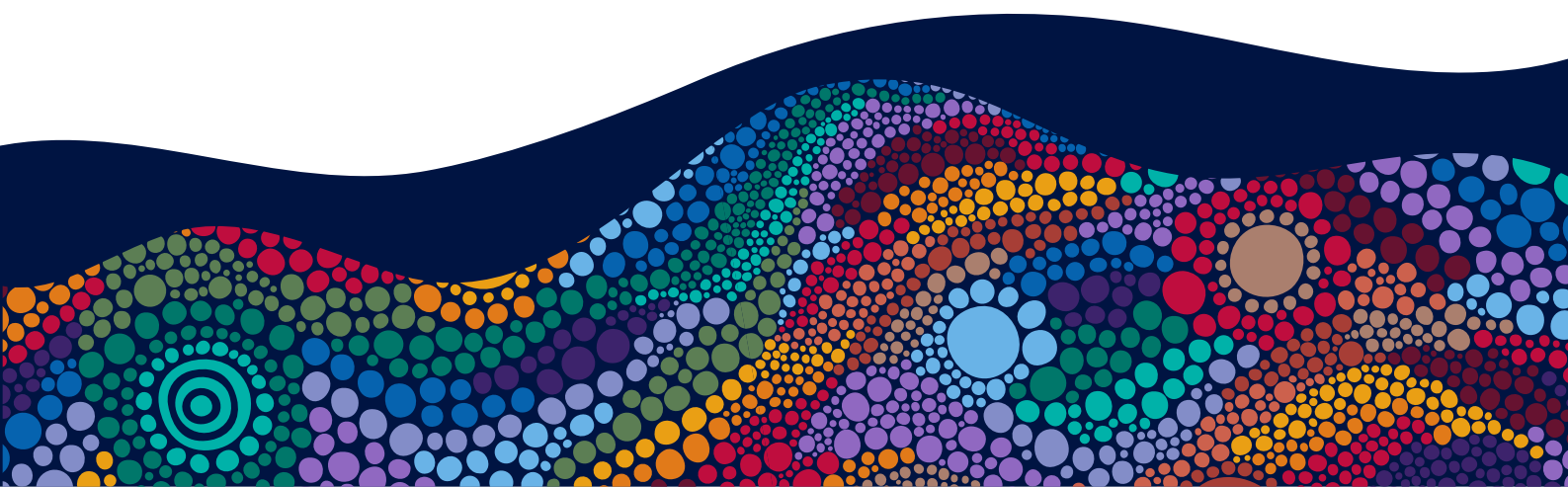


Select Committee on Intergenerational Housing Inequity

Submission to the Select Committee on
Intergenerational Housing Inequity

May 2026



About NACCHO

NACCHO is the national peak body representing 148 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 148 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 A government inquiry into the intergenerational inequities resulting from previous government policies towards Aboriginal and Torres Strait Islander people.
- 2 State and jurisdictional governments recognise and apologise to the Aboriginal soldiers who missed out on Soldier Settlement Scheme land packages.
- 3 The consideration of compensation for:
 - families and descendants of Aboriginal and Torres Strait Islander soldiers who were denied land under the Soldier Settlement Scheme.
 - Aboriginal and Torres Strait Islander peoples evicted from their lands to accommodate returning soldiers as part of the Soldier Settlement Scheme.
- 4 Building codes are strengthened and nationalised. This includes harsher consequences for not following code, and longer defect liability periods.
- 5 The National Indigenous Housing Guide is revisited and updated, and then incorporated in building codes for housing in Aboriginal and Torres Strait Islander communities.
- 6 A national Aboriginal and Torres Strait Islander housing workforce development plan that identifies short- and long-term priorities. This includes improving the capacity and skill of local workers in order to maintain remote housing stock.
- 7 New contracts for social housing maintenance in remote and very remote areas must include training and upskilling local people to manage maintenance needs locally.
- 8 Increased and sustained government investment into social housing.
- 9 Restructuring government support payments to ensure recipients are able to live above the poverty line.
- 10 Developing multidisciplinary models that work for people with complex intersecting needs so that they can navigate service systems and get the right help at the right time, in line with the National Framework for Protecting Australia's Children 2021-31.
- 11 Strengthening the interface between housing services and services for children and family, drugs and alcohol, domestic and family violence, health, disability, education, justice and employment, in line with the National Framework for Protecting Australia's Children 2021-31.
- 12 The Housing Australia Future Fund ensures new builds are quality, built with sustainability in mind.
- 13 A new funding stream dedicated to renovating/revitalising existing government-owned housing stock to ensure it is fit for purpose.
- 14 Any interventions to address intergeneration housing inequality align with the National Agreement and its four Priority Reform Areas.
- 15 The permanent appointment of an Aboriginal and Torres Strait Islander Housing Commissioner.
- 16 Management of social housing tenancy and maintenance and rent-to-purchase programs aimed at Aboriginal and Torres Strait Islander people should be transferred to Aboriginal and Torres Strait Islander community-controlled housing providers.
- 17 Aboriginal Community Controlled Organisations are funded to provide housing support services.

Acknowledgements

NACCHO welcomes the opportunity to provide a submission to the Select Committee on Intergenerational Housing Inequity. NACCHO supports the submissions to this consultation made by NACCHO Members and Affiliates.

Current status of Aboriginal and Torres Strait Islander housing

Housing for Aboriginal and Torres Strait Islander people is a complex, multifaceted issue. Aboriginal and Torres Strait Islander people have been systematically locked out of the housing market for generations, as a result, today they are more likely to live in housing with tenuous or marginal tenure.¹ Many families experience frequent moves, informal living arrangements, or periods of homelessness as they attempt to navigate competitive housing markets that systematically disadvantage Aboriginal and Torres Strait Islander applicants.² Even today, Aboriginal and Torres Strait Islander people experience overt housing discrimination, such as being denied private rentals on account of their Indigenous status.^{3, 4}

The 2021 Census showed that:

- An estimated 23,600 Aboriginal and Torres Strait Islander people were homeless on Census night, making up 3% of the total Aboriginal and Torres Strait Islander population. This is 10x the rate of homelessness for the non-Indigenous population (0.3%).⁵
- The majority (56%) of Aboriginal and Torres Strait Islander private dwellings were rented. This differs from other private dwellings in Australia – only 30% of which are rented.⁶
 - Among rented Aboriginal and Torres Strait Islander households, 26% had a state or territory housing provider as landlord, and a further 7% had a community housing provider as landlord.
- 19% of Aboriginal and Torres Strait Islander people were living in overcrowded dwellings – with 2% of Aboriginal and Torres Strait Islander people living in dwellings that need four or more extra bedrooms.⁷

The 2022–23 National Aboriginal and Torres Strait Islander Health Survey found that 18% of dwellings were not of an acceptable standard. Households in remote areas were more than twice as likely to be not of an acceptable standard (36% of households) than those in non-remote areas (16%).⁸

In 2018, an estimated 24% of Aboriginal and Torres Strait Islander people (about 139,700 people) reported having a disability.⁹ This necessitates having housing that is appropriate for people with differing needs. Commonly required accessibility adjustments include ramps and rails, widened doorways and systems for calling emergency response.

