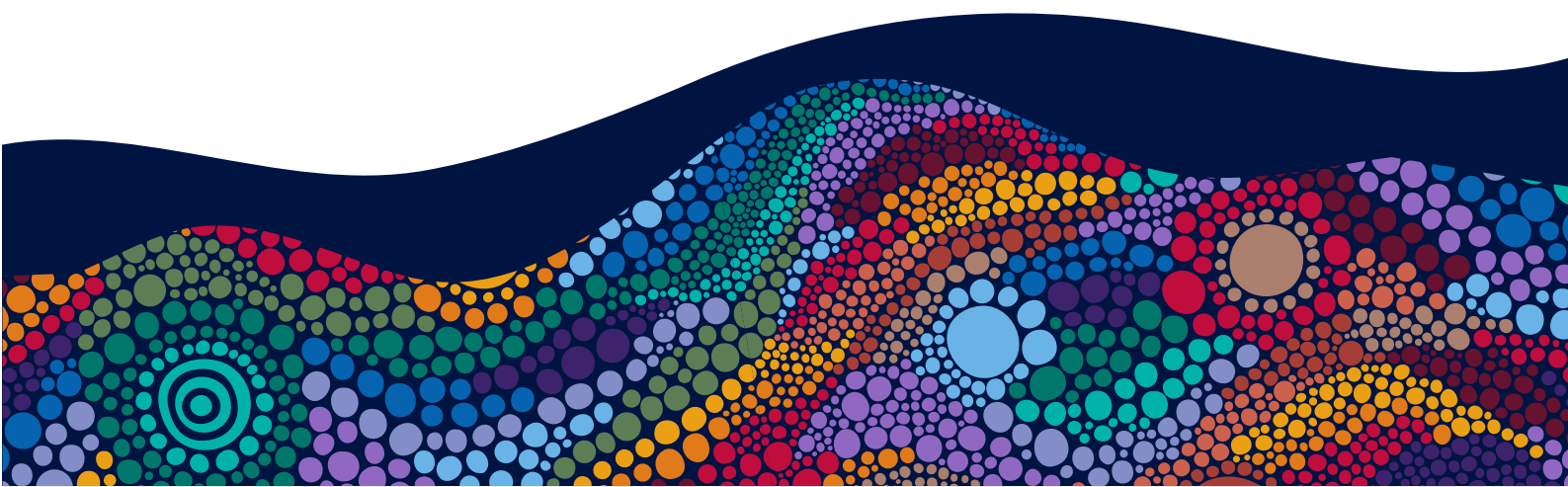


Inquiry into Social Housing

NACCHOs Submission to the Economics
References Committee

September 2026



About NACCHO

NACCHO is the national peak body representing 150 Aboriginal Community Controlled Health Organisations (ACCHOs). We also assist a number of other community-controlled organisations.

The first Aboriginal medical service was established at Redfern in 1971 as a response to the urgent need to provide decent, accessible health services for the largely medically uninsured Aboriginal population of Redfern. The mainstream was not working. So it was, that over fifty years ago, Aboriginal people took control and designed and delivered their own model of health care. Similar Aboriginal medical services quickly sprung up around the country. In 1974, a national representative body was formed to represent these Aboriginal medical services at the national level. This has grown into what NACCHO is today. All this predated Medibank in 1975.

NACCHO liaises with its membership, and the eight state/territory affiliates, governments, and other organisations on Aboriginal and Torres Strait Islander health and wellbeing policy and planning issues and advocacy relating to health service delivery, health information, research, public health, health financing and health programs.

ACCHOs range from large multi-functional services employing several medical practitioners and providing a wide range of services, to small services which rely on Aboriginal health practitioners and/or nurses to provide the bulk of primary health care services. Our 150 members provide services from about 550 clinics. Our sector provides over 3.1 million episodes of care per year for over 410,000 people across Australia, which includes about one million episodes of care in very remote regions.

ACCHOs contribute to improving Aboriginal and Torres Strait Islander health and wellbeing through the provision of comprehensive primary health care, and by integrating and coordinating care and services. Many provide home and site visits; medical, public health and health promotion services; allied health; nursing services; assistance with making appointments and transport; help accessing childcare or dealing with the justice system; drug and alcohol services; and help with income support. Our services build ongoing relationships to give continuity of care so that chronic conditions are managed, and preventative health care is targeted. Through local engagement and a proven service delivery model, our clients 'stick'. Clearly, the cultural safety in which we provide our services is a key factor of our success.

ACCHOs are also closing the employment gap. Collectively, we employ about 7,000 staff – 54 per cent of whom are Aboriginal or Torres Strait Islanders – which makes us the third largest employer of Aboriginal or Torres Strait people in the country.

