are supporting individual pathways across their lifecycle, including with youth housing, supported housing and housing for elders
- Increased pathways to home ownership are in place and compatible with local forms of Indigenous land tenure
- There is greater tenure security through stronger anti-discrimination laws, backed by advocacy and support services
- A roadmap and adequate budget is achieving the vision for sustainable and effective Indigenous housing in Australia.



Context and scope of a National Aboriginal and Torres Strait Islander Housing Strategy

The proposed National Aboriginal and Torres Strait Islander Housing Strategy should be:

- Aligned with the National Agreement on Closing the Gap
- Framed to promote economic development for Indigenous communities, individuals and businesses
- Comprehensive across all aspects of the housing system to address Indigenous housing needs
- Developed jointly by representatives of the Indigenous community and governments through the Housing Policy Partnership
- National in scope and supported by distinct but aligned jurisdictional, regional and local plans.

Informed by our research findings and empirical evidence, and guided by the Indigenous Advisory Committee, the strategy framework sets out priority directions and actions in four key pillars (or domains).³⁶

Framework for a National Aboriginal and Torres Strait Islander Housing Strategy

Closing the Gap

Priority reforms and housing outcomes

Pillars

Core directions for the future Indigenous housing system



Pillar 1

Strengthened governance and accountability of the Indigenous housing system



Pillar 2

Sufficient investment in Indigenous housing for current and future need



Pillar 3

Growth and development of a sustainable community-controlled housing sector



Pillar 4

Enhanced housing tenure security and choice

Reformed mainstream social housing and homelessness services

Allied investment in infrastructure and essential services to enable housing provision

Priority actions



National Aboriginal and Torres Strait Islander Housing Strategy

Jointly developed by the Indigenous community and governments through the HPP

..... Outside research scope



Pillar 1

Strengthened governance and accountability of the Indigenous housing system

1.1 Strengthen governance by:

- **Legislating key components of Indigenous housing system governance** (e.g. the national HPP) and incorporate international standards on a right to housing and self-determination³⁷
- Committing long-term funding to **national and jurisdictional Indigenous housing peak bodies** to enable their effective participation in governance and policymaking
- **Reforming government agencies with responsibility for housing** to provide commitment and capability to effectively partner in governance and policymaking (e.g. an Indigenous-governed statutory authority, Indigenous leadership within government)
- Assigning oversight of development and implementation of the National Aboriginal and Torres Strait Islander Housing Strategy jointly to the **Housing and Homelessness Ministers Council and the HPP**

1.2 Strengthen accountability and transparency by:

- Assigning agency responsibility, and adequate resources, to maintain and further **develop robust Indigenous housing data and evidence**—disaggregated by region—in accord with Indigenous data sovereignty principles
- **Reviewing and expanding CTG housing targets** such that they include, for example, reducing housing stress and eliminating inadequate housing
- **Establishing additional accountability mechanisms**—for example, a legislated Indigenous housing watchdog, annual reporting on a consistent basis across all jurisdictions, and independent evaluation of the National Aboriginal and Torres Strait Islander Housing Strategy.



Pillar 2

Sufficient investment in Indigenous housing for current and future need

2.1 Dedicate **adequate long-term Commonwealth and state/territory government funding** for:

- **Social housing at sufficient scale** to meet current and future needs of the Indigenous population across urban, regional and remote areas
- Associated **infrastructure and essential services**
- **Capital upgrades to meet agreed jurisdictional standards** for all Indigenous social housing

2.2 **Implement funding** for Indigenous housing through:

- **Regional and local housing plans and resource allocations** informed by Indigenous-led decision-making
- **Culturally appropriate procurement models** for all funding programs
- Housing investment that supports **local employment** and **economic development**

2.3 **Increase and restructure access to Commonwealth Rent Assistance** to better address Indigenous peoples' geographic and household circumstances.