¹ National Housing Supply and Affordability Council, State of the Housing System 2025, April 2025, <https://nhsac.gov.au/sites/nhsac.gov.au/files/2025-05/ar-state-housing-system-2025.pdf>.

² Yoorrook Justice Commission, Housing, <https://www.yoorrook.org.au/focus-areas/housing>.

³ Swinburne University of Technology, Think private renting is hard? First Nations people can be excluded from the start, October 2022, <https://www.swinburne.edu.au/news/2022/10/think-private-renting-is-hard-first-nations-people-can-be-excluded-from-the-start/>.

⁴ Australian Housing and Urban Research Institute (AHURI), Indigenous Australians face considerable barriers to achieving successful housing outcomes, march 2022, <https://www.ahuri.edu.au/analysis/news/indigenous-australians-face-considerable-barriers-achieving-successful-housing-outcomes>.

⁵ Australian Bureau of Statistics (ABS), Census of Population and Housing 2021, Tablebuilder Microdata, extracted May 2025.

⁶ ABS, Census of Population and Housing 2021, Tablebuilder Microdata, extracted May 2025.

⁷ Productivity Commission, Closing the Gap Information Repository: Socio-economic outcome area 9, <https://www.pc.gov.au/closing-the-gap-data/dashboard/se/outcome-area9>.

⁸ ABS, National Aboriginal and Torres Strait Islander Health Survey: Housing, November 2024, <https://www.abs.gov.au/statistics/people/aboriginal-and-torres-strait-islander-peoples/national-aboriginal-and-torres-strait-islander-health-survey/latest-release#housing>.

⁹ Australian Institute of Health and Welfare (AIHW) & National Indigenous Australians Agency, Aboriginal and Torres Strait Islander Health Performance Framework website: Measure 1.14 Disability, March 2026, <https://www.indigenoushp.gov.au/measures/1-14-disability>.

In 2021, 18% of Aboriginal and Torres Strait Islander households were living in social housing.¹⁰ However, wait lists for social housing have grown over time. In June 2023, 15,100 households were on a waiting list for a state-owned and managed Indigenous housing (up from 8,000 at June 2014). 52.1% of these households were classified as 'greatest need'.¹¹

Historical context

Australia has a long history of housing inequity, particularly affecting Aboriginal and Torres Strait Islander people. A history of dispossession, marginalisation, racism and the impact of Government policies since colonisation has resulted in profound inequity for Aboriginal and Torres Strait Islander people. This has been reinforced and entrenched by ongoing experiences of structural and interpersonal racism, discrimination, dispossession of culture, land and language, and intergenerational trauma. Survival often came at the expense of family, Country, language, culture and autonomy.¹²

It was 1962 before Aboriginal and Torres Strait Islander people were granted the right to vote. And 1967 before they were counted as part of the population – less than 60 years ago. Still today, Aboriginal and Torres Strait Islander people as a collective remain without a voice in the affairs of this country on matters that impact them daily. Aboriginal and Torres Strait Islander people remain unrecognised as the Traditional Custodians of their Country in the Constitution of this nation.

Pre-colonisation Aboriginal and Torres Strait Islander housing

Prior to colonisation, Aboriginal and Torres Strait Islander people had ample housing to suit their needs. Some housing was temporary and meant for short-term occupation, while some was permanent, such as the stone-walled houses still standing as part of the World Heritage Budj Bim Cultural Landscape in Western Victoria.¹³ Many communities were semi-nomadic, moving with the seasons to take advantage of cyclical abundances without depleting natural resources. Housing was intertwined with food systems and agricultural production – for example, complex systems of aquaculture allowed for farming and trapping of fish and eels, or the harvesting and storage of crops.¹⁴

Aboriginal historian Bruce Pascoe has revisited manuscripts written by Australia's settlers to analyse information from their descriptions of Aboriginal and Torres Strait Islander people. He found that:

“Houses and villages were observed from the far Kimberley to Cape York, from Hutt River to Tasmania, from Brewarrina to Hamilton... These villages were not just functional occupation centres but places of solace and comfort in often difficult terrains and climates.”¹⁵

“Even in the harsh and difficult terrain of the sand dunes of the desert Sturt encountered Aboriginal wells and substantial houses.”¹⁶

However, there is a fundamental mismatch between Western ideas of 'land ownership' and Aboriginal and

¹⁰ AIHW, Australia's Welfare: Housing circumstances of First Nations people, October 2025, <https://www.aihw.gov.au/reports/australias-welfare/indigenous-housing>.

¹¹ AIHW, Housing assistance in Australia 2024, July 2024, <https://www.aihw.gov.au/reports/housing-assistance/housing-assistance-in-australia/contents/households-and-waiting-lists>.

¹² The Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS), To remove and protect, June 2023, <https://aiatsis.gov.au/collection/featured-collections/remove-and-protect>.

¹³ National Museum of Australia, Budj Bim Cultural Landscape, September 2022, <https://www.nma.gov.au/defining-moments/resources/budj-bim-cultural-landscape>.

¹⁴ Pascoe, B., Dark Emu, 2014, Magabala Books.

¹⁵ Pascoe, B., Dark Emu, 2014, Magabala Books.

¹⁶ Pascoe, B., Dark Emu, 2014, Magabala Books.

Torres Strait Islander ways of existing with and caring for Country. Settlers were able to take advantage of this to systematically undermine Aboriginal ways of living and interacting with the land.

Across the various Aboriginal and Torres Strait Islander cultures, there are differing relationships between people and land. Through Eddie Koiki Mabo's high court case, Mabo was able to successfully prove that on Murray Island, custom and laws are fundamental to their traditional system of ownership and underpin their traditional rights and obligations in relation to land.¹⁷ In the final decision of which was handed down in June 1992:

“The High Court recognised the fact that Indigenous peoples had lived in Australia for thousands of years and enjoyed rights to their land according to their own laws and customs. They had been dispossessed of their lands piece by piece as the colony grew and that very dispossession underwrote the development of Australia as a nation.”¹⁸

Over the first decades of colonisation, Aboriginal and Torres Strait Islander people were forced from their Country, massacred and subjugated. Settlers permanently changed landscapes, through tree clearing, draining water sources for irrigation and the effects of livestock hooves compacting topsoil – preventing certain plants from growing, and effecting entire ecosystems.¹⁹ This disconnected Aboriginal and Torres Strait Islander people from each other and from their way of life and culture, creating unimaginable instability.