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Recommendations

NACCHO recommends:

- 1** That any interventions to address social housing align with the National Agreement on Closing the Gap and its four Priority Reform Areas, including measures that support Aboriginal and Torres Strait Islander community-controlled housing and strengthen housing outcomes.
- 2** Government adopts a ‘health in all policies’ approach, recognising that health outcomes are influenced by a wide range of social, commercial, political, environmental and cultural determinants.
- 3** Government treats social housing as essential health and social infrastructure.
- 4** Government adopts climate-resilient and culturally appropriate housing standards.
- 5** Government establishes a national social housing supply target based on demonstrated need.
- 6** Government provides sustained, multi-year funding for social and community housing.
- 7** Government establishes a long-term national Aboriginal and Torres Strait Islander Housing Strategy.
- 8** Government increases the scale and ownership of Aboriginal and Torres Strait Islander community-controlled housing and expand culturally appropriate housing pathways.

Acknowledgements

NACCHO welcomes the opportunity to provide a submission to the Economic References Committee on their inquiry into Social Housing.

NACCHO supports the submissions to this consultation made by NACCHO Members and Affiliates.

National Agreement on Closing the Gap

Advocating for and securing the National Agreement on Closing the Gap was an historically significant act of Aboriginal and Torres Strait Islander self-determination. The National Agreement is evidence of a new era of engagement by and with Aboriginal and Torres Strait Islander people. It commits Australia to a new direction and is a pledge from all governments to fundamentally change the way they work with Aboriginal and Torres Strait Islander communities and organisations – to support self-determination and build the capacity of the community-control sector.

This Government's first Closing the Gap Implementation Plan commits to achieving Closing the Gap targets *through implementation of the Priority Reforms*. This represents a shift away from focussing on the Targets, towards the structural changes that the Priority Reforms require, and which are more likely to achieve meaningful outcomes for our people in the long term.

The reforms and targets outlined in the National Agreement seek to overcome the inequality experienced by Aboriginal and Torres Strait Islander people and achieve life outcomes equal to all Australians. Governments at all levels have committed to the implementation of the National Agreement's four Priority Reform Areas, which offer a roadmap to meaningfully impact structural drivers of poor health and social outcomes for Aboriginal and Torres Strait Islander people:

Priority Reform Area 1 – Formal partnerships and shared decision-making

This Priority Reform commits to building and strengthening structures that empower Aboriginal and Torres Strait Islander people to share decision-making authority with governments, and to accelerate policy making that centres Aboriginal and Torres Strait Islander voices.

Priority Reform Area 2 – Building the community-controlled sector

Recognising that community-controlled services achieve better outcomes, employ more Aboriginal and Torres Strait Islander people and are often preferred over mainstream services, this Priority Reform commits to building Aboriginal and Torres Strait Islander community-controlled sectors to deliver services to support Closing the Gap.

Priority Reform Area 3 – Transformation of mainstream institutions

This Priority Reform commits to systemic and structural transformation of government organisations to identify and eliminate racism, embed and practice cultural safety, deliver services in partnership with Aboriginal and Torres Strait Islander people, support truth telling about agencies' history with Aboriginal and Torres Strait Islander people, and engage fully and transparently with Aboriginal and Torres Strait Islander people when programs are being changed.

Priority Reform Area 4 – Sharing data and information to support decision making

This Priority Reform commits to shared access to regional data and information to inform local-decision making and support achievement of the first three Priority Reforms. This Priority Reform supports

principles of Indigenous Data Sovereignty.

Despite some progress, the need for fundamental systemic reform remains evident. In its first review of the National Agreement on Closing the Gap, the Productivity Commission found that governments are not adequately delivering on their commitments. Despite support for the Priority Reforms and some good practice, progress has been slow, uncoordinated, and piecemeal.

The Commission noted that to enable better outcomes, governments need to relinquish some control, share decision making and acknowledge that Aboriginal and Torres Strait Islander people know what is best for their communities. Aboriginal Community Controlled Organisations must be treated as critical partners rather than passive funding recipients, and trusted to design, deliver and measure government services in ways that are culturally safe and meaningful for their communities.

‘Too many government agencies are implementing versions of shared decision-making that involve consulting with Aboriginal and Torres Strait Islander people on a pre-determined solution, rather than collaborating on the problem and co-designing a solution’¹

Alignment with Closing the Gap Commitments

The social housing system and reforms arising from the Inquiry should be firmly aligned with the National Agreement on Closing the Gap and its four Priority Reform Areas.

