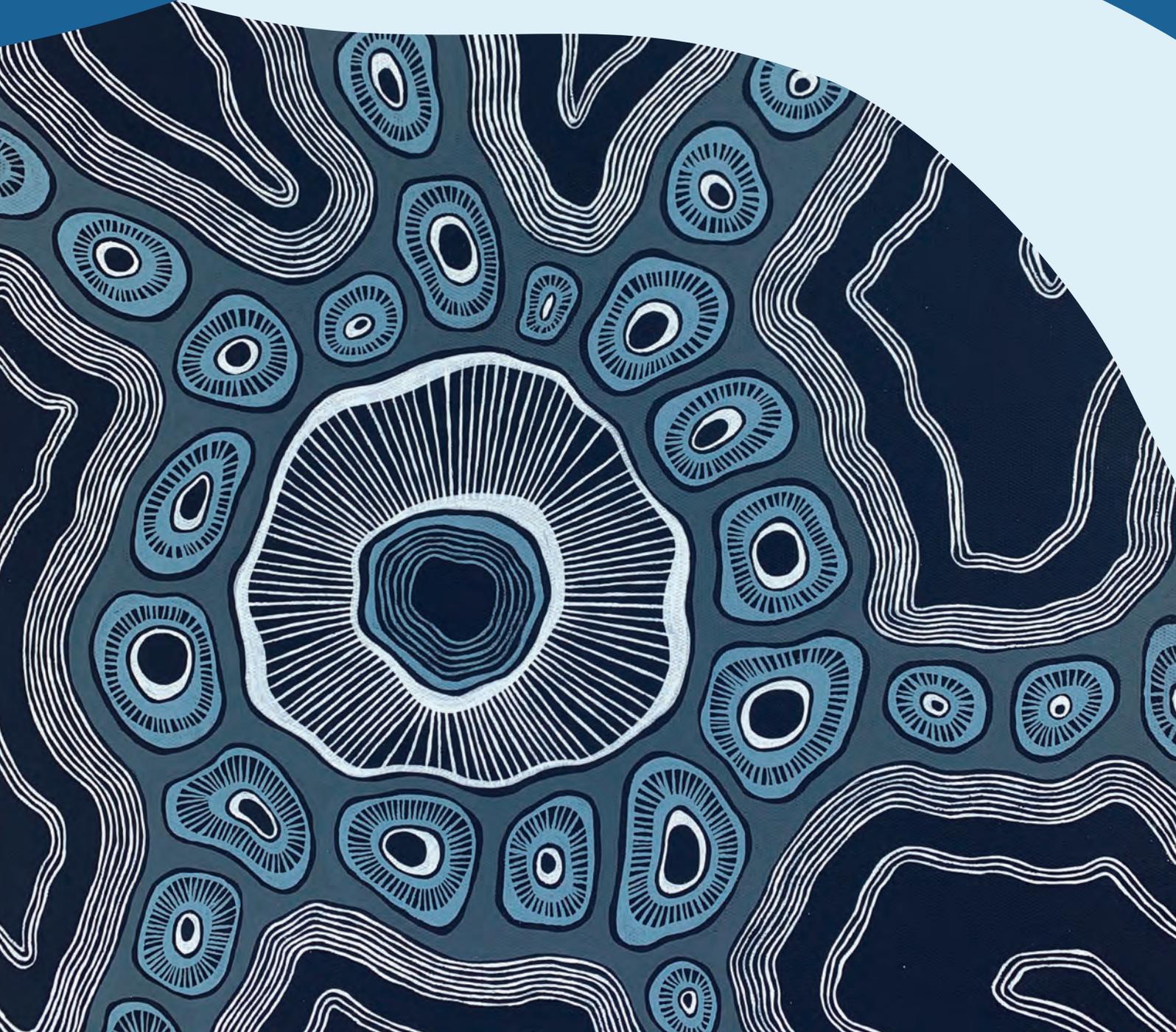


Mana-na woorn-tyeen maar-takoort

Every Aboriginal Person Has A Home

The Victorian Aboriginal Housing and Homelessness

FRAMEWORK



Mana-na woorn-tyeen maar-takoort translates to 'Every Aboriginal Person has a Home' in the Gunditjmarra dialects.

The Victorian Aboriginal Housing and Homelessness Framework

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Cover artwork: Tarryn Love

Artwork Details: Tarryn Love. "**Peeneeyt**" Translation: *Strength*. Acrylic on canvas.

The central theme of this artwork expresses the idea of various different Indigenous Nations coming together to a central meeting place to co-exist and co-operate with unity, therefore creating a strong diverse community. The large circular shape in the centre recognises all the Indigenous voices contributing to this community and represents the sovereignty and self-determination of each of those individuals.

The design that dominates the movement of the artwork, characterises the waterways that act as bloodlines across country. Rivers are so vital in connecting Nations and the symbols inside the river emphasize the large amount of different Nations that exist across Australia.

The contouring lines in the artwork are a direct link to country and its physical landscape. This symbolism signifies Indigenous people's strong relationship not only physically but spiritually to the land. Overall this artwork is a reminder of the importance and strength that Indigenous people source from place, while also coming together to support this connection.

Tarryn Love is a proud Gunditjmarra Keeray Woorrong woman from Western Victoria. Tarryn has a strong passion for culture which is heavily inspired by her family who teach her traditional stories and practices. Through her art she not only continually explores her knowledge but also revives and reinvigorates styles through her experience as a young modern Indigenous woman, while concurrently expressing her identity.

Graphic design: Reanna Bono



Mana-na woorn-tyeen maar-takoort

Every Aboriginal Person Has A Home

The Victorian Aboriginal Housing and Homelessness

FRAMEWORK

FOREWORD

Our community has long advocated for improved housing because we know that without stable housing we will not close the gap in the disadvantage that so many Aboriginal Victorians experience.

Yet unlike other areas of social policy that impact on the wellbeing of Aboriginal Victorians, housing and homelessness have not been framed by overarching policy either at the State or Commonwealth level.

As a significant recognition of self-determination the Victorian Government funded Aboriginal Housing Victoria to lead the development of the Aboriginal Housing and Homelessness Framework. The Framework has been developed by the community for the community. This is its strength. Government partners have participated in the process, provided guidance and direction, but have recognised the power that has come from a community led response.

The Framework is the product of a literature review, data analysis, three policy background papers and thirteen discussion papers, a state-wide summit with over 150 participants, a report on findings and a community symposium that provided feedback on findings.

A Steering Committee of Government and Aboriginal and other community members provided ongoing leadership and direction.

The Framework provides a 20 year agenda to guide work. Its implementation must build on the momentum that we have created. It will require all of our good will, application and innovation, and with the right resources we are sure that we can do it.

I would like to thank the Steering Committee and the community for the time, energy and thoughtfulness that they all put into the development of the Framework.

We commend the Framework to you and look forward to working together to turn its ambitious agenda into real improvement for our community.



Professor Kerry Arabena
Steering Committee Chair



Ms Daphne Yarram
Steering Committee Member
Deputy Chair, Aboriginal Housing Victoria



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EXECUTIVE SUMMARY

Aboriginal Homelessness: A Victorian Emergency

The contemporary housing experience of Aboriginal people cannot be decoupled from the historical experience of Aboriginal dispossession and dislocation. Deprived of our land, excluded from the fruits of the economy and our traditional authority, lore and customs undermined, Aboriginal people have been homeless in our own land for the past two centuries. While colonial values have receded and Aboriginal people have finally assumed full citizenship, our sustained economic exclusion has left a lasting legacy of housing poverty and deprivation.

In 2019, Victoria remains the site of a humanitarian crisis in Aboriginal homelessness. Over the past year, 17 per cent of Aboriginal people in Victoria sought assistance from a homeless service. Almost half (44 per cent) of these people were already homeless. This is the highest rate of presentation for homeless assistance by Aboriginal people anywhere in Australia. If the mainstream Victorian population sought homeless assistance at the same rate (1693 per 10,000), more than one million Victorians would be seeking homeless assistance each year.