Stolen Generations and stolen wages

Later, Aboriginal and Torres Strait Islander were subjected to laws or ‘protections’, the true aim of which was the genocide of Aboriginal people.²⁰ Government mandated ‘protections’ extended to the removal of children. Children were stolen from the love of their families and communities, relocated from their Country, dispossessed.²¹

“...the ability of schools to exclude Aboriginal children led to the creation of a separate and inferior system of education for Aboriginal children across NSW. This system sanctioned a debased curriculum that focused on teaching manual skills under the assumption that Aboriginal people would be better suited to work as domestic labour for ‘white’ masters or employers.”²²

Governments forcibly removed Aboriginal and Torres Strait Islander children from their families and communities to attend segregated ‘training’ institutions, to then work for colonial settlers.²³ These children “came cheap and were never paid beyond the provision of variable quantities of food and clothing.”²⁴ In parts

¹⁷ AIATSIS, The Mabo Case, <https://aiatsis.gov.au/explore/mabo-case>.

¹⁸ AIATSIS, The Mabo Case, <https://aiatsis.gov.au/explore/mabo-case>.

¹⁹ Pascoe, B., Dark Emu, 2014, Magabala Books.

²⁰ Australian Museum, Genocide in Australia, July 2022, <https://australian.museum/learn/first-nations/genocide-in-australia/>.

²¹ National Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from Their Families, Bringing them home, 1997 https://humanrights.gov.au/bringing-them-home/sites/default/files/documents/bringing_them_home_report.pdf.

²² Burridge, N., Chodkiewicz, A. (2012). An Historical Overview of Aboriginal Education Policies in the Australian Context. In: Burridge, N., Whalan, F., Vaughan, K. (eds) Indigenous Education. Transgressions, vol 86. SensePublishers, Rotterdam. <https://doi.org/10.1007/978-94-6091-888-9>.

²³ John Ramsland in National Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from Their Families, Bringing them home, 1997 https://humanrights.gov.au/bringing-them-home/sites/default/files/documents/bringing_them_home_report.pdf.

²⁴ Henry Reynolds in National Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from Their Families, Bringing them home, 1997 https://humanrights.gov.au/bringing-them-home/sites/default/files/documents/bringing_them_home_report.pdf.

of Australia, this practice of providing rations instead of payment lasted well into the second half of the 20th century.²⁵

Through this system, Aboriginal and Torres Strait Islander children were not given the level of education required to easily obtain highly remunerated roles. They grew into adults who were forced into jobs with no career pathways. Their wages were stolen, by workplaces and governments alike.²⁶ As such, they had no additional funds to put towards a house (even when they were legally allowed to buy one).

This is not to mention the trauma and abuse inflicted upon the Stolen Generations – deeply affecting their quality of life. The lasting impacts of the Stolen Generations were outlined in the Bringing Them Home Report:

“For individuals, their removal as children and the abuse they experienced at the hands of the authorities or their delegates have permanently scarred their lives. The harm continues in later generations, affecting their children and grandchildren.”²⁷

Currently, approximately one in three adult Aboriginal and Torres Strait Islander people are Stolen Generation survivors or descendants.²⁸ Stolen Generation survivors and their descendants carry higher levels of disadvantage across life outcomes when compared to other Aboriginal and Torres Strait Islander people.²⁹

Lasting impacts of the Soldier Settlement Scheme

While they faced racism in recruitment and while serving,³⁰ for many Aboriginal and Torres Strait Islander men and women fighting in WWI and WWII, being in the army was the first time they were treated as equals.

“Aboriginal soldiers fought in integrated units alongside their fellow non-indigenous Australians. They experienced the same hardships and terrors. Fighting in the First World War gave Aboriginal people some equality that they didn’t experience in Australia. They lived, ate, laughed and died with their fellow Diggers.”³¹

However, surviving Aboriginal and Torres Strait Islander soldiers returned to a fundamentally inequitable country. Through the Soldier Settlement Scheme, their non-Indigenous colleagues were allowed to apply for land (often taken from local Aboriginal people) to start farms.³² At this time, Aboriginal and Torres Strait Islander people could not buy property, and were generally excluded from the scheme.

²⁵ National Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from Their Families, Bringing them home, 1997 https://humanrights.gov.au/bringing-them-home/sites/default/files/documents/bringing_them_home_report.pdf, page 52.

²⁶ Senate Standing Committees on Legal and Constitutional Affairs, Unfinished business: Indigenous stolen wages, December 2006, https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Legal_and_Constitutional_Affairs/Completed_inquiries/2004-07/stolen_wages/report/index.

²⁷ National Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from Their Families, Bringing them home, 1997 https://humanrights.gov.au/bringing-them-home/sites/default/files/documents/bringing_them_home_report.pdf.

²⁸ AIHW, Aboriginal and Torres Strait Islander Stolen Generations and descendants, August 2018, <https://www.aihw.gov.au/getmedia/a6c077c3-e1af-40de-847f-e8a3e3456c44/aihw-ihw-195.pdf?v=20230605181455&inline=true>.

²⁹ AIHW, Aboriginal and Torres Strait Islander Stolen Generations aged 50 and over: updated analyses for 2018–19, June 2021, <https://www.aihw.gov.au/getmedia/d7a0f2d9-c965-471c-86a7-919edcb3458f/aihw-ihw-257.pdf?v=20230605181817&inline=true>.

³⁰ Maynard, J., Friday essay: Aboriginal Anzacs fought for Australia, but returned home to racism. It fuelled their activism, The Conversation, April 2026, <https://theconversation.com/friday-essay-aboriginal-anzacs-fought-for-australia-but-returned-home-to-racism-it-fuelled-their-activism-279657>.

³¹ Shellharbour City Museum, Aboriginal Service in WW1, <https://anzacs.shellharbour.nsw.gov.au/aboriginal-service-in-ww1/>.

³² Shellharbour City Museum, Aboriginal Service in WW1, <https://anzacs.shellharbour.nsw.gov.au/aboriginal-service-in-ww1/>.

As the Soldier Settlement Scheme was administered across federal and jurisdictional governments, the exact details in the roll-out of differed across jurisdictions.

