# AHURI Professional Services

# How can Aboriginal housing in NSW and the Aboriginal Housing Office provide the best opportunity for Aboriginal people?

authored by

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for

**Aboriginal Housing Office, NSW**

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Australian Housing
and Urban Research Institute

# AHURI

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# ABOUT THE AUTHORS

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Nicola is a research specialist with over 15 years' experience in a wide range of areas related to public policy, social justice and disadvantage. Nicola's work has been published widely, including in peer reviewed journals. Research interests include interventions to address financial stress, homelessness, service delivery in government, performance measurement and evaluation of services, and the relationship between gender, work and life outcomes. Nicola has expertise in the design, implementation and analysis of research in both academic and applied contexts, and has worked with a variety of stakeholders from the not-for-profit, government and community services sectors.

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# Foreword

Our vision at the Aboriginal Housing Office (AHO) is that every Aboriginal person in NSW has equal access to, and choice in, affordable housing.

As we approach 20 years since the establishment of the AHO it is timely to remind ourselves how and why the AHO was established. Mabo was the catalyst for the establishment of the Aboriginal Housing Development Committee (AHDC) in NSW. The AHDC was given major responsibility to consult with Aboriginal communities and to establish the vision and direction for meeting the housing needs of Aboriginal people in NSW. That committee tabled its report 'Future Directions for Aboriginal Housing in NSW' in 1996.

The report stressed the issues arising from a fragmented approach to the delivery of housing services and provided practical and clear directions for addressing the provision of housing for Aboriginal people in NSW. As a result, the AHO was established as a statutory body in 1998 under the *Aboriginal Housing Act 1998* (NSW). The AHO is governed by an all-Aboriginal Board that provides advice to the Minister for Family and Community Services.

The AHO recognises that secure, affordable housing is an important way to address disadvantage and provide opportunities for Aboriginal people. To achieve better housing outcomes for Aboriginal people in NSW, the AHO is developing a ten year strategic plan to set our future direction and provide a commitment to the community on what we will deliver.

The remit of the AHO extends beyond social housing to affordable housing and home ownership and includes the development of policy, advocacy across Government, and providing housing solutions that incorporate the unique challenges facing NSW Aboriginal communities.

This report was commissioned to provide a foundation for the development of the AHO strategy. It provides policy opportunities arising from research into current practices in Aboriginal housing and from consultation with the Aboriginal housing sector. It represents an important first step towards developing a sound evidence base for the design of the AHO's strategic directions.

To deliver on our plan we will need to work effectively with the Aboriginal community housing sector, with tenants, with our partners in the broader FACS family and across the whole of government.

I believe we are moving into a new, exciting phase seeking to focus on the needs of Aboriginal tenants, strengthen the Aboriginal community housing sector and provide leadership and advocacy for Aboriginal communities across NSW.

I look forward to working together with all of our partners to achieve improved housing outcomes for Aboriginal people in NSW.

**Shane Hamilton**
Chief Executive, AHO

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# Acronyms and abbreviations used in this report

| | |
|---|---|
| ABS | Australian Bureau of Statistics |
| ACH | Aboriginal Community Housing |
| ACHP | Aboriginal Community Housing Provider |
| ACHS | Aboriginal Community Housing Sector |
| ACT | Aboriginal Housing Act 1998 (NSW) |
| AHO | Aboriginal Housing Office |
| AHURI | Australian Housing and Urban Research Institute Limited |
| AHV | Aboriginal Housing Victoria |
| AIHW | Australian Institute of Health and Welfare |
| ANAO | Australian National Audit Office |
| ATAR | Australian Tertiary Admission Rank |
| ARHP | Aboriginal Rental Housing Program |
| ATSIC | Aboriginal and Torres Strait Islander Council |
| Build & Grow | Build & Grow Aboriginal Community Housing Strategy |
| CDEP | Community Development Employment Program |
| CHIP | Community Housing and Infrastructure Program |
| CHP | Community Housing Provider |
| CHS | Community Housing Sector |
| CLT | Community Land Trust |
| CNOS | Canadian National Occupancy Standard |
| COAG | Council of Australian Governments |
| CSHA | Commonwealth State Housing Agreement |
| DHO | Departmental Housing Officer |
| DPMC | Department of Prime Minister and Cabinet |
| DSS | Department of Social Services |
| EGWH income | Equivalised gross weekly household income |
| ERA | Employment Related Accommodation |
| FACS | Department of Family and Community Services |
| FHBH | Fixing Houses Better Health program |

| | |
|---|---|
| Future Directions | Future Directions for Social Housing in NSW |
| HOME | Household Organisational Management Expenses Advice Program |
| IBA | Indigenous Business Australia |
| ICHO | Indigenous Community Housing Organisation |
| ICHP | Indigenous Community Housing Provider |
| IHOP | Indigenous Home Ownership Program |
| ITAR | Indigenous Tenancies at Risk program |
| LAHC | NSW Land and Housing Corporation |
| LALC | Local Aboriginal Land Council |
| LGA | Local government area |
| NAHA | National Affordable Housing Agreement |
| NHHA | National Housing and Homelessness Agreement |
| NPAH | National Partnership Agreement on Homelessness |
| NPARIH | National Partnership Agreement on Remote and Indigenous Housing |
| NPARSD | National Partnership Agreement of Remote Indigenous Service Delivery |
| NPRH | National Partnership on Remote Housing |
| NRSCG | National Regulatory System for Community Housing |
| OCHRE | Opportunity, Choice, Healing, Responsibility, Empowerment |
| PARS | Provider Assessment and Registration System |
| POE | Post Occupancy Evaluation |
| RAHC | Regional Aboriginal Housing Committee |
| RJCP | Remote Jobs and Communities Program |
| RTA | Residential Tenancies Act |
| SAAP | Supported Accommodation Assistance Program |
| SCRGSP | Steering Committee for the Review of Government Service Provision |
| SHA | State Housing Authority |
| SHDL | Same House Different Landlord program |
| SHS | Specialist Homelessness Services |
| SOMIH | State owned and managed Indigenous housing |

VCAT          Victorian Civil and Administrative Tribunal

# Executive summary

The purpose of this Issues Paper is to support the NSW Aboriginal Housing Office (AHO) in developing a new 10-year strategic plan and in outlining a vision for the Aboriginal Community Housing Sector (ACHS).

The central research question is: How can housing in NSW provide the best opportunity for Aboriginal people?

## Method

The Issues Paper is based on a review of the relevant literature using a research synthesis approach and a series of five consultation workshops with key stakeholders including AHO staff, housing providers, tenants and government representatives.

## The Aboriginal community housing sector

NSW has the largest ACHS among Australian jurisdictions. There are approximately 198 ACHPs in NSW. Between them they manage around 4,845 properties, representing 3.2 per cent of the total social housing stock. This includes around 1,073 AHO-owned properties as well as community-owned housing. In addition there are 4,613 state-owned and managed Indigenous housing (SOMIH) dwellings in NSW.

## Linking housing and non-shelter outcomes

Housing provides shelter and can influence outcomes in other areas of householders' lives, including physical and mental health; education and skills development; labour market outcomes and economic opportunity; crime and safety; social and community outcomes; and empowerment. Housing assistance in its various forms is intended to improve people's housing circumstances, in particular housing affordability, security of tenure, location and the quality of housing, which in turn affect non-shelter outcomes.

Indigenous people experience a range of socio-economic circumstances and risk factors that affect their wellbeing, life trajectories and housing circumstances. This indicates that it is necessary to provide housing in conjunction with other support services.

## Supply and demand for social housing in NSW

NSW is experiencing high deficits in social (10,855 dwellings) and affordable (13,506 dwellings) housing supply for Aboriginal households. Deficits are projected to increase by 62 per cent by 2031 (30,124 social and 34,924 affordable housing dwellings).

## Barriers to and opportunities for Aboriginal housing

Aboriginal people face a number of barriers to accessing housing and services, including a high prevalence and often complex combinations of risk factors, disadvantage and racism in the housing market. The housing careers of Aboriginal people are shaped by entrenched poverty, accessibility of social housing, and the management practices of social housing providers. Under current policy settings many services are 'mainstreamed', meaning that they do not cater to the unique needs of Aboriginal people and therefore may not meet their needs.

Aboriginal housing circumstances differ from their non-Aboriginal peers and are characterised by high numbers of households in insecure housing; a high proportion of renters; a high proportion of households in social housing; low levels of home ownership; poor housing affordability; high levels of homelessness; high prevalence of overcrowding;

high mobility (temporary and forced); neighbourhood effects/living in low socio-economic areas; low-quality housing and housing disrepair; and remoteness.

## Home ownership

Aboriginal people have significantly lower levels of home ownership (35.9% nationally, 35.9% in NSW) than do other Australians (67.8%). There are four key options to increase Aboriginal home ownership:

**1** Home loan schemes targeted specifically at Aboriginal people

**2** Rent to buy schemes

**3** Shared equity schemes

**4** Community Land Trusts.

## Rental housing

Aboriginal households are more likely to rent in the private market (29.1% nationally, 30.3% in NSW) than non-Aboriginal households (22.6%) and are vastly overrepresented in social housing. Nationally, only 4.1 per cent of the non-Aboriginal population reside in social housing, but 26.3 per cent of Aboriginal households do (23% in NSW).

Aboriginal households in both social and private rental have higher rates of tenancy failure than non-Aboriginal tenants. Better management of Aboriginal tenancies in social housing is a key opportunity to sustain tenancies. Strategies to increase and maintain Aboriginal tenancies in social housing include:

→ reducing overcrowding

→ better communication between tenants and housing managers/providers

→ mainstream homelessness agencies linking the most vulnerable homeless Aboriginal people with social housing

→ budgeting programs and education programs on maintaining tenancies

→ tenant support programs to assist households at risk of losing their tenancy to avoid eviction and entry into homelessness.

## Building quality and appropriate housing design

The design of housing for Aboriginal households produces better outcomes if it takes into account social, cultural, health and environmental considerations and appropriately reflects household cultural norms and needs. Poor design and maintenance of housing can have significant negative impacts for non-shelter outcomes, especially health.

Programs to improve the condition of Indigenous housing have been proven to be effective and cost-efficient means of improving Indigenous health outcomes, but must be coupled with social and community interventions for greatest effect.

## Social housing management and service integration

Culturally appropriate housing management practices have the potential to reduce tenancy turnover and 'tenancy failure' and to provide appropriate and sustainable housing for Aboriginal people.

An intercultural approach, incorporating flexible, adaptive and accountable policy and service responses that acknowledge the cultural norms and circumstances of Aboriginal people can maximise opportunities to strengthen partnerships between Aboriginal and non-Aboriginal organisations.

The following principles and strategies can be used to improve social housing delivery to Aboriginal people:

→ respect for first peoples and recognition of their urban disadvantage

→ Indigenous participation and institutional capacity building

→ increasing housing choices

→ inclusion of Indigenous housing organisations

→ increased capital investment

→ transparent planning and resource allocation

→ cultural appropriateness in mainstream policies and services

→ increased Indigenous employment across the social housing system.

Victoria has led the way in developing a positive approach to the ACHS by establishing a strong and viable Indigenous-controlled housing provider. Aboriginal Housing Victoria (AHV) has been methodically developed and nurtured through a longstanding collaboration between the state government and the Indigenous community. The keys to the viability of this arrangement lie in economies of scale and potential to leverage future growth, which have been created through the transfer of nearly 1,200 dwellings to AHV.

## Policy development options

Aboriginal housing in NSW faces a number of significant challenges, however, there are opportunities to develop and grow the capacity of the sector.

In weighing the options outlined below it will be important to balance considerations of economic viability with the cultural needs of Aboriginal people in NSW, their lived experiences and the legacy of dispossession and colonialisation. Any decision made solely on economic grounds is not likely to provide the best outcomes for Aboriginal people.

It is recommended that the AHO consider the following policy development options.

## Service integration

Service integration has the potential to contribute to better outcomes for Aboriginal tenants and their families and address risk factors.

**Option 1:** **Build the capacity of ACHPs to provide wrap around support services for tenants.**

**Option 2:** **Extend the capacity of ACHPs to more effectively collaborate with local service providers.**

**Option 3:** **Extend the capacity of ACHPs to work with mainstream community housing providers.**

**Option 4:** **Advocate that government hold accountable non-Aboriginal non-local non-government organisations funded to deliver services to Aboriginal people, to ensure that services are delivered and these organisations engage in genuine partnerships with local organisations.**

## Reforming the Aboriginal Community Housing Sector

The NSW ACHS is made up of a large number of diverse organisations and there are opportunities to reform the sector to build its capacity.

**Option 5:** **Consolidation of the Aboriginal Community Housing Sector.**

The AHO works with the ACHS to facilitate consolidation of the many small providers to become fewer large providers. Consolidation of housing stock in urban and regional areas will increase ACHP's housing management capacity, contribute to the sustainability of the sector and enable economies of scale to be realised.

**Option 6:** **Transfer SOMIH to the Aboriginal Community Housing Sector.**

The AHO transfers the management of its housing to the ACHS. This option offers the greatest opportunities to strengthen the ACHS.

**Option 7:** **Transfer management of SOMIH to the mainstream community housing sector.**

The AHO transfers the management of its properties to the mainstream CHS. This option should be treated with caution.

## Build the capacity of the Aboriginal Community Housing Sector

There is a role for the AHO to assist in building the capacity of the ACHS.

**Option 8:** **Support ACHPs to more closely align their housing management practices with mainstream housing management practices, including better asset management practices, more consistent rent policy, improved staff capacity, and better tenancy management.**

**Option 9:** **Support ACHPs to improve their tenancy management practices, including effective face-to-face communication; stability and flexibility in frontline relationships; at least some Indigenous staff in housing offices; strong community governance structures.**

**Option 10:** **Provide ACHPs with support to develop business frameworks and finance models for sustainability.**

**Option 11:** **Assist ACHPs to develop models and capacity to secure finance for the development of additional affordable housing.**

**Option 12:** **Develop ACHP's governance and human resources management capacity.**

**Option 13:** **Assist ACHPs to identify funding/grant sources and apply for them.**

**Option 14:** **Develop innovative ways to present tenant information and education material.**

**Option 15:** **Provide representation and advocacy for the sector to government.**

**Option 16:** **Assist the ACHS to improve housing design, waiting list management and planned maintenance.**

## Role of the AHO

There is a role for the AHO as a strong lead and lobbyist for the sector. However, this can only happen if there is genuine engagement with the sector.

**Option 17:** Establish processes and structures for genuine engagement and consultation with the ACHS.

**Option 18:** Implement effective processes for communication between the AHO and stakeholders and tenants.

**Option 19:** Develop a clearly articulated and well communicated sector strategy in consultation with the sector.

## Housing options

There is a need to diversify housing options that offer secure tenure for Aboriginal people; in particular there is a need to provide new pathways into home ownership.

**Option 20: Home loan schemes targeted specifically to Aboriginal people.**

**Option 21: Rent to buy schemes.**

**Option 22: Shared equity schemes.**

**Option 23: Community Land Trusts.**

## Tenancy sustainment and homelessness prevention

Tenancy sustainment and early intervention are important to providing good outcomes for Aboriginal tenants.

**Option 24:** Expand existing tenant support and sustainment services and support the development of new models that are targeted at Aboriginal people and are community controlled.

**Option 25:** Improve communication between social housing landlords and Aboriginal tenants about tenancy issues, eviction and rent arrears.

## Social housing design and management practices

The quality, design and maintenance of housing affect Aboriginal tenants' health and wellbeing as well as other non-shelter outcomes.

**Option 26: Improve the maintenance and repair of Aboriginal social housing.**

**Option 27:** Design new Aboriginal social housing to meet the cultural needs and usage patterns of tenants as well as local climatic conditions.

# 1   Introduction

The purpose of this Issues Paper is to support the NSW Aboriginal Housing Office (AHO) in developing a new 10-year strategic plan and in outlining a vision for the Aboriginal Community Housing Sector (ACHS).

The AHO seeks to develop an evidence-based understanding of the role of NSW Aboriginal housing in providing Aboriginal people with the best opportunity to access the housing and associated support services needed.

The central research question is: How can housing in NSW provide the best opportunity for Aboriginal people?

The AHO commissioned the Australian Housing and Urban Research Institute (AHURI) to provide a research synthesis of the evidence base relating to Aboriginal housing in Australia. As well as considering the published evidence and examining housing data through AHO and the NSW Department of Family and Community Services (FACS), AHURI's work has been informed by five consultation workshops with key stakeholders including AHO staff, housing providers, tenants and government representatives. Consultation workshops were held in Sydney (2), Dubbo, Coffs Harbour and Bateman's Bay.

The resulting Issues Paper examines current practice and research in relation to:

→ the barriers to service provision and access faced by Aboriginal people

→ how this affects Aboriginal people's ability to navigate mainstream service systems and gain the support they require

→ the additional value Aboriginal organisations can deliver in mitigating these barriers.


The Issues Paper focuses on:

→ housing and housing-related services in regard to social and affordable housing

→ the role of Aboriginal service providers and Aboriginal Community Housing Providers (ACHPs) in assisting Aboriginal people to

- gain and sustain tenancies

- connect with and sustain contact with other human services agencies

→ good and best practice approaches provided by Aboriginal organisations that seek to assist or link Aboriginal people with the services system

→ early intervention and prevention models

→ organisation development and capacity building opportunities for both government and ACHPs.


The Issues Paper concludes by outlining policy development options for Aboriginal housing, which can serve to inform the development of the AHO Aboriginal Housing Strategy and service responses that focus on the important role that Aboriginal housing delivered by ACHPs can play in linking vulnerable Aboriginal families with the services they need.

## 1.1    About the Aboriginal Housing Office

The AHO is a statutory body established under the Aboriginal Housing Act 1998 (NSW) (the Act) to ensure that Aboriginal and Torres Strait Islander peoples have access to affordable, quality housing. The AHO is governed by an all-Aboriginal Board, which provides advice to the Minister for Social Housing on Aboriginal housing issues in NSW.

The AHO works in partnership with ACHPs and the Aboriginal communities in delivering housing programs and developing housing policy and standards. The AHO provides funding support to ACHPs for the purpose of carrying out operational and management services, including acquisition and construction of properties.

The AHO has the following statutory objectives under the Act:

→    ensure that Aboriginal and Torres Strait Islander people have access to quality, affordable housing

→    ensure that housing is appropriate to the social and cultural requirements, living patterns and preferences of the Aboriginal and Torres Strait Islander people to whom it is provided

→    enhance the role of Aboriginal and Torres Strait Islander people in determining, developing and delivering policies and programs relating to Aboriginal housing

→    ensure that priority is given to Aboriginal and Torres Strait Islander people most in need

→    ensure that the available supply of housing is shared equitably among Aboriginal people and Torres Strait Islanders who are most in need

→    increase the range of housing choices for Aboriginal and Torres Strait Islander people to reflect the diversity of individual and community needs

→    ensure that registered Aboriginal housing organisations are accountable, effective and skilled in the delivery of Aboriginal housing programs and services

→    ensure that the AHO's housing programs and services are administered efficiently and in co-ordination with other programs and services that are provided to assist Aboriginal people and Torres Strait Islanders

→    encourage the sustainable employment of Aboriginal and Torres Strait Islander people in the delivery of Aboriginal housing assistance.

*Future Directions for Social Housing in NSW* (Future Directions) sets out the NSW Government's vision for social housing over the next 10 years; a vision which will reduce homelessness, provide more housing and support for those needing social housing and provide more support to help people divert from, or successfully transition out of the social housing system (NSW Government 2016a).

In alignment with Future Directions, the AHO will develop a 10 year plan setting out the AHO's strategic goals and actions to improve outcomes for tenants in Aboriginal managed social housing in NSW. It will be guided by the principles that the provision of secure, affordable housing is critical to achieving better outcomes for Aboriginal people in NSW and that Aboriginal organisations are best placed to deliver these outcomes.

## 1.2 Overview of the NSW Aboriginal housing sector

Aboriginal tenants and their families have access to social and affordable housing through both mainstream services and Aboriginal-specific services. The AHO is a key provider of Aboriginal-specific housing services in NSW.

The AHO housing portfolio comprises 5,793 properties, of which 4,647 (81%) are managed by the Department of Family and Community Services (FACS) under a fee-for-service arrangement (as at 30 June 2016). AHO housing that is managed by FACS is referred to in this report as state owned and managed Indigenous housing (SOMIH).

The AHO works in partnership with ACHPs and Aboriginal communities in delivering housing programs and developing housing policy and standards. The AHO provides funding support to ACHPs for the purpose of carrying out operational and management services, including buying and building properties.

ACHPs manage community-owned, AHO-owned and Government-owned housing. Approved providers can manage their own properties, and providers that have been registered via the AHO's Provider Assessment and Registration System (PARS) or National Regulatory System for Community Housing (NRSCH) can manage properties for other organisations.

NSW has the largest Aboriginal community housing sector (ACHS) among Australian jurisdictions. There are approximately 198 ACHPs in NSW. Between them they manage around 4,845 properties, representing 3.2 per cent of the total social housing stock (AIHW 2017a). This includes around 1,073 AHO-owned properties as well as community-owned housing. In addition there are 4,613 state-owned and managed Aboriginal housing dwellings (3% of total social housing stock) in NSW (AIHW 2017a).

The ACHS is made up of:

→ **Aboriginal Corporations and Regional Management Services organisations**, which manage the vast majority of properties; these organisations can be housing providers or providers of a range of social services, including homelessness support, education, aged care and disability services.

→ **Local Aboriginal Land Councils (LALCs)**, 112 of which jointly manage around 1,724 properties ranging from one up to 50 owned properties per LALC.

→ **Aboriginal Cooperatives**, with approximately eight cooperatives managing around 200 properties.

The Build & Grow Aboriginal Community Housing Strategy (Build & Grow) is the sector strategy for the ACHS in NSW. It aims to provide the necessary business infrastructure for a robust and effective ACHS in NSW (see section 11).

Since 2010, the AHO has largely been operating within the framework established under Build and Grow. Funded under the National Partnership Agreement for Remote Indigenous Housing (NPARIH) and a co-contribution by the NSW Government, Build and Grow incorporates policy settings to deliver refurbishments and backlog maintenance upgrades to Aboriginal owned properties, operating subsidies to ACHPs and funding for PARS. (see Table 5).

# 2 Methodology

This paper applies a research synthesis approach to the analysis of the evidence. Research synthesis is a proven methodology for cost-effective and timely use of existing research findings for a specific policy concern. It facilitates evidence-informed policy and practice development and typically involves the following activities:

→ search for primary studies

→ quality appraisal and data extraction

→ synthesis of findings and knowledge transfer.

The research synthesis methodology is based on Ray Pawson's 'realist synthesis' approach developed at the UK Centre for Evidence-Based Policy and Practice (Pawson 2006). The approach was developed to help identify which social policy interventions work for whom and in what circumstances. It is concerned with identifying the mechanisms and contextual conditions that facilitate a particular outcome of a social policy intervention.

The research synthesis used the following methodology:

→ Search terms derived from the research questions were used to iteratively search the national and international research and grey literature in order to identify relevant studies published since 2007, including:

- academic journal databases in the housing, homelessness and related social science fields

- general internet searching of online policy communities and information clearinghouses (including government departments)

- follow up of bibliographic references in found studies.

→ A bibliography was prepared and analysed for overall themes, scope and quality of the evidence base. This included:

- review of abstracts and executive summaries for an initial assessment of relevance to the research question and quality

- where abstracts and executive summaries provided insufficient information to decide on inclusion or exclusion in the review, the full publication was reviewed

- on the basis of this information, a list of publications for inclusion in the research synthesis was prepared.

- The selected studies were appraised and assessed for quality, research rigour and relevance to the policy concern. Data was extracted to construct a synthesis of the evidence, including detailed findings and overall conclusions.

In addition, the Issues Paper is informed by a series of consultation workshops with key stakeholders including AHO staff, housing providers, tenants and government representatives:

→ 26 June 2017, Sydney

→ 8 August 2017, Dubbo

→ 11 August 2017, Coffs Harbour

→ 16 August 2017, Bateman's Bay

→ 23 August 2017, Sydney (AHO Board and RAHC).

# 3    Scope and quality of the evidence base

There exists limited rigorous research that addresses the links between Aboriginal housing and non-shelter outcomes, with most evidence provided by the literature on housing and Aboriginal health outcomes. There is considerably less research on the links between housing and education, economic outcomes, social and community outcomes, empowerment and crime and safety. Consequently, where appropriate and available, findings from the literature on housing and non-shelter outcomes in the general population are included in this report as a proxy for research related specifically to Indigenous housing.

The evidence base on effective programs to improve access to housing, housing security and stability for Indigenous Australians is relatively weak. This is partly due to the lack of rigorous program evaluations undertaken by jurisdictions and their limited public dissemination. Overall, the evidence base is spread thinly over a broad range of topics including:

→ substantial descriptive evidence on the housing context for Indigenous people, such as unmet housing need, insecure tenancies and evictions, overcrowding, homelessness and poor dwelling conditions

→ proposed models, which could be used to derive a set of principles to guide the development of Indigenous housing models

→ evidence of effectiveness for particular tenant support models including brokerage, sustaining tenancies, and assertive outreach

→ some evidence on effectiveness of social housing management models

→ some of the evidence on the effectiveness of particular Indigenous housing models is set in remote settings; for example, there is strong evidence available on the topic of housing design for remote areas

→ evidence on the housing paths of Indigenous households in urban settings. It is possible to draw from this evidence some findings regarding the barriers Indigenous tenants face in accessing mainstream social housing.


There exists no comprehensive, sector wide data on the ACHS. This makes it impossible to ascertain the outcomes achieved by the ACHS vis a vis other forms of social housing.

A lack of rigorous evaluations of successful community controlled organisations, programs and services makes it difficult to identify best practice models.

# 4  Definitions

Defining the key terms used in this research synthesis assists with clarity and understanding of the evidence base.

*Aboriginal Community Housing Provider*

An Aboriginal Community Housing Provider (ACHP) is an organisation registered with the Aboriginal Housing Office (AHO) to provide subsidised rental accommodation for Aboriginal people. ACHPs are usually not-for-profit or volunteer organisations exclusively serving the Aboriginal and Torres Strait Islander community. The services ACHPs provide include crisis accommodation, transitional housing, social housing, cooperative housing, affordable housing, and home ownership programs (AHO 2016).

*Affordable housing*

Affordable housing is housing offered at a below market price, whether this be rent (e.g. public housing, community housing, private rental housing) or home ownership. Affordable housing is targeted at low to moderate income households and is priced to be affordable to them. Usually this means that housing costs should not exceed 30 per cent of gross household income. Historically, state and territory governments were the primary providers of affordable (usually public) housing. In recent years affordable housing has been produced increasingly in partnership with government, not-for-profit and private sector organisations (Milligan et al. 2016).

*Community Housing Provider*

A Community Housing Provider (CHP) is a not-for-profit organisation that provides safe, secure, affordable and appropriate rental housing. CHPs provide housing assistance on a basis which is respectful of tenants' rights, including opportunities for participatory management, and constructive of links with community development. Community housing can cover short, medium and long term tenancies. Community housing providers may include housing cooperatives, housing associations and other community service organisations (AIHW 2017c).

*Homelessness*

Indigenous and non-Indigenous Australians have different understandings of 'home' and 'homelessness'.

Until recently, the most widely accepted definition of homelessness was the one developed by Chamberlain and MacKenzie (2008), which was based on cultural expectations of the degree to which housing needs were met within conventional expectations or community standards. In Australia, this meant having, at a minimum, one room to sleep in, one room to live in, one's own bathroom and kitchen and security of tenure.

In 2012 the ABS developed a new definition of homelessness informed by an understanding that homelessness is not 'rooflessness' (ABS 2012). A person is considered 'homeless' under this revised definition if their current living arrangement exhibits one of the following characteristics:

→  is in a dwelling that is inadequate

→  has no tenure, or if their initial tenure is short and not extendable

→  does not allow them to have control of, and access to space for social relations, including a sense of security, stability, privacy, safety, and the ability to control living space.

It is notable that the 2012 ABS definition includes people in severely overcrowded dwellings who are considered not to have control of, or access to, space for social relations.

Indigenous understandings and definitions of homelessness can differ from those described above and can include 'spiritual homelessness' (the state of being disconnected from one's homeland, separation from family or kinship networks or not being familiar with one's heritage) and 'public place dwelling' or 'itinerancy' (usually used to refer to Indigenous people from remote communities who are 'sleeping rough' in proximity to a major centre) (ABS 2014b; AIHW 2014a; Memmott et al. 2003).

Indigenous homelessness is not necessarily a lack of accommodation. It can be defined as losing one's sense of control over, or legitimacy in, the place where one lives (Memmott et al. 2003), or an inability to access appropriate housing that caters to an individual's particular social and cultural needs (Birdsall-Jones et al. 2010). Some public space dwellers who have chosen to live rough may not see themselves as homeless (Memmott et al. 2003).

Indigenous people are often highly mobile, may be connected to multiple communities through complex social and cultural relationships (e.g. mother's and/or father's country or 'skin' group) and can have multiple 'usual residences' where they feel at home (ABS 2014b). Statistical counting aside, Indigenous understandings of homelessness are important in terms of providing support services, as these understandings influence the types of response strategies required and implemented; some services required by Indigenous people who are homeless, for example, may be outside the scope of 'shelter' and entail broader personal or cultural supports (Memmott et al. 2003).

*Housing affordability*

The term 'housing affordability' is used to refer to the relationship between housing costs (prices, mortgage payments, rents) and household incomes. Housing affordability is tenure neutral and applies both to housing that is being purchased and housing that is rented through the private, public or community sectors. Housing affordability becomes a problem when housing costs (whether for rent or home purchase) absorb too great a proportion of household income, thereby limiting the amount of money available for life's other necessities (e.g. utilities, food, transport).

The question of what constitutes too great a proportion varies by income level, household type and tenure, but a simple 30/40 rule (based on costs at 30% of income and focusing on households in the bottom 40% of the income distribution adjusted for household size) provides a robust rule of thumb as a benchmark indicator of households likely to be at risk of problems associated with a lack of affordable housing (RP1, RP3). Regardless of the definition employed, housing affordability problems tend to increase whenever housing costs rise faster than incomes. (Yates et al. 2007: 9)

*Indigenous Community Housing Organisation*

Indigenous Community Housing Organisations provide subsidised rental accommodation for community residents. An Indigenous Community Housing Organisation (ICHO) is any Aboriginal or Torres Strait Islander organisation which owns or is responsible for managing community housing. ICHOs also manage tenancy arrangements, collect rents and perform housing maintenance[1].

*Non-shelter outcomes*

Housing assistance in its various forms is intended to improve people's housing circumstances, in particular housing affordability and security of tenure. In addition to

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[1] https://www.pmc.gov.au/indigenous-affairs/housing/indigenous-community-housing-organisations

providing shelter, housing can also influence outcomes in other areas of householders' lives. These non-shelter outcomes (sometimes also non-housing outcomes) usually refer to householders' physical and mental health, education, labour market outcomes, crime and safety, community participation and social cohesion, locational dis/advantage, child development. For the purposes of this report non-shelter outcomes have been defined in alignment with the domains of the NSW Human Services Outcomes Framework, and encompass health, education and skills, economic, social and community, safety and empowerment outcomes.