Pillar 3

Growth and development of a sustainable Indigenous community-controlled housing sector

3.1 Develop and fund an **Indigenous community-controlled housing sector and workforce development strategy** that reflects jurisdictional and geographic differences in organisational and service delivery models

3.2 Progressively and sustainably **increase the housing stock owned and managed by the Indigenous community-controlled housing sector**—including by investing in new housing and appropriate transfers of public housing and land for redevelopment

3.3 Foster the **sustainability of Indigenous community-controlled housing organisations** by:

- Establishing **geographic cost benchmarks** for all service cost components, including tenancy management, tenancy support, asset management, and community development
- Providing suitable **subsidies that address funding gaps** between rent revenues (including any rent assistance) and benchmarked operating costs for the services offered by providers

3.4 **Adapt the National Regulatory System for Community Housing** so that its performance code and reporting requirements reflect the cultural norms, practices and capacity of all ICCHOs, including in remote areas.



Pillar 4

Enhanced housing tenure security and choice

4.1 Governments to actively promote and facilitate culturally appropriate (individual and collective) **home ownership tenure pathways** to meet demand

4.2 Protect and facilitate rental access and security in all jurisdictions by:

- Strengthening **anti-discrimination legislation**
- Funding **dedicated Indigenous rental advice, advocacy and support services**

4.3 Ensure **mainstream housing programs provide culturally appropriate and culturally safe** services to Indigenous clients

4.4 Ensure **other programs that fund housing for Indigenous households** align with the National Aboriginal and Torres Strait Islander Housing Strategy (e.g. Indigenous Business Australia, Specialist Disability Accommodation, and Housing for Health)

4.5 Support **Indigenous community-controlled led housing innovation** by:

- Establishing a **Housing Innovation Fund** for new models—such as community land trusts, shared equity, and local housing designs
- Enabling **supported/specialised housing developments** in accord with life-stage needs—such as for youth, aged and disabled
- Removing **policy and regulatory barriers that inhibit diversification**.



Pathway to Indigenous housing system reform

In October 2025, our Inquiry Panel of government officials and Indigenous leaders reviewed the Inquiry's research findings and the Framework for a National Aboriginal and Torres Strait Islander Housing Strategy and endorsed them as a strong evidence base and 'blueprint' for action.

Panel members proposed that:

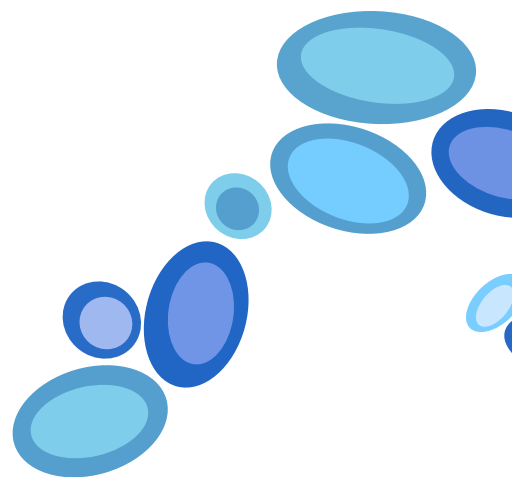
- Strategy development be led by the Housing Policy Partnership in line with its workplan commitment to develop a five-year Aboriginal and Torres Strait Islander Housing Plan³⁸
- An Australia-wide Indigenous-led and community-based consultative process to develop the Strategy be facilitated by the Housing Policy Partnership
- The Strategy be devised to achieve national housing policy reforms and investment pathways, as well as flexibility for differing jurisdictional strategies, regional plans and local place-based approaches.

To safeguard the Strategy's development and ensure its success, there should be an immediate commitment by the National Housing and Homelessness Ministerial Council to:

- Secure the future of a strong Housing Policy Partnership³⁹
- Continue funding national and jurisdictional Aboriginal and Torres Strait Islander housing peak bodies, and provide additional funding for sector-capacity building

- Commit to an initial five-year Aboriginal and Torres Strait Islander housing investment plan that enables the supply of additional targeted housing that addresses urgent Aboriginal and Torres Strait Islander housing need, and promotes tenure pathways and innovation.