More than 4,000 of Victoria's Aboriginal households (around one in five) have sought social housing through the Victorian Housing Register (VHR). One third of these are categorised by the VHR as "homeless with support". The 4,143 Victorian Aboriginal households on the register represent about the same number again as those currently accommodated by public housing and Aboriginal Housing Victoria (2,754 and 1,565 Aboriginal households respectively).

Homelessness – The Enduring Legacy of Dispossession

“From ages 3-9 I had moved across 3 States, experienced homelessness multiple times. From the age of 16-20 I’ve moved about 9 times with my siblings.”

Young Aboriginal person interviewed during the consultation

The scale of the crisis is mounting at a concerning pace. The numbers of Aboriginal people assessed by homeless services as requiring assistance has grown by 33.6 per cent in just four years. This is the fastest rate of growth for Aboriginal people anywhere in Australia. Around half of those requiring help are under 25. The work undertaken by the Aboriginal community to complete this Framework has made clear that - if existing policy settings remain in place - the emergency in Aboriginal homelessness we are experiencing in Victoria will not only continue, it will escalate.

Governments and public sector organisations in Australia are conditioned to approach housing crisis through a remedial perspective, which assumes the market fundamentals are solid, the safety net is in place and the crisis is transitory. They provide often temporary housing assistance through human service departments. While such a response is a crucial short to medium term measure, the Australian Institute of Health and Welfare (AIHW) has shown that housing crisis arises from the interplay between: the housing market; life course transitions; household resources; and the capacity of housing assistance to ameliorate disadvantage.

Focusing on one element (housing assistance), and ignoring the other three will not resolve this crisis. Aboriginal people are disproportionately adversely impacted by:

- housing market failure in Victoria (housing which is unaffordable for people on middle incomes to buy; rental properties that are unaffordable for people on income support and the minimum wage to rent; and a social housing market that continues to shrink relative to the population);

- stressors which compound the fracturing effects of major life transitions (family violence and breakdown, leaving home and transitioning in and out of institutional settings);
- poverty of household material resources; and
- a mainstream housing and homeless assistance system that lacks cultural accreditation and is frequently experienced by Aboriginal people as a series of closed doors and waiting rooms. The 4,143 Aboriginal households on the VHR waiting list can attest to this.

These factors are overlaid by an historical legacy which continues to resonate in contemporary housing poverty. We are witnessing the continuing impact of past policies, which saw the deliberate exclusion of Aboriginal people from the economy, systematic dispossession of land, and the disorientation of forced relocation. Removal of children from their families, and institutionalisation have set in train intergenerational trauma which continues to play out in the experience of homelessness and fracturing transitions. Late entry into free participation in the economy has left a wealth deficit that continues to be implicated in social and civic marginalisation of vast numbers of Aboriginal people. While its legacy is historical, this is a contemporary and intensifying (not a transitory) crisis. Without a major shift in policy there is no prospect of it dissipating.

The evolution of Aboriginal housing deprivation in Australia makes it distinctive. The solutions must also be different. They will not be realised without a determined commitment by Governments to support self determination; the wresting back of agency and control by Aboriginal people. The development of a highly capable, culturally fit Aboriginal housing and homelessness sector is essential to changing the trajectory away from housing stress and homelessness towards collective and individual ownership of land and housing. This Framework will only succeed if it helps to activate the strengths and realise the potential of Aboriginal communities, individuals, families and traditional owner groups.

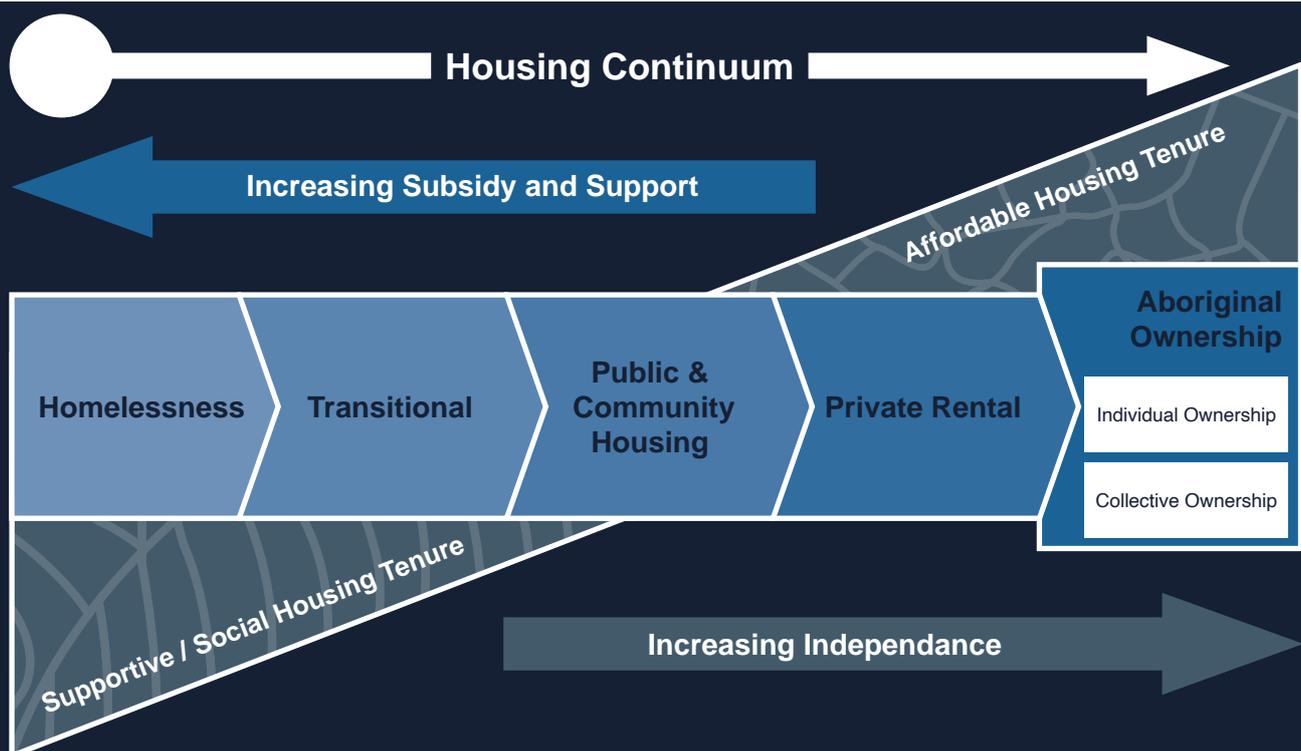
For Governments to move beyond crisis management of Aboriginal housing and to achieve equity in housing outcomes requires a new perspective and a fresh approach which addresses each of the drivers of housing outcomes. It will be difficult and will require new ways of thinking. The approach we articulate in this strategy will shift norms in Aboriginal

housing tenure from marginal housing and homelessness (which has become normalised for Aboriginal people in our state), to home ownership (which is the predominant tenure for other Victorians). The initiatives required extend far beyond a highly rationed social housing offering and rent assistance to bridge the divide between some of the lowest rates of income support in the OECD, and expensive, poor quality and insecure private rental lettings.

What is required is the movement of Aboriginal people across all of the housing tenures and possibly the creation of some new tenures:

- from homelessness to transitional housing;
- from transitional housing to social housing;
- from social housing to secure private rental;
- from housing stress in private rental to affordable housing;
- from affordable rental housing to home ownership; and
- from narrow and rigid notions of traditional tenure to culturally fit tenures which combine Aboriginal community and individual home ownership.

Figure 1: Progressive movement of Aboriginal people across housing tenures





The Aboriginal population in Victoria will grow from 57,782 in 2016 to 95,149 in 2036. Aboriginal households will grow from around 23,000 to more than 50,000 over the same period.¹ To maintain existing levels of social housing, commensurate with population share, will require an additional 5,085 Aboriginal social housing units by 2036. This investment is required merely to ensure that the existing scale of Aboriginal homelessness does not continue to escalate.

These numbers crystallise the scale of the challenge we face – the supply of 27,000 more homes by 2036. It will not be met through more of the same. It will not be met through an exclusive reliance on housing assistance and more social housing, though these are critically important. It will demand:

- greater access to private rental markets too often closed through racism;
- greater innovation in generating new forms of affordable housing;
- new ways of leveraging Aboriginal community assets and surplus government land;
- fresh models (including shared equity) to extend access to home ownership;
- the development of greater capacity in the Aboriginal community housing sector to develop, grow and maintain supply; and
- building of new partnerships with philanthropy and mainstream providers to extend access to secure long-term housing.