*Overcrowding*

Overcrowding is an indicator of Indigenous homelessness (ABS 2012; Birdsall-Jones et al. 2010) and is associated with a range of negative outcomes in relation to physical and mental health and wellbeing, educational attendance and attainment, safety, and employment.

It is important to note that Indigenous house crowding is not the same as density; it is a culturally defined concept that refers to loss of control over privacy and the ability to maintain avoidance relationships (Memmot et al. 2012; Ware 2013).

The concept of crowding is based on a comparison of the number of bedrooms in a dwelling with a series of household demographics such as the number of usual residents, their relationship to one another, their age and their sex.

The Canadian National Occupancy Standard (CNOS) is a commonly used measure to determine levels of overcrowding. CNOS assesses the bedroom requirements of a household based on the following criteria:

→ there should be no more than two persons per bedroom

→ children younger than 5 years of age of different sexes can reasonably share a bedroom

→ children aged 5 years and over of opposite sex should have separate bedrooms

→ children under 18 years of age and of the same sex may reasonably share a bedroom

→ single household members aged 18 years or over should have a separate bedroom, as should parents or couples.

Using this measure, households that require at least one additional bedroom are considered to experience some degree of overcrowding. A 'severely' crowded dwelling is one that needs four or more extra bedrooms to accommodate the people who usually live there (ABS 2012).

The concept of overcrowding can be subjective and is influenced by a number of factors including cultural and housing design considerations. The ABS and most other studies calculate overcrowding using the CNOS for housing appropriateness. However, questions have been raised about the cultural applicability of this standard to Indigenous Australian housing (Memmot et al. 2012). Thus, while Indigenous people may be defined as living in overcrowded conditions under the CNOS, they may not themselves feel that their household is overcrowded (AIHW 2014a; Memmot et al. 2012).

*Precarious housing*

→ 'Precarious housing' is defined as housing that concurrently exhibits two or more of the characteristics identified below (Mallett et al. 2011):

→ unaffordable (high housing costs relative to income)

→ unsuitable (overcrowded and/or poor dwelling condition and/or unsafe and/or poorly located)

→ insecure (insecure tenure type and subject to forced moves).

*Social housing*

Social housing is rental housing that government or non-government organisations (including not-for-profit organisations) provide to assist people who are unable to access affordable and sustainable housing options. Social housing aims to deliver appropriate, flexible and diverse housing, targeted to assist low income and disadvantaged households. There are four social housing programs in Australia:

→ public rental housing

→ mainstream community housing

→ state owned and managed Indigenous housing (SOMIH)

→ Indigenous community housing[2].

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[2] http://www.aihw.gov.au/housing-assistance/haa/2015/social-housing-dwellings/

# 5    Linking housing and non-shelter outcomes

In addition to providing shelter, housing can also influence outcomes in other areas of householders' lives. These 'non-shelter outcomes' (sometimes also referred to as non-housing outcomes) usually refer to householders' physical and mental health; education and skills development; labour market outcomes and economic opportunity; crime and safety; social and community outcomes; and empowerment[3].

Non-shelter outcomes can be influenced by housing assistance. Housing assistance in its various forms is intended to improve people's housing circumstances, in particular housing affordability, security of tenure, location and the quality of housing.

Figure 1 provides a conceptual representation of how housing assistance contributes to non-shelter outcomes and provides opportunity for householders[4].

→ **Tenure** refers to the terms and conditions under which, and length of time a dwelling is held. Housing tenure can range from a lack of tenure (homelessness) to the relative security of public housing and home ownership.

→ **Affordability** refers to householders' capacity to pay for their housing. A householder is said to be in 'housing stress' when housing costs exceed a certain proportion of their income, commonly defined as 30 per of their income for households in the lowest 40 per cent of income distribution.

→ **Quality** refers to the physical aspects of housing, for example its adequacy, adaptability and accessibility, and whether the space it provides is consistent with usage patterns.

→ **Location** refers to the dwelling's location and proximity to services, employment, education facilities, transport and neighbourhood characteristics. Links to country are important.

Each of these housing factors makes a different contribution to non-shelter outcomes. Changes in non-shelter outcomes are not always a direct result of changes to housing factors due to housing assistance. Often a change in non-shelter outcomes is the result of a chain of events, and occurs over a period of time. Phibbs and Young (2005) provide a diagrammatic illustration of the processes that may lead to non-shelter outcomes as a result of housing interventions (Figure 2).

This highlights the fact that while housing is a critical enabler of non-shelter outcomes, housing interventions on their own are likely to be insufficient to bring about measurable change in non-shelter outcomes. In order for housing to provide the best opportunity for Indigenous people, housing interventions should be integrated with wrap around services and supports.

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[3] E.g. FACS 2017c; Bridge et al. 2003; Phibbs and Young 2002; Phibbs and Young 2005.

[4] This framework, developed by AHURI, is consistent with conceptualisations by Foster et al. 2011; Phibbs and Young 2005 and Bridge et al. 2003.

**Figure 1: Housing factors and non-shelter outcomes**
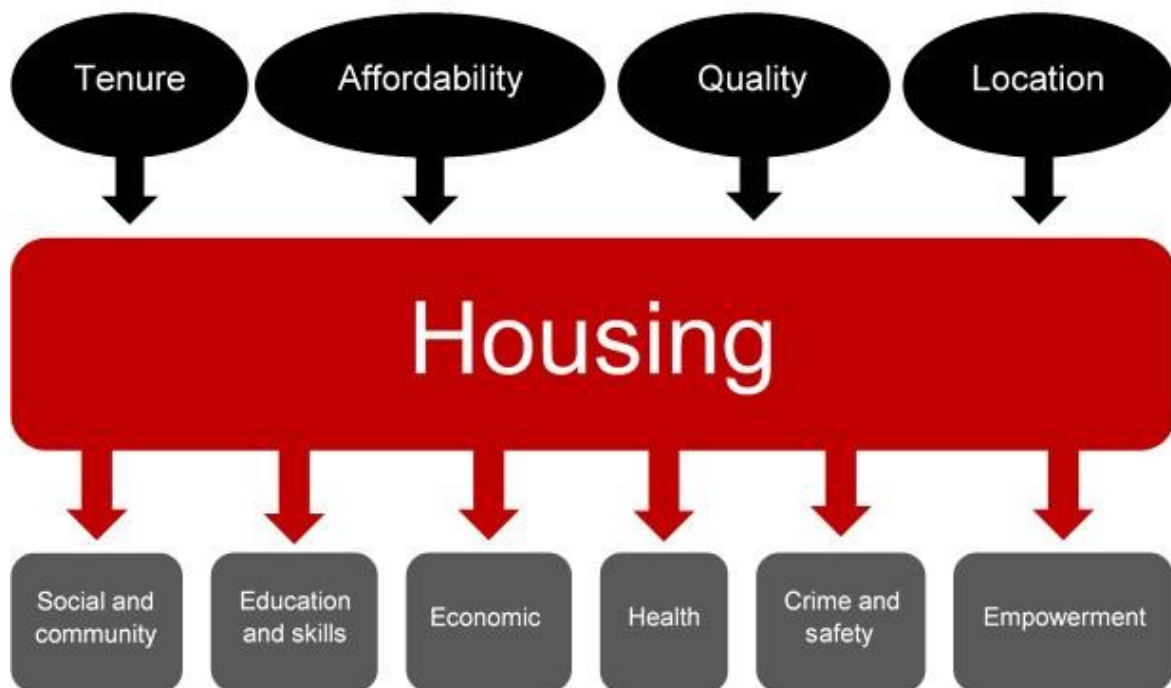


**Figure 2: Linking housing assistance with non-shelter outcomes**



Source: adapted from Phibbs and Young 2005

# 6 Indicators of Indigenous wellbeing

Indigenous people experience a range of socio-economic circumstances and risk factors that affect their wellbeing and life trajectories as well as their housing circumstances. While the indicators of Indigenous wellbeing listed below paint a bleak picture, it should be noted that they do not tell the whole story. Many Indigenous people are doing well on numerous indicators, while others face significant challenges.

Life expectancy is a broad indicator of a population's long term health and wellbeing. Indigenous people have lower life expectancy than their non-Indigenous peers. Nationally, for Aboriginal and Torres Strait Islander babies born in 2010–2012, estimated life expectancy was 69.1 years for males and 73.7 years for females (SCRGSP 2016: 4.5) compared to 79.9 years and 84.3 years for non-Indigenous Australians respectively (ABS 2014a).

Poor educational participation, attainment and completion are associated with a number of negative outcomes for Indigenous people, including low life expectancy, high morbidity across a number of highly treatable conditions, low labour force participation, lower incomes and high rates of poverty and deprivation (AHMAC 2015; Biddle 2010). There is a gap between Indigenous and non-Indigenous education outcomes. Nationally in 2014–15, 61.5 per cent of Aboriginal and Torres Strait Islander 20–24 year olds had completed year 12 or equivalent or above, compared to 87.9 per cent for non-Indigenous Australians (SCRGSP 2016: 4.43). If Indigenous and non‑Indigenous students reach the same level of academic achievement by age 15, there is no significant difference in subsequent educational outcomes, such as completing Year 12 and participating in university or vocational education and training (Mahuteau et al. 2015). Indigenous students who receive an ATAR score are as likely as non-Indigenous students to go to university (Biddle and Cameron 2012). The employment outcomes for Indigenous Australians with higher levels of education and other Australians with the same level of education are comparable (Biddle 2010; Karmel et al. 2014).

Indigenous people experience lower employment rates, higher unemployment rates and lower incomes compared to non-Indigenous people. In 2014–15, just under half (48.4%) of Aboriginal and Torres Strait Islander 15–64 year olds were employed, compared to 74.8 per cent for non-Indigenous people (SCRGSP 2016: 4.51). In 2014–15, the unemployment rate for Aboriginal and Torres Strait Islander Australians aged 15–64 years was 20.8 per cent, around three times the rate for non-Indigenous Australians (6.2%) (SCRGSP 2016: 4.51).

Income levels provide an indicator of the material advantage aspect of wellbeing. In 2014–15, the median real equivalised gross weekly household income (EGWH) income for Aboriginal and Torres Strait Islander households ($542) was just under two-thirds the median EGWH income for non-Indigenous households ($852) (SCRGSP 2016: 4.79). The median EGWH income for Aboriginal and Torres Strait Islander households decreased with remoteness (from $633 in major cities to $398 in very remote areas). Median EGWH income for non–Indigenous households was highest in major cities ($945) (SCRGSP 2016: 4.79). Across all areas, median EGWH income was higher for non–Indigenous households than for Aboriginal and Torres Strait Islander households (SCRGSP 2016: 4.79).

Indigenous people tend to experience worse health and wellbeing outcomes than non-Indigenous people. In 2012, the overall rate of disability among Aboriginal and Torres Strait Islander Australians was 23.4 per cent, which is 1.7 times the rate for non-Indigenous Australians) (SCRGSP 2016: 4.69). In 2014–15, 45.1 per cent of Aboriginal and Torres Strait Islander Australians reported having a disability or long term health condition, with 7.7 per cent reporting a profound or severe core activity restriction (the most severe end of the disability spectrum) (SCRGSP 2016: 4.69). The most common type of disability reported was

physical disability (63.6%), followed by disability related to sight, hearing or speech (47.2%) (SCRGSP 2016: 4.69). In 2014–15, hospitalisation rates for all chronic diseases (except cancer) were higher for Aboriginal and Torres Strait Islander Australians than for non-Indigenous Australians (SCRGSP 2016: 4.69).

Indigenous people experience mental illness at a higher rate than their non-Indigenous counterparts. Indigenous people have a mental health-related hospitalisation rate without specialised psychiatric care that more than triples that of other Australians (12 and 3.8 per 1,000 population respectively). Mental health-related hospitalisations with specialised care are double the rate of other Australians (12.8 and 6.5 per 1,000 population respectively) (AIHW 2016:12). Indigenous people have a suicide rate over twice that of non-Indigenous people (22.4 and 11.0 per 100,000 of population respectively in 2010–2013) (PC 2017: 13.A50).

The proportion of adults reporting high levels of psychological distress increased from 27 per cent in 2004–05 to 33 per cent in 2014–15, and hospitalisations for self-harm increased by 56 per cent over this period (SCRGSP 2016).

Family violence has a significant impact on the health and welfare of Indigenous people and communities and is a key contributor to homelessness. In 2014–15, 21.8 per cent of Aboriginal and Torres Strait Islander adults reported experiencing physical or threatened violence – ¬2.5 times the rate for non-Indigenous Australians (SCGRSP 2016: 4.98). In 2015, Aboriginal and Torres Strait Islander women in NSW experienced physical assault at 4.9 times the rate for non-Indigenous women, and violence by a current partner was at 1.1 times the rate of non-Indigenous women (SCGRSP 2016: 4.98).

Rates of incarceration are significantly higher (13 times at June 2015) among Indigenous Australians than in the non-Indigenous population. Indigenous men are imprisoned at 9 times the rate of Indigenous women (SCRGSP 2016: 4.110). The adult imprisonment rate increased 77 per cent between 2000 and 2015. The juvenile detention rate has decreased but is still 24 times the rate for non-Indigenous youth (SCRGSP 2016).

Alcohol and drugs are major risk factors affecting the wellbeing of Aboriginal and Torres Strait Islander Australians. Alcohol is a key factor in violence and family violence. Based on self-report by Aboriginal and Torres Strait Islander Australians aged 15 years and over, 15.2 per cent reported exceeding lifetime alcohol risk guidelines in 2014–15 (SCRGSP 2016: 11.3).  The proportion of adults reporting substance misuse in the previous 12 months increased from 23 per cent in 2002 to 31 per cent in 2014–15 (SCRGSP 2016).

## 6.1    Prevalence of risk factors

The *FACS 2010 Need Model* includes modelling of risk factors for the Aboriginal population of NSW. It found that of the 1.8 million clients who accessed FACS services between 2004–05 and 2011–12, approximately 170,000 clients (or 9.4%) accessed services from more than one agency. The number of clients accessing services from more than one agency was remarkably higher for Aboriginal people (26.7%) compared with non-Indigenous clients (8%) (FACS 2017a)[5].

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[5] The FACS NSW Need Model 2010 is an estimation model of a variety of risk factors across the NSW population. Need model results must be treated as estimates and cannot be relied upon. The datasets informing the Need Model are Australian Bureau of Statistics (ABS) datasets, specifically ABS sample surveys and ABS Census data. The estimates of prevalence for certain risk factors (e.g. for Indigenous people) are small and hence subject to a high degree of variability. Therefore, these estimates should be interpreted and used with caution.

When Indigenous people are compared with non-Indigenous people across a variety of risk factors, analysis indicates that Indigenous people are more likely to experience these risk factors than their non-Indigenous peers (Figure 3).

→ **Disability:** 1.7 times more likely to be subject to a disability and 1.7 times more likely to be the primary carer for a person with a disability.

→ **High financial stress:** Twice more likely to experience high financial stress.

→ **Housing and homelessness:** 2.3 times more likely to experience rental stress and 13 times more likely to be currently homeless.

→ **Poverty:** 1.7 times more likely to be living below the poverty line.

→ **Mental illness:** 2.7 times more likely to experience a mental illness.

→ **Substance abuse:** 2.3 times more likely to be subject to an alcohol use disorder and 1.9 times more likely to be subject to a drug use disorder (people aged 16 years and over).

→ **Crime and violence:** 2.2 times more likely to experience violence and 8.2 times more likely to have experienced incarceration.

→ **Social stress:** 1.9 times more likely to suffer from high personal stress and 1.4 times more likely to have no social contact.

→ **Financial stress:** Twice more likely to be subject to high financial stress and 2.3 times more likely to live in a household that suffers from rental stress.

→ **Caring for a person with a disability:** 1.7 times more likely to be a primary carer of a person with a disability.

**Figure 3: Risk factor comparison, ratio Indigenous to non-Indigenous NSW population**



Source: FACS 2017a
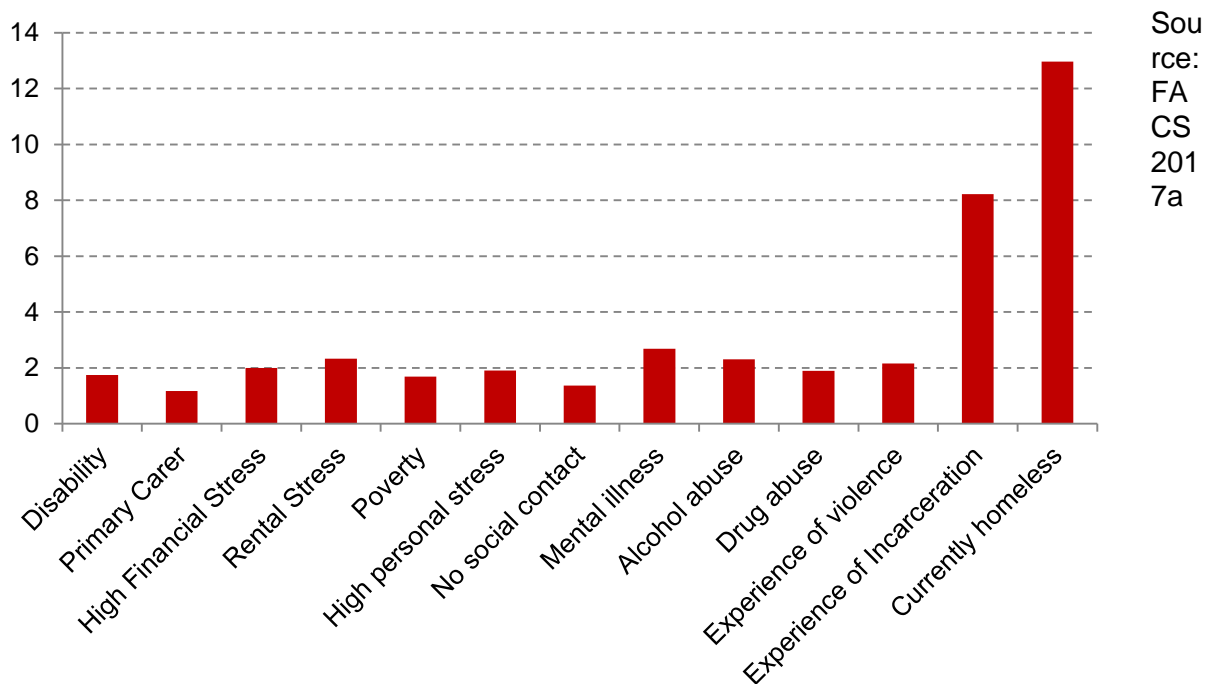
# 7  Supply of and demand for social housing in NSW

This section of the report analyses the supply of and demand for social housing for Aboriginal people in NSW and compares efficacy across the four different social housing types: public housing, community housing, Indigenous community housing, and SOMIH (FACS managed AHO dwellings).

The key indicators examined are utilisation of housing stock, demand for and location of social housing, tenancy sustainment, tenants at risk of homelessness and utilisation of FACS housing assistance programs. This is followed by an analysis of gaps in the supply of social and affordable housing in relation to projected demand (2017–2031) by region.

The analysis shows that current deficits in social (10,855 dwellings) and affordable (13,506 dwellings) housing supply for Aboriginal households in NSW are high, and deficits are projected to increase by 62 per cent over the next 14 years. Projections show a deficit of 30,124 social housing dwellings and 34,924 affordable housing dwellings by 2031 (confidential data AHO).

Compared to community housing and SOMIH, public housing has higher rates of under-utilisation. Tenancy sustainment (length of tenure before exiting social housing) is greater for Aboriginal tenants in SOMIH (6.4 years) than in mainstream public housing (4.5 years). The average length of tenure for SOMIH and public housing Aboriginal tenants (5.1 years) in 2015–16 remains significantly shorter than for non-Aboriginal people in public housing (11.7 years). Aboriginal people (>1,360 households assisted) are accessing FACS housing assistance programs at a greater rate than non-Aboriginal people (6,712 fewer households assisted) between 2011–12 and 2015–16 (unpublished data, FACS).

However, the analysis is constrained by a number of significant data gaps, key among which is the absence of data on the approximately 1,500 AHO properties that are managed by the ACHS and a lack of comprehensive data on the ACHS. This makes it impossible to gain an understanding of the general effectiveness of the ACHS compared to the public housing sector, mainstream CHS and SOMIH.

## 7.1  Social housing stock

In 2015–16, the majority of the Aboriginal households in social housing in NSW lived in mainstream public housing (43%), followed by Indigenous community housing (23%), SOMIH (22%) and mainstream community housing (13%) (Unpublished data, FACS).

Data gaps constrain analysis of the ACHS and limit the capacity for planning and evaluation of the social housing needs of Aboriginal people.

→  The total number of SOMIH have marginally decreased from 4,734 in 2011–12 to 4,647 in 2015–16. During this period, overall NSW public housing stock decreased from 115,468 to 112,615, while community housing stock increased marginally each year, from 25,891 houses in 2011–12 to 26,941 in 2015–16 (unpublished data, FACS). There were 4,845 dwellings in the Indigenous community housing sector at June 30, 2016 (unpublished data, AHO slide pack).

→  In 2015–16, the majority of SOMIH housing was located in Hunter New England (1,080 dwellings, 23%) Western NSW (713 dwellings, 15%) and South Western Sydney (472 dwellings, 10%) (Figure 4).

**Figure 4: Location of SOMIH by FACS district, 2015–16**
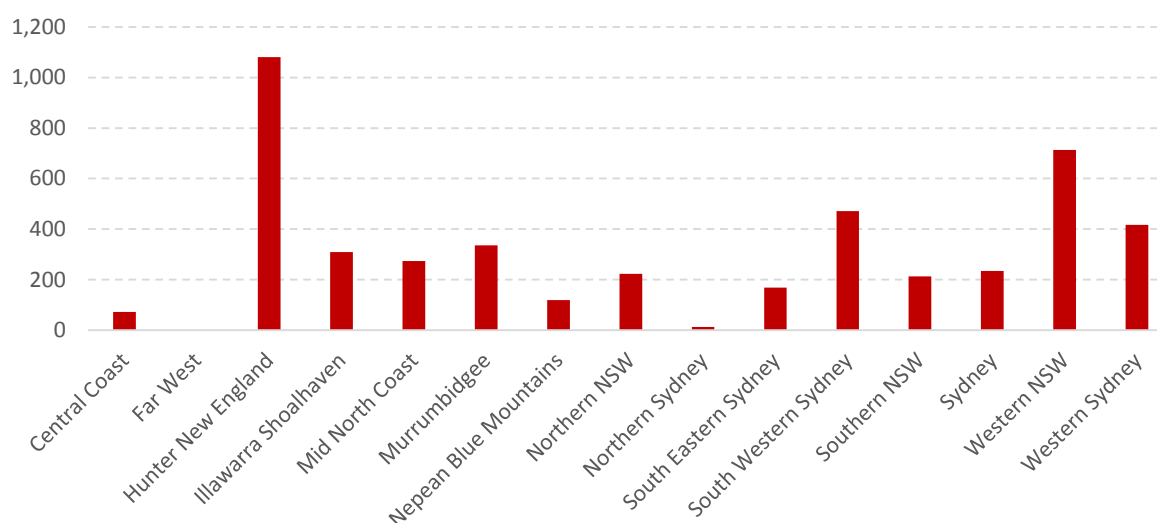


Source: Unpublished data, FACS

→ A significant data gap exists in relation to the location of homes for non-FACS managed AHO housing and Aboriginal community housing (ACH), consequently these are not included in the analysis.

→ There is a data gap in relation to the age of social housing stock. This data would facilitate analysis of the need and opportunities for renewal of social housing stock, particularly in relation to housing location and size.

### 7.1.1   Utilisation of housing stock

The number of vacant bedrooms relative to total housing stock bedrooms is an indicator of utilisation. Poor utilisation may reflect poor targeting of dwellings to demand factors, such as household size, composition and location (Figure 5). Housing supply factors affecting utilisation include the number of vacant properties, maintenance and churn. The ACHS is not represented in this analysis due to data unavailability.

→ There are significant differences in the overall characteristics of SOMIH and public housing, with SOMIH generally being larger than public housing dwellings. For example, in 2015–16 the proportion of one bedroom dwellings to total housing stock is much greater for public housing (27%) than SOMIH (3%). The proportion of two bedroom dwellings to total housing stock is also greater for public housing (30%) than SOMIH (11%). However, proportion of 3 bedrooms dwellings to total housing stock is considerably larger for SOMIH (62%) than public housing (36%). In relation to dwellings with four or more bedrooms, the proportion to total housing stock is also greater for SOMIH (25%) than public housing (7%) in 2015–16.

The analysis of housing stock utilisation is limited by data availability. Data for dwellings with four bedrooms or greater is provided in a residual '4+ bedrooms' category. For the purposes of this analysis, dwellings with greater than four bedrooms are included as four bedroom dwellings, hence caution is advised when interpreting this analysis. Further caution is also required when interpreting SOMIH stock utilisation. It is AHO policy to provide an extra bedroom in Aboriginal social housing due to cultural needs.

Data shows that dwellings in the mainstream CHS have the highest utilisation rate. SOMIH has had improved utilisation, while utilisation of public housing dwellings remains low.

→ In 2015–16, more than 1,970 (13.7%) of SOMIH bedrooms were vacant, a marginal improvement from 2011–12 (greater than 2,070 bedrooms or 14.1%). In public housing during this period, greater than 48,420 (19.2%) bedrooms remained vacant in 2015–16, up from a total of greater than 43,470 (16.7%) in 2011–12 (Figure 5).

→ The most successful utilisation of housing stock has occurred in the mainstream CHS. Between 2011–12 and 2015–16, the number of vacant bedrooms in community housing in NSW has decreased in absolute (approximately 1,290) and percentage terms (approximately 22.8%) (Figure 5). Much of the community housing stock has been constructed more recently than public housing, which may have served as an opportunity to better target housing preferences. The AHO policy to provide an additional bedroom in Aboriginal social housing for cultural reasons distorts stock utilisation estimates for SOMIH. Stock utilisation performance in SOMIH is therefore understated in this analysis, and should be interpreted as such.

**Figure 5: Approximate number of vacant bedrooms as a share of total bedrooms (%)**
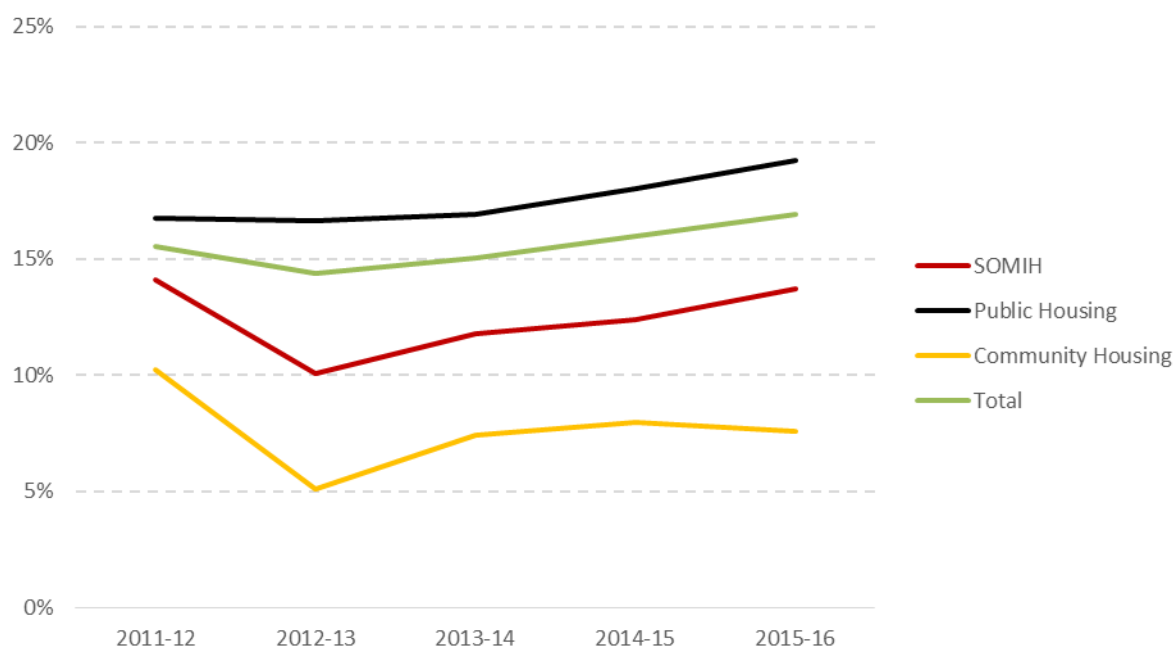


Source: Unpublished data, FACS
Note: Includes vacant and occupied dwellings
Note: Due to data limitations, dwellings with greater than four bedrooms are included as four bedroom dwellings in this analysis

→ The recent strong performance of the CHS relative to SOMIH and mainstream public housing in the utilisation of housing stock highlights a number of opportunities. One way to improve the utilisation of social housing stock might be to transfer management of housing stock from FACS to the CHS. Alternatively, steps could be taken to align housing management practices in the ACHSs to more closely mirror the successful elements of the mainstream CHS. Greater utilisation of public housing and SOMIH could also be achieved by encouraging greater flexibility in housing provision, by targeting housing location and size needs.

## 7.2 Social housing demand

Demand among Aboriginal people for social housing has increased significantly in NSW since 2011–12, and this has not been matched by growth in SOMIH in a number of regions.

### 7.2.1 Demand for social housing by regions

In recent years, the number of Aboriginal applicants for social housing has grown in all NSW regions. In 2015–16, Aboriginal tenancies comprised approximately 8 per cent (9,000) of public housing and 10 per cent (2,700) of mainstream community housing tenancies; the ACHS comprised 4,845 dwellings (unpublished, AHO slide pack).

This incompleteness of Aboriginal housing data significantly limits the scope for analysis, as data is only available for SOMIH and so comparisons with other social housing types cannot be made.

SOMIH has been able to accommodate some of this increase, however in some regions the number of applicants on the waitlist continues to grow. The analysis below compares the supply and demand for mainstream housing, mainstream community housing and SOMIH. A lack of location data for the ACHS limits the capacity for meaningful conclusions to be made in this area.