Genuine partnership and shared decision-making with Aboriginal and Torres Strait Islander people extend beyond consultation to meaningful involvement in setting housing priorities, policy, investment and service delivery.² The Housing Policy Partnership (HPP), established under Priority Reform One, provides an existing mechanism for this shared decision-making. Government must strengthen and build on the HPP rather than create parallel processes, ensuring Aboriginal and Torres Strait Islander representatives have a meaningful role in shaping national housing policy.³

Social housing reform should also strengthen Aboriginal community-controlled housing organisations through sustainable funding, capital investment, workforce development and governance support. Mainstream housing agencies and providers should strengthen their cultural capability and accountability, while ensuring Aboriginal and Torres Strait Islander communities and organisations have access to relevant, timely and disaggregated data to inform local priorities, monitor outcomes and support Aboriginal-led decision-making.

The National Agreement on Social Housing and Homelessness (NASHH) recognises the housing inequalities experienced by Aboriginal and Torres Strait Islander people and incorporates Closing the Gap commitments, including shared decision-making.⁴ The Inquiry should therefore assess proposed social housing reforms against all four Priority Reforms and identify clear mechanisms for Aboriginal and Torres Strait Islander participation in housing policy, investment, delivery and data governance.

¹ Productivity Commission, Review of the National Agreement on Closing the Gap, Study Report, Canberra, 7 Feb 2024 <https://www.pc.gov.au/inquiries/completed/closing-the-gap-review/report>.

² Australian Government. (2020). *National Agreement on Closing the Gap: Priority Reform One—Formal partnerships and shared decision-making*. Closing the Gap. <https://www.closingthegap.gov.au/national-agreement/national-agreement-closing-the-gap/6-priority-reform-areas/one>

³ Australian Government, Department of the Treasury. (2026). *Housing Policy Partnership*. <https://treasury.gov.au/policy-topics/housing/housing-policy-partnership>

⁴ Australian Government, Department of the Treasury. (2025). *National Agreement on Social Housing and Homelessness*. Treasury.

NACCHO recommends that any interventions to address social housing align with the National Agreement on Closing the Gap and its four Priority Reform Areas, including measures that support Aboriginal and Torres Strait Islander community-controlled housing and strengthen housing outcomes.

‘... an approach that incorporates Health in All Policies is the only way to achieve the health-related goals governments are pursuing. Otherwise, health systems will remain locked in a never-ending struggle as they respond to the ill health that often arises from weaknesses in other sectors’.⁵

The Current Housing Crisis for Aboriginal and Torres Strait Islander People

For Aboriginal and Torres Strait Islander people, health and wellbeing are understood holistically, grounded in the deep interrelationships between people, Country, culture, kinship and spirit. Aboriginal ways of Knowing, Being and Doing recognise that physical, emotional, social, cultural and environmental wellbeing are inseparable. Housing must therefore be understood not simply as shelter, but as part of the broader systems that support health, family, culture, community and connection to Country.

The housing crisis experienced by Aboriginal and Torres Strait Islander people reflects long-term structural disadvantage, inadequate investment and housing systems that have not consistently delivered safe, affordable and culturally appropriate housing. AHURI estimates that around 45,700 low-income Aboriginal and Torres Strait Islander households had unmet housing needs in 2021, equivalent to approximately one in eight households and around twice the rate for Australian households overall. Without significant intervention, this unmet need is projected to increase by a further 26,400 households over 20 years⁶.

From an Aboriginal perspective, housing and health governance must therefore be more than a technical or policy exercise. It requires relational accountability and approaches that respect Aboriginal knowledge, community leadership and longstanding systems of care. Community-led, place-based approaches can support housing responses that are better aligned with local priorities, culture and Country.

Health outcomes for Aboriginal and Torres Strait Islander people are shaped by interconnected social determinants, including poverty, racism, employment, education and housing. Social determinants account for approximately **35.4% of the health gap** between Aboriginal and Torres Strait Islander and non-Indigenous Australians [7]. A **Health in All Policies** approach recognises these connections and supports policy decisions that promote health equity, aligning with Closing the Gap and holistic Aboriginal and Torres Strait Islander approaches to health and wellbeing.

⁵ Greer S.L., Falkenback M, Siciliani L, Mckee M, Wismar M, Figueras J. From Health in All Policies to Health for All Policies. Viewpoint, Vol 7, 8, E718-E720, August 2022, doi: [https://doi.org/10.1016/S2468-2667\(22\)00155-4](https://doi.org/10.1016/S2468-2667(22)00155-4)

⁶ **Australian Housing and Urban Research Institute (AHURI). (2025). A framework for the future of Aboriginal and Torres Strait Islander housing in Australia.** AHURI. <https://www.ahuri.edu.au/research/final-reports/457>

Housing insecurity has consequences beyond shelter, affecting health, family stability, education, employment, wellbeing and connection to community and Country. This is recognised through Closing the Gap Outcome 9, which aims to ensure Aboriginal and Torres Strait Islander people have access to appropriate, and affordable housing aligned with their priorities and needs⁷.