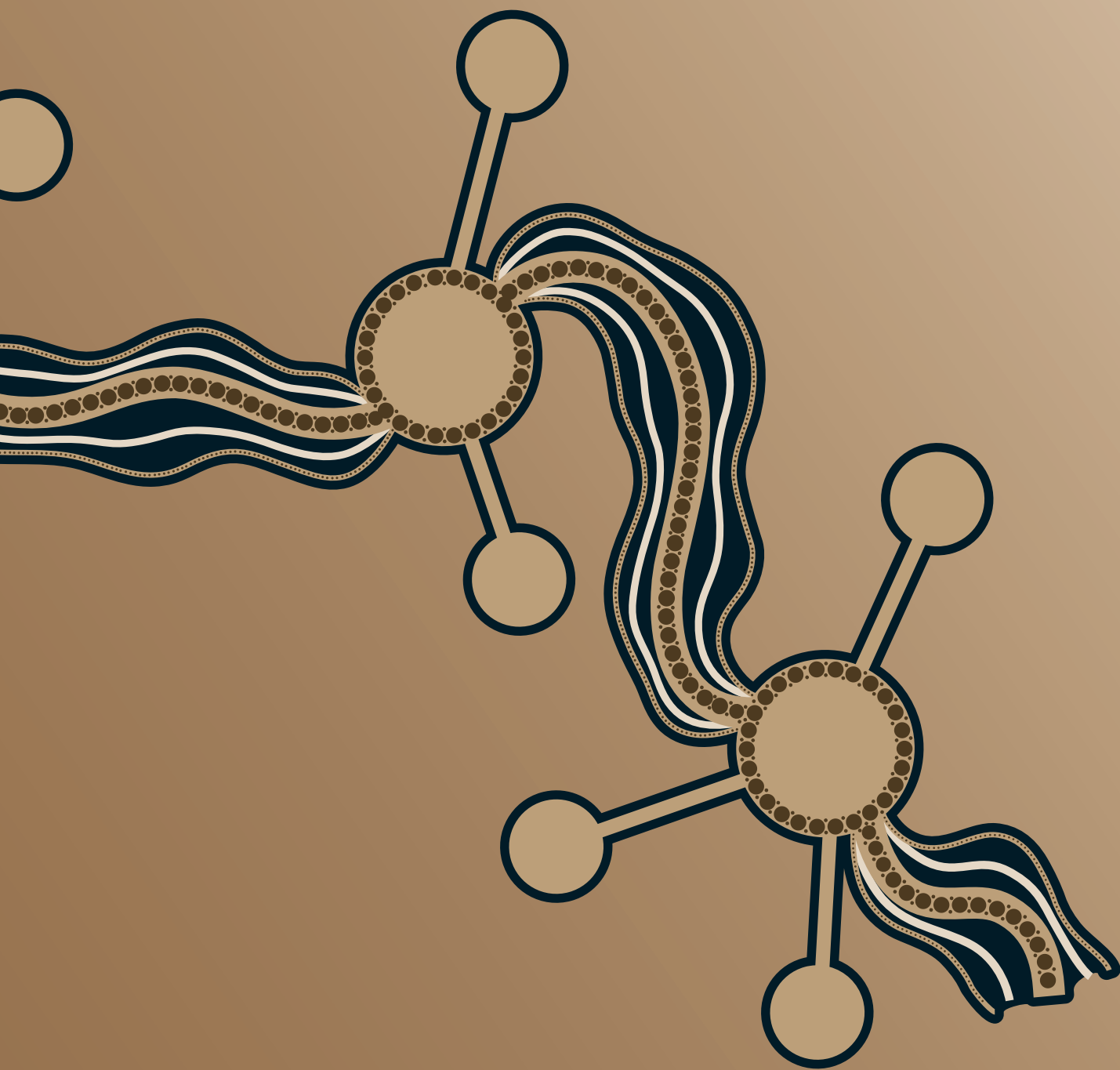
Future research programs should align with this Framework in order to provide further evidence to inform the proposed Strategy's development.