**Figure 6: Aboriginal social housing need trends – dwellings, 2011–12 to 2015–16**
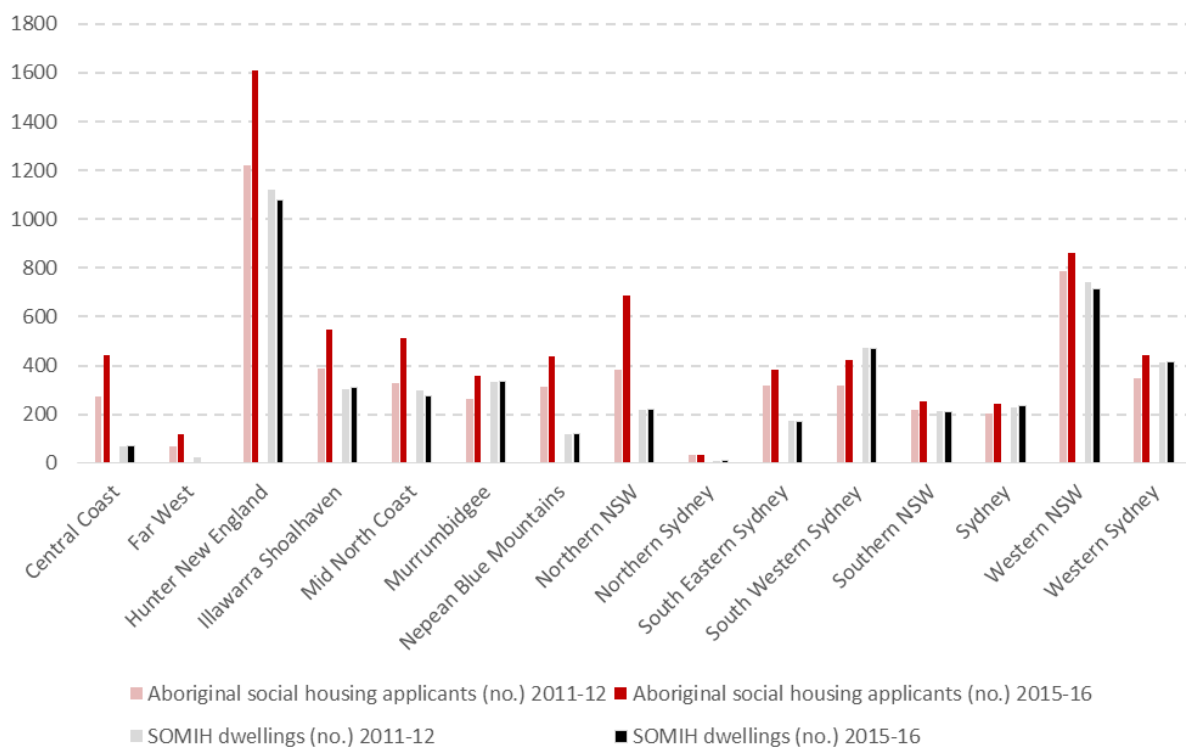


Source: Unpublished data, FACS

→ In 2015–16, the total number of social housing applicants – people on the NSW housing register – was 59,907, including 55,931 general applicants and 4,516 priority applicants. Since 2011–12, the number of general applicants increased by 4,843, while there are 415 fewer priority applicants (unpublished data, FACS).

→ From 2011–12 to 2015–16, the number of Aboriginal social housing applicants increased from 5,468 to 7,363. In the same period, Aboriginal applicants on the general and priority waiting lists both increased by 35 per cent. A sharp increase in the number of priority applicants occurred for both Aboriginal (51%) and non-Aboriginal (19%) groups between 2014–15 and 2015–16 (unpublished data, FACS).

A comparison of change in the number of Aboriginal applicants on the NSW housing register and the geographic distribution of SOMIH and total bedrooms from 2011–12 to 2015–16 provides an insight into the degree to which the social housing needs of Aboriginal people in NSW are being met. This is shown in Figures 6 and 7.

→ From 2011–12 to 2015–16,SOMIH remained steady or declined in most NSW regions, while the total number of Aboriginal applicants on the NSW housing register increased in nearly every region.

→ The number of SOMIH in Murrumbidgee, Western Sydney, South Western Sydney, Northern Sydney, Sydney, and Southern NSW is comparable to the number of Aboriginal applicants in these regions, while in all other regions Aboriginal applicants far exceed the number of SOMIH. This suggests that targeting of need by SOMIH has been poor in many regions between 2011–12 and 2015–16, with scope for improvement (Figures 6 and 7).

**Figure 7: Aboriginal social housing needs trends – bedrooms, 2011–12 to 2015–16**
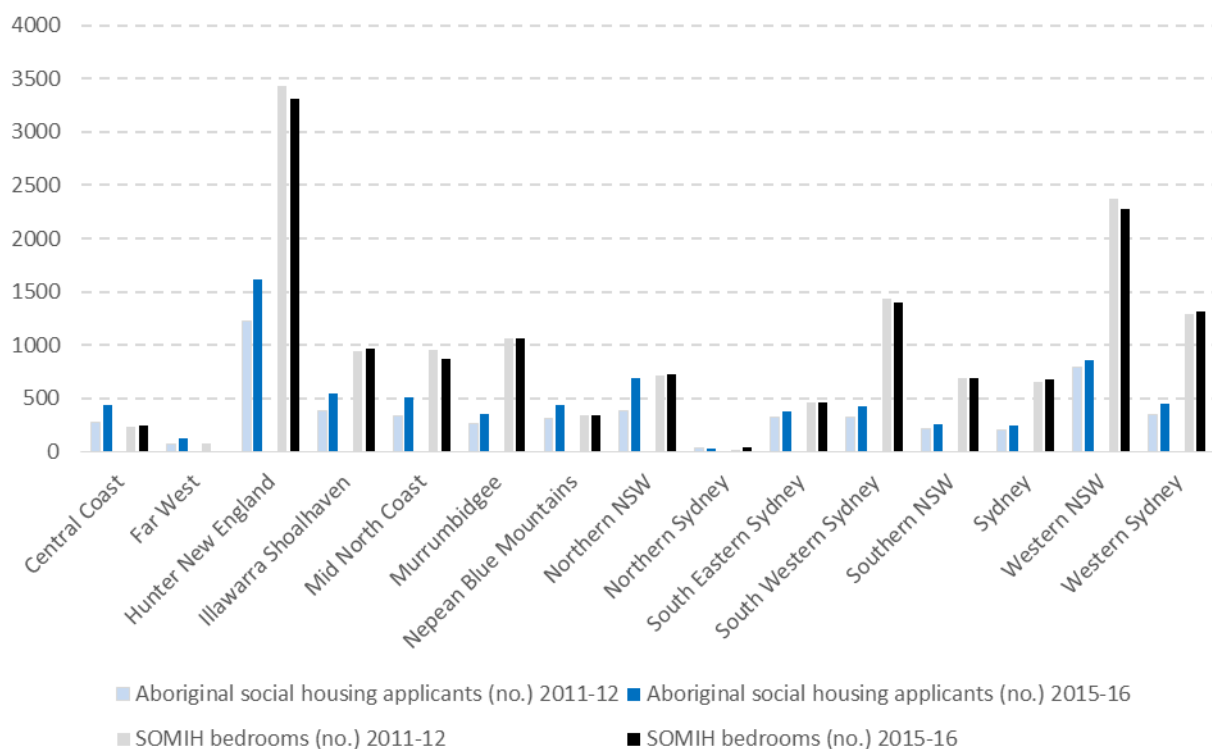


Source: Unpublished data, FACS

## 7.2.2 Tenants previously homeless or at risk of homelessness

In recent years, the share of newly housed persons who were previously homeless or at risk of homelessness to total tenants has decreased for public housing, SOMIH, and community housing. This decrease has been most pronounced for community housing, however it is an indication that willingness to accommodate high risk tenants is in decline for all social housing sectors. Due to a lack of data, the analysis is not extended to the ACHS.

→ In 2015–16, there were approximately 203,400 NSW public housing tenants and 12,400 persons lived in SOMIH (unpublished data, FACS).

→ SOMIH (87 compared with 104 people), public housing (3,368 compared with 3,583 people) and community housing (609 compared with 1,052 people) all accommodated fewer people who were previously homeless or at risk of homelessness in 2015–16 than in 2011–12 (Figure 9).

→ The total number of Aboriginal newly housed tenants previously homeless or at risk of homelessness has decreased significantly in community housing (52 persons or 34%) between 2011–12 and 2015–16, while Aboriginal newly housed tenants previously homeless or at risk of homelessness in public housing have marginally increased (12 persons or 2%) during the same period.

→ The proportion of newly housed tenants previously homeless or at risk of homelessness to total tenants for SOMIH has marginally declined between 2011–12 (0.83%) and 2015–16 (0.70%). The share peaked at 1.42 per cent in 2013–14 when 182 applicants previously homeless or at risk of homelessness were accepted into SOMIH (Figure 8).

→ Compared to SOMIH, a greater share of total public housing tenants are newly housed and previously homeless or at risk of homelessness. The proportion of total public housing tenants in 2011–12 who were newly housed and previously homeless or at risk of homelessness was 1.66 per cent, and the same level was recorded in 2015–16 (1.66%) (Figure 8).

→ The trend in newly housed people previously homeless or at risk of homelessness displayed in Figure 9 does not appear to reflect the comparably higher levels of homelessness or risk of homelessness among the Aboriginal population relative to the non-Aboriginal population. This is unexplained.

**Figure 8: Newly housed tenants previously homeless or at risk of homelessness as a share of total tenants**
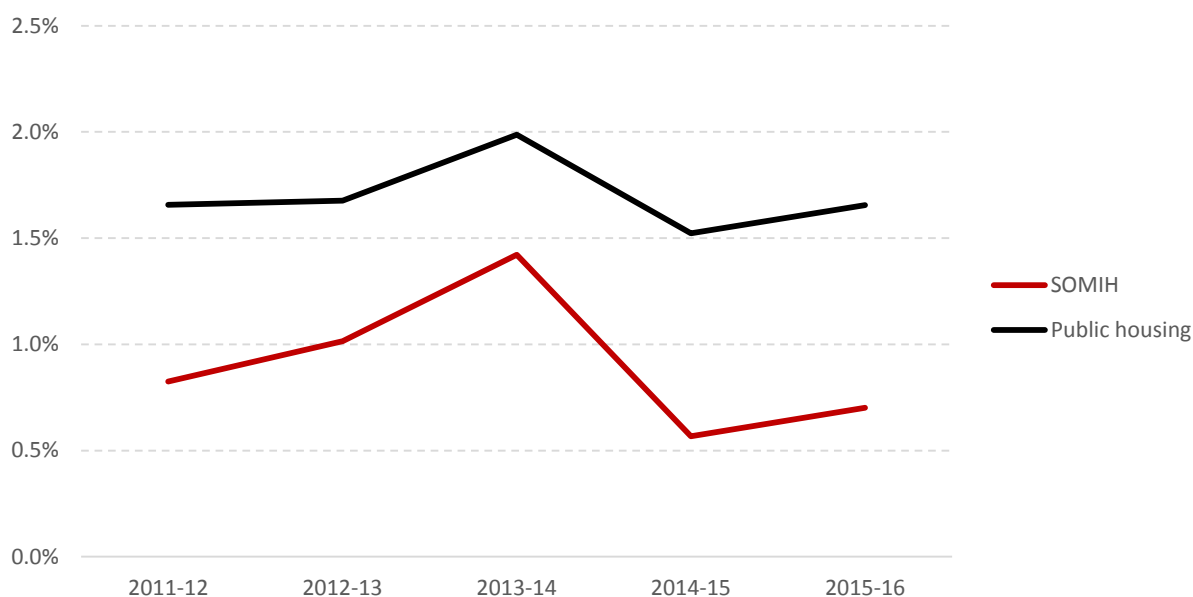
Source: Unpublished data, FACS
Note: Total tenants refers to the total number of tenants in each respective housing provider type (SOMIH, Public Housing). For example, newly housed tenants previously homeless or at risk of homeless as a share of total tenants for SOMIH = newly housed tenants previously homeless or at risk of homelessness living in SOMIH / total number of tenants living in SOMIH
Note: Newly housed = housed in the previous 12 month period

### Figure 9: Total number of newly housed tenants previously homeless or at risk of homelessness
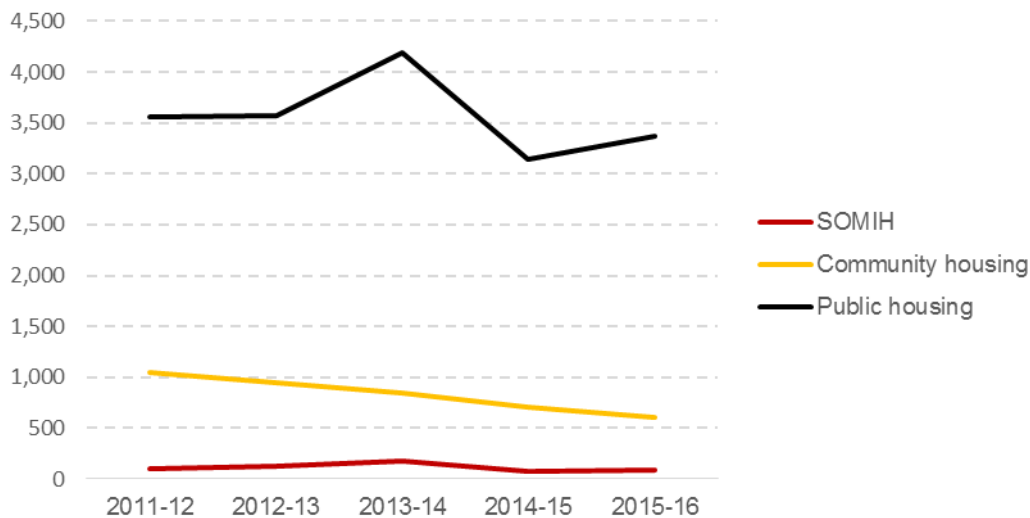


Source: Unpublished data, FACS
Note: Newly housed = housed in the previous 12 month period

## 7.3    Social housing tenure

From 2011–12 to 2015–16, tenancy sustainment improved for SOMIH and mainstream housing. The most common reason for tenancy exit in recent years has been exit into private rental or home ownership. The average length of tenure Aboriginal social housing tenants remains significantly lower in 2015–16 than for non-Aboriginal tenants. However, Aboriginal tenants exiting SOMIH have higher tenancy sustainment than those exiting mainstream public housing.

### Figure 10: Average length of tenure for exiting tenants (years)
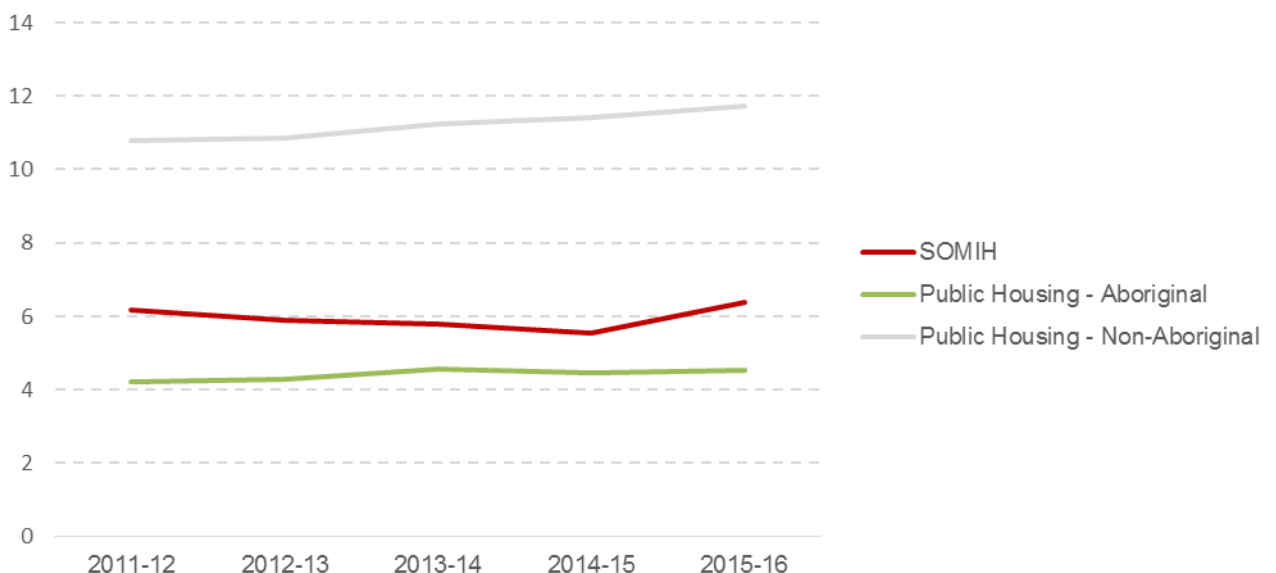
→ From 2011–12 to 2015–16, the average length of tenure for tenants exiting SOMIH increased from 6.2 to 6.4 years. During the same period, average length of tenure for Aboriginal (4.5 c.f. 4.2 years) and non-Aboriginal (11.7 c.f. 10.8 years) tenants exiting public housing also increased (Figure 10).

→ The two year difference in tenancy sustainment between SOMIH and Aboriginal mainstream public housing tenants could be explained by differences in the proportion of high risk tenants (priority applicants; previously homeless or at risk of homelessness), better targeting of housing type and location to housing need, or successful tenancy brokerage and assistance. Further data is required to draw meaningful conclusions from this trend.

→ The most frequent reason for tenancy exit in recent years has been 'private rental / ownership' with the exception of 2015–16 ('other reasons'). The sudden increase of 'other reasons' appears to be an anomaly likely caused by a change in definition or interpretation of this category. Further clarification of this change in interpretation is required to draw meaningful conclusions from the 2015–16 data (Figure 11).

→ From 2011–2012 to 2015–2016, the number of tenancy breaches declined from 91 instances to 66 instances for tenants exiting SOMIH, but remains the third most common reason for tenancy exit in 2015–16 (after exit into private rental/home ownership and other reasons). Tenant imprisoned (12 people in 2014–15) and people vacating without notice (24 people in 2014–15) remained at similar levels to 2011–12 (Figure 11).

**Figure 11: Reason for tenancy exit – SOMIH**
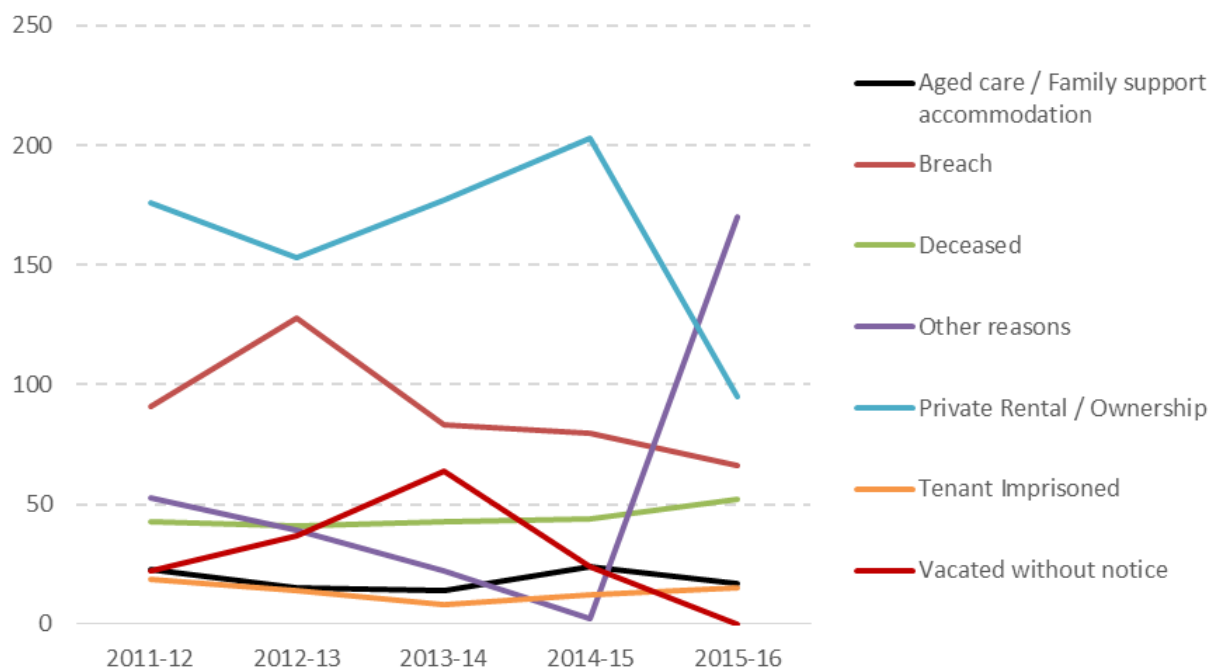
## 7.5 FACS housing assistance programs

FACS housing assistance programs comprise private rental assistance (PRA), private rental brokerage service / tenancy guarantee / tenancy facilitation (PRBS TG TF), private rental subsidies (PRS) and Start Safely.

Aboriginal people accessed FACS housing assistance programs more frequently in 2015–16 (3,925) than in 2011–12 (2,374). All programs experienced an increase in participation during this period with the exception of private rental subsidies.
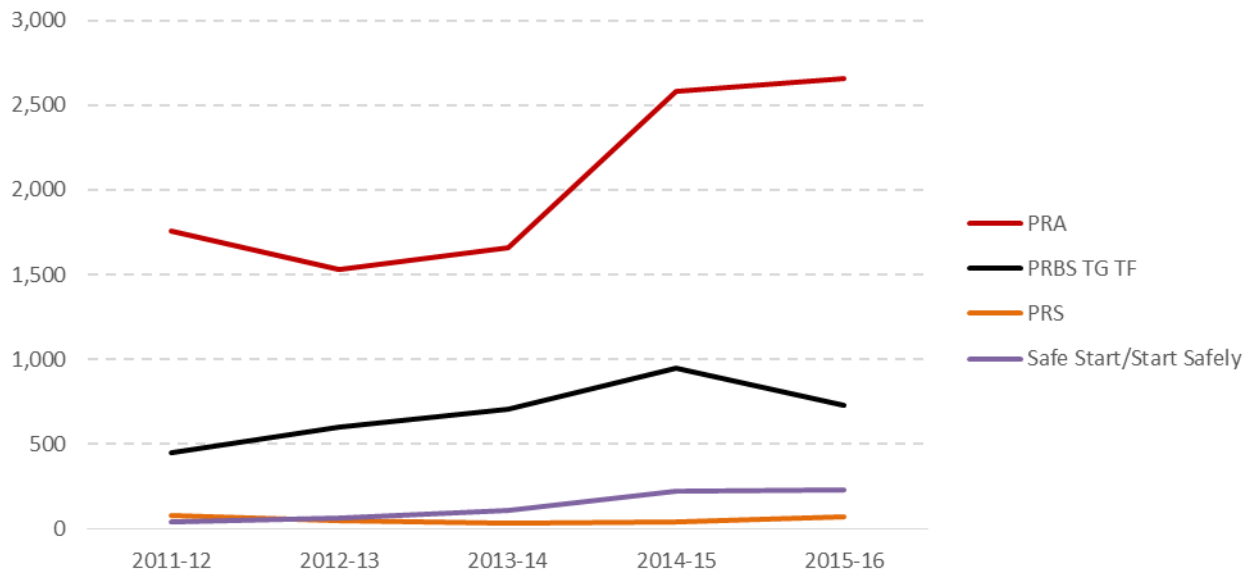


**Figure 12: No. of Aboriginal People Accessing FACS Housing Programs**

Source: Unpublished data, FACS
Note: PRA = private rental assistance, PRBS TG TF = private rental brokerage service / tenancy guarantee / tenancy facilitation, PRS = private rental subsidies

→ In 2015–16, private rental assistance was the most frequently accessed FACS housing assistance program; Aboriginal people accessed it on 2,655 occasions. In 2015–16, Aboriginal people accessed private rental brokerage service / tenancy guarantee / tenancy facilitation on 730 occasions, private rental subsidies on 70 occasions, and Start Safely on 235 occasions. These trends are shown in Figure 12.

→ Tenant satisfaction among Aboriginal tenants is higher for ACH in relation to the ways in which ACH has helped promote tenants' support services. This was shown in the 2012 NSW Aboriginal Housing Tenant Satisfaction Survey, with Aboriginal tenants having a higher satisfaction with these services than those provided by public and community housing providers (NSW Aboriginal Housing Tenant Satisfaction Survey 2012).

## 7.6 Aboriginal social and affordable housing supply gaps

The following analysis of social and affordable housing in NSW forecasts housing supply by examining building approvals trends, using Census 2011 data as the base year. Social and affordable housing demand in NSW is forecast using Census population and demographic data, including an estimation of hidden demand.

Hidden demand is determined by the number of people over 20 years of age and the number of additional families in each dwelling in multiple family households, assuming people in this scenario would occupy a separate house if they were able to.

In the context of this analysis, social housing demand describes Aboriginal households with a household income of between $0 and $45,000 per year. Affordable housing demand describes Aboriginal households earning a household income of between $45,000 and $95,000 per year.

Demand modelling for AHO forecasts a current deficit in NSW of 10,855 social housing dwellings and 13,506 affordable housing dwellings for Aboriginal people. This is forecast to increase to 30,124 and 34,924 respectively by 2031.

There are significant current and future projected gaps in the provision of social and affordable housing for Aboriginal households in NSW. The demand for social housing by Aboriginal people is projected to increase by 61.8 per cent, widening the current supply gap of 10,855 dwellings to 30,124 dwellings by 2031 (an additional 19,268 dwellings).

→ Social and affordable Aboriginal housing provision in NSW is projected to increase by approximately 5,130 and 6,300 dwellings respectively, between June 2017 and June 2031. Social housing provision for Aboriginal households is forecast to increase from 28,638 dwellings in June 2017 to 33,794 dwellings in 2031, while affordable housing for Aboriginal households is projected to increase from 31,403 dwellings to 37,707 during the same period (Table 1).

**Table 1: Current and projected Aboriginal social and affordable housing demand and supply in NSW**

|  | Jun-17 | Jun-31 | *Change (no.)* | *Change (%)* |
|---|---|---|---|---|
| Social housing |  |  |  |  |
| Total HH demand | 39,494 | 63,917 | *24,424* | *61.8%* |
| Total housing provision | 28,638 | 33,794 | *5,155* | *18.0%* |
| **Total housing gap** | **10,855** | **30,124** | ***19,268*** | ***177.5%*** |
| Affordable housing |  |  |  |  |
| Total HH demand | 44,910 | 72,631 | *27,721* | *61.7%* |
| Total housing provision | 31,403 | 37,707 | *6,304* | *20.1%* |
| **Total housing gap** | **13,506** | **34,924** | ***21,418*** | ***158.6%*** |

Source: Confidential data AHO
Note: HH = household
Social housing = $0–45k HH income
Affordable housing = $45–90k HH income

→ Demand for social and affordable housing among Aboriginal households is forecast to increase substantially between June 2017 and June 2031. Demand for social housing among Aboriginal households is projected to increase from 39,494 dwellings in June 2017 to 63,917 dwellings in 2031, which represents an increase of 24,424 or 61.8 per cent. Demand for affordable housing among Aboriginal households is projected to increase from 44,910 dwellings to 72,631 dwellings during the same period, which represents an increase of 27,721 or 61.7 per cent (Table 1 and Figure 13).

On current and projected trends, social and affordable housing provision for Aboriginal households in NSW is not on track to meet the needs of Aboriginal households in the future. The current gap between Aboriginal household demand and supply for social housing in

NSW is 10,855 dwellings, and this is forecast to increase by approximately 19,270 to 30,124 in 2031. During this period, the gap in need for Aboriginal affordable housing is forecast to increase from 13,506 to 34,924 dwellings, which represents a change of approximately 21,420 dwellings (Table 1 and Figure 13).
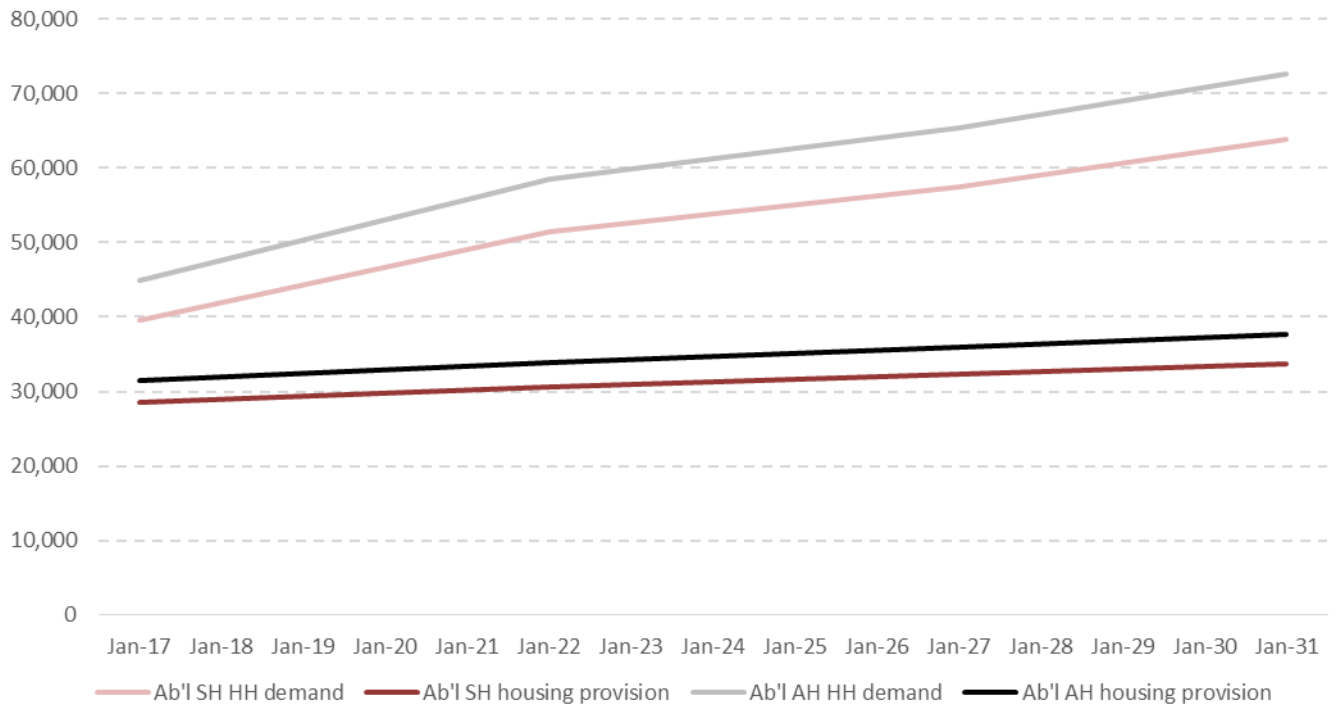


**Figure 13: Projected social and affordable housing demand and supply, 2017 to 2031**

Source: Confidential data AHO
Note: HH = household; SH = social housing; AH = affordable housing
Social housing = $0–45k HH income
Affordable housing = $45–90k HH income

→ The projected social housing need gap for LGAs in the Greater Sydney region is represented in Figure 14. Figure 14 shows that Aboriginal social housing supply is predicted to inadequately address need in many LGAs, with LGAs located in western Sydney, south western Sydney, Central Coast and Wollongong regions projected to record an average annual dwelling need gap of between 13 and 68 dwellings. On current trends, LGAs located within 20 kilometres of the Sydney CBD are forecast to more effectively meet the social housing needs of Aboriginal households between 2017 and 2031.

→ The projected affordable housing need gap for LGAs in the Greater Sydney region is represented in Figure 15. The forecast trends shown in Figure 15 are broadly in line with the trends shown in Figure 14, with the exception of northern Sydney LGAs – The Hills Shire, Hornsby and Warringah, and outer south western Sydney LGA – Camden, which are projected to see marginally higher Aboriginal affordable housing need gaps between 2017 and 2031 compared to Aboriginal social housing.