- In New South Wales, almost half of the land held by Aboriginal people had been sold off by 1927 – and most of the remaining land had been leased to non-Indigenous farmers. Aboriginal people were paid no compensation for this. With very few income sources, the evicted Aboriginal families built homemade shelters on the outskirts of towns. These houses did not have water or sewerage access. In some cases, the conditions were used as an excuse to remove Aboriginal and Torres Strait Islander children from families for ‘neglect’.³³
- After WWI, out of an estimated 1,000 Aboriginal soldiers returning to Victoria after WWI and WWII, it is believed only two were deemed suitable to be given land under the scheme.³⁴ Both were awarded land “of such poor quality that it proved impossible to work as a farm.”³⁵

This aspect of Australia’s history is not acknowledged or well known. The National Museum of Australia’s own description of the Soldier Settlement Scheme notes its impact on native trees, shrubs, grasses and waterways – but not on Aboriginal and Torres Strait Islander people.³⁶

The First Peoples’ Assembly of Victoria has called for recognition of Aboriginal soldiers who missed out on land packages.³⁷ The First Peoples’ Assembly of Victoria’s co-chair, Ngarra Murray, noted that:

“It might sound like a small thing, but I hope this might also spark broader conversations about how the injustices of the past have continued to flow down and compound over the generations. Think of all the Aboriginal and Torres Strait Islander people who were forced off their lands, while those who stole it were able to benefit from it and consolidate and pass down this stolen wealth.”³⁸

NACCHO recommends a government inquiry into the intergenerational inequities resulting from previous government policies towards Aboriginal and Torres Strait Islander people.

NACCHO recommends state and jurisdictional governments recognise and apologise to the Aboriginal soldiers who missed out on Soldier Settlement Scheme land packages.

NACCHO recommends the consideration of compensation for:

- families and descendants of Aboriginal and Torres Strait Islander soldiers who were denied land under the Soldier Settlement Scheme.
- Aboriginal and Torres Strait Islander peoples evicted from their lands to accommodate returning soldiers as part of the Soldier Settlement Scheme.

³³ Shellharbour City Museum, Aboriginal Service in WW1, <https://anzacs.shellharbour.nsw.gov.au/aboriginal-service-in-ww1/>.

³⁴ First Peoples’ Assembly of Victoria, Call for recognition of Aboriginal soldiers who missed out on land packages, April 2024, <https://firstpeoplesvic.org/news/call-for-recognition-of-aboriginal-soldiers-who-missed-out-on-land-packages/>.

³⁵ RSL Victoria, The Double Dispossession of Aboriginal Veterans under the Soldier Settlement Scheme, July 2025, <https://rslvic.com.au/news/the-double-dispossession-of-aboriginal-veterans-under-the-soldier-settlement-scheme/>.

³⁶ National Museum of Australia, Defining moments: Soldier Settlement, September 2024, <https://www.nma.gov.au/defining-moments/resources/soldier-settlement>.

³⁷ First Peoples’ Assembly of Victoria, Call for recognition of Aboriginal soldiers who missed out on land packages, April 2024, <https://firstpeoplesvic.org/news/call-for-recognition-of-aboriginal-soldiers-who-missed-out-on-land-packages/>.

³⁸ Ngarra Murray in First Peoples’ Assembly of Victoria, Call for recognition of Aboriginal soldiers who missed out on land packages, April 2024, <https://firstpeoplesvic.org/news/call-for-recognition-of-aboriginal-soldiers-who-missed-out-on-land-packages/>.

Health and social impacts of inadequate housing

Housing is a critical social determinant of health, and inadequate housing is a key indicator and driver of poverty.^{39,40} Intergenerational housing inequity is closely tied to educational inequity, employment inequity, poverty. These cycles drive each other.

“Our home plays a major role in our access to education, employment, hospitals, health services, transport, public spaces and our social circles. But more than this, home ownership is a critical step in building inter-generational wealth for our children and our children’s children, with research showing that people are three times as likely to own property if their parents are homeowners.”⁴¹

The evidence demonstrating the powerful links between housing and outcomes for health is abundant.⁴² Living in overcrowded housing with poor sanitary conditions increases the likelihood of several chronic health conditions. For example, Australia remains the only developed country in the world where, until very recently, trachoma existed in endemic proportions, primarily in Aboriginal and Torres Strait Islander populations.

Inadequate housing conditions have affected Aboriginal and Torres Strait Islander people in a number of ways:

- Overcrowding and poor sanitary conditions are the primary reason for significantly higher rates of acute rheumatic fever and rheumatic heart disease among Aboriginal and Torres Strait Islander people.⁴³ The burden of these diseases can last a lifetime and include complications such as atrial fibrillation, endocarditis, heart failure and stroke.
- Overcrowding also makes Aboriginal and Torres Strait Islander children more susceptible to acute or chronic ear infections such as otitis media. Often the result of a virus, it is particularly difficult to prevent the progression of middle-ear infections without proper washing facilities. Children with ear infections can sustain hearing loss that has a negative impact on their ability to learn at school, which can be interpreted as behavioural issues. Studies have also shown that young people with undiagnosed hearing loss are also more likely to experience more difficult interactions with the justice system. A 2012 study found that 43% of Aboriginal and Torres Strait Islander juveniles in detention had hearing loss in one or both ears.⁴⁴
- Skin infections such as scabies can quickly spread through crowded households, particularly when washing facilities are limited or non-existent. Scabies may be complicated by bacterial infection, leading to the development of skin sores that, in turn, lead to the development of septicaemia, heart, liver or chronic kidney disease.
- Research has shown the impacts of poor quality, out of budget and tenuous housing on mental health.⁴⁵
⁴⁶ This is a bi-directional relationship. Mental ill-health can cause discrimination in the private rental

³⁹ Australian National Audit Office, Indigenous Housing Initiatives: the Fixing Houses for Better Health program, Canberra: Department of Families, Housing, Community Services and Indigenous Affairs ; 2010.

⁴⁰ Baker, E., Mason, K., Bentley R., Exploring the bi-directional relationship between health and housing in Australia, Urban policy and research, 2014;71–84.

⁴¹ Eddie Fry in Indigenous Business Australia and Deloitte Access Economics, Indigenous Home Ownership: Impact Analysis, June 2022, <https://www.iba.gov.au/wp-content/uploads/2022/06/Deloitte-Access-Economics-IBA-IHOP-Impact-Report-002.pdf>.

⁴² Baker, E., Mason, K., Bentley R., Exploring the bi-directional relationship between health and housing in Australia, Urban policy and research, 2014;71–84.

⁴³ AIHW & National Indigenous Australians Agency, Aboriginal and Torres Strait Islander Health Performance Framework website: Measure 1.06 Acute rheumatic fever and rheumatic heart disease, February 2026, <https://www.indigenoushpf.gov.au/measures/1-06-rheumatic-fever-rheumatic-heart-disease>.

⁴⁴ Vanderpoll, T., & Howard, D., (2012). *Massive prevalence of hearing loss among Aboriginal inmates in the Northern Territory*. Indigenous Law Bulletin 7.