It will require the Government and its partners to rethink and reshape these challenges, as we have been forced to do.

This Framework provides the building blocks for reconceptualising Aboriginal housing in Victoria. It initiates a new policy dialogue between the Aboriginal community and the Government. Through this dialogue we commit to provide every Aboriginal Victorian with a home and end a period in which to be homeless is a rite of passage for too many young Aboriginal people.

As this policy journey continues we aim for a destination where Aboriginal home ownership levels match those of other Victorians and housing crisis is exceptional, temporary and aberrant. We invite the Government to join us on this journey and to work with us in putting in place the building blocks of a new approach to achieve safe and secure housing for Victoria's First Peoples.

¹ Throughout the Framework we have relied on population projections undertaken by Dr Noor Ahmed Khalidi (*Aboriginal Population and Household Projections, 2016-2036, Victoria* (27 June 2019)). Dr Khalidi is a demographer with over 26 years experience in Indigenous Affairs in Australia, including as a senior advisor in the Department of Prime Minister and Cabinet. The publication, which is available on the AHV website, contains extensive detail on Dr Khalidi's methodology and assumptions. These projections are conservative, projecting significantly slower rates of population and demand growth for example than work commissioned by VACCA and undertaken by Social Ventures Australia.

The Framework

Vision

Every Aboriginal person has a home.

Purpose

Aboriginal Victorians achieve quality housing outcomes in a generation.

Challenge

To meet demand for 27,000 additional Aboriginal households by 2036.

Principles

Aboriginal self determination – housing responses are designed for and delivered by Aboriginal people. Aboriginal people are the arbiters of good practice.

Rights based – Aboriginal people have the right to adequate housing.

Housing First – the housing and homelessness safety net provides Aboriginal clients with dignity, respect and quality of life.

Outcome driven – the critical mass of Aboriginal people shift from marginal housing to home ownership.

Transparency and accountability – the housing and homelessness system is accountable to the Aboriginal community through transparent, disaggregated public reporting of outcomes for people who seek assistance.

Cultural safety and access – Aboriginal people can access a system which is responsive to their housing needs and understands their connection to land, culture and family networks.

Strengths based and people centred – Housing is a platform for other services, building on individuals' community strengths to deliver people-centred outcomes that break the cycle of disadvantage.

Capacity – the Framework builds the capacity of Aboriginal community controlled organisations to upskill, create critical mass for development and engage in productive partnerships with the mainstream.

Economic opportunity and innovation – the Framework provides structures for development of local enterprises associated with land and culture; builds commercial opportunities; and delivers greater wealth to the community.

Culturally safe tenancy management – Housing and tenancy policies support and enable Aboriginal approaches to caring for family.

Strategic Goals

1. *Secure housing improves life outcomes*
2. *Build supply to meet the needs of a growing Aboriginal population*
3. *Open doors to home ownership and private rental*
4. *An Aboriginal focused homelessness system*
5. *A capable system that delivers Aboriginal housing needs*

Objectives

1 *Secure housing improves life outcomes*

- 1.1 Embed housing goals and targets in major Government strategic frameworks for Aboriginal people and mainstream policies where relevant.
- 1.2 Establish secure, affordable housing as the foundation for breaking cycles of disadvantage and homelessness.
- 1.3 Make housing the platform for fulfilment of life aspirations and successful education and employment outcomes for Aboriginal Victorians.
- 1.4 Sustain tenancies through culturally strong, Aboriginal focused systems and practices.

2 *Build supply to meet the needs of a growing Aboriginal population*

- 2.1 Build the supply of homes owned by Aboriginal people and community.
- 2.2 Build 5,000+ social housing properties by 2036; 300 houses p.a. to meet future demand.
- 2.3 Meet supply needs for transitional and (crisis) short term and special needs housing.
- 2.4 Support Native Title and Treaty to grow affordable housing.

3 *Open doors to home ownership and private rental*

- 3.1 Increase uptake of private rental.
- 3.2 Support to get established in your home.
- 3.3 Create opportunity for ethical investment in affordable rental.
- 3.4 Make home ownership available to more people.

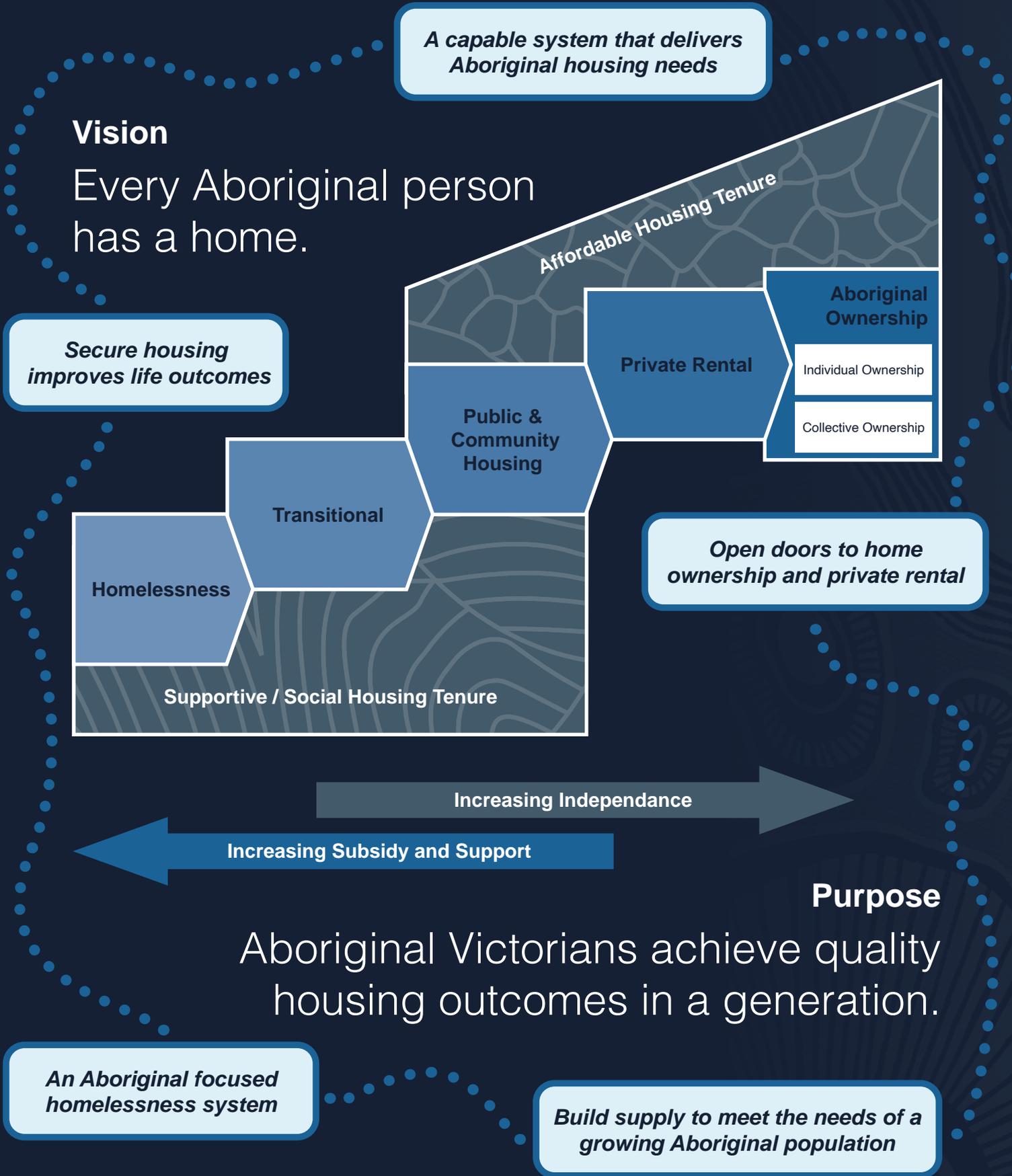
4 *An Aboriginal focused homelessness system*

- 4.1 Rebuild an Aboriginal homeless service system from the ground up.
- 4.2 Provide tailored support for those at high risk.
- 4.3 Increase supply of crisis and transitional housing.