→ The average annual Aboriginal social and affordable housing need gap is projected to be more severe in LGAs located in central and northern NSW, and on the coast

(Figures 16 and 17). LGAs in southern NSW are broadly projected to meet the social and affordable housing needs of Aboriginal households between 2017 and 2031.

→ In NSW, the affordable housing need is greatest in Blacktown (68 dwellings per year), Campbelltown (45 dwellings per year), Dubbo (50 dwellings per year), Gosford (45 dwellings per year), Lake Macquarie (66 dwellings per year), Newcastle (54 dwellings per year), Penrith (47 dwellings per year), Tamworth Regional (53 dwellings per year) and Wyong (61 dwellings per year). The LGAs with the greatest need for social housing in NSW include Blacktown (61 dwellings per year), Lake Macquarie (49 dwellings per year), Newcastle (40 dwellings per year), Tamworth Regional (41 dwellings per year), and Wyong (47 dwellings per year).

**Figure 14: Projected average annual social housing Aboriginal need gap, Greater Sydney region**
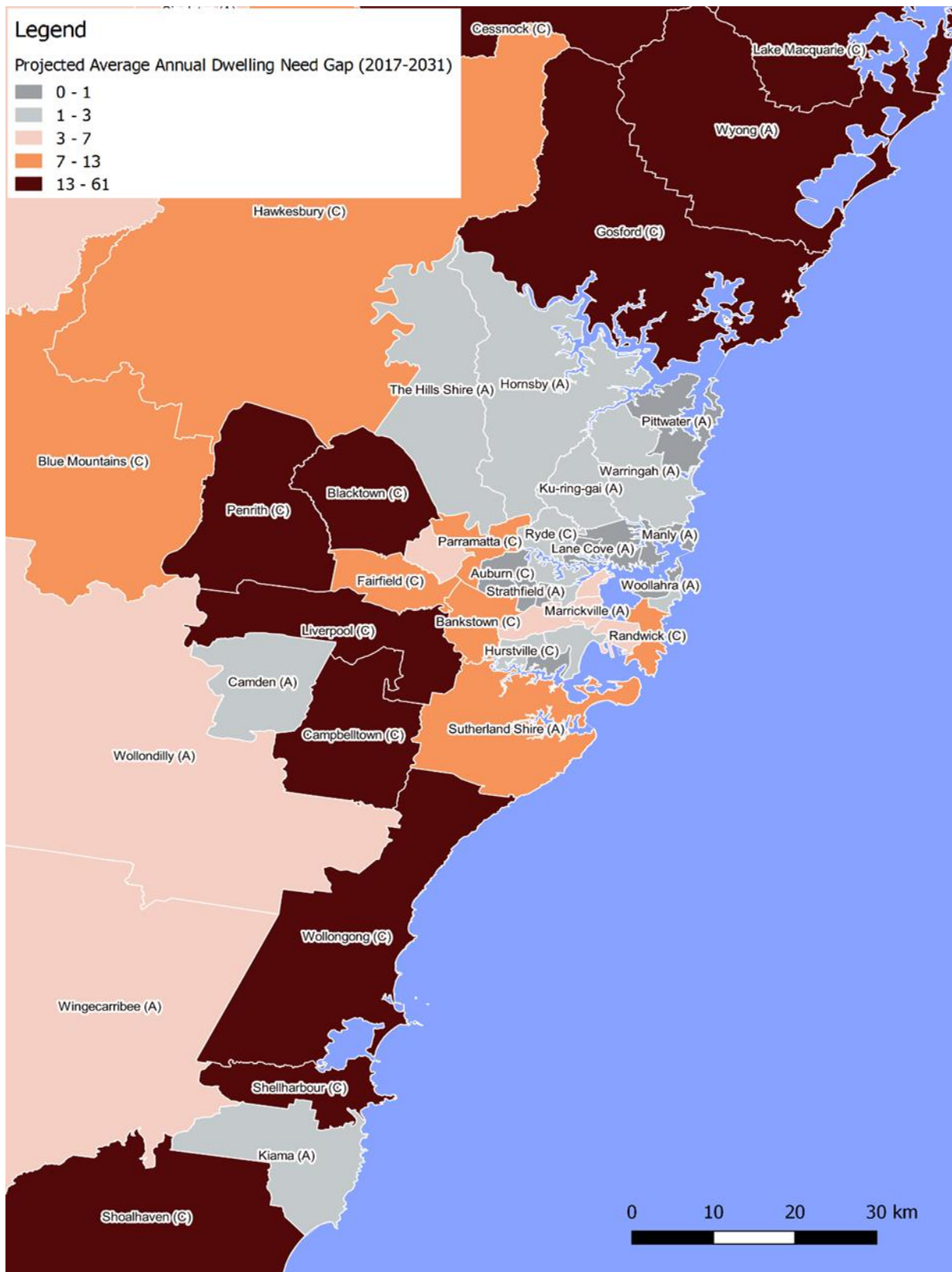


Source: Confidential data AHO using QGIS 2.18
Note: Social housing demand = $0–45k annual household income

**Figure 15: Projected average annual affordable housing Aboriginal need gap, Greater Sydney region**
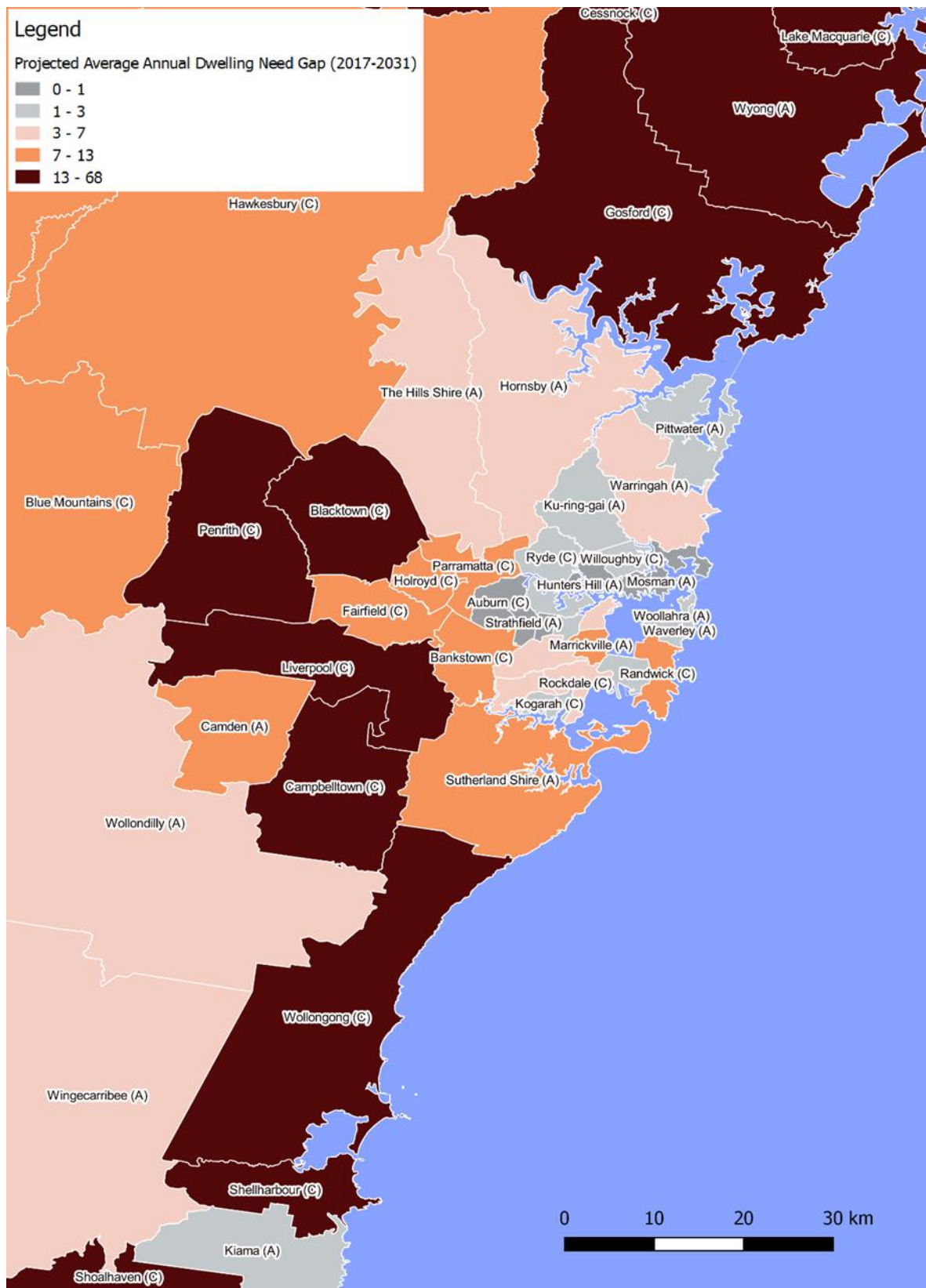


Source: Confidential data AHO using QGIS 2.18
Note: Affordable housing demand = $45–90k annual household income

**Figure 16: Projected average annual social housing Aboriginal need gap, NSW**



Legend

Projected Average Annual Dwelling Need Gap (2017-2031)
- 0 - 1
- 1 - 3
- 3 - 7
- 7 - 13
- 13 - 61

Source: Confidential data AHO using QGIS 2.18
Note: Social housing demand = $0–45k annual household income

**Figure 17: Projected average annual affordable housing Aboriginal need gap, NSW**
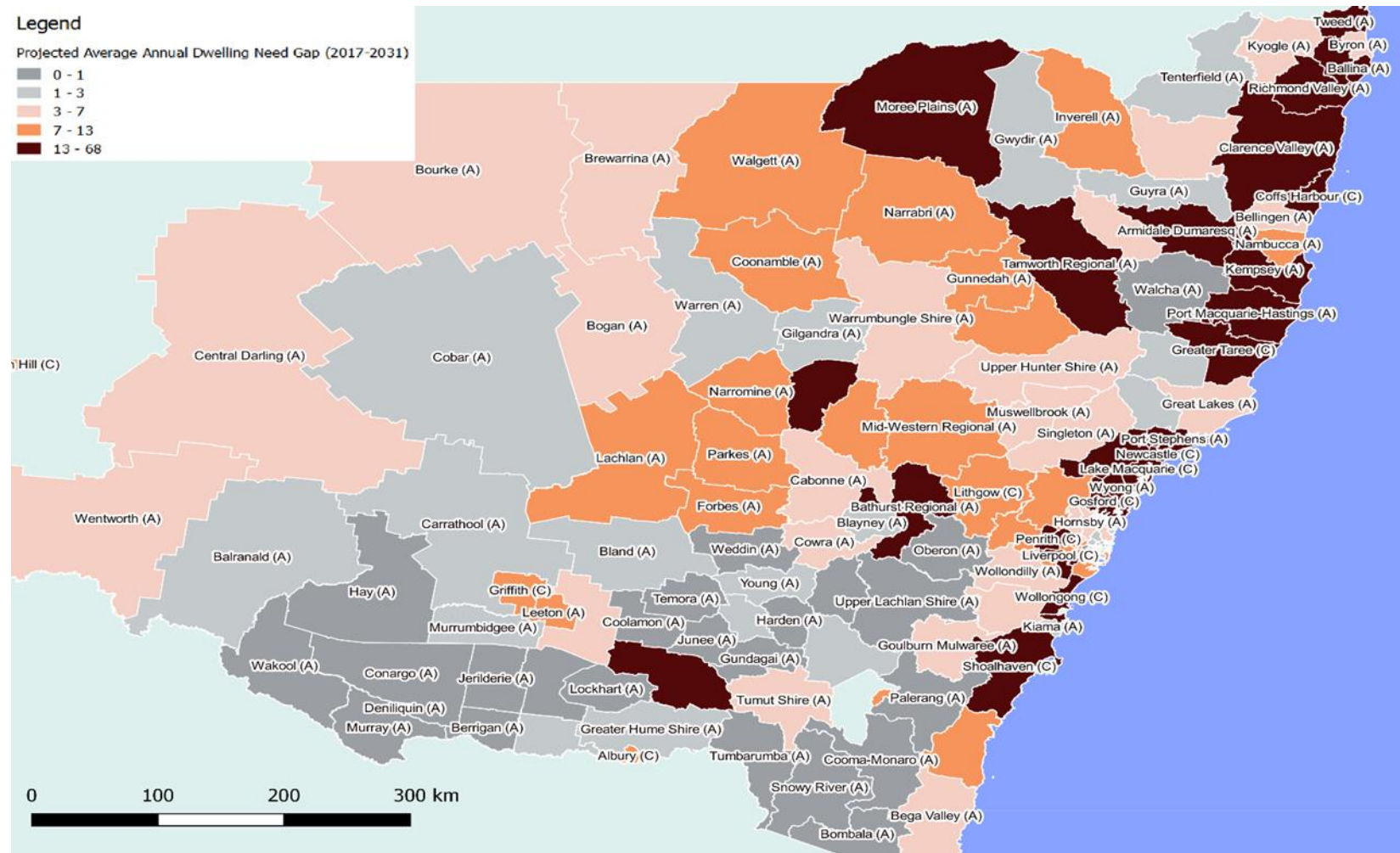


Source: Confidential data AHO using QGIS 2.18
Note: Affordable housing demand = $45–90k annual household income

# 8 Barriers to and opportunities for Aboriginal housing

Aboriginal people face a number of barriers to accessing housing and services. These barriers include a high prevalence and often complex combination of risk factors, disadvantage and racism in the housing market. The housing careers of Aboriginal people are shaped by entrenched poverty, accessibility of social housing, and the management practices of social housing providers (Birdsall-Jones and Corunna 2008). Under current policy settings many services are 'mainstreamed', meaning that they do not cater to the unique needs of Aboriginal people and therefore may not meet their requirements.

## 8.1 Aboriginal housing circumstances

Aboriginal housing circumstances differ from their non-Aboriginal peers and are characterised by high numbers of households in insecure housing; a high proportion of renters; a high proportion of households in social housing; low levels of home ownership; poor housing affordability; high levels of homelessness; high prevalence of overcrowding; high mobility (temporary and forced); neighbourhood effects/living in low socio-economic areas; low quality housing and housing disrepair; and remoteness.

NSW has the largest Aboriginal population of any state. The 2016 Census estimated that 216,176 Aboriginal and/or Torres Strait Islander people live in NSW, 33.3 per cent of the Australian Aboriginal population (ABS 2017). Unlike other parts of Australia, in NSW, 95 per cent of Aboriginal people live in regional areas or major cities, and only five per cent in remote or very remote locations. With a median age of 22, compared to 38 for the non-Aboriginal population, Aboriginal people make up a higher proportion of Australia's children and young people and a lower proportion of the elderly (ABS 2017).

Aboriginal people, nationally and in NSW, experience worse housing circumstances than the non-Indigenous population. There are far fewer Indigenous home owners, many more renters and a significantly higher proportion of Aboriginal people live in social housing. Aboriginal people make up a staggering 24 per cent of Australia's homeless. Indigenous children and young people under the age of 18 make up around a quarter of the Indigenous homeless population (AIHW 2017b). Indigenous households are more likely to live in precarious housing and their tenure patterns differ substantially from those of the general population (AIHW 2014b; Foster et al. 2011) (see Figure 18 below).

These circumstances are exacerbated in remote and very remote areas and the housing in which many Indigenous Australians live is inadequate. Problems include the material condition of housing such as facilities, materials, services and infrastructure, and housing accessibility, including affordability, security, cultural appropriateness and location (Habibis et al. 2016).

There are substantial social and cultural differences between remote and very remote Indigenous communities and regional and urban communities. Remote and very remote Aboriginal communities are characterised by large, multi-family households with high levels of overcrowding, frequent population movement between houses and communities, low levels of formal skills and education and high levels of disability (Habibis et al. 2016). They are also characterised by language and cultural differences, with many Indigenous Australians in remote areas fluent in a range of Aboriginal languages or dialects and speaking Aboriginal English or Kreol (also Kriol) as the dominant English language.

Remoteness affects tenure type. Nationally, home ownership rates among Indigenous Australians in urbanised areas were lowest in remote areas (27%) and very remote areas (10%), and highest in inner regional areas (40%) and in major cities (39%) in 2011 (AIHW

2014b). Overall, in remote and very remote areas combined, only 18 per cent of Indigenous households owned their own home (AIHW 2014b).

In 2011, social housing was the most prevalent tenure type for Indigenous households living in remote (40%) and very remote (70%) areas. Combined, 57 per cent of Indigenous households in remote and very remote areas lived in social housing, compared to 20–24 per cent of Indigenous households in non-remote areas.

Social housing in remote and very remote areas tends to be characterised by high levels of overcrowding and poor condition and facilities, inclusive of materials, maintenance, service delivery, security, infrastructure, housing accessibility, cultural appropriateness and location (Habibis et al. 2016). These problems stem partly from the difficulties and cost of providing and maintaining housing in remote locations that can be difficult and costly to access, but also from the changeable policy trajectories for remote Indigenous housing and associated difficulties with policy implementation.

**Figure 18: Indigenous and non-Indigenous households by tenure type 2011**
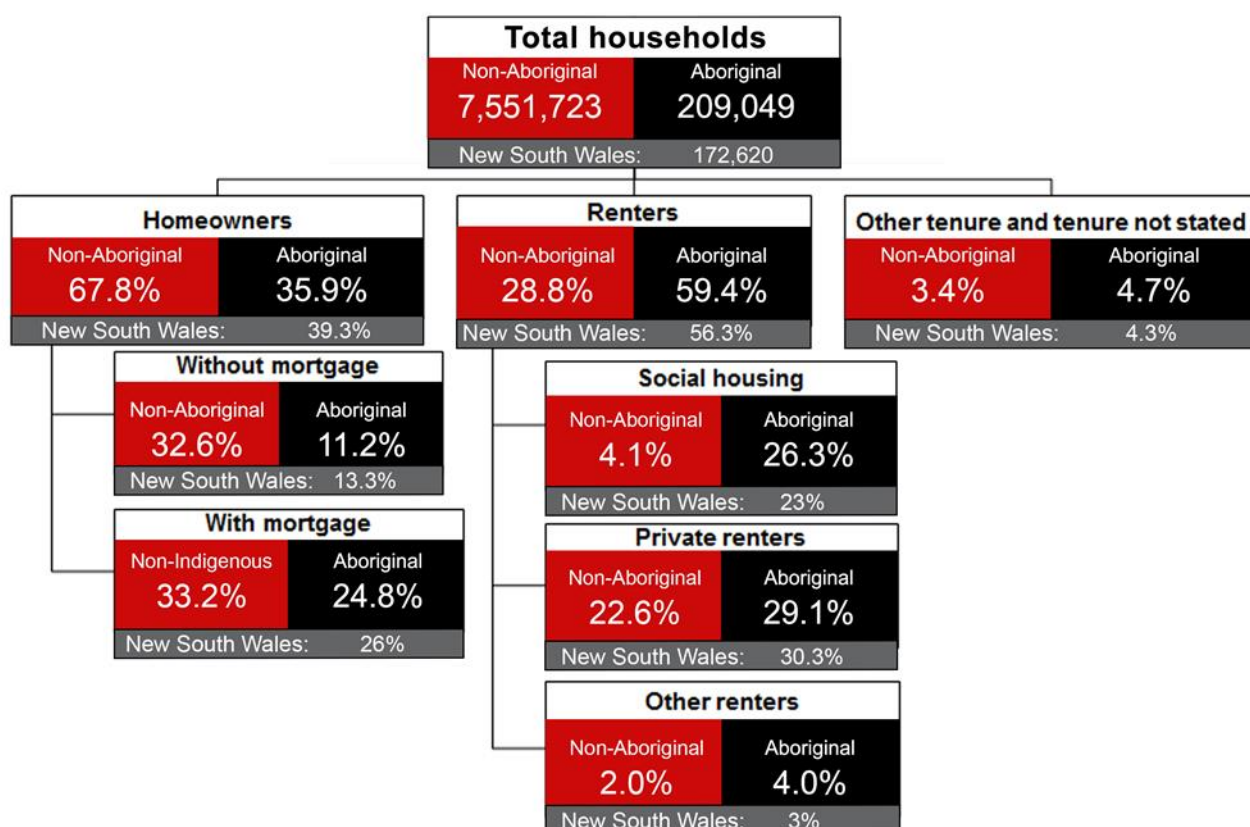


Source: Based on data from (AIHW 2014b)

## 8.2    Home ownership

For a range of cultural, economic, structural and family reasons, Aboriginal people have significantly lower levels of home ownership (35.9%) than do other Australians (67.8%) (AIHW 2014b). Low levels of home ownership are not due to a lack of interest in home ownership among Aboriginal households (Crabtree et al. 2012a; Crabtree et al. 2015; Memmott et al. 2009). Where Aboriginal families have a history of home ownership this shapes housing aspirations by creating the possibility of home ownership for younger generations (Birdsall-Jones and Corunna 2008).

Nationally, home ownership rates are lowest in remote and very remote areas, where only 18 per cent of Aboriginal people owned their own home in 2011 and 57 per cent of Aboriginal households lived in social housing (AIHW 2014b).

In NSW, Aboriginal home ownership has been increasing slowly, but steadily, from 34.8 per cent in 2001 to 39.3 per cent in 2011; this is slightly above the national home ownership rate for Aboriginal people (35.9% in 2011) (AIHW 2014b). However, this falls well short of the national rate of home ownership for non-Aboriginal people, which is 67.8 per cent (AIHW 2014b).

### 8.2.1    Benefits of home ownership

Home ownership offers stable and secure tenure. Secure tenure, in turn, bestows ontological security, meaning a sense of security and control (Shaw 2004), which has positive flow-on effects for mental health and wellbeing (Bailie and Wayte 2006b). For example, some research has highlighted that the motives for Indigenous people who are interested in home ownership are more in the realms of security and heritage than in terms of wealth creation (Memmott et al. 2009; Moran et al. 2010; Moran et al. 2016)

→    **Education.** Home ownership has also been linked to positive education outcomes, while social housing and/or precarious housing is associated with poorer education outcomes and reductions in school attendance (AIHW 2010; Dockery et al. 2010; Dockery et al. 2013; Foster et al. 2011; Mallett et al. 2011; Ware 2013). For children, home ownership can have a positive effect on academic performance and lifetime prospects, emotional and social wellbeing, behaviour and health (Dockery et al. 2010).

→    **Employment.** Indigenous rates of home ownership and employment status are linked (Sanders 2005; SCRGSP 2016). Access to employment is the most significant factor enabling Indigenous home ownership.

→    **Economic.** Home ownership is an important indicator of wealth and saving, as owning a home provides a secure asset base against which people can borrow, contributes to financial stability and provides opportunity for wealth creation (SCRGSP 2016).

→    **Social stress.** Home ownership also provides security of tenure and allows control over living arrangements. Research highlights the perceived intergenerational benefits of home ownership for Indigenous people (rather than economic benefits such as selling a house for profit) (Memmott et al. 2009; SCRGSP 2016: 9.23).

### 8.2.2    Challenges

Aboriginal people face unique challenges in entering home ownership and in obtaining and sustaining private rental tenancies, including:

→    persistent low levels of income and high unemployment (Crabtree et al. 2012a; Crabtree et al. 2015; Mowbray and Warren 2007)

→    geographical factors (e.g. living in remote areas) (Mowbray and Warren 2007)

→ land tenure, where the land occupied is classified as 'inalienable' freehold and cannot be put forward as security to lenders (Memmott et al. 2009; Mowbray and Warren 2007)

→ unstable housing pathways (Birdsall-Jones and Corunna 2008), including difficulty in sustaining housing situations following public housing exits (Wiesel et al. 2014)

→ complex unsettled family dynamics, including family/domestic violence (Wiesel et al. 2014)

→ mental and physical illness and disability (Wiesel et al. 2014)

→ race-related discrimination and harassment in the private rental market (Wiesel et al. 2014)

→ intergenerational welfare dependency (Australian National Audit Office 2010)

→ limited access to credit and poor credit histories (Australian National Audit Office 2010)

→ lack of family savings or capital  (Australian National Audit Office 2010)

→ low awareness about what actions are necessary to secure and maintain a loan (Australian National Audit Office 2010).

Increasing the rate of Indigenous home ownership involves a number of core challenges.

→ Existing land tenure arrangements on Indigenous lands may not facilitate current forms of home ownership, especially where land is held collectively. The cultural significance of Indigenous lands requires housing models that support collective or community ownership of land.

→ Mortgage-backed home ownership exposes individuals to unreasonable risks, as many Indigenous communities experience low incomes or high unemployment.

→ The market for any Indigenous home ownership scheme will consist of culturally or geographically distinct populations. Particularly in remote areas, this may create smaller markets.

→ Locations such as mining areas and tourist towns can present complex situations with land ownership and market conditions, which can displace Aboriginal people and inhibit affordable home ownership.

### 8.2.3   Opportunities

There are four key options to increase Aboriginal home ownership:

1   home loan schemes targeted specifically at Aboriginal people

2   rent to buy schemes

3   shared equity schemes

4   Community Land Trusts.

**Targeted loan schemes** could address some of the barriers Indigenous people face in accessing finance for home purchase. The Indigenous Home Ownership Program (IHOP) is an example of such a scheme. IHOP provides housing loans to Indigenous people to increase the level of home ownership. The objective of the program is to facilitate Indigenous Australians into home ownership by addressing barriers such as lower incomes and savings, credit impairment and limited experience with loan repayments (ANAO 2015). The program is focused on first home buyers who have difficulty obtaining home loan finance from other financial institutions. In remote areas, where there is appropriate tenure for home ownership, the program also seeks to help Indigenous Australians overcome additional barriers to home

ownership (ANAO 2015). IHOP is administered by Indigenous Business Australia (IBA), which offers basic home loans for purchasing, constructing, renovating and refinancing. The main differences between the loans offered by IBA and mainstream finance loans are a lower deposit requirement, a longer standard loan term and a low introductory interest rate (ANAO 2015). However, an audit of IHOP in 2015 found that the management of the program has been inefficient and lending is not fully aligned with the program objective for which IBA is funded, i.e. lending is not directed at low income earners who form an important segment of the program's target customers, nor has there been a strong focus on targeting areas where there is high need for home ownership assistance (ANAO 2015).

Nevertheless, there is scope to develop more targeted home loan schemes for Aboriginal people in NSW.

**Rent to buy** schemes provide social housing tenants with the opportunity to purchase a rental property after an agreed period of time. Usually these schemes require additional payments in addition to rent. In the context of Aboriginal housing, care must be taken, especially for smaller ACHPs, to develop a rent to buy model that supports tenants into home ownership and at the same time achieves sustainability for the provider.

In **shared equity schemes** the consumer shares the capital cost of purchasing a home with an equity partner (either a financial institution or a government backed provider) in return for a share of any home price appreciation that occurs (Pinnegar et al. 2009: 1). The involvement of an equity partner helps to reduce the overall costs involved in a mortgage, and thus improves housing affordability (Pinnegar et al. 2009). Shared equity schemes have the potential to facilitate home ownership for households who may have difficulty purchasing a home through the open market (Pinnegar et al. 2009).

Only WA operates a shared equity scheme targeted at Indigenous people. The WA Housing Authority's Keystart Aboriginal Home Loan is a shared equity loan with the Authority holding up to 40 per cent equity or a maximum of $150,000. It aims to assist Aboriginal and Torres Strait Islander people into home ownership and applies to first home buyers and subsequent home buyers (Keystart Homeloans 2016). No evaluations of the scheme are available. The scheme allows to purchaser to buy the department's portion of the equity once they can afford it.

Shared equity loans, as modelled in WA, could be considered as a suitable mechanism to facilitate Indigenous home ownership in New South Wales.

**Community Land Trusts** (CLTs) are private, not-for-profit entities that steward property for the dual purposes of perpetually affordable housing and community benefit (Crabtree et al. 2015: 8). CLTs can provide a range of housing options from affordable rental housing through to cooperative housing and resale-restricted home ownership.

CLTs create affordability by removing land costs from the cost of housing. Most models allow households to buy into the CLT and affordability is created as the Trust retains subsidies in the valuation of the property. The CLT model of home ownership remains affordable across re-sales (where households have equity, their property rights can be bought and sold at prices determined by a re-sale formula) and inheritance.

There are different models of CLTs, but all the financing, pricing and regulatory arrangements are designed to improve affordability for current and future residents. CLTs offer many benefits, including providing a step towards 'traditional' home ownership by assisting asset wealth building, security of tenure, control over the dwelling and transfer of occupancy rights.

The CLT model can be tailored to suit the needs of local communities and has the potential to provide for diverse Indigenous housing options, including options involving equity inputs from households.

There are, at present, no CLTs operating in Australia, but CLTs have been operating in the USA since the 1960s and have been more recently established in the UK (Crabtree et al. 2012b).

Research by Crabtree et al. (Crabtree et al. 2012a; Crabtree et al. 2015; Crabtree et al. 2012b) identified three CLT operating models as potentially workable in Australia, specifically in relation to increasing Indigenous home ownership. Each has potential to provide affordability, modest equity gain to households and appropriate models of stewardship; however, the operational implications for each vary greatly.

Benefits of CLTs for Indigenous people include:

→ Given the persistence of low and fluctuating income and high unemployment amongst Indigenous communities, CLTs provide accessible tenure forms without undue exposure to financial risk and vulnerability.

→ CLTs can overcome the complexity of Indigenous land tenure and take into account cultural needs and aspirations. CLTs limit exposure to financial risk and vulnerability by sharing financial risk with a partner organisation. This is especially important in communities with low incomes and high unemployment.

→ CLTs provide options for households that are ineligible for social rental or unable to achieve independent home ownership.

## 8.3    Rental housing

Rental housing, especially social housing, is an important form of tenure for Aboriginal people.

Nationally, more Aboriginal households are private rental (29.1%) compared to non-Aboriginal households (22.6%). In NSW, the proportion of Aboriginal households in private rental (30.3%) is slightly above the national average.

Recently there has been a strong trend towards undifferentiated mainstream responses to the provision of social housing to Indigenous people in both remote and non-remote locations (DSS 2013b; Habibis et al. 2013b; Habibis et al. 2014; Habibis et al. 2016).

Social housing provides benefits in terms of secure tenure and housing affordability. Aboriginal households are vastly overrepresented in social housing. Nationally, 26.3 per cent of Aboriginal households reside in social housing (23% or 23,000 households in NSW), compared to only 4.1 per cent of the non-Aboriginal population.

In NSW, social housing is delivered to Aboriginal people via four funding streams: mainstream public housing; mainstream community housing; state owned/managed Indigenous housing (SOMIH); and Indigenous owned/managed housing.

In 2015–16, most NSW Aboriginal households in social housing lived in mainstream public housing (43%), followed by ACH (23%), SOMIH (22%) and mainstream community housing (13%) (unpublished data, FACS).