Supporting information





Acronyms and abbreviations

AHURI	Australian Housing and Urban Research Institute
ATSIC	Aboriginal and Torres Strait Islander Commission
CEO	Chief Executive Officer
CTG	Closing the Gap (National Agreement)
CRA	Commonwealth Rent Assistance
HAFFF	Housing Australia Future Fund Facility
HPP	Housing Policy Partnership
IAC	Indigenous Advisory Committee
ICCHO	Indigenous Community-Controlled Housing Organisation
NASHH	National Agreement on Social Housing and Homelessness
NATSIHA	National Aboriginal and Torres Strait Islander Housing Association
NRSCH	National Regulatory System for Community Housing
NSW	New South Wales
NT	Northern Territory
QLD	Queensland
WA	Western Australia

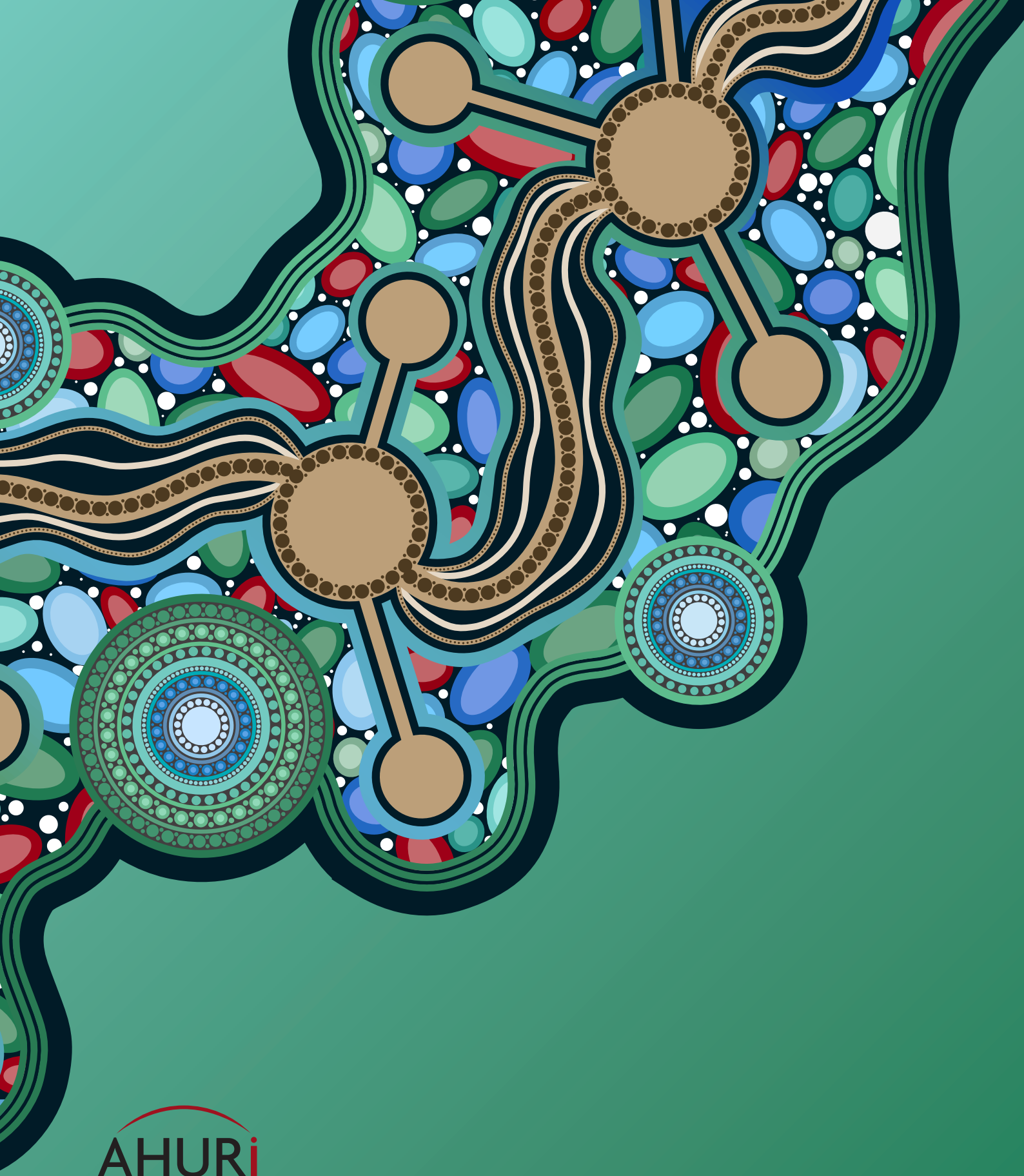
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- United Nations (2007) *United Nations Declaration on the Rights of Indigenous Peoples*, Resolution adopted by the General Assembly, 13 September, accessed 13 October 2025, https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf

Endnotes

- 1 Throughout the report we have generally used the term 'Indigenous' when referring to Aboriginal and Torres Strait Islander people and the housing system. The term 'Aboriginal and Torres Strait Islander' has been used when referring to the name of a particular organisation, as part of a direct quote, or in relation to the proposed housing Framework and Strategy.
- 2 Moskos, Milligan et al. 2025; Benedict, Dockery et al. 2026.
- 3 See AIHW 2023; Moskos, Isherwood et al. 2022; Productivity Commission 2022.
- 4 The Inquiry was funded under the Australian Housing and Urban Research Institute (AHURI) 2023 National Housing Research Program.
- 5 Ethics approval for the research was provided by the Human Research Ethics Committee at the University of Adelaide.
- 6 A thematic approach was taken to develop and conduct the case studies. With guidance from the IAC, eight case study themes were prioritised and investigated: 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.
- 7 Case study interviews were undertaken with 60 housing stakeholders, most of whom informed multiple case studies. These stakeholders included representatives from jurisdictional government (e.g. state and territory housing departments, statutory housing bodies and regulators; N=23), ICCHOs (N=13), federal government departments and agencies (N=10), peak bodies (N=8), and other informants (N=6). Twenty-four of the stakeholders were Indigenous leaders in housing policy and practice.
- 8 The findings from the stage one research are outlined in the report *Indigenous housing support in Australia: the lay of the land* (Moskos, Milligan et al. 2025). The findings from the stage two research are presented in the report *The Indigenous housing system in Australia: case study evidence* (Benedict, Dockery et al. 2026).
- 9 The Inquiry Panel meeting was held in a virtual format in October 2025 and was attended by government housing policy representatives, NATSIHA and a representative of the IAC.
- 10 The members of the IAC included: Mr Zachariah Matysek, CEO, National Aboriginal and Torres Strait Islander Housing Association; Ms Casey Da Silva, Executive Director Policy, Programs and Partnerships, National Aboriginal and Torres Strait Islander Housing Association; Ms Famey Williams, CEO, Aboriginal Housing Office; Ms Cheryl Axleby, Head of Aboriginal Housing, SA Housing Trust; Ms Skye Thompson, CEO, Aboriginal Housing Northern Territory (to January 2025); Ms Leeanne Caton, CEO, Aboriginal Housing Northern Territory (since January 2025); Mr Eddie Fry, Chair, Indigenous Business Australia (2023/24); Mr Neil Willmet, CEO, Aboriginal and Torres Strait Islander Housing Queensland; Ms Tina Ugle, Managing Director, Noongar Mia Mia; Mr Darren Smith, CEO, Aboriginal Housing Victoria; and Ms Stacey Broadbent, CEO, Aboriginal Community Housing Limited.
- 11 The terms of reference for the IAC were 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 Inquiry 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.
- 12 A household with at least one Indigenous member is counted as an Indigenous household. The analysis of unmet housing need used Census data and an established methodology, which is outlined in full in Moskos, Milligan et al. (2005: 50-67, 87-92). This analysis is based on the 352,041 households with one or more Indigenous members across Australia as enumerated in the 2021 Census (Australian Bureau of Statistics 2022).
- 13 For definitions of 'rental stress', 'overcrowded housing' and 'inadequate housing', see Moskos, Milligan et al. (2025: 87-90).
- 14 Moskos, Milligan et al. (2025: 62).
- 15 Meeting all projected Indigenous housing needs to 2041 would require around 3,600 additional dwellings per year (Moskos, Milligan et al. 2025: 65).
- 16 Author analysis (Moskos, Milligan et al. 2005: 54). Note: Percentages in this figure do not sum to 100 due to rounding.
- 17 The map displays Indigenous regions as classified by the Australian Bureau of Statistics. The positioning of place names does not represent exact geographic location.
- 18 CTG attempts a joined-up policy approach to achieving housing, health, education, justice and employment outcomes. The refreshed 2020 iteration boosted the policy making process by placing greater emphasis on joint government/community decision-making and policy co-design. It expressly invokes the need for principles of self-determination. It also establishes the Indigenous community organisations' representative body, the Coalition of Peaks, as co-signatory to the Agreement; the other co-signatories are the Australian Government, all state and territory governments and the Australian Local Government Association.
- 19 The HPP is a collaborative initiative established under Priority Reform One of the National Agreement on Closing the Gap. It was approved in December 2022 by the Joint Council on Closing the Gap; it 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).