5 *A capable system that delivers Aboriginal housing needs*

- 5.1 Create a strong and viable Aboriginal housing and homelessness sector.
- 5.2 Make the mainstream housing and homelessness system culturally safe.
- 5.3 Build a systems based partnership between the mainstream and Aboriginal housing and homeless systems.

Figure 2: Framework Vision Purpose and Goals



OUR VISION

EVERY ABORIGINAL PERSON HAS A HOME

PURPOSE

Aboriginal Victorians achieve quality housing outcomes in a generation

Secure housing improves life outcomes

1.1 Embed housing goals and targets in major Government strategic frameworks for Aboriginal people and mainstream policies where relevant.

- 1.1.1 Ensure housing targets are embedded in major Aboriginal reform strategies (VAAF, Closing the Gap, etc.) and relevant mainstream policies.
- 1.1.2 A fair share for Aboriginal housing - All government developments and funding have an Aboriginal housing target; Aboriginal specific funding for growth in social housing; and land and other developments encourage private housing for Aboriginal people.

1.2 Establish secure affordable housing as the foundation for breaking cycles of disadvantage and homelessness.

- 1.2.1 Clients are supported to navigate integrated housing support pathways; access points (physical access, telephone, online) are established and publicised for people with housing needs to access and enter the housing and homelessness systems.
- 1.2.2 Intensive, culturally appropriate structured case managed approaches drawing in relevant and specialist service support are sustained and based on need. Those at high risk receive specialist and intensive housing, community support and pathways, including those experiencing:
 - mental health issues;
 - drug and alcohol issues;
 - family violence – victims and perpetrators;
 - leaving out of home care (at least 5 years); and/or
 - contact with and leaving the justice system.
- 1.2.3 Aboriginal and other service organisations share and coordinate services and pathways to the benefit of clients.

1.3 Make housing the platform for fulfilment of life aspirations and successful education and employment outcomes for Aboriginal Victorians.

- 1.3.1 Use AHV and social housing as a platform to deliver social and economic programs to Aboriginal Victorians.
- 1.3.2 Elders lead strength based approaches which connect with community to change life trajectories for the better.

1.4 Sustain tenancies through culturally strong, Aboriginal focused systems and practices.

- 1.4.1 Tenancies are sustained through integrated and wrap around support to meet tenant needs at particular life stages and when in crisis.
- 1.4.2 Support for tenant advocacy and rights.
- 1.4.3 Establish an Aboriginal List through VCAT.

OUR VISION

EVERY ABORIGINAL PERSON HAS A HOME

PURPOSE

Aboriginal Victorians achieve quality housing outcomes in a generation

Build supply to meet the needs of a growing Aboriginal population

2.1 Build the supply of homes owned by Aboriginal people and community.

- 2.1.1 Leveraging financial investments and land available to enable an increased supply of Aboriginal social and affordable housing (improving access to finance for housing developments).
- 2.1.2 Increasing the number of homes owned by Aboriginal people and community through:
 - building the supply and pathways to affordable housing; and
 - shared equity programs that build supply and are customised to Aboriginal community and individual needs.
- 2.1.3 Joint investment and development between ACCOs and AHV.
- 2.1.4 Build to rent.
- 2.1.5 Maintaining the value and supply of Aboriginal housing stock.

2.2 Build 5,000+ social housing properties by 2036 – 300 houses p.a. to meet future demand.

- 2.2.1 5,000+ social housing properties by 2036 – 300 houses p.a. to meet future demand.
- 2.2.2 Aboriginal targets included in Government housing funds and initiatives.

2.3 Meet supply needs for transitional and (crisis) short term and special needs housing.

- 2.3.1 Meeting supply needs for transitional and (crisis) short term housing.
- 2.3.2 Needs of Elders and clients with disabilities are addressed including through special purpose developments.

2.4 Support Native Title and Treaty to grow affordable housing.

- 2.4.1 Seeking opportunities from Native Title and Treaty.
- 2.4.2 Establish forms of land tenure that enable growth in housing.

OUR VISION

EVERY ABORIGINAL PERSON HAS A HOME

PURPOSE

Aboriginal Victorians achieve quality housing outcomes in a generation

Open doors to home ownership and private rental

3.1 Increase uptake of Private Rental.

- 3.1.1 Work with the Residential Tenancy Commissioner to investigate apparent discrimination against Aboriginal people in the private rental market.
- 3.1.2 Increase uptake of Private Rental:
 - campaign with landlords and real estate agents – ‘Aboriginal people are good tenants’;
 - informing community housing aspirations; and
 - providing training opportunities and encouraging Aboriginal people to pursue careers in the real estate industry.
- 3.1.3 Rent brokerage to improve uptake in the private rental market.
- 3.1.4 Meeting the rental gap between market rates and affordability.
- 3.1.5 Bond subsidies.
- 3.1.6 Models to manage tenants at risk so that rent can be maintained and property managed.

3.2 Support to get established in your home.

- 3.2.1 Getting established in your home.

3.3 Create opportunity for ethical investment in affordable rental.

- 3.3.1 Opportunities for ethical investment in affordable rental properties.

3.4 Make home ownership available to more Aboriginal people.

- 3.4.1 Building aspirations for home ownership and capacity to act on them:
 - knowledge and understanding of how to get into the housing market, navigating the transition to home ownership;
 - getting a deposit;
 - personal savings schemes;
 - employer deductions to build savings record;
 - build skills to manage your home, managing personal finances and maintaining your home
 - resourcing and using personal assets;
 - financing and special financing schemes;
 - developing home ownership models for people with disabilities; and
 - create purchase programs for social and community housing tenants.
- 3.4.2 Establish an Aboriginal end-to-end pilot support program to increase home ownership, incorporating:
 - shared equity home purchase;
 - special financing;
 - loan vehicles, advice; and
 - related support to enter the market.
- 3.4.3 Establish rent to buy initiatives.

OUR VISION

EVERY ABORIGINAL PERSON HAS A HOME

PURPOSE

Aboriginal Victorians achieve quality housing outcomes in a generation

An Aboriginal focused homeless system

4.1 Rebuild an Aboriginal homeless service system from the ground up.

- 4.1.1 Housing First Approach is adopted.
- 4.1.2 Agree on a target to reduce Aboriginal homelessness by 10 per cent per annum compounding for 10 years.
- 4.1.3 Open access points; fund and support an initiative to facilitate Aboriginal entry and referral points into the homeless system.
- 4.1.4 Homelessness services flow seamlessly through to long term housing:
 - create exit points from transitional housing; and
 - cease discharging people from homelessness services into homelessness.
- 4.1.5 The mainstream and Aboriginal sectors work together for the benefit of clients and are accountable to them.

4.2 Provide tailored support for those at high risk.

- 4.2.1 Housing first approach is complemented by appropriate support to achieve sustainable housing outcomes.
- 4.2.2 Those at high risk are targeted – provide housing, support and pathways i.e. mental health, drug and alcohol, leaving out of home care, leaving justice system.
- 4.2.3 Develop and seek funding for transitional and long-term housing options for Aboriginal people who experience and/or use family violence that address their needs and promote and prioritise the safety of victims at a local and state-wide level.

4.3 Increase supply of crisis and transitional housing.

- 4.3.1 Aboriginal hostels and facilities are funded and recommissioned.
- 4.3.2 New transitional and emergency housing options are established to respond to the needs of high need cohorts, including people transitioning from institutional settings (former prisoners, young people leaving care, people with mental health issues) and family violence victims and perpetrators.