⁴⁵ Bentley, R., Baker, E., Mason, K., Subramanian, S.V., Kavanagh, A.M., Association Between Housing Affordability and Mental Health: A Longitudinal Analysis of a Nationally Representative Household Survey in Australia, American Journal of Epidemiology, Volume 174, Issue 7, 1 October 2011, Pages 753–760, <https://doi.org/10.1093/aje/kwr161>.

⁴⁶ Pevalin, D.J., Reeves, A., Baker, E., Bentley, R., The impact of persistent poor housing conditions on mental health: A longitudinal population-based study. Prev Med. 2017 Dec;105:304-310. doi: 10.1016/j.ypmed.2017.09.020.

market and increase difficulty in accessing housing-related supports. Housing insecurity and the anxiety and stress related to housing affordability also increases the risk of poor mental health and suicide.⁴⁷

- In cooler parts of the country, poor ventilation alongside cold temperatures can cause damp and mould. Inhaling mould fragments or spores can inflame the airways, causing nasal congestion, wheezing, chest tightness, coughing and throat irritation. Prolonged exposure to high level of indoor dampness can reduce lung function and cause asthma and other chronic health problems. The inability to control indoor temperature is associated with poor sleep, cardiovascular disease, respiratory illness and poor mental health.⁴⁸
- The lack of working household facilities has implications on food security, water access and sanitation.

Inadequate housing also has social impacts. Living in overcrowded housing causes increased incidents of antisocial behaviour and family violence – and therefore also increasing risk of incarceration.⁴⁹ Inadequate housing can be used as a reason to put children into out-of-home care. In 2023-24, almost 3,000 Aboriginal and Torres Strait Islander children on Care and Protective Orders accessed Specialist Homelessness Services.⁵⁰

Housing protects people from extreme weather and climate impacts. A recent study found that Aboriginal and Torres Strait Islander people died due to weather-related events at double the rate of non-Indigenous Australians. The study also found that fatality rates for weather-related events increased with remoteness.⁵¹

Extreme weather events increase the speed and extent of deterioration of this low-quality housing, resulting in the formation of mould, rusting of pipes and damage to doors and windows, which adversely affects occupants' wellbeing and safety. Resultantly, occupants' physical health, economic productivity, psychological wellbeing, social vigour and protection from health hazards and security (from break-ins) is compromised.

Remote housing

Aboriginal and Torres Strait Islander households in remote and very remote areas are more likely to be rented (74% of housing) than in major cities (57% of housing) or inner and outer regional areas (51% of housing).

⁴⁷ Mental Health Australia, The Impact of Access to Housing on Our Mental Health, December 2021, https://www.mentalhealthaustralia.org.au/sites/default/files/docs/issue_paper_access-to-housing_0.pdf.

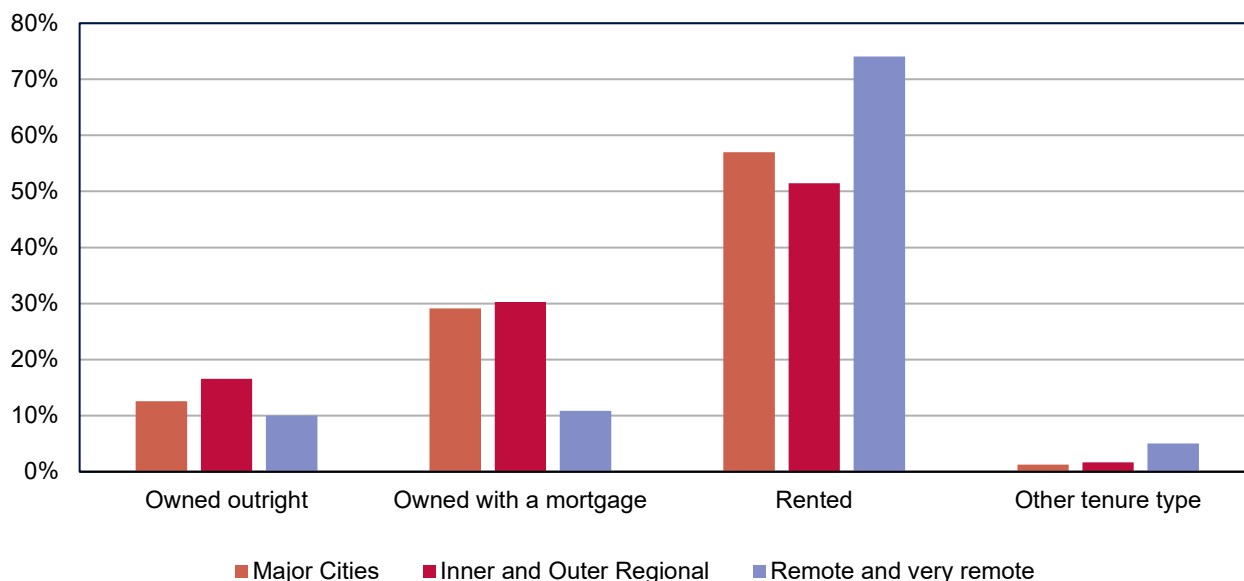
⁴⁸ HEAL Network & CRE-STRIDE 2021, Climate Change and Aboriginal and Torres Strait Islander Health, Discussion Paper, Lowitja Institute, https://www.lowitja.org.au/wp-content/uploads/2023/06/Lowitja_ClimateChangeHealth_1021_D10-1.pdf.

⁴⁹ AHURi, Measures of overcrowding need to consider more than just the number of occupants in a home: report, July 2022, <https://www.ahuri.edu.au/analysis/news/measures-overcrowding-need-consider-more-just-number-occupants-home-report>.

⁵⁰ AIHW, Specialist homelessness services annual report 2023-24: Children on care and protective orders, March 2025, <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/children-on-care-and-protection-orders>.

⁵¹ Peden, A.E., Heslop, D., Franklin, R.C.. Weather-Related Fatalities in Australia between 2006 and 2019: Applying an Equity Lens. *Sustainability* 2023, 15, 813.

Housing tenure among households with Aboriginal and/or Torres Strait Islander person(s), by remoteness, 2021



Source: Census of Population and Housing, 2021, via ABS TableBuilder.⁵²

Among rented Aboriginal and Torres Strait Islander households in remote and very remote areas, 74% are social housing (state or territory owned, or community housing).

Housing in remote locations tends to be of poorer quality than other areas. In the Northern Territory, there are more rigorous building code requirements in urban than rural and remote areas. Currently, contractors building houses in rural areas of the Northern Territory are not even required to be registered with the Building Practitioners Board.⁵³ Without registration, it is unclear how complaints or other issues are handled. This lax approach to quality assurance disproportionately affects Aboriginal and Torres Strait Islander people who are more likely to live in these rural and remote areas.