The ACHS comprises approximately 198 ACHPs which between them manage 4,845 dwellings (2015–16, data provided by AHO). The AHO housing portfolio comprises 5,793 properties, of which 4,647 (81%) are managed by the FACS under a fee for service arrangement (as at 30 June 2016)

In NSW, the number of Aboriginal households in social housing has been slowly, but steadily declining, while the number of households in private rental has remained relatively steady (Table 2).

NSW has a single entry point for housing assistance called Housing Pathways (FACS 2017b). It is the mechanism for eligible people to apply for housing assistance, including community housing, public housing and Aboriginal housing. Clients can apply online or by telephone for public housing, Aboriginal housing, community housing or private rental assistance. However, some Aboriginal people can be reluctant to apply through Housing Pathways.

**Table 2: Aboriginal tenure type, NSW, 2001, 2006 and 2011 (per cent)**

| Tenure type | 2001 % | 2006 % | 2011 % |
|---|---|---|---|
| *Home owners (total)* | *34.8* | *36.2* | *39.3* |
| Owned outright | 15.6 | 13.2 | 13.3 |
| Owned with a mortgage | 9.2 | 23 | 26 |
| *Renters (total)* | *61.5* | *59* | *56.3* |
| Social housing | 27.9 | 26 | 23 |
| Private renters | 29.3 | 29.4 | 30.3 |
| Other renters | 4.3 | 3.6 | 3 |
| *Other tenure* | *3.8* | *4.8* | *4.3* |

Source: AIHW 2014b

### 8.3.1 Benefits of stable rental housing

The key factors of rental housing that contribute to positive on-shelter outcomes are stability of tenure and affordability.

Secure tenure primarily affects mental health and wellbeing. Secure tenure benefits householders through stability, which lessens mental stress and allows for consistent access to health care, and ontological security—the positive effects when a person feels they have a home. Insecure tenure indirectly affects mental health and wellbeing by way of the mental and family/household stress it creates (Mallett et al. 2011). In children, insecure tenure and high mobility contributes to poorer education outcomes (Busacker and Kasehagen 2012) and can be associated with higher levels of behavioural and emotional problems over the life course (Jelleyman and Spencer 2008); however, these studies were not specific to Indigenous children.

Private market rental can be precarious due to the cost of renting and the limited tenant protections afforded by Australian law; conversely, social housing is a very secure form of tenure and is affordable to most.

Housing affordability is a large and widespread structural problem; it contributes to high mobility and homelessness. Housing affordability stress negatively affects households' living practices, for example the ability to buy healthy and sufficient food (Phibbs and Young 2005; Yates et al. 2007) and access to health care, as well as security of tenure. This, in turn, affects mental health and wellbeing and physical health (Bentley et al. 2016). Better housing affordability reduces financial stress, makes more household resources available for health care and healthy food and contributes to reductions in overcrowding, with the associated physical and mental health and wellbeing benefits.

Secure housing is a prerequisite for employment and career development. There is some evidence to show that transitions into public housing (from homelessness or marginal rental) can enable greater participation in the workforce; however, this may depend on the individual's desire and capacity to work as well as the location of the housing. Phibbs and Young (2005) found that some tenants who had recently entered public housing felt better able to focus on job hunting now that they were in secure housing. However, other tenants

saw the reduction in rental costs as an opportunity to minimise their employment and focus on other priorities. In a quantitative analysis of Department of Housing and Works (DHW) administrative data in Western Australia, Whelan and Ong (2008) similarly found that employment levels increased following entry into public housing.

Housing affordability can lead householders to make compromises on the location, type of housing and tenure they occupy. These compromises can negatively affect feelings of empowerment; for example, location trade-offs can undermine social connections, such as the ability of householders to live near friends and family; lead to long travel times; and cause people to live in areas they would otherwise not have chosen (Burke et al. 2007). For Aboriginal people this can mean disconnection from country and mob. Entering public housing can lead to improved housing affordability and give householders a greater sense of control over their lives, which in turn leads to higher self-esteem (Phibbs and Young 2005).

### 8.3.2 Challenges

Indigenous people experience housing circumstances that are less stable and more precarious than those of the general population. Indigenous tenants, both in private and public rental, are one of the demographic groups most vulnerable to eviction. Indigenous households in mainstream public housing, for example, are much more likely than non-Indigenous households to receive tenancy termination notices and to be evicted (Flatau et al. 2005).

Drivers of tenancy instability specific to Indigenous households include:

→   discrimination by landlords and neighbours

→   failure of landlords and housing agencies to appropriately address cultural behaviour and imperatives such as duties of hospitality, extended family responsibilities and demand sharing financial instability and rent arrears

→   financial instability and rent arrears

→   relationship breakdown/family violence

→   overcrowding

→   Indigenous patterns of mobility

→   the high number of Indigenous people living in regional and remote areas with limited available support services.

(Birdsall-Jones et al. 2010; Cooper and Morris 2005; Flatau et al. 2009; Flatau et al. 2005)

Mainstream housing policy settings and service delivery practices are not necessarily responsive to the needs and preferences of many Indigenous tenants (Flatau et al. 2004; Habibis et al. 2011). This puts them at risk of eviction from social housing and means that they experience lower housing security than others in the Australian housing community.

The policy rationale for the 'mainstreaming' of housing for Indigenous clients has been grounded in principles of equality, human rights and citizenship. A significant outcome of current policy settings is an increasing expectation that mainstream housing providers will cater to the needs of Indigenous people in urban contexts (Milligan et al. 2011). However, in practice this has meant that service provision and tenancy management often does not meet the needs of Indigenous tenants (Habibis et al. 2014; Habibis et al. 2015).

### 8.3.3 Opportunities

Better management of Aboriginal tenancies in social housing is a key opportunity to sustain tenancies and intervene early to avoid tenancy failure and homelessness, thereby leading to better non-shelter outcomes and cost savings.

Flatau et al. (2005) draw on the lessons of the Building a Better Future strategy (2001–2010) for increasing access to and maintaining Indigenous tenancies in social housing. They argue that the social housing system can be tailored to suit the issues of Aboriginal households. For example:

→ to address the issue of overcrowding in Aboriginal tenancies, SHAs can match households to the appropriate dwelling type by boosting the number of larger dwellings – this is done by selling smaller units and purchasing larger ones

→ to help navigate communication issues, SHAs should increase the number of Aboriginal staff (and provide mentoring and support for these staff) and increase the amount of information available for tenants provided through community channels

→ mainstream homelessness agencies should link the most vulnerable homeless Aboriginal people with social housing, and governments should resource mainstream supported tenancy programs to assist Aboriginal people who are facing eviction or prematurely exit their tenancies

→ budgeting programs and educational programs on maintaining tenancies are helpful to sustaining tenancies (Flatau et al. 2005: xvii).

Some of these elements have been taken up in the NSW Government's *Foundations for Success – a guide for social housing providers working with Aboriginal people and communities.*

**Tenant support programs** aim to assist households at risk of losing their tenancy to avoid eviction and entry into homelessness. Some programs also assist formerly homeless people to enter and sustain a new tenancy.

Individual programs provide different forms of assistance to clients to address the issues that underlie tenancy problems. Referrals to other services such as counselling, mental health and drug and alcohol services and financial counsellors are a key element of many programs. Many tenant support programs also aim to improve family relationships, to build the capacity of clients in terms of their life skills, to increase their self esteem and to increase their confidence and trust in those delivering services.

The evidence supports that tenant support programs are an effective means of assisting Indigenous people to sustain their tenancies, linking them to external support programs, meeting their non-housing needs and avoiding homelessness (Flatau et al. 2009).

An Australia-wide review of programs funded under NPAH that were designed to assist clients to access and maintain social housing tenancies or to support existing social housing tenants at risk of homelessness to maintain their tenancies found them to be cost effective and successful in sustaining the majority of tenancies (Zaretzky and Flatau 2015).

Programs examined included general homelessness support to access/maintain a social housing tenancy (including programs to assist women and children escaping domestic violence), support to help Indigenous people access/maintain a social housing tenancy, support to help young people access/maintain a social housing tenancy, transition from an institutional setting into social housing, street-to-home or Common Ground support for rough sleepers, support for existing social housing tenants to maintain an at risk tenancy and supported accommodation for young people using a Youth Foyer model.

The study found that programs examined were effective in assisting households to sustain their tenancy and prevent eviction.

→ Tenancy support programs reported tenancy sustainability rates between 80.9 per cent and 92.3 per cent.

→ The proportion of evictions/vacant possessions was low, ranging from 0.3 per cent to 3.4 per cent of tenancies. Rates of transfer to another housing circumstance ranged from 7.5 per cent to 17.4 per cent.

→ Programs aimed at supporting people to access and sustain public and community housing were successful in reducing homelessness. At the commencement of support in such programs, 33.7 per cent of presenting households were homeless, 36.3 per cent in public and community housing, 6.2 per cent were living in institutional settings with the remainder in other housing circumstances (including 'not stated'). At the close of support, only 2.1 per cent were homeless, 0.4 per cent were in institutional settings and the proportion of households living in public or community housing had increased to 87.6 per cent.

→ Cost savings to government from high rates of tenancy sustainment and avoided eviction events and were significant.

→ The cost of support programs during 2011–13 across all program types was estimated at $23 per day of support, with a mean cost of $4,260 per support period and a median cost of $3,492 per support period.

→ The total net cost of social housing, including the opportunity cost of capital employed and subtracting rental receipts, was estimated at $20,385 per dwelling. The average cost per eviction event estimated across the ACT, Tasmania, Victoria and WA was $8,814 per event, representing a significant savings opportunity to government for each eviction avoided. The main direct savings to government arising from sustaining tenancies is the reduced cost of homelessness (in health and justice areas in particular), shown in previous studies undertaken by the authors to be, on an annual basis, approximately double the eviction cost cited on average per homeless person.

→ Lack of available public and community housing dwellings limits the ability of tenancy support programs to house homeless clients.

Key service delivery principles for securing positive outcomes for Indigenous clients include:

→ early intervention before the causes of tenancy instability become too great to manage

→ empower clients so they can successfully manage their own tenancies and engage them so they are attached to achieving positive outcomes from the program

→ local knowledge and trust is vital, as is the use of service providers who are local and have credibility in the community

→ support workers need to be culturally sensitive, able to understand and acknowledge cultural issues (including kinship obligations) and have an in-depth knowledge and understanding of local family relationships

→ case management, one-to-one client contact, assertive case management, access to brokerage funds, and the use of named referrals linking clients to specific individuals in external agencies, together with direct transportation to external agencies works best

→ external support linkages with agencies providing personal support services in areas such as mental health support and drug and alcohol counselling and support is critical to address the underlying sources of tenancy failure. (Flatau et al. 2009)

**The Indigenous Tenancies at Risk (ITAR) program** began in 2006 and is a Victorian State Government Department of Human Services program, developed from a Victorian Homelessness Strategy pilot project. A formal evaluation of the program is not publicly available.

The ITAR program aims to establish or sustain Aboriginal tenancies in social housing (Office of Housing and Aboriginal Housing Victoria properties) by supporting tenants to address issues placing their housing at risk. The ITAR caseworker can assist with support and

advocacy such as rebates, rental arrears, Victorian Civil and Administrative Tribunal (VCAT) matters, transfers, maintenance debts and other life issues that may jeopardise tenancies. The program also convenes a region-wide reference group to ensure coordinated client support. ITAR provides a culturally sensitive program within an historical context and focuses on maintaining cultural beliefs and reserving respect in the community.

In 2006–07, 264 Indigenous households were supported under the program and total funding on the program amounted to $600,000 (Flatau et al. 2009).

The **Household Organisational Management Expenses (HOME) Advice Program** is an Australian Government early intervention initiative designed to assist families who are at risk of becoming homeless. The HOME Advice Program funds a community organisation and a Centrelink social worker in each state and territory to work collaboratively to assist families at risk of homelessness to manage their financial and household expenses in order to prevent future accommodation crisis. Flexible brokerage is one of the core components that make up the HOME Advice Program model (MacKenzie et al. 2007: iv). Financial assistance is provided as part of a holistic case management approach.

An evaluation of the program (MacKenzie et al. 2007) showed that 92 per cent of families avoided homelessness and remained in their homes or improved their housing, 93 per cent of families had their immediate financial crisis resolved and 93 per cent of families improved their debt situation, with 66 per cent reducing or totally wiping their debt and 31 per cent stabilising their debt. There was no significant difference in the outcomes for Indigenous families compared with non-Indigenous families at the end of the support period (MacKenzie et al. 2007: xvi).

The evaluation found that the availability of brokerage funds on a needs basis to assist families during case support was a significant success factor. Brokerage was used in 75 per cent of cases, where an average of $454 per family was expended (MacKenzie et al. 2007: 37).

The HOME Advice program's Wodlitinattoai service for Indigenous clients in Salisbury, South Australia reported that of the 27 referrals to the program in 2007–08, all clients sustained their tenancies (Flatau et al. 2009).

The Wodlitinattoai Service originated in 2003 as a pilot early intervention service to prevent family homelessness. The service operates on a partnership model involving a non-government agency (Centacare), which provides tenancy and general support services, and Centrelink. Staff at Centacare and Centrelink, including a Coordinator, Family Support Worker and Social Worker, work as a team to offer family counselling, advocacy, family support, budgeting skills development, outreach support, and linkages to other services, both Indigenous and mainstream. The key aim of the program is to prevent families entering homelessness and this aim was fully met in 2006–08 with all clients remaining housed as a result of the support provided (Flatau et al. 2009).

The Wodlitinattoai service is a successful example of an Indigenous-specific service operating within a mainstream organisation and within a larger program context. According to Flatau et al. (2009), it provides lessons for mainstream services that want to improve service delivery to Indigenous clients. These include:

→   recognition of the need for non-Indigenous workers to understand the impact of Indigenous history and traditions in order to develop appropriate ways of working with Indigenous clients

→   acceptance of the need for Indigenous workers to contribute to the wider community in which they work

→   willingness to modify the physical environment of services to make it welcoming for Indigenous clients.

→ recognition of the stresses of community obligations on Indigenous workers and the provision of support for them.

The **Queensland Same House Different Landlord (SHDL)** program provides a different model of tenancy support in public housing to those operating in other jurisdictions. Under the SHDL program, tenants enter public housing from crisis and emergency transitional accommodation without physically relocating to another dwelling. In other words, households in crisis and transitional housing stay in the same house, but simply change their landlord and tenancy arrangements (Flatau 2009).

The SHDL program lets registered CHPs lease departmental properties to deliver transitional housing to eligible people. The program provides intensively managed assistance, based on assessable need, until such time as the household can maintain an independent tenancy. The household can then progress from transitional to longer term housing without having to move to another property. Providers under the SHDL program operate as part of the One Social Housing System and must comply with program objectives.

The SHDL program involves both Indigenous and non-Indigenous tenants. Flatau et al. (2009) carried out a case study of Bahloo—an Indigenous-managed community organisation that was established in 1993 in response to the scarcity of crisis accommodation for Indigenous women in inner city Brisbane. Young women who access housing through the SHDL move from Bahloo's crisis accommodation into properties provided to Bahloo by the Department of Housing. Bahloo assumes responsibility for tenancy management and in effect 'owns' the property. Clients continue to receive support from Bahloo workers. When workers judge these tenancies are stabilised and the young person's need for support is minimal, the property reverts to the Department of Housing and the young clients become tenants of the Department (without the expense and dislocation of having to move). Representatives from Bahloo identified several characteristics of SHDL that contributed to their view that it was a successful program, including:

→ the flexibility SHDL provided by allowing the organisation to exchange properties for more suitable properties

→ the capacity of SDHL to provide varying levels of support from intensive to tenancy management without clients having to move

→ the relationships of mutual respect and understanding developed between Bahloo and the Department of Housing as a result of the program

→ the opportunity to assist SHDL clients to develop strategies for independent living and to deal positively with kinship obligations, thereby reducing the likelihood of tenancy risk (Flatau et al. 2009).

The case study identified some challenges associated with the arrangement, including the effort required by Department of Housing area offices to manage the process of identifying, transferring and replacing SHDL properties. In addition, the challenging issues experienced by many young women accessing the accommodation, including sexual abuse and neglect, mean they have no feeling of self-worth or expectation their life can improve.

However, from Bahloo's perspective, its model of relationship-based work and the characteristics of workers contributed to the successful outcomes of the clients, including sustaining tenancies. Necessary staff characteristics include:

→ the ability to act as a good role model, especially for young Indigenous women

→ the ability to manage clients' expectations and work at the client's pace—often by supporting small steps towards a larger goal

→ the capacity to work across cultural groups

→ information and knowledge about opportunities and options (e.g. about education, training and employment opportunities).

The **Coastal Sydney Aboriginal Tenancy Support Service** (CSATSS) – supported by Mission Australia – provides tenancy advice and support through Aboriginal staff, brokered goods and services for a support period as determined by the need of the client and their individual situation. Typically, only low levels of support over a short duration are required by clients. Services provided by CSATSS include tenancy advice and support, assistance with budgeting and financial management skills, supporting tenants to establish a tenancy through financial assistance to relocate and support to complete housing applications, including providing confirmation of Aboriginality.

An independent evaluation of the CSATSS found that the program met its target number of clients – in 2011/2, 174 clients against a target of 150 – in its first year of operation. There has been a high success rate in relation to housing and non-housing outcomes for CSATSS clients. In 2011/12, approximately 97% or 168 of the 174 clients assisted had sustained their tenancy. Positive non-housing outcomes prevalent among clients of the CSATSS include reductions in stress, and improvements in physical and mental health, family relationships, confidence and social support. In relation to the level of client need and referrals to support clients with complex issues, the evaluation found incomplete data and reporting was unclear. The CSATSS' own performance expectations exceed those of other tenancy support models where sustaining an existing tenancy is the primary focus, however funding levels and staffing are higher than other models as a result (Robyn Kennedy Consultants 2013b).

The factors contributing to the success of the CSATSS model include:

→ aboriginal specific service with the capacity to engage clients in culturally appropriate ways, increasing feelings of understanding between staff and clients

→ strong working relationship between Housing NSW Area Housing Manager, specialist Aboriginal workers and CSATSS staff

→ a broader project scope encompassing secondary homeless

→ practical brokerage, including enabling the use of brokerage funds to support relocations (Robyn Kennedy Consultants 2013b).

The **Tenancy Support Service Mid North Coast** (TSSMNC) – operated by The Samaritans Foundation – aims to prevent people at risk of eviction from losing their tenancy and becoming homeless. The service operates across four multi-agency Coordination Groups based in Port Macquarie, Taree, Kempsey and Coffs Harbour, whose role includes approval of the client support plan and the brokerage budget. The TSSMNC provides brokerage for case management, rental arrears, and goods and services over a 16 week support period. Case management may be brokered through the TSSMNC and provided by other organisations.

The Coordination Groups have strengthened partnerships between service providers and improved the client referral and support processes, leading to greater outcomes for clients. The TSSMNC surpassed its target number of individual clients significantly over the two year period 2010/11 to 2011/12, with 2,159 individuals (inclusive of accompanying children) assisted against a target of 700. Individuals assisted comprise a high proportion of Aboriginal people, accounting for 35% of clients in 2011/12.

There has been a high success rate in relation to housing and non-housing outcomes for TSSMNC clients, including a significant reduction in stress, improvements in physical and mental health, family relationships, confidence and social support. In relation to housing outcomes, in 2010/11, 99% or 901 of the 911 individuals assisted had sustained their tenancy at the 16 week exit point. In 2011/12, approximately 97% or 1207 of the 1239 individuals assisted sustained their tenancy.

A reduced need for referrals to crisis services was reported by service providers due to an increased capacity to respond to issues for families early, and the coordinated support and financial assistance provided to prevent homelessness. A key reason for higher tenancy sustainment of TSSMNC clients is the emphasis placed on budgeting and financial management skills education as well as the development of affordable debt repayment arrangements (Robyn Kennedy Consultants 2013c).

The factors contributing to the success of the TSSMNC model include:

→ the role of a lead agency (The Samaritans) in providing the framework for service implementation through provision of documentation, policies and processes for decision making, approval and reporting against client outcomes

→ promotion of the service: service provider attendance at interagency meetings, housing forums and developing linkages with real estate agents to promote the service helped reinforce knowledge of the service within the homelessness sector

→ the establishment of coordination groups for local implementation and facilitation of stronger networks between specialist homelessness and mainstream services

→ a locally based integrated case management approach, centred around a collaborative, client centred decision making committee with local responsibility for allocation of brokerage funds

→ flexible and practical brokerage that could be accessed quickly

→ providing existing services access to funds to do more and expand their service provision avoiding the risks of establishing a new stand-alone service (Robyn Kennedy Consultants 2013c).

Similarly to TSSMNC and CSATSS, the core aim of the **Tenancy Support Service Far North Coast** (TSSFNC) – operated by On Track Community Services – is to prevent people at risk of eviction from losing their tenancy and becoming homeless. The TSSFNC provides case management and brokered goods and services over a 16 week support period. A feature of the TSSMNC, the TSSFNC also operates across three multi-agency Coordination Groups based in Lismore, Grafton and Tweed Heads, with client support planning and brokerage budget services offered.

As a result of improved partnerships between service providers through the Coordination Groups, the TSSFNC has exceeded its target number of individual clients. Over the period 2010/11 to 2011/12 the service provider assisted 1273 individuals, surpassing its target of 700, with 27 per cent of clients assisted Aboriginal. A 20 per cent increase was also recorded in the proportion of private tenants assisted, increasing from 62 per cent in 2010/11 to 82 per cent in 2011/12. The greater participation of real estate agents in the TSSFNC is a contributory factor to the growth of private tenants assisted.

A high success rate was recorded in relation to housing and non-housing outcomes for TSSFNC clients. In 2010/11, of the 442 individuals assisted, 415 had sustained their tenancy (93.5%) at the 16 week exit point and in 2011/12 of the 828 individuals assisted, 820 (99%) sustained their tenancy, while a decline in terminations for rental arrears was also recorded.

The factors contributing to the success of the TSSMNC model include:

→ the emphasis placed on supporting clients to learn budgeting and financial management skills as well developing with the client an affordable debt repayment arrangement

→ promotion of the service – service provider attendance at interagency meetings and housing forums and developing linkages with real estate agents to promote the service helped reinforce knowledge of the service within the homelessness sector

→ the establishment of coordination groups for local implementation and facilitation of stronger networks between specialist homelessness and mainstream services

→ The provision of Tenant Support Coordinators in three of the most populated parts of the region to ensure greater coverage of a large region and a quick client response time (Robyn Kennedy Consultants 2013a).

## 8.4 Homelessness and crowding

Homelessness and crowding are key issues in Indigenous housing. Homelessness is an extreme expression of housing disadvantage, and does not necessarily refer to a lack of tenure, but can also refer to a loss of control over one's living environment or spiritual homelessness. Overcrowding is a form of homelessness.

Indigenous people are overrepresented in both the national homeless population and as users of specialist homelessness services (SHS), and homelessness is a worsening problem.

→ Indigenous people make up 3 per cent of the Australian population, yet constituted 24 per cent (61,700) of SHS clients 2015–16

→ In NSW in 2015–16, 18,535 Aboriginal people accessed SHS, an increase of 16 per cent from 2014–15; this increase is greater than for the general SHS population

→ Indigenous users of SHS tend to be younger than their non-Indigenous counterparts. Nationally, in 2015–16, one in four (23%) people accessing SHS were children under the age of 10 and one in two (54%) were aged under 25 years. For non-Indigenous clients, these age groups comprised 14.1 per cent and 17.4 per cent respectively (AIHW 2017b).

Nationally, the number of Indigenous SHS clients has been steadily increasing since the beginning of the SHS data collection in 2011–12. Key trends over these four years are:

→ The rate of service use by Indigenous clients has increased from 587 clients per 10,000 Indigenous people in 2011–12 to 787 per 10,000 in 2015–16.

→ Nationally, the gap between Indigenous and non-Indigenous rates of service use has been widening. Indigenous clients used SHS at a rate of 9.1 times that of non-Indigenous clients in 2014–15, up from 7.8 times in 2011–12 (AIHW 2015).

In NSW, the homelessness service system has had to expand to deal with the increased numbers experiencing homelessness. In 2016–17, the NSW Government spent $188 million on specialist homelessness services, to respond to around 58,000 people who are homeless or at risk of homelessness. As in the rest of Australia, Indigenous people are overrepresented in experiencing homelessness in NSW. On Census night in 2011, of the 28,192 people who were homeless in NSW, 2,205 (7.8%) were of Aboriginal or Torres Strait Islander descent.

Remoteness has a profound impact on Indigenous homelessness rates; very remote areas and major cities have the highest rates of homelessness.

→ Based on 2011 ABS data, seven in 10 Indigenous people experiencing homelessness on Census night were in remote areas, of which 60 per cent were in very remote areas and 10 per cent in remote areas (AIHW 2014a).

→ Severe crowding was a major factor in these statistics, with nearly all (97%) of the Indigenous people in very remote areas classified as 'homeless', and 71 per cent of those in remote areas living in severely crowded dwellings (AIHW 2014b).

Indigenous households tend to be larger and experience crowding at far higher rates than the general population. In 2011, Indigenous households were more than three times as likely as other households to be overcrowded.

→ In 2014–15, 18 per cent of Indigenous people aged 15 years and over were living in a dwelling that was overcrowded, that is, a dwelling in which one or more additional bedrooms was required—a significant decrease from 25 per cent in 2008 and 26 per cent in 2002 (ABS 2016)

→ Data from the 2011 ABS Census suggest that 24,700 Indigenous households were living in overcrowded homes in 2011 and 23 per cent of Indigenous households had five or more usual residents (compared to 10% of other households)

→ The proportion of Indigenous households that were considered to be overcrowded fell over time—from 15.7 per cent in 2001 to 13.6 per cent in 2006 and 12.9 per cent in 2011 indicating a total decrease of 18 per cent over the decade

→ The average size of Indigenous households was 3.3 people, compared with 2.6 people in other household types (AIHW 2014b).

A number of factors influence household size and contribute to overcrowding, including:

→ the greater prevalence of multi-generational and multi-family households in Indigenous communities (AIFS 2011; AIHW 2014b)

→ lower income, higher rates of unemployment and housing supply and affordability issues leading to increased house-sharing arrangements (Birdsall-Jones and Corunna 2008)

→ temporary and semi-permanent visitors, including people who would otherwise be homeless; people needing to access services (e.g. health or shopping); and people wishing to access the social and cultural life and structural support services of a particular location (Birdsall-Jones et al. 2010; Memmot et al. 2012)

→ the housing affordability crisis and low vacancy rates contribute to overcrowding, as individuals and families are forced to choose between homelessness and living with often large numbers of kinfolk (Birdsall-Jones and Corunna 2008)

→ seasonal and culturally motivated movements by family members and strong family obligations can exacerbate overcrowding (Memmot et al. 2012)

The rate of overcrowding among Indigenous households varies according to tenure type.

→ In 2011, social housing had the highest rate of overcrowding (23% compared to 5% of non-Indigenous households) followed by private renters (11% compared to 7% of non-Indigenous households)

→ Indigenous home owners with or without a mortgage had the lowest rates of overcrowding (each at 7%, compared to 2% of non-Indigenous home owners) (AIHW 2014b)

Rates of overcrowding increase with remoteness.

→ In 2011, overcrowding affected between 10–12 per cent of households in non-remote areas, 20 per cent in remote areas and 39 per cent in very remote areas (AIHW 2014b). Much of this difference is due to the high levels of overcrowding in social housing in remote areas and the high proportion of Indigenous people in remote areas who live in social housing.

→ 46 per cent of Indigenous households in social housing in very remote areas, and 31 per cent in remote areas are considered to be overcrowded (AIHW 2014b).

### 8.4.1   Benefits of reducing crowding and preventing homelessness

Homelessness and crowding have been shown to negatively affect non-shelter outcomes. Vice versa, reductions in crowding and homelessness can improve non-shelter outcomes for Indigenous people.

Crowding affects non-shelter outcomes in the following domains:

→   **Physical health.** Crowding stresses household facilities, thereby contributing to the poor state of infrastructure in many dwellings and constraining healthy living practices (AIHW 2014b; Pholeros 2003). Crowding can adversely affect the physical health of residents through increased risk of exposure to infectious diseases and exacerbation of chronic infections (AIHW 2014b; Bailie 2007; Booth and Carroll 2005; DPMC 2016a; SCRGSP 2014). It has also been linked to preventable deaths from infectious diseases such as rheumatic fever and rheumatic heart disease (AIHW 2011). Well maintained appropriately designed housing that is suitable for the number of residents and is of a standard that facilitates healthy living practices makes it easier to prevent the spread of infectious diseases and to encourage good environmental health (AIHW 2015; Clifford et al. 2015; NSW Department of Health 2010).

→   **Mental health.** Crowding can be detrimental to the mental health and wellbeing of residents (AIHW 2014b; Bailie 2007; Booth and Carroll 2005; SCRGSP 2014)

→   **Education.** Crowding negatively affects children's attendance and attainment at school (AIHW 2014b; DPMC 2016a; Dockery et al. 2013). Extra space gives children and young people opportunities for enough sleep and relaxation, and allows them to do homework and study without outside disruptions (Biddle 2007).

→   **Tenure stability.** Crowding can contravene housing department regulations and lead to householder stress and eviction (Memmot et al. 2012).

→   **Safety.** Crowding is a contributing factor in domestic violence. More control over living space, or additional space may help to reduce domestic tensions, leading to fewer instances of domestic violence (Bailie and Wayte 2006b).

The provision of additional housing on its own is not a sufficient strategy to overcome overcrowding. This is because the provision of new housing on its own does not significantly alter the number of people living in a house or improve hygiene. Rather, building programs need to be supported by a range of social, behavioural and community-wide environmental interventions in order for the potential health gains of improved housing to be fully realised.

Better service responses can help manage overcrowding (SCRGSP 2016: 10.3). This could include providing transport or financial assistance to individuals and families to return to home communities (when visiting larger population centres for access to services), supporting host households to manage visitors, providing accessible short term accommodation, and developing partnerships with health services (for example, to meet the needs of renal dialysis patients) (Habibis et al. 2011).

There is a significant body of research on the links between homelessness, housing interventions and physical and mental health and wellbeing outcomes. Homelessness is strongly associated with poor health, mental health and wellbeing outcomes, and homeless people are heavy users of government services, including justice, health and welfare services (Zaretzky and Flatau 2013; Zaretzky et al. 2013). Homelessness programs improve housing, health, social relationships and, more modestly, employment outcomes of clients (Flatau et al. 2008; Zaretzky and Flatau 2015; Zaretzky et al. 2013). There is only a limited evidence base specific to Indigenous homelessness and non-shelter outcomes, nevertheless, it is highly likely that the findings from the general literature are applicable to Indigenous people.

→ **Physical health.** Health problems may predate homelessness or contribute to it. Lack of a permanent place of residence can act as a barrier to accessing services. Stable tenure enables people to access the health and social services they need. For example, sustaining tenancy programs have been shown to be effective in sustaining tenure for Indigenous people at risk of homelessness and in improving links and access to health and other services including counselling services, referrals to mental health, drug and alcohol services and financial counsellors (Costello et al. 2013; Flatau et al. 2008).