OUR VISION

EVERY ABORIGINAL PERSON HAS A HOME

PURPOSE

Aboriginal Victorians achieve quality housing outcomes in a generation

A Capable System that delivers Aboriginal housing needs

5.1 Create a strong and viable Aboriginal housing and homelessness sector.

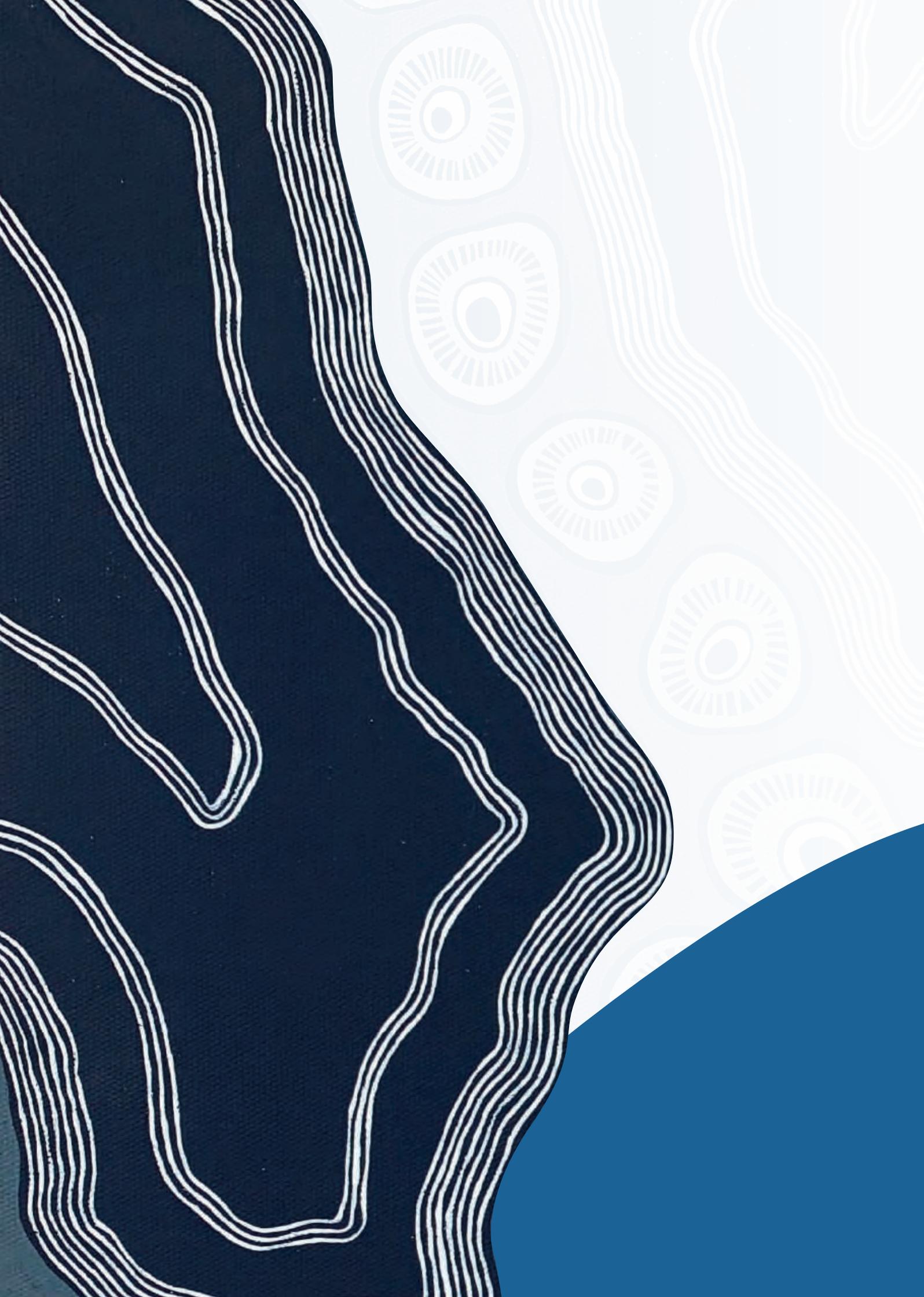
- 5.1.1 A strong and viable Aboriginal housing and homelessness sector.
- 5.1.2 A Peak body that advocates across the housing and homelessness continuum.
- 5.1.3 Capacity to build and manage housing stock.
- 5.1.4 Aboriginal workforce capacity:
 - structured training, formal and informal training and career paths for Aboriginal housing and property workers; and
 - leveraging new housing developments to create Aboriginal economic development, employment and skill development opportunities.
- 5.1.5 Governance capacity – specific governance capability and commercial acumen in tenancy and asset management through a resourced and supported Aboriginal Housing Provider Forum.
- 5.1.6 All Aboriginal housing providers have housing and tenancy policies that support their practices and inform tenants of their rights.
- 5.1.7 Industry/sector shaping – Create housing provider models that address lack of capacity and critical mass in the Aboriginal housing sector so that assets in the form of land, community connection and services can be harnessed; includes mergers, alliances, and strength based partnerships.
- 5.1.8 Inclusionary zoning and other planning levers, specifically take into account Aboriginal housing needs.

5.2 Make the mainstream housing and homelessness system culturally safe.

- 5.2.1 The mainstream system is culturally competent and workers understand and implement culturally safe practices; mainstream providers have culturally safe policies and practices in place.
- 5.2.2 The Housing Registration system ensures a culturally safe community housing sector for Aboriginal clients; has the flexibility to register Aboriginal housing providers, recognising their particular strengths; and provides activity and outcomes reporting back to the Aboriginal community.
- 5.2.3 The public housing system is culturally safe and provides activity and outcomes reporting back to the Aboriginal community.
- 5.2.4 The data and evidence base is reviewed to ensure it enables continuous improvement and accountability, including back to the Aboriginal community.

5.3 Build a systems based partnership between the mainstream and Aboriginal housing and homeless systems.

- 5.3.1 System connectivity is created, building natural pathways between different forms of housing tenure.
- 5.3.2 Develop localised and customised delivery models.



BACKGROUND AND VICTORIAN POLICY CONTEXT

Background

Aboriginal Victorians

As the First Australians, Aboriginal Victorians are the traditional owners and custodians of the lands on which all Victorians live. It is a grim irony that the people with the greatest hereditary right to this place as their home, are also the group most likely to be homeless.

Housing outcomes for Aboriginal people are a significant part of the enduring legacy of an extensive colonisation process characterised by waves of dispossession. Aboriginal people have been homeless in their own nation for over 200 years. In no other portfolio is the moral imperative to restore rights more compelling for Victoria's First Australians than in housing.

Despite the hardships and injustice endured, the Aboriginal people of Victoria have more than survived, we are growing rapidly as a population. Demographic projections

commissioned for this Framework have demonstrated that the number of Aboriginal households in our state will grow from around 23,000 (in 2016) to more than 50,000 by 2036. In other words, we will be required to find a further 27,000 homes over the 20 years to 2036.

Median household incomes of Aboriginal Victorians are lower than the general population. The median weekly personal income of Aboriginal Victorians was \$479 in 2016, representing 74 per cent of the median weekly personal income for the Victorian population as a whole (\$646).