Best practice measures for Aboriginal and Torres Strait Islander housing, including maintenance are outlined in the National Indigenous Housing Guide, published in 2007. However, its recommendations have not been incorporated, especially in social housing, and there is a lack of effective tenancy and property management regimes.⁵⁴ Much of the housing stock in remote areas is maintained by workers flying in from major cities, on fixed schedules. Residents have to wait until several ad-hoc maintenance issues occur before it becomes economically feasible to send a maintenance worker.⁵⁵

Not only do existing structures need to be upgraded, but future developments need to be designed and engineered to appropriate standards. As an example, in the Northern Territory very little public housing is built with consideration of siting, orientation, thermal mass, insulation, shade, ventilation or landscaping (such as creation of usable outdoor areas).⁵⁶ In order to plan for the future, housing needs to be built to be eco-efficient in design and construction, including temperature control, water, energy and waste management systems.

⁵² ABS, Census of Population and Housing 2021, Tablebuilder Microdata, extracted April 2026.

⁵³ Quilty, S., Jupurrurla, N. F., Climate, housing, energy and Indigenous health: a call to action, *Medical Journal of Australia*, 217 (1), June 2022, <https://pmc.ncbi.nlm.nih.gov/articles/PMC9545280/pdf/MJA2-217-9.pdf>.

⁵⁴ AHURi, Creating culturally sensitive housing for remote Indigenous communities, August 2018, <https://www.ahuri.edu.au/analysis/brief/creating-culturally-sensitive-housing-remote-indigenous-communities>.

⁵⁵ Nous Group, Efficient system costs of Remote Indigenous housing, July 2017, <https://www.niaa.gov.au/sites/default/files/documents/publications/Nous-Group-Final-Report-Efficient-system-costs-of-remote-Indigenous-housing.pdf>.

⁵⁶ Aboriginal Housing Northern Territory, What we want, <https://ahnt.org.au/what-we-want/>.

There is also increasing urgent need for climate-proof housing. That is, housing that has been designed and built with strong fixtures and fittings to withstand the environmental impacts of climate change.

NACCHO recommends building codes are strengthened and nationalised. This includes harsher consequences for not following code, and longer defect liability periods.

NACCHO recommends the National Indigenous Housing Guide is revisited and updated, and then incorporated in building codes for housing in Aboriginal and Torres Strait Islander communities.

Culture and housing

Housing design needs to be culturally, environmentally and physically appropriate. Housing should be appropriate for the diverse cultural, gender, age and extended family structures in Aboriginal and Torres Strait Islander communities. For example, guidelines for culturally sensitive housing in remote communities outline that households should be able to:

- Allow for ad hoc visits from extended family, with sufficient sleeping space as well as additional bathrooms, kitchen space and storage space to accommodate for visitors.
- Allow for separation between people, particularly for kinship avoidance and similar cultural practices.
- Allow for privacy from nearby houses.
- Have outdoor shaded areas that can be used for outdoor cooking, particularly in remote areas.⁵⁷

Aboriginal and Torres Strait Islander cultures and customs differ across Australia, and so there is a need to tailor housing solutions to each community.

Maintenance

There are issues with social housing maintenance across the country, with remote areas often being overlooked due to cost and logistical difficulties related to remote service provision.⁵⁸ Housing repair and maintenance activities cost between 1.4 to 4.5 times the equivalent activity in mainstream public housing – but specific items can be up to 47 times higher in remote communities.⁵⁹ This is because of:

- Increased cost of materials due to distance from manufacturers/sources.
- High costs of transporting materials to remote building sites – including long distances, crossing bodies of water and/or other difficulties.
- Shortage of local trades people and high costs of external labour. Labour costs are also affected by having only a 6-7 month construction season due to seasonal/weather constraints in some parts of Australia.
- Lack of competition in tender processes.
- Greater costs of infrastructure – there is poor economy of scale in purchasing as costs must be divided across a relatively low number of residents compared with urban and provincial centres.⁶⁰

Flying in workers from cities is also detrimental to local economic development. Money spent on maintenance soon returns to major cities and does not trickle down into the local economy. If housing maintenance staff were recruited and trained locally, this would grow the skills and capacity of local people,

⁵⁷ AHURI, Creating culturally sensitive housing for remote Indigenous communities, August 2018, <https://www.ahuri.edu.au/analysis/brief/creating-culturally-sensitive-housing-remote-indigenous-communities>.

⁵⁸ Nous Group, Efficient system costs of remote Indigenous housing, July 2017, <https://www.niaa.gov.au/sites/default/files/documents/publications/Nous-Group-Final-Report-Efficient-system-costs-of-remote-Indigenous-housing.pdf>.

⁵⁹ Nous Group, Efficient system costs of remote Indigenous housing, July 2017, <https://www.niaa.gov.au/sites/default/files/documents/publications/Nous-Group-Final-Report-Efficient-system-costs-of-remote-Indigenous-housing.pdf>.

⁶⁰ J Fien & E Charlesworth, 'Why isn't it solved?' Factors affecting improvements in housing outcomes in remote Indigenous communities in Australia, Habitat International, 36, 2012.

strengthening and enabling links between health and housing, while providing jobs to locals and improving local economic outcomes.

Community-led maintenance models, such as Healthy Homes Officers, have proven effective in improving repair outcomes, increasing accountability, and building local skills and employment pathways. Despite decades of evidence, these approaches remain inconsistently funded, short-term, or limited to pilot programs.

NACCHO recommends a national Aboriginal and Torres Strait Islander housing workforce development plan that identifies short- and long-term priorities. This includes improving the capacity and skill of local workers in order to maintain remote housing stock.

NACCHO recommends new contracts for social housing maintenance in remote and very remote areas must include training and upskilling local people to manage maintenance needs locally.

Breaking the cycle of intergenerational housing inequity

For decades, government policy approaches seeking to improve health and socio-economic outcomes for Aboriginal and Torres Strait Islander people have not had the desired impact. Responses have been largely programmatic – focussing on individual behavioural change rather than the kind of structural transformation that might better engender more meaningful outcomes.⁶¹



According to a paper prepared for the Lowitja Institute, “construction of Aboriginal housing has been plagued by inappropriate design, use of cheap, substandard materials and inconsistent maintenance.”⁶² These issues exacerbate each other – for example, constructing homes with poor quality materials results in expedited deterioration. This in turn perpetuates overcrowding as people may need to stay with family or friends while waiting for maintenance or replacement accommodation to become available. Housing quality in this secondary dwelling could be further deteriorated as the structure is forced to accommodate more people than it was built for.

Breaking the housing cycle requires long-term commitment to appropriate, sustainable, quality housing.

The Wilya Janta project is one example of an approach to housing for Aboriginal and Torres Strait Islander people that operates outside of this cycle.