Housing quality remains a significant concern. In 2022–23, 18% of Aboriginal and Torres Strait Islander households were living in housing below an acceptable standard, while around 31% experienced at least one major structural problem. Conditions were worse in remote and very remote areas, where major structural problems affected approximately 43% and 54% of households respectively⁸⁹. These conditions demonstrate the need for sustained investment in housing supply, maintenance and culturally appropriate housing across urban, regional and remote Australia.

These Aboriginal understandings also align with emerging approaches such as One Health, which recognises the interconnectedness of human health, social determinants, environmental health and the wellbeing of animals and ecosystems. Positioning Aboriginal and Torres Strait Islander knowledge as foundational to these approaches can strengthen responses to housing, health and climate risks by grounding them in Country, community and collective wellbeing.

NACCHO recommends that Government adopts a ‘health in all policies’ approach, recognising that health outcomes are influenced by a wide range of social, commercial, political, environmental and cultural determinants.

Social Housing as Essential Health and Social Infrastructure

Social housing provides more than accommodation; it supports health, financial security, family stability and connection to community and Country. The 2023 National Social Housing Survey found that around 80% of social housing tenants reported economic, health and social benefits from living in social housing¹⁰. More recent 2025 data shows that among Aboriginal and Torres Strait Islander households in social housing, 93% reported feeling more settled, 89% reported being better able to manage rent and finances, and 79% reported better health¹¹.

⁷ **National Indigenous Australians Agency (NIAA). (2023).** *Outcome 9: Aboriginal and Torres Strait Islander people secure appropriate, affordable housing that is aligned with their priorities and need.* Australian Government. <https://www.niaa.gov.au/2023-commonwealth-closing-gap-implementation-plan/delivering-outcomes-and-targets/outcome-9-aboriginal-and-torres-strait>

⁸ **Australian Bureau of Statistics (ABS). (2024).** *National Aboriginal and Torres Strait Islander Health Survey, 2022–23.* Australian Government. <https://www.abs.gov.au/statistics/people/aboriginal-and-torres-strait-islander-peoples/national-aboriginal-and-torres-strait-islander-health-survey/2022-23>

⁹ **Australian Institute of Health and Welfare (AIHW). (2026).** *2.01 Housing.* Aboriginal and Torres Strait Islander Health Performance Framework. <https://www.indigenoushpf.gov.au/measures/2-01-housing>

¹⁰ **Australian Institute of Health and Welfare (AIHW). (2024).** *National Social Housing Survey 2023: Reported benefits of living in social housing.* Australian Government. <https://www.aihw.gov.au/reports/housing-assistance/national-social-housing-survey-2023/contents/benefits-of-living-in-social-housing>

¹¹ **Australian Institute of Health and Welfare (AIHW). (2026).** *National Social Housing Survey 2025: Social housing experiences of First Nations households.* Australian Government. <https://www.aihw.gov.au/reports/housing-assistance/national-social-housing-survey-2025/contents/social-housing-experiences-first-nations-homes>

As of June 2024, 84,365 Aboriginal and Torres Strait Islander households were living in social housing, representing approximately 20% of all social housing households nationally¹². This highlights the importance of ensuring that social housing investment responds to the scale and nature of Aboriginal and Torres Strait Islander housing need.

Housing is also closely connected to health equity. AIHW estimates that differences in social determinants, including employment, income and education, accounted for 35.4% of the health gap between Aboriginal and Torres Strait Islander and non-Aboriginal Australians in its 2017–19 analysis¹³. Poor-quality, overcrowded and insecure housing can increase exposure to infectious disease, respiratory problems, injury, heat stress and other health risks¹⁴.

The relationship between housing insecurity and family wellbeing is also significant. Human Rights Watch's 2025 report on Western Australia documented cases in which Aboriginal families experiencing homelessness or inadequate housing encountered child protection interventions rather than sufficient housing and family support¹⁵. While the report focuses specifically on Western Australia, it highlights the broader importance of treating housing insecurity as a structural issue rather than simply an individual or family-level problem.

Investment in social housing can also generate broader economic and public-sector benefits. Research by Swinburne University of Technology estimates that the housing supported through the Housing Australia Future Fund generates substantial societal benefits through reduced public costs, while tenants experience significant cost-of-living benefits from affordable rents, energy savings and improved living conditions¹⁶. Together, this evidence supports treating social housing as essential health, social and economic infrastructure, rather than solely as a response to homelessness.

NACCHO recommends Government treats social housing as essential health and social infrastructure.