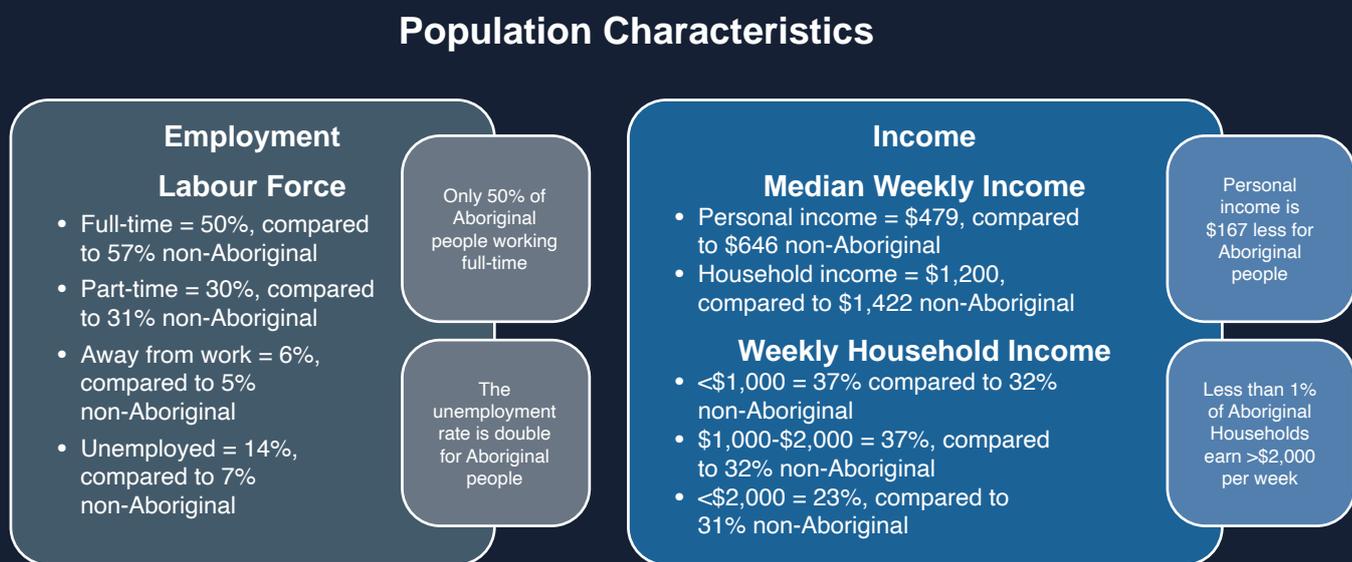
Aboriginal people have lower average levels of educational attainment, unemployment is higher and rates of economic participation are lower. At the time of the 2016 census, the unemployment rate for Aboriginal Victorians was 14 per cent compared to 6.6 per cent for the total Victorian population.

“My grandfather served in the First World War, he was in the light-horse regiment and was gassed and all that in France, came back and they had a plan for soldiers’ resettlement and Lake Condah Aboriginal Mission was actually split up, torn apart and the white soldiers could use the mission land. And when our soldiers asked for the land they were told “nup” you weren’t entitled to it, even though it was soldiers’ resettlement, those that went and fought for the country.

So you had the white soldiers taking the land off us again and the mission slowly shrinking. It was just another way of forcing our people off the land ...having to live off river banks as I said earlier and becoming fringe dwellers and you look around at where a lot of the Aboriginal missions were you’d find a lot of fringe dwellers living in a camp, living on the edge of towns and river banks and that’s how they were forced out and the country towns, a lot of the country towns they couldn’t move there because of the racial tension there they always had to live outside or the majority of us would live outside... and pretty hard to find a job and that’s why a lot of them came to Melbourne.”

**Ronald Johnson, Interview, 14 September 2001, *Snapshots of Aboriginal Fitzroy*
Produced by Bunj Consultants in consultation with the City of Yarra and the
Aboriginal Cultural Signage Reference Group**

Figure 3: Victorian Aboriginal people population characteristics



The legacy of dispossession, the rapid growth in our population (4 per cent per annum for households), the youthfulness of our population (average age 23 years compared with mainstream average 37 years) and our lower average levels of economic resources are all implicated in the high rates of homelessness and housing distress which this Framework seeks to address.

The evolution of Aboriginal housing deprivation in Australia makes it distinctive. In the course of our consultations, we heard how generations of sustained public policy failures have generated groups with particular vulnerability to housing distress. Large numbers of Aboriginal children and young people find themselves in out of home care or kinship care, creating unique demands for extended housing and challenging transitions from care at age 18. Higher rates of exposure to family violence disrupt the housing security of too many Aboriginal families. Overcrowding is a feature of this community, with highly stressful impacts intensified when families feel a responsibility to take in family members affected by substance abuse and related complex and challenging behaviours.

Inadequate or insecure housing can also precipitate offending and recidivism. Aboriginal people are often detained within the custodial justice system unable to access bail, parole or a corrections order due to their inability to demonstrate access to secure housing.

Older people in the Aboriginal community age earlier, have higher rates of disability, and are less likely to be able to modify their homes to make the adjustment for their age and stage. Like Aboriginal people with disabilities, they require supported accommodation earlier and are less likely to receive it. These and other groups with particular needs are growing in number rapidly, as projected Aboriginal household growth rates vastly outrun the mainstream, conservatively estimated at 4.0 per cent growth per annum. This Framework has been designed with the aim of meeting the diverse and particular needs of distinct groups of Aboriginal people.

The Missing Policy Piece – The Aboriginal Housing Puzzle

Secure housing is fundamental to human safety, economic participation, psychological resilience and physical health. No matter what the human policy question, high quality housing provides a core element of the answer. Yet housing is a missing element in many major Government policy frameworks for Aboriginal people, in defiance of policy evidence and logic.

In 2018, a special gathering of prominent Aboriginal Australians presented COAG with their priorities for a new Closing the Gap Agenda. Housing was second on the list of priorities. Currently only one draft Closing the Gap target relates to housing - a modest aim to limit overcrowding to 18 per cent of Aboriginal households by 2028. Governments must listen to Aboriginal people and make housing a higher policy priority if we are to improve life outcomes for Aboriginal people.

Safe, quality housing is seminal to human wellbeing. Broader policy aspirations of Aboriginal people will only be met when housing policy becomes pivotal to the Victorian Aboriginal Affairs Framework. Without a home, Aboriginal Victorians are denied the capacity for social and economic participation and all other Government goals and targets are compromised. Housing has lacked primacy in Aboriginal policy considerations in Victoria for too long. This Framework seeks to reposition housing aspirations to a central place in Government thinking about Aboriginal people's right to a fair go in our state. Without secure housing there can be no self determination.

Victorian Policy Context - A moment of opportunity

Treaty and Self determination

This Framework has been developed at an historic time for Victoria, as our state becomes the first in Australia to enter into formal treaty negotiations with Aboriginal people. The *Advancing Treaty Process with Aboriginal Victorians Act 2018* provides a legal framework for Treaty negotiations; the establishment of a First People's Assembly; and the potential to advance Goal 18 of the Victorian Aboriginal Affairs Framework to "increase recognition of Aboriginal land, water and cultural heritage rights".

The opportunity Treaty provides for Victoria to achieve reconciliation and to heal the wounds of past injustices, is a poignant reminder that a gaping legacy of the past is continuing housing poverty unbroken since the time of colonisation. The Government deserves credit for its efforts to recognise and celebrate the unique status, rights, cultures and histories of Aboriginal Victorians. This opportunity cannot be realised without addressing the housing poverty which infests the lives of too many Aboriginal Victorians. Work is required to ingrain self determination as the modus operandi of Aboriginal-led approaches to improve our housing outcomes as we invest in the strengths, capability and effectiveness of an independent Aboriginal housing sector.

In this strategy, we address the synergies with Treaty process and some conspicuous opportunities for simple reparations, which will advance justice, self determination and housing security (including collective Aboriginal community owned housing) for Aboriginal people in our state.

The Government's Affordable Housing Strategy

The Victorian Government's *Homes for Victorians* plan is a welcome initiative which seeks to increase and renew public housing and address homelessness. After an extended period of weak investment in housing assistance by successive Governments, it outlines a strategy to address elements of the problems discussed as part of this Framework. It is complemented by laudable Government initiatives to restore rights to tenants through significant amendments to the Residential Tenancies Act. While the strategy will not address all of the challenges posed by housing market failure, the increasing polarisation of wealth and income in Australia or the formidable life transitions faced by Aboriginal Victorians, it nevertheless signals a welcome policy intent to come to grips with some of the critical housing challenges we collectively face.