→ **Mental health.** Mental health is a key risk factor for homelessness and homelessness exacerbates existing mental health issues (Costello et al. 2013; Phillips and Parsell 2012). Housing interventions that support stable tenure can have beneficial mental health outcomes; the provision of permanent supportive housing to homeless people has been shown to improve their mental health (Costello et al. 2013). People with mental health issues are at particular risk of homelessness due to: uncoordinated service systems; poor support networks; social isolation; and high levels of stigmatisation within the service system and society more generally (Costello et al. 2013).

→ **Social stress.** Homelessness affects stability and social connectedness which, in turn, impacts health and wellbeing outcomes. The absence of housing also affects personal safety and people's sense of control and mastery of their lives, impacting physical and mental health and wellbeing outcomes (Foster et al. 2011: 14).

## 8.4.2 Challenges

Indigenous people are more likely to experience intergenerational homelessness than their non-Indigenous peers. AHURI research by Flatau et al. (2013) explored the prevalence and structure of intergenerational homelessness in Australia (homelessness repeated across generations of the same family). The research was based on the Intergenerational Homelessness Survey carried out in 2009–10 and included 647 respondents from 70 agencies.

The findings from the research with specific relevance to Indigenous respondents include that:

→ The rate of intergenerational homelessness for Indigenous respondents was significantly higher (69%) than for non-Indigenous respondents (43%).

→ Indigenous respondents were more likely than non-Indigenous respondents to have experienced primary homelessness before reaching 18 years of age, with around a quarter of Indigenous respondents reporting a spell of primary homelessness before the age of 12 (compared with one eighth of non-Indigenous respondents).

→ There was a strong association between the prevalence of intergenerational homelessness and high family risk factors in the parental home.

→ Indigenous adult clients of homelessness services were significantly more likely than other adult clients to have been placed in foster care or residential care before the age of 18 (30% of Indigenous adult clients reported that they had been placed in foster care at some point before the age of 18).

→ Seventy per cent of Indigenous respondents had lived with relatives prior to turning 18, compared to 42 per cent of non-Indigenous respondents.

These findings indicate that among the population of people who experience homelessness, Indigenous people have often experienced longer and more traumatic early life experiences than their non-Indigenous counterparts. This finding highlights the fundamental importance of preventive and early intervention homelessness programs for children and young

teenagers in relation to parental family/domestic violence, alcohol and drug use problems and entry into out-of-home care arrangements (Flatau et al. 2013).

A number of underlying issues drive up the numbers experiencing homelessness or extend the length of time people experience it:

→ **Lack of affordable housing** is a key problem for people living in NSW. It exposes a high proportion of lower income households to rental stress and contributes to the high number of people on the waiting list for public housing. A large number of Aboriginal people are on low incomes—unemployment rates for Aboriginal people are three times those for non-Aboriginal Australians and the average income of Aboriginal people is 60 per cent of the national average. Bottlenecks to longer term affordable housing also create pressure on crisis accommodation.

→ **Domestic and Family Violence** is a significant precipitator of homelessness for women and children. Indigenous households are overrepresented in DFV; of the 17,350 SHS clients experiencing DFV in 2014–15, 4,636 (26.7%) were Aboriginal or Torres Strait Islanders.

→ **Leaving institutions without proper exit planning** (e.g. hospitals, prisons, out-of-home care) puts people at an increased risk of homelessness. Aboriginal people are overrepresented in institutions, and are more likely to exit into homelessness.

→ **The presence of mental health or drug and alcohol issues** increases the likelihood of becoming homeless. Vice versa, people who are homeless are more likely to experience mental health problems or drug and alcohol issues. These risk factors are more prevalent among the Aboriginal population, putting them at higher risk of homelessness.

### 8.4.3 Opportunities

Addressing Aboriginal homelessness is a significant challenge for the housing and homelessness sectors. Under current policy settings, which support the mainstreaming of homelessness services (the NPAH does not provide funding for Aboriginal specific homelessness services) these issues are particularly pressing.

Examination of specific initiatives to address Aboriginal homelessness is beyond the scope of this issues Paper.

Homelessness prevention for Aboriginal people will need to include the following:

→ better exit planning from institutions (e.g. prisons, hospitals, out-of-home care)

→ homelessness prevention via programs that aim to sustain existing tenancies (early intervention)

→ reducing DFV

→ prioritising services for young people who are at risk of homelessness

→ better adapting mainstream homelessness programs to meet the needs of Aboriginal people

→ developing and implementing Aboriginal-specific homelessness services

→ increasing housing supply to reduce overcrowding

→ increasing the supply of social and affordable housing.

## 8.5    Building quality and appropriate housing design

The housing needs of Indigenous households can differ from those of other Australians due to different usage patterns. Poor design and maintenance of housing can have significant negative impacts for non-shelter outcomes, especially health.

Indigenous Australians, especially in remote and very remote areas, are around 18 times more likely than other households to live in housing that is of poor quality, in poor condition and in need of major repairs (Mallett et al. 2011). They also experience multiple interruptions to water and electricity supply, and sewerage system faults are not uncommon (ABS 2008).

The 2014–15, 28 per cent of Aboriginal people aged 15 and over lived in dwellings with major structural problems, such as cracks in walls or floors, plumbing problems and wood rot or termite damage (ABS 2016). This rose to 36 per cent in remote areas (ABS 2016).

Adopting general principles for the design and modification of Indigenous housing that reflect the housing aspirations and needs of its householders can address these issues.

Suitable housing for Indigenous households can increase opportunities for social harmony, employment and economic development. Affordable and well-designed housing has the potential to provide cost savings to government over the life span of such housing.

### 8.5.1    Benefits of good building quality and appropriate housing design

Housing is a key social determinant of health (Bailie 2007; Gibson et al. 2011; Phibbs and Thompson 2011; Shaw 2004) and is a foundational element in physical and mental health, including disease prevention (Foster et al. 2011: 6). As such, adequate housing can be considered a preventative health intervention (Foster et al. 2011: 6).

Housing can affect health and wellbeing directly and indirectly through physical, chemical, biological, economic and social factors (Bailie 2007; Dockery et al. 2010; Ware 2013). The effects of these factors may be felt at the time of exposure or may occur later in life (Dockery et al. 2010; Phibbs and Thompson 2011; Ware 2013).

Appropriate Indigenous housing needs to respond to issues such as location; orientation; cultural beliefs, practices and traditions; family and household behaviours; needs of people in different life stages; and Indigenous people's concept of space (Fien et al. 2008; Memmott et al. 2003).

The directionality of the housing–health association is not always clear; poor housing may contribute to poor health, or poor health may contribute to households being accommodated in poor housing (due, for example, to loss of employment or income; reliance on government income supports or pensions).

→    Poor quality and poorly maintained housing prevents householders from engaging in healthy living practices and is associated with poor physical health outcomes, including the spread of preventable and infectious diseases.

→    Inadequate water supplies, washing facilities, sanitation and overcrowding are strongly linked with increased occurrences of gastroenteritis and other infectious diseases; insufficient water for washing people and clothing has been linked with increased skin diseases and ear infections in young children.

→    Poor housing is a contributor to Indigenous children's poor health outcomes; this in turn affects their educational outcomes.

Programs to improve the condition of Indigenous housing can be an effective and cost-efficient means of improving Indigenous health outcomes.

## 8.5.2 Challenges

Research on the impact of building quality on health has primarily focused on the health consequences of inappropriately designed Indigenous housing and the links between dwelling condition and the housing infrastructure (bathrooms, kitchens, cooking facilities, toilets, sewerage) necessary to engage in 'healthy living practices'.

Housing infrastructure that enables healthy living practices includes facilities that assist in washing people, clothes and bedding; safely removing waste; and enabling the safe storage and cooking of food. In 2014–15, one in seven (15%) Aboriginal and Torres Strait Islander people aged 15 years and over were living in a dwelling in which one or more of these facilities were not available or did not work (ABS 2016). People in remote areas were more likely (28%) than those in non-remote areas (11%) to have experienced problems with household facilities (ABS 2016). Poorly designed or maintained hardware has been linked with greater incidents of accidents (e.g. electrocution, burns, falls) (Bridge et al. 2003; Mullins and Western 2001; Rowley et al. 2008; World Health Organization 2006) and contributes to the spread of communicable diseases, such as gastroenteritis, and skin conditions (Bailie 2007; Phibbs and Thompson 2011).

A lack of potable water for drinking and cooking and inadequate waste water disposal systems are strongly linked with increased occurrences of gastroenteritis (Bailie 2007). Insufficient clean water for washing people and clothing has been linked with increased skin diseases and ear infections in young children (Bailie 2007; Bailie and Wayte 2006b).

Primary reasons for the poor condition of Indigenous housing have been identified as:

→ inappropriate design for local climate conditions or cultural practices

→ low-quality construction and materials

→ high levels of wear and tear due to small houses being used to accommodate large households

→ limited maintenance (Habibis et al. 2016; Lea and Pholeros 2010; McDonald et al. 2009; Ware 2013).

Housing design and appropriateness to climate and usage patterns are important as they affect social stresses and thus mental health. Problems arise where the size and layout of dwellings does not meet the cultural and living needs of residents including usage patterns (Biddle 2011; Memmot et al. 2012). The dominant nuclear design of houses in urban spaces in Australia is not suited to complex multi-generational or multi-family household structures and does not translate well to the requirements of remote-area living. Remote Indigenous housing, in particular, tends to be too small and confined and not sympathetic to either climatic conditions or outdoor living.

## 8.5.3 Opportunities

The design of housing for Indigenous households produces better outcomes if it takes into account social, cultural, health and environmental considerations and appropriately reflects household cultural norms and needs. This includes providing more bathrooms, larger kitchen facilities and outdoor living and sleeping spaces. It has been suggested that flexible internal spatial arrangements designed to accommodate fluctuations in household composition would produce a better fit (Memmot et al. 2012) and go some way towards reducing household stress and the wear and tear associated with inflexible living spaces modelled on non-Indigenous constructs of the family unit.

Programs to improve the condition of Indigenous housing can be an effective and cost-efficient means of improving Indigenous health outcomes (Rowley et al. 2008; Watson 2007), but this must be coupled with social and community interventions for greatest effect

(Bailie and Wayte 2006a). Benefits flow on to other areas of society and the economy in the form of reduced health system costs, increased productivity and higher participation in employment (Ware 2013). Up-front investment in quality materials and construction results in long term savings on maintenance of Indigenous housing, particularly in remote settlements (Garnett et al. 2009).

It is important that any program aiming to improve Indigenous health through housing interventions is designed and implemented in close consultation with the affected community (Bailie 2007; Bailey et al. 2010; Bailie et al. 2011; Ware 2013).

Research by Memmott et al. (2003: 26-30) identified several aspects of Indigenous occupation and use of housing relevant to housing design.

→ Internal and external spaces must provide flexibility and the ability to accommodate visitors and cyclical changes to household size over time.

→ There is a need for consultative planning processes to account for individual communities' unique needs regarding occupation and use.

→ Remote and very remote communities prefer externally oriented living environments, particularly for cooking and hearth-based socialising; flexibility in response to seasonal variation, shade provision and wind protection are important concerns.

Fien et al. (2008) developed a design framework for affordable and sustainable housing options for Indigenous communities in remote regions of Australia, though this also has relevance to regional and urban communities. The framework places sustainability at the centre of the housing system, requiring the integration of social, economic and environmental analysis and design in the delivery of housing.

1 Cultural appropriateness—the design of Indigenous housing responds to core cultural imperatives of customary beliefs, Indigenous domiciliary preferences and the diverse range of household types, sizes and aspirations.
2 Eco-efficiency—the design of Indigenous housing is climatically responsive in the choice of building styles, siting and orientation, and involves the selection of environmentally appropriate building materials and construction systems and water, energy and waste management systems.
3 Healthy living practices—the design of Indigenous housing follows the HealthHabitat principles in the National Indigenous Housing Guide that contribute to quality construction, health and safety and also address the links between health and overcrowding, the spread of infectious diseases, poor nutrition, domestic violence and school truancy.
4 Employment opportunities and economic development—the design of Indigenous housing responds to the significance of housing construction as the major area of infrastructure investment in almost every remote Indigenous settlement in Australia and its potential as a major creator of employment, skills training for workforce development, and the retention and circulation of money in local economies.
5 Life-cycle costing—the design of Indigenous housing reflects the principle of 'best value' rather than 'best price' and the subsequent use of whole-of-life costing for housing, which integrates the cost of construction with the planned and budgeted lifespan of a house and associated repair and maintenance schedules.
6 Innovation in procurement, ownership and construction systems—the design of Indigenous housing supports the economies of scale and time savings that may be achieved by innovative procurement systems (such as regional alliances), alternative approaches to home tenure (such as lease-purchase, 'sweat equity', etc.), and the

appropriate use of modular construction technologies (such as the off- and on-site fabrication of building components and on-site assembly and certification).

The design process for producing Indigenous housing needs to include the principles outlined in the Design Framework, in addition to ensuring:

→ effective consultation with Indigenous households

→ understanding of the cultural norms and experiences of the client group

→ understanding of the different design needs for different groups within Aboriginal communities.

There are various programs to increase the housing health of Aboriginal people.

The **Fixing Houses Better Health** (FHBH) program, funded by the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), aims to improve the houses and household conditions in rural and remote Indigenous communities across Australia.

The FHBH program focuses on nine key environmental living elements that are relevant to health in Indigenous communities through housing repairs (the ability to wash people, particularly children; the ability to wash clothes and bedding; removing waste safely from the house and immediate living environment; improving nutrition and the ability to store, prepare and cook food; reducing the negative effects of crowding; reducing the negative contact between people and animals, insects and vermin; reducing dust; controlling the temperature of the living environment; reducing trauma or minor injury by removing hazards) (Hudson 2017).

A 2010 evaluation of the program by the Australian National Audit Office found that health related improvements were made to over 2,000 houses in 34 predominantly remote communities between July 2005 and June 2009. However, the report was unable to link health related housing improvements to an improvement in health indicators in those same communities due to the absence of data collection by FaHCSIA's program management (Hudson 2017).

Performance measurement arrangements for the program were principally designed to report on changes in the condition and functioning of houses 'before' and 'after' and were useful in evaluating program performance (Pope et al. 2010).

The NSW **Housing for Health** program (managed by NSW Department of Health) intended to improve safety and health for residents through repairs and maintenance of ACH. The program is community oriented in its implementation, with community assistance a major source in identifying required works, while all work is prioritised according to evidence-based criteria called healthy living practices.

Beginning in 1997, Housing for Health projects have been implemented in 2,230 houses across 71 communities around NSW. The program has led to the maintenance and improvement of over 51,700 items that specifically relate to improved safety and health in those houses.

An evaluation of the Housing for Health program conducted by the Aboriginal Environment Health Unit (Department of Health) found that the program demonstrated clear improvement in house function.

The program has had demonstrated success according to health indicators. The hospital separation rate for infectious diseases declined significantly (40%) in areas receiving the Housing for Health intervention, compared to the trend for the remainder of the rural NSW Aboriginal population (Aboriginal Environmental Health Unit 2010).

The **Strategic Indigenous Housing Infrastructure Program (SIHIP)** commenced in late 2008. The goals of the program included the provision of housing that meets the needs of Aboriginal residents and effectively reduces overcrowding in selected communities, with new and existing houses constructed and refurbished to current NT Public Housing and the National Indigenous Housing Guide standards (Davidson et al. 2011). The SIHIP Design Guidelines contain seven key design objectives:

1   cultural and social fit—culturally distinctive aspects of everyday domestic behaviour

2   against situations of violence and antisocial behaviour—a sense of ownership and

    personal control

3   regional variations and micro-climatic conditions

4   support healthy living practices

5   must achieve visitability in line with Classification C, in AS 4299–1995 Adaptable

    Housing

6   long term durability—aim for 30 year life span

7   communities able to manage housing and its services.


Extended community engagement and consultation was an integral feature. This included active listening; the use of plans, models, and house walk-throughs as best practice techniques for design consultation and development; and using post occupancy evaluations (POEs) to record both positive and negative comments.

## 8.6    Social housing management and service integration

Pawson et al. (2015) identify four key fields of social housing management activities that affect tenant wellbeing and outcomes (e.g. sustaining tenancies) and provider efficiency and effectiveness (Table 3). This conceptualisation provides a useful framework for understanding how the management practices of social housing providers span the realms of managing the physical asset (the dwelling), tenancies (e.g. rent collection, waitlist management) and meeting the needs for support and information of individual tenants (e.g. assistance to sustain tenancies, linkage with other human services). While the research is not specific to ICHOs, the findings are transferrable.

**Table 3: Social housing management fields and activities**

| Management field | Housing management activities |
|---|---|
| Tenancy management | → Property letting<br>→ New tenant induction<br>→ Rent (collection, reviews, arrears management)<br>→ Managing tenant transfers, complaints and appeals<br>→ Managing antisocial behaviour |
| Property and neighbourhood management | → Property/estate inspections<br>→ Managing responsive maintenance/repairs<br>→ Empty property works specification<br>→ Managing estate cleaning/grounds maintenance<br>→ Programming/managing planned maintenance |
| Individual tenant support | → Identifying tenant support needs<br>→ Making referrals for personal support/counselling<br>→ Managing support partnerships<br>→ Preparing case management plans<br>→ Supportive assistance to sustain tenancies, resolve arrears or respond to antisocial behaviours |
| Additional tenant and community services | → Supporting tenants to engage with employment/training<br>→ Supporting tenant participation in housing/neighbourhood governance<br>→ Community development/place-making and events<br>→ Community services provision (e.g. youth activities)<br>→ Supporting tenants to move through the housing continuum (e.g. private rental, home ownership) |

Source: based on Pawson et al. 2015

Key findings on housing management practices specific to Aboriginal housing providers are:

→ mainstream housing management practices disadvantage Aboriginal tenants

→ governance, human resource management and location are key to ICHO's organisational capacity

→ housing design, waiting list management and planned maintenance are important to improving housing management

→ consolidation of housing stock in urban and regional areas is necessary to increase ICHO's housing management capacity

→ the following approaches from mainstream housing management can benefit ICHOs: better asset management practices, more consistent rent policy, improved staff capacity, strengthening tenancy management

→ an intercultural approach to social housing provision can maximise opportunities to strengthen partnerships between Aboriginal and non-Aboriginal organisations

→ good practice principles for communication include: effective face-to-face communication; stability and flexibility in frontline relationships; at least some Indigenous staff in housing offices; strong community governance structures.

→ a tenancy management style that recognises the diversity of the tenant population and responds holistically to the set of circumstances that define the tenant's housing needs (targeted conditionality) is most effective.

### 8.6.1 Benefits of good housing management practices

Good housing management practices benefit ICHOs and tenants alike.

Tenancy turnover rates for Aboriginal households in NSW public housing are typically double the non-Indigenous rate, and 60 per cent of Indigenous households exiting public housing subsequently re-enter the sector (Pawson et al. 2015: 15). Culturally appropriate housing management practices have the potential to reduce tenancy turnover and 'tenancy failure' and to provide appropriate and sustainable housing for Aboriginal people. This may also entail cost savings and reduce homelessness. In addition, good housing management practices can contribute to culturally appropriate outcomes for Indigenous tenants (Pawson et al. 2015) and create benefits via the non-shelter outcomes generated by stable tenures.

In remote areas, housing management practices that reduce overcrowding and improve building quality and maintenance can contribute to better health outcomes for Aboriginal people and may contribute to reducing violence in the home.

In addition, good housing management practices have the potential to provide employment opportunities for Aboriginal people and develop their skills and leadership capacity.

### 8.6.2 Challenges

*Key challenges for ICHOs*

The ICHO sector is predominantly comprised of localised, kin based, community organisations managing housing portfolios of less than 100 dwellings, with the majority managing less than 50 (Habibis et al. 2016). The small portfolios managed by ICHOs are severely limiting in terms of financial viability, organisational capacity (Eringa et al. 2008) and economies of scale. The loss of funding through the NPARIH reform process has further diminished the number of ICHOs, especially in remote settings, while in non-remote settings, ICHOs are increasingly subject to mainstreaming.

Eringa et al. (2008) examined the organisational capacity of ICHOs—their capacity to transform input resources to achieve short term and long term goals. This is not equivalent to financial viability since even if accounts balance, money may not always be spent towards long term productive goals. For example, the organisation may not have the human and physical capital necessary to meet these long term goals. The study found a high degree of idiosyncrasy in the way ICHOs were run and structured, and much depended on local needs, legislation and conditions.

The authors argue that housing management concerns (dwelling numbers and condition, tenancy management, rent setting and collection, external grant funding) are of moderate importance in determining organisational capacity of ICHOs. Factors such as governance, human resource management and location of ICHOs (in terms of remoteness and jurisdiction) are of greater importance. Consequently, governance and human resource issues need to be addressed as a priority.

The study found that housing design, waiting list management, and planned maintenance are particularly relevant in relation to improving housing management. Issues around housing management are especially relevant for larger ICHOs (managing >80 dwellings) since housing management issues (along with human resources) become 'low level systems issues that are within their control' (smaller organisations tend to be preoccupied with managing external factors like location and high level system issues like governance). The authors concluded that consolidation of housing stock is necessary through amalgamation in urban and regional areas and centralisation of services for smaller ICHOs in remote contexts and argue in favour of building local capacity in very remote areas to do minor repairs and maintenance.

Specific suggested improvements to adopt mainstream approaches to housing management include:

→ better asset management practices (e.g. maintenance of a master property register; valuations of properties, establishing a panel of contractors, improving asset management planning)

→ more consistent rent policy (e.g. uniform rent levels for all tenants)

→ improved staff capacity (e.g. IT training)

→ strengthening tenancy management (e.g. enforcing waitlist compliance; residential tenancy agreements with all tenants; following up rent arrears, and regular property inspections) (Eringa et al. 2008).

*Key challenges for social housing management*

Key challenges for Aboriginal social housing management include access to social housing, sustaining tenancies and high rates of exit. Overcrowding, poor communication practices between tenants and housing managers, mismatch between housing and household needs and high rates of domestic violence contribute to high rates of exit (Wiesel et al. 2014). Tenancy rules which, if applied strictly, exclude households with poor records in social housing also work against Aboriginal households (Flatau et al. 2005).

A recent study by Moran et al. (2016) of Aboriginal communities accessing social and community housing considered how conditionality in housing policy and management contributes to housing outcomes for Aboriginal people. It found that tenants, State Housing Authorities (SHAs) and intermediaries such as ICHOs and CHPs have different objectives and communication across cultural and institutional barriers is fraught. The lack of agreement has [negative] consequences for housing management outcomes.

Tenants and Departmental Housing Officers (DHOs) typically had divergent opinions on eligibility for social housing and tenant responsibilities, especially with the management of visitors. Similarly, tenants and DHOs viewed the systems of repairs and maintenance differently, with tenants prioritising their own comfort and health and SHAs more focussed on cost efficiencies. Tenants had little understanding of their rights and responsibilities under their tenancy agreements or the formal notices sent to them. Furthermore, high rates of policy change and staff turnover in SHAs and intermediary organisations impeded opportunities for recognition spaces to form by limiting the development of trusting relationships.

The best outcomes in relation to managing tenancies occurred where the responsibilities of tenants, Aboriginal agencies and Government agencies were balanced. This was most effectively facilitated when there were 'effective intermediary organisations, especially functional Aboriginal organisations' involved in creating dialogue. By contrast where one group or responsibility dominated, this led to the other party taking no responsibility for outcomes (Moran et al. 2016).

*Key challenges for remote communities*

Managing housing in remote settings is demanding and costly due to high costs of many items (e.g. power, goods, labour); seasonal weather and poor roads; lack of a housing market; constraints on tenancy and housing management programs due to limited service delivery infrastructure (Habibis et al. 2016).

Added complexities in Aboriginal communities include:

→ dispersed self-governance which is often highly informal, and comprised of local, kin-based councils, which vary considerably in their level of activity and control (Habibis et al. 2016:1)

→ seasonal and cultural geographical mobility between communities, with implications for unstable tenancies due to extended family absences, empty properties, visitor overcrowding and challenges in identifying rent-payers

→ the collective nature of Indigenous land tenure in some jurisdictions, which requires special provisions and the establishment of state leases or agreements before the Residential Tenancies Act (RTA) can apply (this is not as relevant in NSW where the RTA applies because most land is owned freehold)

→ large, multi-family households with high levels of crowding which generate high repairs and maintenance needs

→ in remote areas skilled housing and maintenance workers are scarce

→ low skills and education and language and cultural barriers can make tenant education difficult (Habibis et al. 2016).

A study by Habibis et al. (2013a) found that rent-setting arrangements in remote communities did not provide sufficient revenue to fund a proper maintenance program or other utility costs.

## Opportunities

An intercultural approach to social housing provision can maximise opportunities to strengthen partnerships between Aboriginal and non-Aboriginal organisations. Research on urban and regional social housing management practices conducted in Dubbo (NSW), Townsville (QLD) and Dandenong (Vic) found that an intercultural approach to the provision of social housing would maximise opportunities to strengthen partnerships and work with Indigenous organisations (Milligan et al. 2010; Milligan et al. 2011). An intercultural approach requires flexible, adaptive and accountable policy and service responses that acknowledge the cultural norms and circumstances of Aboriginal people. This entails close working relationships between Indigenous agencies and networks and the mainstream service system, as well as engaging Indigenous organisations in policy making and planning processes at an institutional level.

Specifically the study found:

→ Intercultural service delivery would comprise a mix of culturally adapted mainstream services and culturally specific services working collaboratively to provide a diversified and integrated response to the housing needs of Aboriginal people. This would help to balance tensions between sustaining tenancies and efficiency measures such as arrears management and tenancy control.

→ Intentionally adapting mainstream services and enabling them to better meet the needs of Indigenous clients requires improving and culturally adapting policy settings and service delivery modes in the social housing system. Policies that are incompatible with Indigenous cultural norms and lifestyles can result in unintentional breaches of tenancy and lead to eviction (e.g. travel for cultural needs, requirements to accommodate long-stay visitors, income based rent setting, allocation policies that do not take account of the need for an extra bedroom for visiting kin).

→ Effective communication between tenants and housing providers is key to successful tenancy management. This would preference options for face-to-face communication with tenants in culturally appropriate settings and outreach over formal written communication.

→ Workforce strategies to better address recruitment, retention and development of indigenous staff, including developing Indigenous leadership capacity, underpin an intercultural approach.

→ Increased housing choices, options and pathways are needed to avoid inappropriate housing allocations due to a mismatch between the demand for and supply of housing of a suitable size, location and design for Indigenous households (Milligan et al. 2010; Milligan et al. 2011).

Research on social housing provider efficiency and effectiveness is relevant to Aboriginal housing providers. The research argues that reliable measures of provider efficiency and effectiveness are fundamental to enabling governments to determine how best to deliver social housing services and proposes a conceptual framework for measuring the cost of social housing provision as well as tenant outcomes. Specifically, it noted that larger Indigenous housing providers and government agencies that fund and regulate their operations should give consideration to the potential application of the 'social housing management cost of provision metrics' framework to the sector. In recognition of the specialised role of Indigenous community housing providers, the aim should primarily be to improve performance measurement and accountability within the provider system rather than for purposes of comparison with mainstream providers (Pawson et al. 2015).

Regarding communication between the various actors in the Indigenous social housing space, Moran et al. (2016) identified good practice principles for communication. These include a need for local implementation plans, based broadly on the existing consensus of achieving safe and secure housing for the tenants with the highest need. The study also identified a role for strong women who were in leadership roles in their communities. Key factors in effective communication across organisational cultural boundaries included:

→ effective face-to-face communication

→ stability and flexibility in frontline relationships

→ at least some Indigenous staff in housing offices

→ strong community governance structures.

Modes of tenancy management styles that were identified as most likely to achieve positive housing outcomes are negotiated conditionalities and targeted conditionalities (in contrast to the dominant coercive mode of conditionality in welfare and housing policy). Negotiated conditionalities rely on persuasion, assertive engagement and influence rather than punitive coercion. Targeted conditionalities recognise the diversity in the tenant population and respond in a holistic way to the set of circumstances that define the tenant's housing needs.

Moran et al.'s (2016) approach is mirrored in *Foundations for success – a guide for social housing providers working with Aboriginal people and communities* (FACS 2015). It outlines principles and practices for social housing providers managing tenancies with Aboriginal households, from the application process through to exit including:

→ flexible approaches to working with clients

→ accessible and culturally appropriate service delivery

→ responsive and timely service delivery and support to address issues before escalation

→ holistic service delivery responding to diverse issues and needs

→ participatory and client focused approaches.

### 8.6.3   What works

Victoria has led the way in developing a positive approach to the ACHS by establishing a strong and viable Indigenous-controlled housing provider, Aboriginal Housing Victoria (AHV), that has been methodically developed and nurtured through a longstanding collaboration between the state government and the Indigenous community. The keys to the viability of this arrangement lie in economies of scale and potential to leverage future growth, which have been created through the transfer of nearly 1,200 dwellings (previously acquired with dedicated funding for Aboriginal housing) to a regulated not-for-profit corporation, AHV. AHV operates state wide because of the small Indigenous population in Victoria. However, in other more populous jurisdictions, including NSW, Queensland and WA, regional or locally based services, which are desirable to facilitate local responsiveness and engagement, could operate at scale in locations with large Indigenous populations (Milligan et al. 2011).

Morley (2015) identifies what works in effective Indigenous community-managed programs and organisations. Though he does not specifically focus on housing organisations, the principles are transferrable. The following factors are common to successful community-managed programs and organisations:

→   **Community ownership and control.** The community has ownership of and control over decision-making—the community defines its own needs and then designs and controls the response.

→   **Embedding culture.** Culture is central to the program, including an understanding of local context, history and community leaders.

→   **Employing local Indigenous staff.** Local Indigenous staff work on the program or in the organisation.

→   **Harnessing existing community capacity and community leaders.** Indigenous leadership is central to community capacity.

→   **Good corporate governance.** Good corporate governance is implemented and steps are taken to avoid poor governance.

→   **Trusting relationships.** Trusting relationships with partner organisations are established.

→   **Flexibility in implementation timelines.** Flexibility is crucial, particularly for external organisations partnering with Indigenous communities, given the level and extent of disadvantage in some communities, and the fact that responses to social problems require significant time and resources.

→   **Community development approaches.** There are similarities between the factors underpinning successful community-managed programs and the practices of community development. Community development practices are premised on bottom-up development, where people affected by decisions about their future should be empowered to control or influence those decisions (Morley 2015).

### 8.6.4   Principles for improving the delivery of social housing to Aboriginal tenants and their families

A number of structural factors affect the delivery of appropriate social housing and services for Aboriginal people. Effective policies and processes are needed to improve the current situation. Based on their study of urban social housing for Aboriginal and Torres Strait Islander people, Milligan et al. (2011:102–106) derive a set of principles and strategies to improve the delivery of social housing to Aboriginal people.

1   **Respect for first peoples and recognition of their urban disadvantage.** Social housing policies and service delivery practices should recognise and respect the special

status of Australian Aboriginal people and Torres Strait Islanders as 'first peoples' and acknowledge the extent of Indigenous housing disadvantage in urban areas.