⁶¹ Baum, F., Fisher, M., Why behavioural health promotion endures despite its failure to reduce health inequities. *Social Health Illn.* 2014 Feb;36(2):213-25. doi: 10.1111/1467-9566.12112. PMID: 24528303

⁶² HEAL Network & CRE-STRIDE 2021, Climate Change and Aboriginal and Torres Strait Islander Health, Discussion Paper, Lowitja Institute, https://www.lowitja.org.au/wp-content/uploads/2023/06/Lowitja_ClimateChangeHealth_1021_D10-1.pdf.

Case study: Wilya Janta

The Wilya Janta organization in Tennant Creek provides a case study for culturally and environmentally appropriate housing built in partnership with Aboriginal and Torres Strait Islander people. Wilya Janta puts the tenant at the centre of the design process with the core aim of building culturally appropriate homes – using iterative design to ensure community and culture remain at the centre whilst optimising thermal performance and construction costs.

Wilya Janta also prioritise a housing model that is competitive on price with current Northern Territory Government-built housing. This will be achieved through “offsetting the additional direct costs of community consultation (labour) and improved building performance with cost savings in the construction phase of the building project.”⁶³

Wilya Janta are currently building pilot homes in Tennant Creek. The results will be beautiful, functional, culturally safe, thermally efficient, off-grid, climate resilient housing that maintains a connection between the built environment, the community, and the natural surroundings.⁶⁴

Government role

There has been some success in government programs for Aboriginal and Torres Strait Islander housing. Perhaps most notable is the Indigenous Home Ownership program, which has been operating since 1975. Through this program, Aboriginal and Torres Strait Islander people who have been unable to access home financing through mainstream institutions can receive concessional loans. According to a report by Deloitte Access Economics, it is estimated that the Indigenous Home Ownership Program has generated more than \$900 million in social and economic benefits to recipients since 1975.⁶⁵ However, this program has a specific remit and is just scratching the surface of what needs to be done.

The fragmentation of housing policy and programs across governments and other stakeholders at all levels causes a lack of clear responsibility and accountability. Precious time is wasted on temporary, isolated approaches to solving a complex and multifaceted issue. Government-run programs continue to invest in housing that is not up to standard or fit for purpose. The solution to improving health and social outcomes lies in giving people the dignity of adequate housing. Adequate, safe and environmentally fit for purpose housing must be treated as a key prevention measure for Aboriginal and Torres Strait Islander communities.⁶⁶

A recent report by the Australian Council of Social Services (ACOSS) found that in 2024, the Federal government spent \$12.3 billion on housing investor tax breaks, and only \$9.6 billion on social housing, homelessness services and rent assistance.⁶⁷ This demonstrates a fundamental mismatch in priorities and population need. Additionally, only 3.2% of homes in Australia are social housing, which is under half of the OECD average of 7.1%.⁶⁸ Social housing now makes up less than 2% of dwellings built annually (down from 22% in the 1950s and 15% in the 1970s).⁶⁹

⁶³ Wilya Janta, Papulu-Ku Nyinjiki (Seeing Houses) – Health and Housing in the Northern Territory, Swayn Open Research, May 2024, https://app.alastairswaynfoundation.org/uploads/files/ASF-2024_WILYA-JANTA_OFFICE_PAPULUKU-NYINJIKI-1.pdf.

⁶⁴ Wilya Janta, About, <https://www.wilyajanta.org/about>.

⁶⁵ Indigenous Business Australia and Deloitte Access Economics, Indigenous Home Ownership: Impact Analysis, June 2022, <https://www.iba.gov.au/wp-content/uploads/2022/06/Deloitte-Access-Economics-IBA-IHOP-Impact-Report-002.pdf>.

⁶⁶ NACCHO, Core Services and Outcomes Framework, June 2021, <https://www.naccho.org.au/wp-content/uploads/2024/10/Core-Services-Outcomes-Framework-full-document.pdf>.

⁶⁷ Commins, P., and Kelly, C., Australian government spends more on tax breaks for landlords than social housing, homelessness and rent assistance combined, The Guardian, January 2026, <https://www.theguardian.com/australia-news/2026/jan/29/australia-tax-breaks-landlords-more-spending-than-social-housing-homelessness-rent-assistance-combined>.

⁶⁸ Organisation for Economic Co-operation and Development, OECD Affordable Housing Database, <https://www.oecd.org/en/data/datasets/oecd-affordable-housing-database.html>.

⁶⁹ Australian Council of Social Service, Government spends more on property investor tax breaks than social housing, homelessness services and rent assistance combined, January 2026, https://www.acoss.org.au/media_release/government-spends-more-on-property-investor-tax-breaks-than-social-housing-homelessness-services-and-rent-assistance-combined/.

System failures

There have been numerous recent news stories of Aboriginal and Torres Strait Islander people being completely failed by numerous government entities across the country, with detrimental consequences.

- In Perth, a homeless Noongar woman died of sepsis after being evicted from public housing – weeks after giving birth. She was fleeing domestic violence. She also had a serious heart condition.^{70, 71}
- In a separate incident, a homeless woman gave birth to twins while living in a tent – one did not survive. Her encampment, located in Wagga Wagga, is 15 minutes walk from public toilets and running water.⁷²
- A 61 year old woman with stage 4 cancer moved from the country to Perth. Despite having lodged a priority application for social housing, she “believed there’s very little chance she survives long enough to get housing”. Meanwhile her living situation, where she is moving between short stays with various family members, is contributing to her health deterioration.⁷³
- In Queensland, a 16 year old girl under the care of Child Safety had been homeless for half of the time she had been in their care. She was admitted to hospital for suicidality, and by the third day Child Safety called a local youth advocacy organisation to “drop her back under the bridge where she was living”.⁷⁴
- The 2025 Human Rights Watch report *All I Know Is I Want Them Home* documents firsthand accounts from Aboriginal families in Western Australia whose children were removed by child protection authorities in part because insecure housing and homelessness were treated as risk factors warranting intervention, rather than signals of structural disadvantage.⁷⁵

Significant leadership and investment are urgently needed across Federal and State and Territory governments to improve housing, health and wellbeing outcomes for Aboriginal and Torres Strait Islander people. The *Safe & Supported: National Framework for Protecting Australia’s Children 2021-31*⁷⁶ outlines ways in which these systems can be integrated.

NACCHO recommends increased and sustained government investment into social housing.

NACCHO recommends restructuring government support payments to ensure recipients are able to live above the poverty line.

NACCHO recommends developing multidisciplinary models that work for people with complex intersecting needs so that they can navigate service systems and get the right help at the right time, in line with the National Framework for Protecting Australia’s Children 2021-31.