An Aboriginal Housing Provider and a platform on which to build

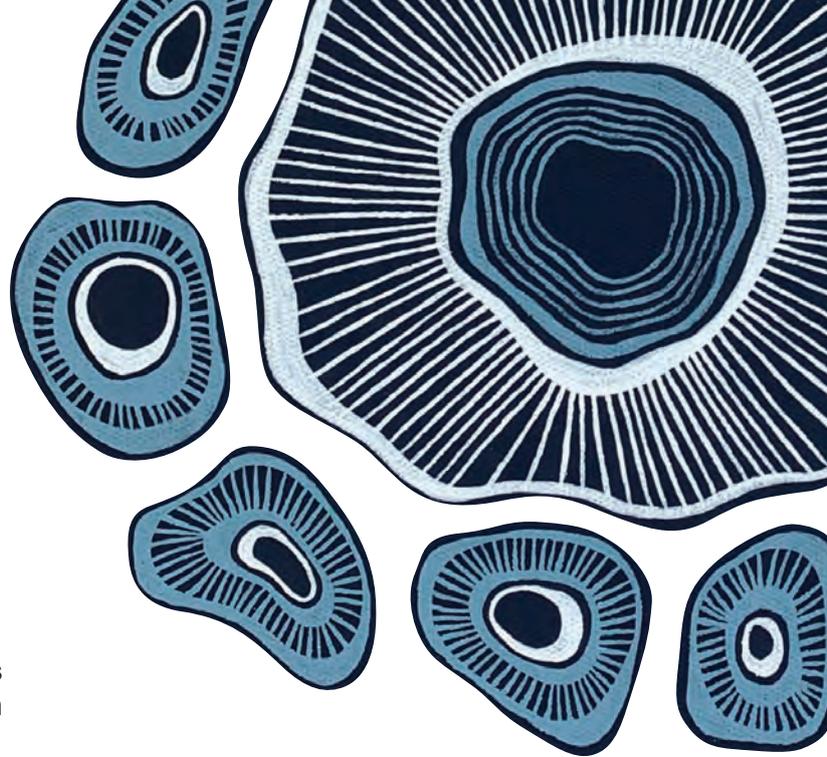
Victoria is fortunate that Elders established the foundation for the largest Aboriginal housing agency in Australia - Aboriginal Housing Victoria (AHV). AHV is a not-for-profit company limited by guarantee and regulated by the Australian Charities and Not-for-profit Commission, and the Australian Securities and Investment Commission. It is a registered tier 1 equivalent housing association under the *Housing Act 1983 (Vic)*, and was the first Aboriginal housing agency to be registered as a housing provider and housing association in Victoria.

In September 2016, the Victorian Government formally announced the transfer of title of 1,448 properties previously managed by AHV, on behalf of the Director of Housing. This consisted of 511 properties in the metropolitan Melbourne in July 2016, and 474 properties in the Loddon Hume region in July 2017 and the third and final tranche of 463 properties in Grampians, Barwon and Gippsland regions in July 2018. The transfer of these properties to AHV, valued at approximately \$443 million, is the largest to any community agency in Victoria. As the single largest financial commitment to Aboriginal Affairs in Victoria's history, it represents one of the most significant acts of self determination in this State.

While AHV serves as an Aboriginal landlord to around 1,550 Victorian households, a further 4,143 are seeking social housing assistance through the Victorian Housing Register.



“A home is somewhere I can feel a sense of stability; something I wasn’t used to, while living in foster care and on the streets. It’s somewhere I can put up my feet up and can call my own. A stable home has helped me to improve other areas of my life.”- Sharyn



Victoria's ACCOs also play an important role in providing housing to Aboriginal people in culturally safe ways; often in places of great significance to the community. They currently manage around 360 social housing units in total, providing vital housing security to community members in high need. Because ACCOs provide housing as a small part of a far wider range of services, with some providing as few as six units, they face intense challenges in meeting the regulatory requirements designed to enforce compliance of housing providers of far greater scale.

The dismantling of the Aboriginal hostel system has left a gulf in the homeless and transitional support system for Aboriginal people. A small number of organisations deliver important but relatively small scale Aboriginal-specific homeless services. Examples include VACCA's Kurnai Youth Homelessness Program. Based in Morwell, the program assists Aboriginal young people who are homeless, or at risk of homelessness, to find long-term, affordable housing. Similarly, Ngwala Willumbung Ltd provides Specialist Homelessness Services to Aboriginal people and families experiencing, or at risk of, homelessness with timely access to assistance and/or referral. The program provides access to time limited crisis accommodation in Southern and Eastern Metropolitan Melbourne.

Notwithstanding the considerable challenges, Victoria does have a base of Aboriginal community owned housing on which to build.

Conclusion

Australia cannot achieve justice and equity for Aboriginal people unless we address extensive and profound housing poverty. Nowhere is this challenge greater than in Victoria. While the forces we face are daunting they are not insurmountable and the Victorian Government has demonstrated an appetite to address significant challenges in other policy domains, and goodwill in progressing an agenda of self determination.

The Victorian Aboriginal community brings significant strengths to the table in pursuing this project. Through extensive engagement, Victoria's Aboriginal leadership has shaped a strategy which marks out our aspiration for a new housing future for our people. We believe that this Framework provides the template through which, together, we can provide a home for each Aboriginal Victorian within a generation. We invite you to work with us to achieve our vision for this state. Doing so will involve shifting our thinking beyond the residual; beyond 'housing assistance' granted to Aboriginal people; to achieve a new state of Aboriginal ownership, belonging and self determination.

1. SECURE HOUSING IMPROVES LIFE OUTCOMES

Introduction

What secure housing provides for Aboriginal people

Secure, high quality housing provides shelter and material benefits. A human right, legislated through a raft of international law, housing and shelter are the bedrock in the human hierarchy of need. But beyond meeting a fundamental material need, housing also provides a platform for physical health and stability, supporting improved access to employment, education and training. For Aboriginal people in particular, culturally appropriate housing enriches our spiritual wellbeing, our mental health and our engagement in core cultural practices. Beyond this, housing provides the foundation for building family and community resources and intergenerational wealth. For most Australians their wealth is banked in their home. For too many Aboriginal Victorians there is no such bank to draw on in times of transition and adversity.

Without solid housing, Aboriginal people are set up to fail. The blame does not lie with individuals but with inherited dispossession. As the AIHW has compellingly demonstrated, inadequate housing is deeply implicated in system failures and undermines efforts to close the gap. One of the striking findings for policy makers new to this space is the prima facie strength in the cost benefit argument in support of Housing First investments and the failure by Australian Governments to first demonstrate and then act on them.

It is a form of willful policy blindness to demote housing to a second order policy issue, if we are serious as a nation in our stated commitment to achieve socially just outcomes

for First Australians. This is because we know that secure housing is a fundamental social determinant of good health; housing stability is essential for learning and working; and it provides a foundation for weathering life's crises and staying on our feet when we are buffeted by life's transitions.

Where we have a network of Aboriginal social housing, this provides a foundation from which to deliver support programs. Social housing has the potential to be an integrated program delivery platform from which we can measurably reduce Aboriginal inequality and disadvantage. In a limited way, based on a modest pilot program, AHV's *More Than A Landlord* initiative has already demonstrated that a solid housing platform can provide a powerful launch-pad for integrated support programs, with a transformative effect on the life outcomes of tenants.

With more people safely housed, coupled with culturally safe case management support, we can dramatically lift school completion rates and attainment; economic and social participation; and health outcomes for Aboriginal people. We believe there are profound economic benefits for the wider Victorian community in doing so. We wish to make this endeavor a core project in reconciliation in Victoria. This essentially is the nub of this Goal.

It has primacy in our Framework because revaluation of the foundational importance of housing to improved outcomes is the first line of our thesis about a new deal for Aboriginal people. It is in this sense that we invite the Victorian Government not simply to consider this strategy as another policy framework, but rather as core to its Aboriginal Affairs policy Vision.

The availability of affordable, sustainable and appropriate housing underpins good health and the social, educational and economic participation of individuals.