Extremely High Rates of Overcrowding and Homelessness

Aboriginal and Torres Strait Islander communities experience disproportionately high rates of overcrowding and homelessness across Australia. The most recent AIHW data show that, in 2025, approximately 23% of households in State Owned and Managed Indigenous Housing (SOMIH) were living in overcrowded dwellings, compared with around 16% of households in Aboriginal and Torres Strait

¹² *ibid*

¹³ **Australian Institute of Health and Welfare (AIHW). (2024).** *Australia's health 2024: Size and sources of the health gap for Australia's First Nations people 2017–2019*. Australian Government.
<https://www.aihw.gov.au/reports/australias-health/health-gap-2017-2019>

¹⁴ **Australian Institute of Health and Welfare (AIHW). (2026).** *2.01 Housing*. Aboriginal and Torres Strait Islander Health Performance Framework.
<https://www.indigenoushpf.gov.au/measures/2-01-housing>

¹⁵ **Human Rights Watch. (2025).** *"All I Know Is I Want Them Home": Disproportionate Removal of Aboriginal Children from Families in Western Australia*. Human Rights Watch.
<https://www.hrw.org/report/2025/03/26/all-i-know-i-want-them-home/disproportionate-removal-aboriginal-children-families>

¹⁶ **Nygaard, C., & Salari, M. (2025).** *Maximising Investment in Social and Affordable Housing in Australia: Part 1 – Estimating the Societal Benefits of Housing Australia Future Fund Supported Housing*. Swinburne University of Technology, Power Housing Australia and Community Housing Industry Association.

Islander Community Housing¹⁷. Among Aboriginal and Torres Strait Islander households in mainstream public housing, 9.7% were living in overcrowded dwellings, compared with 4.3% of all households.

The problem is particularly acute in remote and very remote communities, where housing supply has not kept pace with population needs¹⁸. In 2021, the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized housing was substantially lower in remote (68.0%) and very remote (45.0%) areas than in major cities (87.8%)¹⁹.

Families are frequently forced into multi-generational or multi-family living arrangements because there are insufficient dwellings²⁰. These circumstances should not be characterised simply as cultural preference where there is substantial unmet housing need. Overcrowding can instead reflect a lack of available and affordable alternatives and places significant pressure on households. The National Agreement on Closing the Gap recognises the importance of reducing overcrowding through Target 9, which seeks to ensure that 88% of Aboriginal and Torres Strait Islander people are living in appropriately sized housing by 2031.

The relationship between overcrowding and health is well established. Overcrowded and poorly maintained homes can facilitate infectious diseases and contribute to respiratory illness, skin infections, acute rheumatic fever and rheumatic heart disease. AIHW identifies poor dwelling conditions and household overcrowding as important environmental and socioeconomic risk factors for acute rheumatic fever and rheumatic heart disease²¹. Inadequate housing in remote communities, particularly in extreme heat environments, is therefore both a housing failure and a significant and preventable health inequity.

The scale of homelessness further demonstrates the need for increased social housing supply. In 2024–25, approximately 82,900 Aboriginal and Torres Strait Islander people accessed specialist homelessness services, representing almost one third of all clients despite Aboriginal and Torres Strait Islander people comprising a much smaller proportion of the Australian population. Social housing was the most common housing situation for Aboriginal and Torres Strait Islander clients both at the beginning and end of their support, demonstrating the critical role secure social housing plays in preventing and resolving homelessness²².

Uninhabitable and Poor Quality Housing

Many Aboriginal and Torres Strait Islander households live in housing that does not meet basic standards of safety, health and habitability. Common problems include:

- persistent mould;
- insufficient insulation;

¹⁷ Australian Institute of Health and Welfare (AIHW) (2026). *Housing assistance in Australia 2026 – Suitability of dwellings*. Australian Government, <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2026/contents/suitability-of-dwellings>

¹⁸ Australian Institute of Health and Welfare. (2025). *Closing the Gap targets: Key findings and implications*. Australian Government. <https://www.aihw.gov.au/reports/indigenous-australians/closing-the-gap-targets-key-findings-implications/contents/housing>

¹⁹ *ibid*

²⁰ *ibid*

²¹ *ibid*

²² Australian Institute of Health and Welfare. (2025). *Specialist homelessness services annual report 2024–25*. Australian Government. <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/first-nations-clients>

- leaking roofs and plumbing;
- inadequate ventilation;
- pest infestations;
- cracked or dangerous flooring;
- electrical faults; and
- inadequate water and essential infrastructure.

These problems are often associated with longstanding maintenance backlogs, inadequate investment, limited availability of local tradespeople, high construction and maintenance costs in remote areas and housing systems that have not been designed around the needs of Aboriginal and Torres Strait Islander communities. Recent national evidence continues to demonstrate the relationship between housing quality and health, including the role of poor dwelling conditions in increasing the risk of acute rheumatic fever and rheumatic heart disease²³.

In some communities, contractors travel long distances to undertake repairs only when sufficient work has accumulated, resulting in delays that can turn relatively minor maintenance issues into significant health and safety hazards²⁴. The burden of navigating complex and inconsistent repair pathways can fall disproportionately on women, Elders and families already experiencing disadvantage. Social housing investment should therefore include planned maintenance, asset renewal and climate adaptation, not simply new construction. Preventative maintenance can protect existing assets, reduce long-term costs and improve health and safety outcomes.