- 20 The role and functioning of local decision-making mechanisms in relation to housing are not yet well-evidenced; they were out of scope for this research.
- 21 This finding is consistent with other independent reviews of CTG; see Productivity Commission (2024) and Jumbunna Institute for Indigenous Education and Research (2025).
- 22 The CTG Agreement stipulates that 'strong partnerships' are representative of, and accountable to, both governments and Aboriginal and Torres Strait Islander communities; are formally structured and protected by legislation (where appropriate); and are based on shared decision-making that is consensual and transparent. To underpin a partnership's effectiveness, the Agreement states that adequate funding is needed to enable Aboriginal and Torres Strait Islander parties to effectively participate in formal partnerships, to meet separately, to consult relevant groups and communities, and to seek independent policy advice (Australian Government 2020: Clauses 32 and 33).
- 23 At the end of 2024, 85 Indigenous-controlled organisations were registered under various housing regulatory systems that apply in jurisdictions across Australia. Most of these were in NSW and Queensland (see Moskos, Milligan et al. 2005: 32; Benedict, Dockery et al. 2026: 96).
- 24 Source: Moskos, Milligan et al. (2025: Table A1: 85).
- 25 See Australian Government (2020).
- 26 The other 87% of households with Indigenous members live in social housing that is managed by state/territory housing agencies or mainstream community housing providers. See Benedict, Dockery et al. (2026: 96).
- 27 Author analysis of various data sources. 'Registered' refers to ICCHOs that are registered under the various housing regulatory systems that apply across Australia. For data sources and further explanation see Benedict, Dockery et al. (2026: 95-96).
- 28 Transferring publicly owned housing refers to the handover of public housing occupied by or designated for Indigenous households to community control. Past transfer programs are critically examined in Benedict, Dockery et al. (2026: 33-39).
- 29 An urgent need for workforce data was highlighted by Moskos, Isherwood et al. (2025), who found in their review and assessment of Indigenous housing data that there was no current data on the Indigenous housing workforce.
- 30 Summarised from Moskos, Milligan et al. (2025: 38-44).
- 31 Shared equity housing involves a silent partner (e.g. government or an ICCHO) having an equity share in a home, alongside the resident. In a community land trust, land is owned collectively through the trust entity. Residents have occupancy rights similar to homeowners. Resales are price capped.
- 32 Source: ABS Housing Statistics for Aboriginal and/or Torres Strait Islander Peoples – Tenure and Landlord Type (2022, Table 1.1). Note: The percentages in this figure for tenure types across each year may not sum to 100 due to rounding.
- 33 37,100 households with Indigenous members were paying more than 30% of their household income in rent in 2021 (Moskos, Milligan et al. (2005: 54).
- 34 Summarised from Moskos, Milligan et al. (2025: 25-29; 48), updated.
- 35 Image Credit: Emma Shumack
- 36 The framework presented in this research does not include possible reforms to homeless services and mainstream housing services as these were outside the scope of the funded research. As shown in the schematic for the Framework, these aspects would need to be also addressed in a comprehensive National Aboriginal and Torres Strait Islander Housing Strategy.
- 37 See the United Nations Declaration on the Rights of Indigenous Peoples (United Nations 2007) and the International Covenant on Economic Social and Cultural Rights (United Nations 1966: article 11.1).
- 38 Output 1.2 of the 2025 HPP workplan (NATSIHA 2025).
- 39 See endnote 22 for explanation of a strong partnership.



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