⁷⁰ Collard, S., Indigenous woman dies weeks after giving birth and being evicted from public housing: ‘She was failed completely’, The Guardian, 28 April 2026, <https://www.theguardian.com/australia-news/2026/apr/27/evicted-indigenous-mother-dies-sepsis-ntwnfb>.

⁷¹ Clark, N., Exclusive: Homeless after eviction, First Nations mother dies two weeks after giving birth, National Indigenous Times, 4 May 2026, <https://nit.com.au/21-04-2026/23835/homeless-after-eviction-perth-first-nations-mum-dies-two-weeks-post-childbirth>.

⁷² Kelly, C., Horrified Wagga residents call for proper sanitation at homeless camp where baby was found dead, The Guardian, 6 May 2026, <https://www.theguardian.com/australia-news/2026/may/06/wagga-homeless-camp-baby-found-dead-sanitation-ntwnfb>.

⁷³ Cross, J., Homeless 61-year-old Indigenous woman with cancer told it will be years before permanent housing is available for her, National Indigenous Times, 4 May 2025, <https://nit.com.au/04-05-2026/24030/61-year-old-homeless-aboriginal-woman-with-cancer-told-its-likely-years-before-shell-have-permanent-housing>.

⁷⁴ Brennan, D., Advocates say ‘missing’ Queensland children are symptom of a broken care system, National Indigenous Times, 23 July 2025, <https://nit.com.au/23-07-2025/19247/advocates-say-missing-queensland-children-are-symptom-of-a-broken-care-system>.

⁷⁵ Hennessy, A., All I Know Is I Want Them Home, Human Rights Watch, March 2025, <https://www.hrw.org/report/2025/03/26/all-i-know-i-want-them-home/disproportionate-removal-aboriginal-children-families>.

⁷⁶ Department of Social Services, *Safe & Supported: The National Framework for Protecting Australia’s Children 2021-2031*, 2021, <https://www.dss.gov.au/system/files/documents/2024-10/dess5016-national-framework-protecting-childrenaccessible.pdf>.

NACCHO recommends strengthening the interface between housing services and services for children and family, drugs and alcohol, domestic and family violence, health, disability, education, justice and employment, in line with the National Framework for Protecting Australia's Children 2021-31.

The Housing Australia Future Fund

The Housing Australia Future Fund (HAFF) presents a critical opportunity to reshape the way housing for Aboriginal and Torres Strait Islander people is planned, funded, and delivered. By establishing a long-term investment vehicle, the HAFF has the potential to move housing policy away from short-term, fragmented funding cycles that contribute to poor housing outcomes. A sustained funding pipeline that is not tied to annual budget cycles provides greater certainty for communities, housing providers, and service systems, making it easier to plan for the long term and deliver housing consistently.

The HAFF has committed to \$600 million in dedicated funding for Aboriginal and Torres Strait Islander housing. This will include, in their words, “a dedicated First Nations funding stream designed in genuine partnership with First Nations organisations, ensuring communities have access to safe, secure and affordable housing while building the long-term capacity of Aboriginal Community-Controlled Organisations.”⁷⁷ This has the potential to be monumental in providing additional housing for Aboriginal and Torres Strait Islander people. However, it is important that this housing is of high quality, and sustainable. There also remains a need to upgrade existing housing stock to ensure it is of the same standard as new builds.

NACCHO recommends the Housing Australia Future Fund ensures new builds are quality, built with sustainability in mind.

NACCHO recommends a new funding stream dedicated to renovating/revitalising existing government-owned housing stock to ensure it is fit for purpose.

National Agreement on Closing the Gap

The key to addressing the structural issue of intergenerational housing inequity lies in the National Agreement on Closing the Gap.

We have come a long way since the protectionism of early Australia. 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.

Target 9 of the National Agreement relates to housing:

- Target 9a: By 2031, increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88 per cent.
- Target 9b: By 2031, all Aboriginal and Torres Strait Islander households:
 - within discrete Aboriginal and Torres Strait Islander communities receive essential services that meet or exceed the relevant jurisdictional standard

⁷⁷ Prime Minister and Cabinet Portfolio, Historic \$600 million investment to transform First Nations housing, Senator the Hon Malarndirri McCarthy, Jan 2026, <https://ministers.pmc.gov.au/mccarthy/2026/historic-600-million-investment-transform-first-nations-housing>.

- in or near to a town receive essential services that meet or exceed the same standard as applies generally within the town (including if the household might be classified for other purposes as a part of a discrete settlement such as a “town camp” or “town based reserve”).)

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.

NACCHO recommends any interventions to address intergenerational housing inequality align with the National Agreement and its four Priority Reform Areas.

Need for community control

When housing is controlled by external agencies with distant decision-making structures, communities lose autonomy over how, where, and with whom they live. The erosion of Aboriginal community-controlled housing systems has had long-term negative impacts, weakening accountability and reducing the ability of communities to shape housing in line with their values and needs. Aboriginal community-controlled housing organisations are uniquely positioned to deliver culturally appropriate, locally responsive housing grounded in community priorities, yet they continue to face chronic underfunding and policy barriers that limit their capacity to respond at scale.

The Productivity Commission notes 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”⁷⁸

Since the National Agreement, there have been structural changes in the housing policy landscape for Aboriginal and Torres Strait Islander people:

- The establishment of a peak body – the National Aboriginal and Torres Strait Islander Housing Association (NATSIHA). It will be instrumental in supporting this transition and working closely with the Sector, relevant state and territory peaks and governments.
- The Housing Policy Partnership is a forum for Aboriginal and Torres Strait Islander people to have input towards the design and delivery of Aboriginal and Torres Strait Islander housing services.
- The Housing Sector Strengthening Plan outlines 14 priority actions to focus on over three years to transform and grow the sector. These actions are the result of targeted consultation with Aboriginal and Torres Strait Islander community-controlled housing organisations (ATSICCHOs) across Australia.

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.

An Aboriginal and Torres Strait Islander Housing Commissioner would help to advocate for Aboriginal and Torres Strait Islander people at the national level and provide policy solutions to governments. A Commissioner could also help government with the operationalisation of the National Agreement and its Priority Reforms.

NACCHO recommends the permanent appointment of an Aboriginal and Torres Strait Islander Housing Commissioner.

NACCHO recommends management of social housing tenancy and maintenance and rent-to-purchase programs aimed at Aboriginal and Torres Strait Islander people should be transferred to Aboriginal and Torres Strait Islander community-controlled housing providers.

NACCHO recommends Aboriginal Community Controlled Organisations are funded to provide housing support services.

⁷⁸ Productivity Commission, Review of the National Agreement on Closing the Gap, Study Report, February 2024, <https://www.pc.gov.au/inquiries/completed/closing-the-gap-review/report>.