2  **Indigenous participation and institutional capacity building.** Governments should invest in the development of Indigenous housing institutions and networks and ensure opportunities for their meaningful participation in policy making, resource planning, service improvement and performance monitoring and evaluation.

3  **Increasing housing choices.** The social housing service delivery system should be diversified to offer Indigenous households in urban areas greater choice of service provider and to promote a greater variety of housing options that are responsive to Indigenous housing needs and aspirations.

4  **Inclusion of Indigenous housing organisations.** Indigenous housing organisations should have access to all mainstream housing funding programs and other resources and activities through processes that are inclusive and easy to navigate.

5  **Increased capital investment.** Increased capital investment should be directed to improving the adequacy and appropriateness of housing responses to current and future demand by Indigenous households in urban areas.

6  **Transparent planning and resource allocation.** There should be improved transparency and accountability for resource allocation, service performance and outcomes of social housing provision to urban Indigenous households.

7  **Cultural appropriateness in mainstream policies and services.** Mainstream public and community housing policy settings and service delivery should reflect recognised best practice in cultural appropriateness.

8  **Increased Indigenous employment across the social housing system.** Priority should be given to employing Indigenous people in leadership roles and to ensuring Indigenous clients have opportunities for access to Indigenous staff across the social housing system.

# 9 Key federal policies relevant to Aboriginal housing

The funding context for Indigenous housing is set by three interrelated federal and state partnership agreements: the National Affordable Housing Agreement (NAHA), the National Partnership Agreement on Remote Indigenous Housing (NPARIH), and the National Partnership Agreement on Homelessness (NPAH). All three agreements are due to expire in June 2018.

## 9.1 Historical overview of Indigenous policy frameworks

Federal powers to legislate on Indigenous affairs date from the Constitutional Referendum in 1967. Improving Indigenous housing outcomes has been a goal of national housing policy since the 1970s, when the Commonwealth government increased its resource allocation for Indigenous affairs, including for housing.

The referendum also marked the start of an important principle guiding Indigenous policy from the 1970s onwards, which was the increased representation of Indigenous people in the governing their own affairs (self-determination).

Early efforts focused on economic and community participation; for example, starting in the 1970s, in locations where mainstream employment was scarce, Community Development Employment Programs (CDEP) provided local employment in return for welfare benefits. Following their initial apparent success, CDEPs were extended into non-remote areas including some regional and urban areas.

The creation of the Aboriginal and Torres Strait Islander Council (ATSIC) in 1990 gave power to Indigenous people to administer their own programs, including housing. In particular, ATSIC was able to develop Indigenous Community Housing Organisations (ICHOs) by providing funds to ICHOs via the Community Housing and Infrastructure Program (CHIP). The states also provided housing, with many Indigenous tenants living in state owned and managed Indigenous housing (SOMIH). The NSW AHO is an example of this, with many houses available for rent for Indigenous persons.

Indigenous specific housing meant that policies, practices, organisational values and staff could be informed by and adapted to align with Indigenous values and cultural norms. In many cases these policies were more flexible and personal than mainstream services (Moran et al. 2016).

ICHOs were often small, local, family-based and poorly resourced, which impacted on their sustainability (Habibis et al. 2016: 2). There were concerns about poor outcomes in relation to overcrowding and standards of housing provided and low rent collection and high maintenance needs often meant that there were low expectations of landlord responsibilities (Habibis et al. 2016).

Public sector management reforms in the 1990s were driven by the ethos of neoliberalism and led to increases in executive power, centralisation of political and administrative authority and outsourcing of services to the market. This also affected the style and delivery of Indigenous services, ultimately leading to the demise of ATSIC and mainstreaming of Indigenous services.

In 2004, ATSIC was abolished, and in 2008–09, the national housing agreements governing Indigenous housing were restructured. The net effect of these changes was that funds were reoriented away from Indigenous organisations to mainstream government or non-government organisations. The CDEP was progressively shut down; where governments continued to fund ICHOs, they imposed more stringent conditions in relation to professionalism and sustainable tenancy management. ICHOs experienced significant

decline as a result of these reforms (Habibis et al. 2016).  While some larger ICHOs reformed, many others closed and state and territory housing authorities took on responsibility for remote Indigenous housing provision.

In the 2000s, governments increasingly focused on outcomes for Indigenous people.  In 2008, the Australian Government introduced the Closing the Gap strategy, which holds the Australian Government accountable for eliminating the gap between Indigenous people and the wider Australian population in relation to health, education and employment outcomes (see section 10.2).

## 9.2    Key national policies and strategies relevant to Aboriginal housing

The key national policies, strategies and agreements that are relevant to Aboriginal housing are summarised in Table 4.

**Table 4: Key national policies and strategies relevant to Aboriginal housing**

| Name | Purpose | Resources | Implications and Effectiveness |
|---|---|---|---|
| National Affordable Housing Agreement (NAHA) | The NAHA is a comprehensive national housing and homelessness policy device.<br><br>The overarching objective is for all Australians to have access to affordable, safe and sustainable housing that contributes to economic participation.<br><br>Performance objectives and indicators (relevant for Aboriginal and non-Aboriginal people alike) include:<br><br>→ a 10 per cent reduction in the proportion of low income renter households experiencing rental stress<br><br>→ a 7 per cent reduction in the number of homeless from 2006 to 2013<br><br>→ leveraging increased supplies of affordable housing (like social housing) (COAG 2009)<br><br>Indigenous specific indicators include:<br><br>→ reducing crowding by 20 per cent<br><br>→ increasing home ownership by 10 per cent (COAG 2009). | $6.2 billion over five years from 2009–10. Funding extension was granted to 2017–18 with the agreement to be superseded by the NHHA.<br><br>Commonwealth funding provided to the states and territories, which allocate the funds. This is consistent with the broader national policy agenda to move away from targeted Indigenous housing responses towards mainstreaming. | All programs and parties have a role to play in overcoming Indigenous disadvantage. Indigenous people have the same housing opportunities as other Australians, and Indigenous people have improved amenity and reduced overcrowding, particularly in remote and discrete communities. Minimum funding for Indigenous housing no longer earmarked. No additional funding to address viability issues and return social housing to a long term growth path (Milligan et al. 2011).<br><br>*COAG Report on Performance 2016* (DPMC 2016b) noted that three out of four benchmarks set by the NAHA had not been achieved in Australia overall:<br><br>→ there was no evidence of a reduction in the proportion of low income households experiencing rental stress. Rather, this increased from 35.4 per cent in 2007–08 to 42.5 per cent in 2013-14 (up 7.1%)<br><br>→ the number of homeless people increased by 17.3 per cent from just under 90,000 in 2006 to over 105,000 in 2011<br><br>→ there was no evidence of an increase in Aboriginal home ownership since 2008<br><br>→ a 16 per cent decrease between 2008 and 2012–13 in the proportion of Indigenous households living in overcrowded conditions in the only benchmark on track to be met (against a target of 20%). |

| Name | Purpose | Resources | Implications and Effectiveness |
|---|---|---|---|
| National Partnership Agreement on Homelessness (NPAH) | The NPAH provides Commonwealth and state and territory joint funding for housing and support services for people who are homeless or at risk of homelessness additional to NAHA, including Indigenous people.<br><br>Services that receive funding through the NAHA and/or NPAH are commonly referred to as Specialist Homelessness Services (SHS). This agreement does not explicitly address Indigenous homelessness, but it has established new and enhanced services in areas of high Indigenous homelessness such as rough sleeping. | Within the major funding programs (NAHA and NPAH), services for Indigenous people are overwhelmingly mainstreamed and no funding is allocated under NPAH for Aboriginal people who are homeless or at risk of homelessness (Flatau et al. 2016; Spinney et al. 2016). | Within the major funding programs (NAHA and NPAH), services for Indigenous people are overwhelmingly mainstreamed (Spinney et al. 2016). A range of Indigenous specific funds are available to increase the supply of housing in remote communities (NPARIH); to improve tenancy sustainment (NPARIH); for provision of short term accommodation for travel related to access to education, employment, training and health (Aboriginal Hostels Limited); for health services, including primary care outreach to homeless Indigenous people (Indigenous Australians' Health Programme); and for a range of programs relating to homelessness, including mental health, criminal and juvenile justice, transport, substance use and family violence services (Indigenous Advancement Strategy) (Spinney et al. 2016).<br><br>None of these programs have Indigenous homelessness as their primary focus, suggesting that Indigenous homelessness funding arrangements are characterised by fragmentation and an absence of policy coordination. This means that homeless Indigenous Australians may not be receiving the kinds of support that are best suited to them, and current support may not be culturally appropriate (Spinney et al. 2016).<br><br>Until recently, the system was characterised by funding uncertainty and this had impacts on organisations in terms of operational inefficiency, inability to innovate, and impacts on staff recruitment and retention. This has occurred regardless of the location or type of service, with larger organisations best placed to cope (Spinney et al. 2016). |

| Name | Purpose | Resources | Implications and Effectiveness |
|------|---------|-----------|--------------------------------|
| National Partnership Agreement on Remote Indigenous Housing (NPARIH) | The NPARIH involves a partnership between the Commonwealth and the states and the Northern Territory and provides dedicated funding for remote Indigenous housing. The NPARIH aims to:<br><br>→ significantly reduce severe overcrowding in remote communities<br><br>→ increase the supply of new houses and improve the condition of existing ones in remote Indigenous communities<br><br>→ ensure that rental houses are well maintained and managed in remote Indigenous communities (COAG 2008).<br><br>At the commencement of NPARIH, in 2008, the Commonwealth had agreements with all jurisdictions except the ACT. In 2014, the Commonwealth negotiated buy-out arrangements with VIC and TAS, as the majority of the remote housing need was met. In May 2016, NSW agreed to an early exit from the partnership agreement and negotiated a buy-out arrangement with the Commonwealth.<br><br>NPARIH reforms are intended to support outcomes under the National Partnership Agreement of Remote Indigenous Service | $5.5 billion capital funding over 10 years for new housing (up to 4,200 dwellings) and major repairs to 4,800 existing dwellings.<br>Targeted to 26 communities in NT (15), Queensland (4), WA (3), SA (2) and NSW (2). More than $400 million in funding awarded to state governments for ICHO sector reform. | In the wake of NPARIH, much of the ICHO controlled housing stock in remote areas was transferred to state providers and investment in new and upgraded housing was dependent on Aboriginal communities providing required 'security of tenure' to the states in order 'to protect assets and establish with absolute clarity who is responsible for tenancy management and ongoing repairs and maintenance' (Macklin, cited in Sanders 2014: 8). The policy encouraged state and territory housing authorities to take on tenancy management, either directly or by contracting some or all functions to community housing organisations and private service providers.<br><br>In some instances there have been issues relating to the classification of communities as remote or otherwise, and this has had funding implications.<br><br>NPARIH aimed to deliver 4,200 new houses by June 2018 and to rebuild or refurbish approximately 6,700 existing houses by the end of June 2014 (DSS 2013a). At June 2016, 3,233 new houses and 7,350 refurbishments had been completed nationally (DPMC n.d.).<br><br>In NSW, 942 (target 101) refurbishments were completed by June 2016 and 265 (target 310) new houses built (DPMC n.d.). NSW met its targets through acquisition and construction of new houses, because of the significant number of suitable vacant residential properties in NPARIH locations (DSS 2013a: 30).<br><br>The NPARIH also aimed to establish Indigenous housing management standards similar to public housing programs in comparable locations. This was intended to support the implementation of tenancy management reforms, ensure sustainability of the housing investment and provide protection for tenants through standardised public housing like |

| Name | Purpose | Resources | Implications and Effectiveness |
|---|---|---|---|
| | Delivery (NPARSD) and the National Indigenous Reform Agreement that emphasise closing the gap on Indigenous disadvantage, through targeting issues such as healthy homes, safe communities and schooling and economic participation.<br><br>The NPARIH was concluded early (in June 2016), and replaced by the National Partnership on Remote Housing (NPRH) which refocuses investment towards economic development opportunities in communities and housing sustainability. | | arrangements.<br><br>Since 2008, there has been a reduction in severe overcrowding in communities where there has been capital works investment under the NPARIH, including in NSW. From 2008 to 2014, Indigenous households needing one or more extra bedrooms has decreased from to 48 per cent to 38 per cent (DPMC n.d.). In NSW the proportion of overcrowded households reduced from 15 per cent in 2006 to around 9 per cent in 2011.<br><br>NPARIH provided access to affordable accommodation in regional centres for remote Indigenous community members who want to take up employment, education or training opportunities.  As at June 2016, a total of 178 houses and units and eight hostels with 212 beds had been constructed under Employment Related Accommodation (ERA) (DPMC n.d.).<br><br>NPARIH has successfully created employment opportunities for Aboriginal people from housing investment. Most jurisdictions have been successful in achieving or exceeding a target of 20 per cent staff from local areas over the early (construction) phases of the program. In NSW in 2011–12, 29 per cent of employees engaged through the program were Indigenous (DSS 2013a: 43).  Employment is winding up or is concluded for a number of local people employed during the NPARIH construction phase. In many cases the valuable skills and training gained will soon be underutilised. Training local Aboriginal people to deliver the services resulted in benefits including reduced costs and made tenants feel more comfortable discussing their tenant responsibilities and rights (DSS 2013a).  However retention of people in jobs is often challenging, and local people delivering services can be |

| Name | Purpose | Resources | Implications and Effectiveness |
|---|---|---|---|
| | | | exposed to pressure from family members who are tenants. |
| National Housing and Homelessness Agreement (NHHA) | The NHHA is to run over three years from 2018–19 and will combine the affordable housing funding provided under the NAHA with homelessness services provided under the NPAH (Government of Australia 2017). | $1.3 billion each year (indexed annually) for affordable housing, with funding linked to expanding the supply of housing. Beyond 2018, the funding of homelessness under the agreements will be $375 million over three years and be linked to outcomes from SHS. | NHHA includes outcomes in the following priority areas:<br>→ aggregate supply targets including supply of social and affordable housing<br>→ residential land planning and zoning reforms<br>→ inclusionary zoning arrangements that prioritise affordable housing and first home owner stock<br>→ renewal of public housing stock and transfer of public housing to community providers.<br>Bilateral agreements with the NSW Government will still need to be negotiated but are likely to include specific targets relating to these areas. It is not yet clear what specific outcomes will be sought in terms of increased supply targets, reducing rental stress, homelessness or Indigenous housing outcomes. |
| Closing the Gap | Closing the Gap commenced in 2008 and is the government's strategy to reduce disadvantage among Aboriginal and Torres Strait Islander people. Its six targets are to:<br>→ close the gap in life expectancy between Indigenous and non-Indigenous persons by 2031<br>→ halve the gap in mortality rates for Indigenous children under five by | Funding tied to the Closing the Gap strategy has been allocated to services and infrastructure relating to health, education, employment, economic development, and | Progress towards achieving Closing the Gap goals has been varied.<br>In NSW, there has been modest progress in reducing child mortality rates, increasing childhood literacy, and lifting rates of enrolment in early childhood education (DPMC 2017). However attendance rates for NSW children at school (years 1 to 10 combined) have dropped slightly in NSW.<br>The 2017 Closing the Gap report indicates that the target to halve the gap in employment by 2018 is not on track. Nationally, in 2014–15, the Indigenous employment rate was |

| Name | Purpose | Resources | Implications and Effectiveness |
|---|---|---|---|
| | 2018<br><br>→ ensure access to early childhood education for all Indigenous four year olds in remote communities by 2013<br><br>→ halve the gap in reading, writing and numeracy achievements for children by 2018<br><br>→ halve the gap in Year 12 (or equivalent) attainment rates for Indigenous students by 2020<br><br>→ halve the gap in employment outcomes between Indigenous and other Australians by 2018.<br><br>While these goals do not directly refer to housing, the 2017 Closing the Gap report notes that 'Housing is fundamental to the well-being of all Australians – it supports employment, education and health and has a significant impact on workforce participation' (DPMC 2017: 96). | community safety. | 48.4 per cent, compared with 72.6 per cent for non-Indigenous Australians. NSW was the only jurisdiction that saw an improvement (albeit not significantly) in Indigenous working age (15–64) employment rates between 2008 (47.3%) and 2014–15 (53.1%) (DPMC 2017). In 2014–15, the gap between Indigenous and non-Indigenous total employment rates had decreased since 2008 in NSW. The gap for NSW is smaller than the gap required to meet the trajectory point for the target in 2014–15, and is therefore, on track (DPMC 2017). |

## 10 Key NSW policies and initiatives relevant to Aboriginal housing

The NSW Government seeks to create Aboriginal and housing policies that favour leveraging more affordable housing through the not-for-profit sector, but also adopting new approaches that utilise the private rental market and home ownership to a greater degree. A number of key strategies and policies provide the context for Aboriginal housing in NSW. *Opportunity, Choice, Healing, Responsibility, Empowerment* (OCHRE) is the government's plan to guide Aboriginal affairs in NSW; Future Directions for *Social Housing in NSW* sets out the government's vision for social housing to 2025 and *Going Home, Staying Home* provides the context for the provision of homelessness services. The *Build & Grow Aboriginal Community Housing Strategy* is the plan for the ACHS.

*Foundations for Success – a guide for social housing providers working with Aboriginal people and communities* (FACS 2015) is intended as a guide for social housing providers working with Aboriginal people.

The purpose, implications and effectiveness of these strategies for Aboriginal housing are presented in Table 5 below.

**Table 5: Key NSW policies and initiatives relevant to Aboriginal housing**

| Name | Purpose | Implications and Effectiveness |
|------|---------|-------------------------------|
| *Opportunity, Choice, Healing, Responsibility, Empowerment* (OCHRE)<br><br>NSW community based plan for Aboriginal affairs | OCHRE (released 2011) is the NSW Government's plan for Aboriginal affairs. The plan responds to the findings of three key reports into the administration of Aboriginal affairs in NSW, which found that progress in achieving improved outcomes for Aboriginal people in NSW has been slow (NSW Government 2013), including an absence of genuinely shared decision-making, the duplication of services, lack of coordination, unclear accountability pathways and limited demonstrable improvements in the lives of Aboriginal people in NSW.<br><br>OCHRE aims to support strong Aboriginal communities in which Aboriginal people actively influence and fully participate in social, economic and cultural life.<br><br>OCHRE aims to:<br><br>→ teach more Aboriginal languages and culture to build people's pride and identity<br><br>→ support more Aboriginal students to stay at school<br><br>→ support more Aboriginal young people to get fulfilling and sustainable jobs<br><br>→ grow local Aboriginal leaders' and communities' capacity to drive their own solutions<br><br>→ focus on creating opportunities for economic empowerment<br><br>→ make both government and communities more | An OCHRE evaluation found:<br><br>→ **Education and employment.** Increased percentages of school leavers transitioning to further study or employment; more students connecting to employers through Opportunity Hubs; more employers engaging with these hubs.<br><br>→ **Language and culture.** The number of pre-schools and schools offering Aboriginal languages has almost doubled; the number of students learning an Aboriginal language has increased by over 60 per cent.<br><br>→ **Local decision making and leadership**. An accord signed with the NSW Government (involving 15 government agencies), seven regional alliances involving local decision making and two more in the pipeline.<br><br>→ **Accountability.** Progress report released; UNSW engaged to build an evidence base and evaluate progress; permission gained from Aboriginal people to continue the OCHRE conversation; processes explained to local communities so they can have their say.<br><br>→ **Public sector participation.** Aboriginal representation in the public service workforce (3% compared to 1.8% target); one Aboriginal Senior Executive Officer is in leadership academy; the number of graduates of the Aboriginal Career and Leadership Development Program has almost doubled.<br><br>→ **Economic agency and private sector participation.** Three Industry-Based Agreements in the construction, mining and engineering sectors to identify and develop jobs and business opportunities for Aboriginal people; a model for applying such IBAs in regional Australia was developed (NSW |

| Name | Purpose | Implications and Effectiveness |
|------|---------|-------------------------------|
| | accountable for the money they spend. | Government 2016b). |
| *Future directions for social housing in NSW* (Future Directions)<br><br>NSW Government vision for social housing to 2025 | Future Directions' core tenets are to reduce homelessness; provide more housing and support for those needing social housing; and provide more support to help people divert from or successfully out of the social housing system (NSW Government 2016a).<br><br>Future Directions is underpinned by three strategic priorities:<br><br>→ increase the supply of social and affordable housing<br><br>→ more opportunities, support and incentives to avoid and/or leave social housing<br><br>→ a better social housing experience. | A number of Future Directions policies may affect Aboriginal people.<br><br>→ **Encouraging exit from social housing** into long term private rental housing aims to free up more social housing for others in greater need. Targeting those most able (youth and families) and providing support services aims to increase rates of successful exit and reduce numbers of children growing up in social housing.<br><br>→ **Increasing the use of the private rental sector** to meet needs of vulnerable low income groups involves assisted transitions through use of temporary (3 year) rental subsidies; rental brokerage services and skills development for those with complex needs; and bond loans and guarantees to landlords for any damage to properties.<br><br>→ **Increasing affordable housing** run by the CHS and other non-government organisations through management transfer of government-owned stock as a means to increase competition, management capacity and leverage finance for more affordable housing. AHO will continue to work closely with ACHPs to provide equal access to and choice in affordable housing for Aboriginal people.<br><br>→ **Improving the fit of social housing** to present and future needs by redesigning allocation processes; building smaller, fit-for-purpose dwellings; and redeveloping existing public housing estates to leverage more housing (including more affordable housing) and upgraded stock.<br><br>→ **Improving the quality, accessibility and appropriateness of regional social housing** through initiatives such as renewing and reconfiguring stock, expanding the types of dwellings built and fostering ownership through shared equity loans.<br><br>→ **Place-making and community building in large estates** |

| Name | Purpose | Implications and Effectiveness |
|------|---------|-------------------------------|
| | | (Kempsey, Griffith, Moree and Eden) to break down entrenched poverty, crime and economic and social disadvantage through instilling local pride, physical improvements and increased access to education. |
| | | → **A new anti-social behaviour** (ASB) policy to 'rebalance the responsibilities of tenants and the rights of their neighbours'. Initiatives will include: a one strike policy for serious breaches and a three strike policy for less serious problems; a new rental bond scheme to reinforce tenant responsibility; and automatic rent deduction schemes. |
| Going Home Staying Home (GHSH) | Between 2012 and 2014 the NSW Government developed the GHSH reform agenda for the SHS Program. GHSH was a major reform initiative that restructured the SHS service system, streamlined access to it, redesigned services and redistributed resources.<br><br>One of the strategies of the GHSH reform is improving the design of services to help strengthen the focus on prevention and early intervention and on breaking the cycle of homelessness. To support service delivery, FACS has developed a new service delivery framework. | A post-implementation review was conducted by KPMG (2015), which criticised the tender and procurement processes. |
| *Foundations for change – Homelessness in NSW* Discussion Paper (Foundations for Change) | The most recent policy directions for homelessness are articulated in the *Foundations for change – Homelessness* in NSW discussion paper, which was released in September 2016 (NSW Government 2016c). The discussion paper affirms the importance of working through local partnerships with community organisations, fostering collaboration and integration between services, and reinforces the importance of prevention measures to build | Initiatives to benefit people at risk of homelessness include:<br><br>→ expanded social housing opportunities (foreshadowed under Future Directions)<br><br>→ increased housing supply to ease demand pressures on the private rental sector<br><br>→ the Social and Affordable Housing Fund will enable people to exit from social housing and thereby open up new places in social |

| Name | Purpose | Implications and Effectiveness |
|------|---------|-------------------------------|
| | protective factors in future.<br><br>Aboriginal people are identified as one of the ten groups at higher risk of experiencing homelessness, and they also feature in some of the other high risk groups (e.g. children and young people, those experiencing family violence, those leaving prison). | housing for those who are homeless<br><br>→ changes to allocations systems will better prioritise rough sleepers<br><br>→ service providers will adopt a Housing First approach to tackling chronic homelessness so that homeless people are prioritised into longer term affordable accommodation<br><br>The plan notes the continuing lack of culturally appropriate, affordable housing for Aboriginal people (NSW Government 2016c: 25).<br><br>The Government has also shown interest in social impact investment as a potential way to tackle homelessness, including through investing in social and affordable housing.  The NSW Government has expressed interest in a federal initiative to set up an Affordable Housing Intermediary to help the sector access more efficient sources of funding for affordable housing. |
| *Build & Grow Aboriginal Community Housing Strategy* (Build & Grow) | Build & Grow (launched 2010) is the sector strategy for the ACHS. It aims to provide the necessary business infrastructure for a robust and effective ACHS in NSW (NSW Aboriginal Housing Office 2010).<br><br>To achieve this aim, Build & Grow incorporates a range of coordinated measures to (NSW Aboriginal Housing Office 2016):<br><br>→ assess and monitor key aspects of the performance of ACHPs on an ongoing basis<br><br>→ improve property and tenancy management<br><br>→ strengthen financial and business management<br><br>→ improve the quality of housing available to Aboriginal people | Key initiatives under Build & Grow include:<br><br>→ **The Provider Assessment and Registration System (PARS).** ACHPs can apply to be assessed as housing providers under PARS, which is modelled on the registration system for mainstream community housing. Approved PARS providers are eligible to access backlog repairs/upgrades for their dwellings, receive time limited operating subsidies to support transition to a self-sustainable model, and can manage dwellings of unregistered providers. The AHO has commissioned the NSW Registrar of Community Housing to administer PARS.<br><br>→ **Rent Reforms.** The rent policy requires approved providers to set consistent rents(either a household rent or property rent (market rent) whichever is the lower amount) once the refurbishments of properties have been completed.<br><br>→ **Head leasing.** Providers that do not wish to obtain PARS registration/have failed to meet PARS requirements can enter into |

| Name | Purpose | Implications and Effectiveness |
|------|---------|-------------------------------|
| | → increase rental income and aid viability. | a head lease with the AHO. The AHO then subleases the properties to a PARS approved provider, with houses eligible for the upgrade program. |
| | | → **Capacity Building and Business Development.** Capacity building initiatives for providers under Build & Grow include: training, coaching, mentoring and business development. Services are tailored to the specific needs of each provider. |
| | | → **Operating Subsidies.** Approved providers can be supported by time-limited operating subsidies, funded by the NSW Government, while they are implementing the new rent policy, if they can demonstrate a shortfall on operational funds. |
| *Foundations for Success – a guide for social housing providers working with Aboriginal people and communities* (Foundations for Success) | Foundations for Success responds to the over-representation of Aboriginal people as social housing clients and their higher rates of tenancy exit than other clients.<br><br>Since around 60 per cent of exiting Aboriginal households in 2008–09 involved children, there are good reasons to improve ways of working to prevent homelessness for children as well as adults. There is also evidence that appropriate and timely support can significantly reduce evictions and abandonments of properties, resolve debts and rent arrears, maintain properties, connect clients with other services and leads to improved self esteem, social and economic participation and confidence (NSW Government 2015:8). | The guide outlines a number of ways in which social housing providers can improve their ways of working with Aboriginal people in order to stabilise tenancies to avoid exits and homelessness, as well as promote client choice and responsibility. Principles include:<br><br>→ flexible (person-centred) approaches to working with clients<br><br>→ accessible and culturally appropriate service delivery<br><br>→ responsive and timely service delivery and support to address issues before escalation<br><br>→ holistic service delivery responding to diverse issues and needs<br><br>→ participatory and client-focused approaches.<br><br>While the guide provides guidance to SHPs around navigating Aboriginal cultural and family obligations, the approach is otherwise consistent with stabilising tenancies for other vulnerable households and so is consistent with a mainstreaming approach. |

# 11 How can Aboriginal housing in NSW provide the best opportunity for Aboriginal people?

This section of the report presents the findings from the consultation workshop. Overall, the issues raised in the consultations were consistent with the literature, although a number of new issues were also raised. In weighing the evidence from the consultations it should be noted that it represents the opinions and experiences of providers and is qualitatively different from the research evidence; however, it is an important perspective that is grounded in practice. It should also be noted that there is dissent on certain issues within the Aboriginal community and among providers.

The Issues Paper also examined three Statements of Claim made by regional alliances in the Local Decision Making governance initiative as part of OCHRE (Appendix 2). All three regional alliances identified housing as a key issue for Aboriginal people. Specific issues raised mirror the findings from the consultation workshop and the Issues Paper: home ownership, housing that meets the needs of Aboriginal communities, transparency in social housing management and allocation, capacity building, education and training, developing service linkages and holding outside service providers accountable.

## 11.1 Consultation questions

The consultations initially set out to discover how the AHO and the NSW Government can best support ACHPs to link and coordinate with other services to provide better outcomes for Aboriginal tenants and their families and to identify best practice examples of services that successfully combine housing and other human services to provide effective wrap around support for tenants.

However, it quickly became clear that providers did not consider the issue of linking with other services to be an important issue for consultation. Participants felt the consultations were asking the wrong questions. Instead, consultation participants in each of the workshops were eager to discuss the role of the AHO in relation to the sector, sector strategy and issues of sector capacity. As a result, consultation questions were amended to accommodate this.

## 11.2 Coordination between providers and other services

Most consultation participants indicated that they were already working with other services and felt that linkages were the purview of providers and occurred through personal and professional relationships locally and should therefore not be steered centrally. It was noted that there was scope to increase providers' capacity for service coordination. Participants thought, ideally, ACHPs would be multi-functional organisations providing integrated housing and human services as well as access to employment and training, though this was not currently the case in most instances.

In each workshop, the key issue in discussions around service linkages was that under current funding arrangements, many services for Aboriginal people are not community controlled and are not well integrated with the local community and services; rather they are provided by 'outside' organisations. Consultation participants expressed frustration that there is a plethora of such 'shop fronts' out there but they do not provide effective services, Aboriginal people do not access them, the community does not know what services are offered and housing providers are left to pick up the slack even

though they are not resourced to do so. Participants strongly felt there was a need for a mechanism to hold these outside organisations accountable. Similarly, participants identified a need to grow capacity of providers and other Aboriginal controlled organisations to bid for non-housing services under current funding arrangements.

Participants felt that local providers are best placed to deliver the service and should be funded to deliver wrap around services, rather than outside organisations which are not based locally.

## 11.3 Role of the AHO

Participants in each of the consultation workshops highlighted the need for the AHO to redefine its role. Key points made relate to the need for the AHO to work consultatively and provide leadership for the ACHS, communicate better and facilitate training and capacity building for the sector.

### 11.3.1 AHO as a strong leader and lobbyist for the sector

Consultation participants saw a role for the AHO as leader and lobbyist for the sector and noted that there is currently a lack of clarity about what the AHO stands for.

Participants identified a need for a clearly articulated and well-communicated **AHO strategy**, underpinned by clear implementation procedures and measurable targets. They felt uncertain about the AHO's future plans, direction and timelines and that this constrains ACHPs' forward planning.

Consultations noted the need for a new **sector strategy** to be developed in consultation with the sector. The new strategy should provide guidance and take local diversity into account. Consultation participants were very clear that a one-size-fits-all approach is not suited to the ACHS due to the great diversity of local needs and circumstances.