The Economic and Construction Benefits of Long Term Investment

Australia's social housing stock has declined significantly as a proportion of total housing. Following decades of substantial government investment after World War II, public housing remained an important component of new housing supply through the 1970s and 1980s^{25,26}. During the Hawke Government era, approximately one in ten new homes built in Australia was public housing, and public housing accounted for 7.1% of all Australian households in 1991²⁷.

Since then, investment has not kept pace with population and household growth. Total social housing, including public and community housing, declined from approximately 5.2% of Australia's housing stock in 1997 to 3.9% in 2023²⁸, while public housing waiting lists have increased to almost 190,000

²³ **Department of Housing and Works. (2026).** *Remote Aboriginal housing*. Government of Western Australia.
<https://www.wa.gov.au/organisation/departments/departments-of-housing-and-works/departments-of-housing-and-works-remote-aboriginal-housing>

²⁴ **Australian Bureau of Statistics. (2022).** *Housing statistics for Aboriginal and Torres Strait Islander peoples, 2021*.
<https://www.abs.gov.au/statistics/people/aboriginal-and-torres-strait-islander-peoples/housing-statistics-aboriginal-and-torres-strait-islander-peoples/2021>

²⁵ **Australian Housing and Urban Research Institute. (2014).** *Thirty years of public housing supply and consumption: 1981–2011*.
https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf

²⁶ **Australian Housing and Urban Research Institute. (2017).** *Census data shows falling proportion of households in social housing*.
<https://www.ahuri.edu.au/analysis/brief/census-data-shows-falling-proportion-households-social-housing>

²⁷ **ABC News. (2023).** *The charts that show how Australia's rental market got so broken*.
<https://www.abc.net.au/news/2023-08-26/how-the-rental-market-broke-can-it-be-fixed/102767494>

²⁸ **Australian Housing and Urban Research Institute. (2026).** *New research explores how to grow Australia's social housing system*.
<https://www.ahuri.edu.au/analysis/news/new-research-explores-how-grow-australias-social-housing-system>

households in 2025²⁹. Factors contributing to this decline include slower government investment in new public housing, population growth outpacing supply, the transfer of public housing to community housing providers, changes to Commonwealth and State housing funding arrangements, and increasing reliance on market-based housing policies and private investment³⁰.

This history demonstrates the importance of restoring a sustained pipeline of public and community housing investment. Short-term and fragmented funding makes it difficult for governments, community housing providers and Aboriginal and Torres Strait Islander community-controlled organisations to plan, develop workforces, procure materials and undertake construction and maintenance at scale³¹. A predictable, multi-year pipeline would provide greater certainty to builders, manufacturers and suppliers while supporting local trades, apprenticeships, modern construction methods and regional construction capability.

For Aboriginal and Torres Strait Islander communities, particularly in remote areas, long-term investment could support sustainable local capacity for construction, repairs and maintenance rather than reliance on intermittent and costly fly in/fly out arrangements³². Investment should encompass both new construction and the renewal, maintenance and climate adaptation of existing housing³³.

Modern methods of design and construction also provide opportunities to improve construction efficiency, thermal performance, climate resilience and quality of life³⁴. Sustained investment can create a reliable pipeline for builders and trades while enabling greater use of prefabrication, modular construction and locally appropriate design³⁵. These approaches should be developed with communities rather than imposed on them, particularly in remote areas where climate, Country, culture, transport and local workforce capacity need to be incorporated into housing design.

Case Study: Wilya Janta | Designing for Country, Health, and Culture

The Wilya Janta³⁶ project in Tennant Creek, led by Dr Simon Quilty in partnership with Anyinginyi Health Aboriginal Corporation, offers a model of what climate-resilient housing looks like in practice. These homes are designed around thermal performance, staying cool through passive design so that air-conditioning becomes a backup rather than a necessity.

Crucially, the project began with listening, consulting Elders, families, and community leaders about their needs and priorities. Local workers were employed and trained in construction and maintenance, building skills and economic opportunities alongside the houses themselves. The result is housing that is cooler, healthier, culturally appropriate, and owned by the community in both design and spirit. As Dr Quilty puts it, “Housing is health care — it’s as simple as that.”

²⁹ *ibid*

³⁰ *ibid*

³¹ *ibid*

³² **Australian Housing and Urban Research Institute. (2008).** *Towards a design framework for remote Indigenous housing.* <https://www.ahuri.edu.au/research/final-reports/114>

³³ **Australian Housing and Urban Research Institute. (2021).** *Sustainable Indigenous housing in regional and remote Australia.* <https://www.ahuri.edu.au/sites/default/files/documents/2021-11/AHURI-Final-Report-368-Sustainable-Indigenous-housing-in-regional-and-remote-Australia.pdf>

³⁴ *ibid*

³⁵ *ibid*

³⁶ **Wilya Janta. (n.d.).** *Our story.* Wilya Janta (Standing Strong) Housing Collaboration. <https://www.wilyajanta.org/about/our-story>

NACCHO recommends Government adopts climate-resilient and culturally appropriate housing standards.