The Build & Grow strategy was singled out as problematic as it was not seen to deliver good outcomes for the sector or Aboriginal tenants. The limitations of Build & Grow were attributed in part to the fact that sector organisations were not sufficiently consulted in the development of the strategy. Key concerns about Build & Grow related to the contracting of repair and maintenance services, employment of local Aboriginal staff, rent setting, the delayed implementation of key initiatives and the fact that Build & Grow is administered at arm's length from Sydney.

Consultations identified that there is a role for the AHO to provide **representation and advocacy** for the sector, foster cooperative partnerships and working relationships with agencies and provide liaison with organisations and governments within and without the sector.

### 11.3.2 AHO as a sector capacity building and training organisation

Consultation participants strongly endorsed a role for the AHO as a capacity building and training organisation for the sector, and Aboriginal organisations should manage Aboriginal housing and should be trained to do so.

Suggested areas for training and capacity building included:

→   provide ACHPs with support to develop business frameworks and finance models

→   assist ACHPs in developing models and capacity to secure finance for the development of additional affordable housing

→ develop ACHPs' governance and asset management capacity

→ assist ACHPs to identify funding/grant sources and apply for them

→ provide assistance to register for the NRS

→ develop innovative ways to present tenant information and education material

→ improve the availability of accredited courses for social housing providers; e.g., the Certificate IV in Social Housing is taught through the Centre for Training in Social Housing, which is a business arm of the NSW Federation of Housing Associations Inc. Training needs to be provided on site as providers from remote areas should not be expected to travel to Sydney for training

→ the now discontinued Housing Hints were mentioned in each workshop as having been useful to providers and tenants alike.

### 11.3.3  Consultation and communication with the sector

Communication between the AHO and the sector emerged as a key concern for consultation participants, the majority of whom noted a lack of meaningful consultation and a need to strengthen stakeholder engagement.

Participants highlighted the importance of local (rather than Sydney-centric) communication, e.g. facilitated by an increased presence of AHO regional officers on the ground to ensure personal connections and genuine bottom-up engagement.

### 11.3.4  Regional Aboriginal Housing Committees

Consultation participants were unanimous in their support of Regional Aboriginal Housing Committees (RAHCs) as they have operated historically. Participants felt RAHCs had been important fora for regional consultation and advice on allocation of housing purchases in relation to area needs. While RAHCs have been reinstituted, participants felt their purpose has not yet been clearly determined and they do not currently fulfil the role of regional representation they once did. There was a strong desire that RAHCs not be symbolic, but have real power, be made up of community members and that board members should be allowed to be RAHC members.

## 11.4    Reforming the Aboriginal Community Housing Sector

All consultations strongly supported transfer of AHO properties to the ACHS. Transfer of assets has the potential to provide an economic base for communities, build local capacity and generate economies of scale. Caution was advised due to the diversity of ACHPs in both size and capacity; while some providers are large, sustainable and have good governance this is not the case for all ACHPs. The large number of providers in the sector means that organisations can be locally specific but also leads to fragmentation and prevents economies of scale.

### 11.4.1  What would a reformed ACHP sector look like?

Consultation participants stressed that there is no one solution that fits the entire sector, as the sector is too diverse and disparities are too great.  Workshop participants were very clear that solutions for a reformed sector need to be locally tailored and flexible and be co-designed with the community.

Consultation participants acknowledged that while the local specificity of small organisations could be a strength, many of these small organisations were not sustainable, would struggle to achieve National Regulatory System for Community

Housing (NRSCH) accreditation and had no capacity or intention to expand to provide additional housing.

Most participants agreed that the sector needed to undergo a process of consolidation to generate economies of scale. This should be accompanied by training and capacity building initiatives to improve organisational governance, transparency and sustainability.

## 11.4.2  What would a successful provider look like?

Consultation participants identified that the key to sustainability for providers lies in good governance structures, financial viability, effective rent collection and asset management, maintenance and replacement. Successful providers balance economies of scale with the need to be locally focused.

Good tenant management was considered to be essential to successful providers and to achieving the best possible tenant outcomes. Good tenant management meant adopting an holistic approach to tenants and communicating effectively with them (e.g. through tenant liaison officers). Holistic tenant management also serves to identify issues for early intervention (e.g. linking tenants with needed support services), which can avoid many tenant problems down the track and assists in sustaining tenancies.

Consultation participants indicated that in addition to housing successful providers should be able to provide an integrated suite of services, such as community and human services, employment and training.

Good governance and avoiding bad governance was seen to be essential for successful providers. This included operational management, strategic planning, and sound financial management. Successful providers have policies and procedures in place to avoid conflicts of interest for board members and ensure transparent decision making in line with agreed-upon policies and procedures. There should be a move from a representative to a merit-based board structure and boards should be able to invite non-Aboriginal people onto the board if they have the right skills.

## 11.4.3  Housing that meets the needs and requirements of Aboriginal tenants and their families

Consultations identified the quality of housing stock, maintenance and housing allocations as key issues for housing that meets the requirements of Aboriginal tenants and their families and kin.

The NSW Land and Housing Corporation (LAHC) owns and constructs public housing in NSW and also provides asset maintenance. On a fee-for-service basis, LAHC provides the majority of asset maintenance, both planned and responsive, on assets managed by FACS though owned by the AHO.

While this works well in some areas, consultation participants noted a myriad of issues with the current processes and procedures for management, upgrade and maintenance of AHO dwellings. These issues appeared to be due to the way maintenance and upgrades are contracted and managed and are more pronounced in remote areas. Key issues included a lack of accountability for poor quality maintenance, poor contractors and a lack of responsiveness.

There is a lack of accountability for non-employment of Aboriginal staff in in maintenance and repairs due to contracting specifications; this is a missed opportunity to train Aboriginal people in housing maintenance. Apprenticeship programs should be located within communities.

The process of scoping and tendering for repairs and upgrades often results in poor outcomes for tenants and providers, as they are not sufficiently consulted in the planning and decision making for these works.

Management of waiting lists and housing allocations are key issues and participants indicated these should be transparent and equitable and take account of cultural issues and local social relationships.

## 11.5 Tenancy management, sustainment and early intervention

Consultation participants thought tenant support and education and early intervention should be prioritised and that a holistic and culturally specific approach to tenants leads to the best outcomes for Aboriginal people.

Participants suggested this could be achieved by developing loose and enabling policy, rather than overly prescriptive policy, to allow providers to deliver locally appropriate services and programs.

Rent setting was identified as a key issue. The disparities between rent setting under Build & Grow and the rents charged by some ACHPs were thought to create equity issues. Participants questioned whether setting rent in relation to number of occupants, which can fluctuate significantly, is culturally appropriate.

Tenant education and communication with tenants were highlighted as key to sustaining tenancies. This included providing ways for Aboriginal people to disclose issues that affect their tenancies in a way that will not negatively affect their rent or their ability to remain in social housing; communicating with tenants about rent arrears and/or evictions; and education about tenant rights and responsibilities. Limited literacy can impact on tenants' ability to understand tenancy contracts.

Participants suggested that many providers need to change their approach to pursuing rent arrears, e.g. better communication prior to delivering an eviction notice; identifying problems early so that tenants can be referred to other services they may need to address risk factors and sustain their tenancies (early intervention); using different ways of collecting rent, e.g. via rent collection officers or tenant liaison officers, who are personally familiar with tenants (especially in remote areas).

### 11.5.1 Home ownership

Consultation participants noted that it was important that Aboriginal people should be provided with appropriate options to enter into home ownership, including via rent to buy schemes.

Consultations noted that rent to buy schemes can only succeed if ACHPs develop rent to buy models that support social housing tenants into home ownership and achieve sustainability for ACHPs. The purchase price of homes under rent to buy schemes needs to be realistic for tenants, but this is usually far below the market value of the property, consequently ACHPs, if they sell a house to occupants, cannot replace the dwelling without committing additional resources.

Indigenous Business Australia (IBA) provides entry level home loans with low interest rates, however, over time IBA interest rates increase incrementally and their standard home loan rate is far above the rate for a standard variable home loan. This can create a trap for Aboriginal home purchasers.

## 11.6    Data needs

There is a lack of comprehensive sector wide data on the ACHS. This makes it impossible to ascertain the outcomes achieved by the ACHS vis a vis SOMIH, mainstream public housing and the mainstream CHS. A lack of rigorous evaluations of successful community controlled organisations, programs and services makes it difficult to identify best practice models.

### 11.6.1  Need for data on Aboriginal Community Housing Sector

Analysis of the ACHS is severely constrained by a lack of sector wide data.

→    The lack of data constrains the ability to undertake evidence based evaluations of the capacity of the sector, identify capacity building opportunities and plan for the future.

→    The lack of data makes it difficult to estimate the adequacy of the supply and demand for social housing for Aboriginal people.

→    There is a need to develop the AHO's internal capacity for data collection and analysis, to better harness existing data and to develop new and appropriate data collection systems.

### 11.6.2  Need for rigorous evaluation of successful organisations, programs and services

There is a dearth of rigorous evaluations of successful community controlled organisations, programs and services.

→    In many instances consultation participants were unable to point towards instances of good services and programs. Where they did identify good practices is was often with vague reference to other services, but was not further explained.

→    Consultation participants frequently pointed to Aboriginal organisations which were also providing mainstream services as examples of successful organisations or services.

→    A number of organisations, programs and services were referenced by consultation participants as being successful. However, it was not possible to identify rigorous evaluations of these. Consequently, these organisations, programs and services are listed in the following section, though the Issues Paper is not able to pass judgement on their applicability as best practice models or make any recommendations as to the replication or expansion of these models. It is recommended that the AHO undertake a separate piece of research which will undertake thorough case studies or evaluations of identified organisations, services and programs to further ascertain their effectiveness, efficiency and whether they produce good outcomes for Aboriginal tenants.

# 12  Policy development options

This section of the Issues Paper draws together the evidence from the literature and the consultation workshops and outlines options by which Aboriginal housing can provide the best opportunity for Aboriginal people in NSW.

It is clear from the evidence and the feedback received from the consultations that Aboriginal housing in NSW faces a number of significant challenges. However, there are also opportunities to develop and grow the capacity of the sector.

In weighing the options outlined below it will be important to balance considerations of economic viability with the cultural needs of Aboriginal people in NSW, their lived experiences and the legacy of dispossession and colonialisation. Any decision made solely on economic grounds is unlikely to provide the best outcomes for Aboriginal people.

The evidence shows that housing can foster the best opportunities for Aboriginal people by providing accessible, appropriate, well-located, affordable housing with secure tenure. Such housing offers shelter and also facilitates non-shelter outcomes, such as physical and mental health, education and skills development, economic opportunity, safety, empowerment and social and community outcomes.

Key issues identified that will enable Aboriginal people to access this type of housing relate to the supply of housing and the support services required to enable Aboriginal people to access and sustain housing.

Each of the options outlined here will need to be underpinned by extensive and genuine consultation with the ACHS, tenant organisations and service providers.

## 12.1  Service integration

Service integration, both between Aboriginal housing providers and mainstream housing providers and between housing providers and non-housing services, has the potential to contribute better housing and non-shelter outcomes for Aboriginal tenants and their families and address risk factors. Service integration depends on the capacity of multiple services to work together collaboratively at the local or regional level to respond to specific community needs. Consequently service integration must be driven at the local level and cannot effectively be steered centrally, and the AHO could act as a facilitator of local capacity building and collaboration.

An intercultural approach can maximise the potential for successful partnerships between Aboriginal and non-Aboriginal organisations. An intercultural approach adopts flexible, adaptive and accountable policy and service responses that acknowledge cultural norms and circumstances of Aboriginal people. It requires close working relationships between Aboriginal agencies and networks and the mainstream service system and engages Aboriginal organisations in policy-making and planning processes at an institutional level.

Based on the findings from the consultations and the literature, it is recommended that the AHO consider the following options:

**Option 1:  Build the capacity of ACHPs to provide wrap around support services for tenants.**

**Option 2:** **Extend the capacity of ACHPs to more effectively collaborate with local service providers.**

**Option 3:** **Extend the capacity of ACHPs to work with mainstream community housing providers.**

**Option 4:** **Advocate to government to hold accountable non-Aboriginal non-local non-government organisations funded that deliver services to Aboriginal people, to ensure that services are delivered and organisations engage in genuine partnerships with local organisations.**

## 12.2 Reforming the Aboriginal Community Housing Sector

The NSW ACHS is made up of a large number of diverse organisations with varying capacity. While the analysis undertaken for the Issues Paper was not able to clearly establish the capacity of the ACHS based on the available data, it is clear that some ACHPs are doing well, while others face significant issues in terms of sustainability and their ability to deliver the best outcomes for Aboriginal tenants.

The analysis indicates that the mainstream community housing sector is increasingly accessed by Aboriginal tenants and that it provides better outcomes to tenants than either SOMIH or mainstream public housing. This indicates that there are opportunities to build the capacity of the ACHS to adopt similar business and housing management practices as the mainstream CHS and for collaborations between the ACHP and the CHS.

**Option 5:** **Consolidation of the Aboriginal Community Housing Sector**

The AHO works with the ACHS to facilitate consolidation of the many small providers to become fewer large providers. Consolidation of housing stock in urban and regional areas will increase ACHP's housing management capacity, contribute to the sustainability of the sector and enable economies of scale to be realised.

→ Data on the capacity of the Aboriginal housing sector is incomplete and fragmented. This makes it next to impossible to judge the performance of the Aboriginal housing sector vis a vis SOMIH, mainstream community housing and mainstream public housing. What data there is, indicates that the sector is made up of a large number of very diverse organisations, many of which are small, and with varying capacity. Smaller ACHPs may struggle to remain sustainable financially, may not be able to meet asset renewal and maintenance requirements, may not be collecting rent, and may be overly dependent on a small number of key staff (sometimes a sole person). Some larger providers have adopted good governance, business, asset and tenancy management models and are well placed to receive stock transfers.

→ Fewer, larger providers would be able to harness the benefits of economies of scale for asset management, maintenance, repairs and upgrades. Larger providers would also have the financial sustainability and resources to leverage assets to generate additional social and affordable housing. This is of particular importance given the acute shortage of social and affordable housing for Aboriginal people and the projected widening of this shortfall in the future.

→ Economies of scale need to be balanced with the need to remain locally flexible and respond to the needs of individual communities and tenants, especially regarding wrap around and support services.

## Option 6: Transfer SOMIH to the Aboriginal Community Housing Sector

The AHO transfers the management of its housing to the ACHS. This option offers the greatest opportunities to strengthen the ACHS.

→ ACHPs are able to be more responsive and sensitive to cultural needs and meet requirements of Aboriginal control and self-determination than mainstream providers. Aboriginal controlled services have the potential to meet local needs, engender responsibility, build democratic participation and provide Aboriginal advocacy in policy processes and maintain Aboriginal lifestyles and cultural values.

→ The mainstream CHS could serve as a model for developing a successful ACHS. The analysis of the capacity of different forms of social housing to provide good outcomes in this Issues Paper indicates that the mainstream CHS provides the best outcomes for Aboriginal people in terms of tenancy sustainment, governance and sector viability. However, as there is no comparable data on the ACHS, it is not possible to draw comparisons. What can be deduced on the basis of the existing data is that there are certain characteristics of the mainstream CHS that could be replicated in the ACHS to provide good outcomes for tenants. This includes economies of scale and asset management practices.

→ Transferring AHO dwellings to the ACHS may contribute to building the capacity of the ACHS and provide an asset base against which providers can leverage borrowing for generation of additional social and affordable housing.

→ Some larger ACHPs may be well placed to receive stock transfers. Many smaller ACHPs lack the capacity to manage additional housing assets. This may create equity issues.

→ Any transfer of SOMIH to the ACHS needs to be undertaken gradually and concurrently with sector capacity building initiatives.

→ Property transfer to the ACHS should be accompanied by enhanced and systematic data collection that enables comparison of AHCS performance with the mainstream CHS.


## Option 7: Transfer management of SOMIH to the mainstream community housing sector

The AHO transfers the management of its properties to the mainstream CHS. This option should be treated with caution.

Possible benefits of a transfer of SOMIH to the mainstream community housing sector include the following.

→ Mainstream CHOs provide good outcomes for Aboriginal tenants and could take on management of SOMIH while the ACHS grows and consolidates its capacity to receive a large number of housing stock. One option is that management of this housing stock could occur in partnership between ACHPs and CHOs.

→ Benefits of this option include that it enables existing capacity and economies of scale present in the mainstream CHS to be harnessed.

→ Transferring management of AHO housing to the mainstream CHS would further enhance the existing financial capacity of that sector and its leverage for borrowing, thereby increasing the likelihood that the current and projected large gaps in the supply of social and affordable housing for Aboriginal people would be narrowed.

This option carries a number of risks and should be treated with caution.

→ There is a danger of loss of real estate to Aboriginal organisations over time as Aboriginal housing stock given over to mainstream organisations may not be returned to Aboriginal control within the foreseeable future.

→ This option would cause significant delays in bringing more Aboriginal housing under Aboriginal control and realising the attendant benefits in terms of service provision, building the capacity of the ACHS and enabling the sector to leverage additional funding.

## 12.3 Build the capacity of the Aboriginal Community Housing Sector

There is a role for the AHO to assist in building the capacity of the ACHS.

While data on the performance of the ACHS is patchy, thereby prohibiting direct comparisons, the evidence indicates that the mainstream CHS provides better outcomes for its tenants than either mainstream public housing or SOMIH. This highlights that a well performing ACHS would benefit from adopting many of the characteristics of the mainstream CHS, including management practices, governance and economies of scale.

Options to strengthen the management practices of Aboriginal housing providers that could be supported by AHO include the following:

**Option 8:** **Support ACHPs to more closely align their housing management practices with mainstream housing management practices, including better asset management practices, more consistent rent policy, improved staff capacity, and better tenancy management.**

**Option 9:** **Support ACHPs to improve their tenancy management practices, including effective face-to-face communication; stability and flexibility in frontline relationships; at least some Indigenous staff in housing offices; strong community governance structures.**

**Option 10: Provide ACHPs with support to develop business frameworks and finance models for sustainability.**

**Option 11: Assist ACHPs to develop models and capacity to secure finance for the development of additional affordable housing.**

**Option 12: Develop ACHPs' governance and human resources management capacity.**

**Option 13: Assist ACHPs to identify funding/grant sources and apply for them.**

**Option 14: Develop innovative ways to present tenant information and education material.**

**Option 15: Provide representation and advocacy for the sector to government.**

**Option 16: Assist the ACHS to improve housing design, waiting list management and planned maintenance.**

## 12.4    Role of the AHO

There is a role for the AHO as a strong lead and lobbyist for the sector. However, this can only happen if there is genuine engagement with the sector.

**Option 17: Establish processes and structures for genuine engagement and consultation with the ACHS.**

**Option 18: Implement effective processes for communication between the AHO and stakeholders and tenants.**

**Option 19: Develop a clearly articulated and well communicated sector strategy in consultation with the sector.**

## 12.5    Housing options

There is a need to diversify housing options that offer secure tenure for Aboriginal people; in particular there is a need to provide new pathways into home ownership.

**Option 20: Home loan schemes targeted specifically to Aboriginal people.**

**Option 21: Rent to buy schemes.**

**Option 22: Shared equity schemes.**

**Option 23: Community Land Trusts.**

## 12.6    Tenancy sustainment and homelessness prevention

Tenancy sustainment and early intervention are important to providing good outcomes for Aboriginal tenants.

**Option 24: Expand existing tenant support and sustainment services and support the development of new models that are targeted at Aboriginal people and are community controlled.**

Tenancy sustainment services are frequently accessed by Aboriginal tenants and have been shown to be effective in sustaining tenancies and preventing homelessness. There are many examples of tenancy sustainment services (see section 8.3), including:

- → Victoria's Indigenous Tenancies at Risk (ITAR) program
- → the Household Organisational Management Expenses (HOME) Advice Program
- → Queensland's Same House Different Landlord (SHDL)
- → the Coastal Sydney Aboriginal Tenancy Support Service (CSATSS)
- → the Tenancy Support Service Mid North Coast (TSSMNC)
- → the Tenancy Support Service Far North Coast (TSSFNC).

**Option 25: Improve communication between social housing landlords and Aboriginal tenants about tenancy issues, eviction and rent arrears.**

## 12.7    Social housing design and management practices

The quality, design and maintenance of housing affect Aboriginal tenants' health and wellbeing as well as other non-shelter outcomes.

**Option 26: Improve the maintenance and repair of Aboriginal social housing.**

**Option 27: Design new Aboriginal social housing to meet the cultural needs and usage patterns of tenants as well as local climatic conditions.**

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# Appendix 1: FACS housing and support options

FACS provides a wide range of mainstream services and supports that aim to assist Indigenous people in accessing and sustaining housing tenure. Generally, these either provide assistance to sustain existing tenancies or aim to help with establishing new tenancies.

## Private rental assistance programs

To help people to access and maintain a tenancy in the private rental market, social housing providers can offer, or facilitate access to, the following private rental assistance products (FACS 2016a):

→ **Statement of Satisfactory Tenancy**: a document that indicates whether a public housing tenant has maintained a satisfactory tenancy in relation to the payment of rent and other charges, the care of their property and other tenancy aspects. A current or former public housing tenant can use the statement to help them get private rental accommodation when they are leaving, or have left, public housing.

→ **Private Rental Brokerage Services (PRBS)** assists clients by developing and enhancing their capacity to access the private rental market, with the client directing the process as much as possible so they build their confidence and skills. This involves coaching, guiding and supporting the client. To facilitate this process, FACS staff develop relationships with local real estate agents and landlords to improve client access to the private rental market.

→ **Brokerage Funds:** FACS provides up to $2,000 in Brokerage Funding for each Youth Subsidy and Start Safely (see below) client who secure a private rental tenancy, regardless of whether they receive a subsidy or not. Brokerage is to be used to assist the client in establishing and maintaining their tenancy and/or to cover relevant work/study related costs.

→ **Tenancy Guarantee:** a social housing provider may offer a Tenancy Guarantee of up to $1,500 to assist a client with a limited or poor tenancy history to establish a private rental tenancy. The Tenancy Guarantee can supplement the rental bond if the tenant incurs rental arrears and/or damages the property over and above the value of the rental bond. The Tenancy Guarantee is valid for the fixed term period of the tenancy agreement, up to 12 months from the start of the tenancy, or until the tenancy ends, whichever occurs sooner.

→ **Private Rental Subsidies** are a medium term solution to assist the client accessing affordable accommodation in the private market while waiting for a suitable social housing property to become available. This product aims to assist clients in the greatest need who have a disability and are at risk in their current accommodation (e.g. see Start Safely Private Rental Subsidy below).

→ **Subsidy Tapering** prepares clients to pay full market rent through a gradual reduction in subsidy assistance. This supports the client to build capacity over time, to be able to sustain private rental tenancies at market rents and become financially independent. Subsidy Tapering applies to short to medium term private rental assistance products, including the Start Safely Private Rental Subsidy. These products are provided to clients that are considered, after a period of rental assistance and integrated support, able to transition to a full market.

## Start Safely Private Rental Subsidy

The Start Safely Private Rental Subsidy (Start Safely) provides short to medium term financial assistance to clients who are homeless or at risk of homelessness due to domestic and family violence (DFV) (FACS 2016c). It provides access to safe and affordable housing in the private rental market to eligible clients who are able to demonstrate a capacity to sustain their tenancy in private rental accommodation.

Start Safely makes up the difference between the amount of rent the client pays and the client's share of property rent.

The rent paid for a property should not exceed 50 per cent of the household's total gross weekly income including 100 per cent of the applicant's CRA entitlement. For the first 12 months, Start Safely subsidises the difference between the market rent and 25 per cent of the recipient's gross assessable income plus 100 per cent of the recipient's Commonwealth Rent Assistance (CRA) entitlement. After 12 months, the client's rent is generally tapered, from which time onward, the subsidy rate will be gradually reduced in six month intervals.

Start Safely can be used in conjunction with other private rental assistance products including Rentstart, Advance Rent, Tenancy Guarantee, Tenancy Facilitation and the Private Rental Brokerage Service.

To be eligible for Start Safely, clients must be eligible for social housing; be escaping domestic or family violence; be homeless or at risk of homelessness; be able to afford and sustain the tenancy at the end of the subsidy period; and be willing to receive support services where relevant. Clients must also provide proof of income for all members of the household aged 18 years and over. (FACS 2016c)

## Rentstart

Through Rentstart, Aboriginal people can apply for financial support to help them move into their own private rental property. To be eligible, applicants must find an affordable rental in the private market.

Rentstart provides a range of financial assistance for eligible clients to help them set up or maintain a tenancy in the private rental market (FACS 2016b). Under Housing Pathways, participating CHPs facilitate access to Rentstart assistance products.

→    The type and level of assistance provided is based on the client's individual circumstances and needs, and is intended to:

→    assist clients to establish or keep a sustainable tenancy in the private sector

→    provide quick financial help with housing related costs to clients in need, particularly those facing homelessness

→    assist tenants whom FACS has assessed as ineligible for a public housing lease extension due to their income and assets, to make the move to private rental accommodation.

There are five types of Rentstart assistance:

→    Rentstart Bond Loan

→    Advance Rent

→    Rentstart Move

→    Tenancy Assistance

→    Temporary Accommodation.

Specific eligibility criteria vary for each Rentstart product, however, to be eligible for Rentstart assistance, clients must meet both the Eligibility criteria for social housing and a cash assets limit (FACS 2016b).

## Safe Start

Safe Start aims to identify and support women and families with a range of social and emotional issues during pregnancy and following birth (NSW Government 2017). The secondary aim of Safe Start is to focus on the mental health and psychosocial issues (including family violence and substance abuse problems) of fathers and families, and to address the relationship between mental health and the parenting role.

Safe Start:

→   provides comprehensive psychosocial assessments (including screening for domestic violence and depression) as a component of routine antenatal and postnatal care (at least twice – at the first point of contact during pregnancy, and in the first 12 months after birth)

→   helps identify families with psychosocial difficulties (including depression and other mental health problems) during the critical perinatal and postnatal periods, and offers appropriate care and support (NSW Government 2017).

## Non-housing related services

In addition to services that are directly related to housing, FACS provides a broad range of services that are relevant to Indigenous people. These include:

→   Mental health services (psychological services, psychiatric services)

→   Family services (child protection services, parenting skills education, child specific specialist counselling services, pregnancy assistance, family planning support)

→   Health and medical services

→   Disability services (physical disability services, intellectual disability services)

→   Drug and alcohol services

→   Legal and financial services (professional legal services, financial advice and counselling, counselling for problem gambling)

→   Immigration and cultural services (interpreter services, assistance with immigration services, culturally specific services, assistance to connect culturally)

→   Employment, education and training assistance

→   Assistance with DFV issues

→   Other specialist services

→   General services (assertive outreach, assistance to obtain/maintain government allowance, employment assistance, training assistance, educational assistance, financial information, material aid/brokerage, assistance for incest/sexual assault, assistance for domestic/family violence).

# Appendix 2: Key housing issues for Local Decision Making raised by regional alliances

Local Decision Making (LDM) is an Aboriginal Governance initiative under OCHRE. LDM is a process by which the NSW Government and Regional Aboriginal Alliances agree to a formal and binding agreement, known as an Accord, which outlines agreed commitments to review and amend the service delivery arrangements to better reflect the needs and priorities of the Aboriginal community.

Six regional alliances (decision making bodies) have been selected via an open expression of interest process to participate in LDM:

→ Murdi Paaki Regional Assembly [Far Western NSW]

→ Illawarra and Wingecarribee Local Decision Making Advisory Committee [Illawarra South East]

→ Regional Aboriginal Development Authority [North Coast]

→ Three Rivers Regional Assembly [Central West]

→ Barang–Central Coast Aboriginal Community Organisations Network [Central Coast]

→ Northern Region Aboriginal Alliance [New England North West].

Three Statements of Claim as part of the LDM were made available as evidence for the Discussion paper (Northern Region Aboriginal Alliance (NRAA); Illawarra Wingecarribee Alliance Aboriginal Corporation (IWAAC); and Three Rivers Regional Assembly (TRRA). The housing issues raised in these documents are tabulated below for the purposes of comparison and contrast. All three identify housing as a key issue for Aboriginal communities and main themes are consistent across the documents examined and with the findings from the consultations undertaken for this Issues Paper.

| Issue | Three Rivers Alliance | Illawarra Wingecarribee Alliance | Northern Regional Aboriginal Alliance |
|-------|----------------------|----------------------------------|---------------------------------------|
| Home ownership | → Develop a Rent to Buy model that supports LALC members into home ownership and achieves sustainability outcomes for LALCs<br>→ Promote home ownership opportunities<br>→ Improve access to information and develop pathways to home ownership | → Increase home ownership by Aboriginal people | → Low levels of Aboriginal home ownership<br>→ Lack of confidence in housing and home ownership that requires a culture shift in community perception of housing and home ownership |
| Housing that meets the needs and requirements of Aboriginal communities | → Ensure that local providers are consulted on new acquisitions/ changes in the social housing portfolio so that the needs of the community are acknowledged and implemented<br>→ Ensure compliance of contractors and their subcontractors with cultural awareness training; Working with Children checks; licensing requirements; proof of Aboriginality checks<br>→ Provide options for employing Aboriginal contractors to undertake maintenance and repairs in social housing | → High standard social housing for Aboriginal people of all ages | → Low quality and quantity of housing stock available<br>→ Invest in improving housing stock<br>→ Co-design new and innovative approaches to affordable housing development |
| Transparency in social housing management and allocation | → Support the streamlining of a single wait list for each community<br>→ Streamline the application process for social housing<br>→ Develop policies that support Aboriginal peoples to remain in their local communities<br>→ Develop and communicate information that is easily understood about how | → Fair provision of social housing | → High number of people not on the waiting list for Aboriginal housing<br>→ Aboriginal housing organisations appear to be restricted in providing adequate services |

| Issue | Three Rivers Alliance | Illawarra Wingecarribee Alliance | Northern Regional Aboriginal Alliance |
|---|---|---|---|
| | the rent and rebates are calculated | | |
| Advocacy and communica-tion | | | → Lack of centralised advocacy service |
| Capacity building, education and training | → Develop innovative ways of designing and presenting the Rent it-Keep it resource<br>→ Re-design of current tenant resources (e.g. breakdown of language) and mechanisms to improve tenant understanding of their rights and responsibilities | | → Capacity building to access funding such as NDIS<br>→ Cultural awareness training for non-Aboriginal providers |
| Linking with other services | | | → Increased NGO service accountability to Aboriginal community<br>→ Lack of partnerships between government and community providers |
| Data needs | → Ascertain demand for a Rent to Buy scheme<br>→ Undertake a needs and gap analysis to better understand local needs and gaps in the supply of housing | → Audit of suitability/capacity of existing housing stock to meet current and future Aboriginal community<br>→ Establish demand and opportunities for private ownership (especially local Rent to Buy Schemes) | |
| Homeless-ness | | → Review the incidence and nature of Aboriginal homelessness, the provision of local homelessness services and resource allocations<br>→ Develop new local policies and responses to | |

| Issue | Three Rivers Alliance | Illawarra Wingecarribee Alliance | Northern Regional Aboriginal Alliance |
|---|---|---|---|
| | | ensure adequate and culturally appropriate services for Aboriginal people who are homeless or at risk of being homeless | |