Establishing a Target for Social Housing

There is a strong case for establishing a national target for social housing as a proportion of Australia's housing stock, particularly given the disproportionate housing needs experienced by Aboriginal and Torres Strait Islander people. Social housing currently represents approximately 4.1% of Australian households, down from 4.8% in 2011, despite continued population and household growth³⁷. For Aboriginal and Torres Strait Islander people, housing need is significantly higher, with overcrowding, homelessness, housing affordability and inadequate housing remaining persistent issues³⁸. In 2021, approximately 19% of Aboriginal and Torres Strait Islander people were living in overcrowded housing, increasing to 32% in Remote areas and 55% in Very remote areas³⁹. These disparities demonstrate the scale of housing need and indicate that maintaining the current proportion of social housing may not be sufficient to address existing and emerging demand.

A national target should therefore be informed by measures of underlying housing need rather than simply maintaining the current share of social housing. Recent AHURI research estimates that approximately 45,700 low-income Aboriginal and Torres Strait Islander households had unmet housing needs in 2021, which is around one in eight Aboriginal and Torres Strait Islander households⁴⁰. This projects that this could increase substantially over the next 20 years without further intervention⁴¹. While an appropriate national percentage would require detailed modelling of population growth, housing stress, homelessness, overcrowding and the capacity of existing housing stock, consideration should be given to a target materially above the current 4.1% level. Importantly, the target should not operate as a single national measure: it should be accompanied by specific targets for Aboriginal and Torres Strait Islander housing, including reductions in overcrowding, increased provision in remote and very remote communities, and growth in housing delivered through Aboriginal and Torres Strait Islander community-controlled housing organisations^{42,43}.

This approach would align with the National Agreement on Closing the Gap, including Target 9⁴⁴. A national social housing target should therefore be designed to complement, rather than replace, these existing Aboriginal and Torres Strait Islander housing outcomes. Establishing a clear national target, supported by dedicated Aboriginal and Torres Strait Islander housing measures and transparent reporting, would provide governments with a measurable framework for increasing supply and ensuring

³⁷ **Australian Institute of Health and Welfare. (2025).** *Housing assistance in Australia 2025: Households and waiting lists*. Australian Government.

<https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia-2025/contents/households-and-waiting-lists>

³⁸ **Australian Institute of Health and Welfare. (2025).** *Housing circumstances of First Nations people*. Australian Government.

<https://www.aihw.gov.au/reports/australias-welfare/indigenous-housing>

³⁹ *ibid*

⁴⁰ **Australian Housing and Urban Research Institute. (2026).** *A framework for the future of Aboriginal and Torres Strait Islander housing in Australia*.

<https://www.ahuri.edu.au/research/final-reports/457>

⁴¹ *ibid*

⁴² *ibid*

⁴³ **Australian Government. (2021).** *National Agreement on Closing the Gap*.

<https://www.closingthegap.gov.au/national-agreement>

⁴⁴ *ibid*

that investment responds to the scale and geographic distribution of housing need. Target setting should recognise that for Aboriginal and Torres Strait Islander peoples, adequate housing is not simply a question of quantity, but also of affordability, suitability, cultural appropriateness, location, quality and community control.

NACCHO recommends Government establishes a national social housing supply target based on demonstrated need.

NACCHO recommends Government provides sustained, multi-year funding for social and community housing.

Commonwealth and State Investment and Delivery Models

Current Commonwealth and state and territory investment, including the Housing Australia Future Fund (HAFF) and the Social Housing Accelerator, provides an important foundation for increasing supply but must be considered against the scale of existing and projected need⁴⁵. The evidence on unmet housing need, declining social housing supply as a proportion of the housing stock, overcrowding and homelessness indicates that investment must be sustained and expanded over the long term rather than delivered through short-term programs.

A combination of direct public investment and complementary delivery and financing models is appropriate. No single sector can meet Australia's social and affordable housing needs alone. Direct government capital investment remains critical because the social benefits of housing cannot be fully captured through market rents. Government capital grants combined with efficient debt financing can reduce the cost to government of expanding social housing, while community housing providers can provide additional development and management capacity and leverage public investment⁴⁶.

For Aboriginal and Torres Strait Islander housing, investment models must recognise the distinct circumstances of the Aboriginal and Torres Strait Islander community-controlled housing sector. Recent AHURI research identifies the need for dedicated and predictable funding, growth in Aboriginal and Torres Strait Islander community-controlled housing organisations, appropriate subsidies to address the gap between rents and operating costs, and the transfer of good-quality housing at scale so that community-controlled providers can build assets and attract further finance.

Governance and Community Control

Governance arrangements must support social housing delivery at the scale required while ensuring accountability, local responsiveness and genuine Aboriginal and Torres Strait Islander participation in decisions affecting their communities. Current fragmentation across levels of government and housing

⁴⁵ **Australian Housing and Urban Research Institute. (2026).** *A framework for the future of Aboriginal and Torres Strait Islander housing in Australia.*
<https://www.ahuri.edu.au/research/final-reports/457>

⁴⁶ **Housing Australia. (2026).** *Housing Australia Future Fund – Social & Affordable: Biannual disclosure report.*
https://www.housingaustralia.gov.au/sites/default/files/2026-02/haff_and_nhaf_-_ministers_biannual_report_as_at_31_december_2025.pdf

systems creates unnecessary complexity and makes it difficult to establish a coherent long-term approach⁴⁷.

A national framework should provide clear targets, long-term funding commitments, transparent reporting and defined responsibilities across Commonwealth, state and territory governments. For Aboriginal and Torres Strait Islander housing, this should be underpinned by a dedicated national housing strategy developed through Aboriginal and Torres Strait Islander leadership and shared decision-making⁴⁸.

Aboriginal and Torres Strait Islander community-controlled organisations should have a central role in determining housing priorities, designing housing responses and, where appropriate, owning and managing housing assets. This does not mean community-controlled providers should carry the financial burden of addressing a national housing shortage. Governments should provide the capital, operating subsidies, infrastructure and capacity-building support required for these organisations to sustainably grow their housing portfolios.

Recent AHURI research identifies strengthened governance, sufficient investment, growth of the Aboriginal and Torres Strait Islander community-controlled housing sector and enhanced self-determination as core elements of a future Aboriginal and Torres Strait Islander housing system⁴⁹.

NACCHO recommends Government establishes a long-term national Aboriginal and Torres Strait Islander Housing Strategy.

Rent-to-Buy and Other Housing Pathways

Different households require different housing pathways. Social housing will remain essential for households experiencing persistent or acute housing need, while affordable rental housing, shared equity and appropriately designed rent-to-buy models may provide pathways to greater housing security or home ownership for some households. These mechanisms should complement, not substitute for, investment in social housing⁵⁰.

A rent-to-buy or rent-to-own scheme generally combines a rental agreement with an option to purchase the property. Private schemes commonly involve a fixed-term lease, an upfront option fee, rent credits that contribute towards a future deposit and an agreed purchase price, with the household ultimately needed to obtain conventional finance to complete the purchase⁵¹.

The Australian evidence base remains limited and private arrangements can carry significant risks. Households may lose accumulated rent credits and option fees if they miss payments or cannot obtain a mortgage at the end of the agreement, while rents may be higher than market rates. Private schemes also generally lack the standard consumer protections associated with conventional mortgages.

⁴⁷ **Australian Housing and Urban Research Institute. (2026).** *The Indigenous housing system in Australia: Case study evidence.* <https://www.ahuri.edu.au/research/final-reports/456>

⁴⁸ **Closing the Gap. (2022).** *Aboriginal and Torres Strait Islander Housing Sector Strengthening Plan.* Australian Government. <https://www.closingthegap.gov.au/sites/default/files/2022-08/housing-sector-strengthening-plan.pdf>

⁴⁹ **Australian Housing and Urban Research Institute. (2026).** *The Indigenous housing system in Australia: Case study evidence.* <https://www.ahuri.edu.au/research/final-reports/456>

⁵⁰ *ibid*

⁵¹ **Consumer Affairs Victoria. (2021).** *High-risk property investments.* Victorian Government. <https://www.consumer.vic.gov.au/housing/buying-and-selling-property/buying-property/high-risk-property-investments>



Victoria has banned certain rent-to-buy and vendor-finance arrangements because of the risks of exploitation, while other jurisdictions impose restrictions⁵².

Recent AHURI research identifies rent-to-buy, shared equity and community land trusts as potentially useful components of a more diverse Aboriginal and Torres Strait Islander housing system but emphasises the need for appropriate design and further evidence⁵³. Any model involving Aboriginal and Torres Strait Islander households should therefore be community-led, culturally appropriate and accompanied by strong affordability, consumer and financial protections.

NACCHO recommends Government increases the scale and ownership of Aboriginal and Torres Strait Islander community-controlled housing and expand culturally appropriate housing pathways.

⁵² Ibid

⁵³ **Australian Housing and Urban Research Institute. (2026).** *The Indigenous housing system in Australia: Case study evidence.* <https://www.ahuri.edu.au/research/final-reports/456>