Australian Institute of Health and Welfare 2011

Objectives

Our objectives for secure housing to improve life outcomes are to:

- 1.1 Embed housing goals and targets in major Government strategic frameworks for Aboriginal people and mainstream policies where relevant**
- 1.2 Establish stable affordable housing as the foundation for breaking cycles of disadvantage and homelessness**
- 1.3 Make housing the platform for fulfilment of life aspirations and successful education and employment outcomes for Aboriginal Victorians**
- 1.4 Sustain tenancies through culturally strong Aboriginal focused systems and practices**

These objectives will be delivered through a series of essential reforms, as outlined in the table below:

Essential Reforms

OBJECTIVE	PRIORITY ACTION
<p>1.1 Embed housing goals and targets in major Government strategic frameworks for Aboriginal people</p>	<p>1.1.1 Ensure housing targets are embedded in major Aboriginal reform strategies.</p> <p>1.1.2 A fair share for Aboriginal housing - All government developments and funding has an Aboriginal housing target; Aboriginal specific funding for growth in social housing; land and other developments encourage private housing for Aboriginal people.</p>
<p>1.2 Establish stable affordable housing as the foundation for breaking cycles of disadvantage and homelessness</p>	<p>1.2.1 Clients are supported to navigate integrated housing support pathways; access points (physical access, telephone, online) for people with housing needs to enter the housing and homelessness systems are established and publicised.</p> <p>1.2.2 Intensive, culturally appropriate structured case managed approaches drawing in relevant and specialist service support is sustained and based on need. Those at high risk receive specialist and intensive housing, community support and pathways, including those experiencing:</p> <ul style="list-style-type: none"> • mental health issues; • drug and alcohol issues; • family violence – victims and perpetrators; • leaving out of home care (at least 5 years); and/or • contact with and leaving the justice system. <p>1.2.3 Aboriginal and other service organisations share and coordinate services and pathways to the benefit of clients.</p>
<p>1.3 Housing is a platform for fulfilment of life aspirations and for successful education and employment outcomes</p>	<p>1.3.1 Use the secure platform provided by AHV and social housing to deliver social and economic programs to Aboriginal Victorians.</p> <p>1.3.2 Elders lead strength based approaches which connect with community to change life trajectories for the better.</p>
<p>1.4 Sustain tenancies through culturally strong Aboriginal focused systems and practices</p>	<p>1.4.1 Tenancies are sustained through integrated and wrap around support to meet tenant needs at particular life stages and when in crisis.</p> <p>1.4.2 Support for tenant advocacy and rights.</p> <p>1.4.3 Establish an Aboriginal List through VCAT.</p>

The Case for Reform

1.1.1 Ensure housing targets are embedded in major Aboriginal reform strategies

It is axiomatic in public policy that what we measure is what we manage. The crisis in Aboriginal homelessness in Victoria is essentially hidden. Most Victorians would be shocked to know that 17 per cent of the Aboriginal population had cause to contact a homeless service in the past year. This veiling of the problem is enabled by an absence of data to measure and then set targets to reduce it. Shared data forms the basis for a continuous improvement strategy – the ongoing effort to improve services, systems, processes and products to maximise individual outcomes.

It is extremely difficult to quantify the precise number of homeless Aboriginal people in our state, or the proportion of the population in emergency housing, transitional housing, the private rental market or home ownership. It is also extremely difficult to capture the shortfall in the provision of emergency and transitional housing or the real demand for social housing given the inaccessibility of mainstream services to many Aboriginal people. Addressing these data deficits begins with establishing clear goals, objectives, baseline measures and later targets. We must start with what we do know. That around 5,000 already homeless Aboriginal people sought assistance from homeless services last year and a further 6,000 at risk of homelessness sought homeless assistance (from a total population of approximately 58,000 people). Given this scale of vulnerability and the fact that the majority of those who entered the system homeless remained homeless after contact with homeless services, there appears to be an overwhelming case to set targets at a minimum, to reduce homelessness and to

reduce the numbers of people who remain homeless after seeking assistance. Despite requests, data on outcomes of episodes of support has been difficult to extract.

While the Victorian Aboriginal Affairs Framework includes important objectives to increase income and housing security for Aboriginal households, and to increase Aboriginal home ownership in line with the Victorian average, the first objective remains difficult to define and immeasurable. This creates a gap in accountability which must be filled. The COAG Closing the Gap strategy includes a target on reducing overcrowding. Otherwise it is silent on this bedrock issue of housing outcomes for Aboriginal wellbeing.

Giving greater primacy to housing policy starts with reshaping major strategies for Aboriginal people to build accountability for better outcomes. Currently the public data that does exist must largely be trawled from obscure spreadsheets in Productivity Commission Reports comparing inter-jurisdictional performance. Instead, our collective performance should be brought into the light in order that we can develop strategy informed by reliable data and measurable targets.

Annual monitoring of the level of Aboriginal social housing allocations through the Victorian Housing Register, to ensure that they are in line with the proportion of people across waiting list categories would provide an early indicator of equity. Where there is significant difference there should be further analysis of reasons for the difference and action should be taken.

We set out an approach to Reporting and Evaluation in section 7 of this document. We would welcome the opportunity to work with the Victorian Government to achieve our objectives.

“We need to move from measuring outputs to measuring outcomes – what we are achieving for and with Aboriginal Victorians.”

Victorian Aboriginal Affairs Framework 2018-2023

1.1.2 A fair share for Aboriginal housing - All government developments and funding has an Aboriginal housing target; Aboriginal specific funding for growth in social housing; land and other developments encourage private housing for Aboriginal people

This strategy would acknowledge the extensive over-representation of Aboriginal people at the wrong end of the housing spectrum (homelessness and insecure housing) and our significant under-representation as home owners, by dedicating an agreed proportion of government contributions for housing projects to Aboriginal projects.

As a minimum the Victorian Government should hypothecate a share of all mainstream social and affordable housing for Aboriginal projects equal to the proportion of the Aboriginal population, i.e. 1 per cent. This would include social housing investments, land concessions, inclusionary zoning allocations, shared equity places, tax concessions and all other housing related commitments. Where mainstream social housing funding can be readily adapted to Aboriginal needs and where there is capacity for take up the Aboriginal share should be equivalent to the proportion of Aboriginal homeless clients as a proportion of all homeless clients (currently around 10 per cent). As the rate of homelessness falls (in keeping with the targets set in Section 7 of the Framework), targeted investments through Government developments and funding could be reviewed.

Aboriginal targets should also be established in the Victorian Agreement with the Commonwealth under the National Affordable Housing Agreement (NAHA). Since the National Partnership Agreement on Remote Indigenous Housing was rolled into the NAHA there has been no separate national/state agreement for establishing Aboriginal housing funding or outcomes. A process to negotiate a share of NAHA housing funds in Victoria's agreement with the Commonwealth for the purpose of improving Aboriginal housing outcomes is needed.

1.2.1 Clients are supported to navigate integrated housing support pathways; access points (physical access, telephone, online) for people with housing needs to enter the housing and homelessness systems are established and publicised

The experience of housing crisis or homelessness is traumatic and disorienting. It is a time when the pathway to housing assistance should be clear and entry points to systems well sign posted. Our clients tell us that they find Victoria's housing support and homeless systems opaque and difficult to navigate. This is disempowering at a time when life's challenges feel overwhelming. Victoria has responded effectively to this message in addressing family violence, where a more seamless and networked system has been created and a 'no wrong door' practice adopted.



Housing First

The Housing First model prescribes safe and permanent housing as the first priority for people experiencing homelessness. Once housing is secured, a multidisciplinary team of support workers can address complex needs through services like drug and alcohol counselling or mental health treatment. However, an individual's engagement with these support services is not required for them to maintain accommodation. Each individual is assisted in sustaining their housing as they work towards recovery and reintegration with the community at their own pace.....

While there is some variety in the way the model has been adopted by different countries, the guiding principle of Housing First is that safe and secure housing should be quickly provided prior to, and not conditional upon, addressing other health and well-being issues. In contrast, other models make housing provision conditional, such as by requiring individuals to abstain from alcohol or drug use or comply with mental health programs to qualify for housing. Such approaches can make it hard for those experiencing homelessness to become well enough to qualify for housing or make it difficult to maintain tenancy if they do get into housing.

AHURI, What is the Housing First Model and How does it work?

Our housing and homeless service system would be immeasurably strengthened if there were clearly marked entry points and greater assistance in navigating pathways for Aboriginal people. The experience for Aboriginal people of not knowing where to start was a common theme in consultation across tenures - homelessness, social housing, private rental and private ownership. Clear access points are the first precondition of a Housing First approach.

Work is required to create dedicated online engagement platforms; a 24 hour dedicated phone service; information packs; and funds to resource skilled and knowledgeable Aboriginal organisations to assist Aboriginal people to find their way into the part of the housing system that can best meet their needs. This work would be complemented by a vehicle to clearly communicate tenancy rights and responsibilities. Practical guides are required to outline basic steps to access housing and to establish a household, including utilities connections, maintenance and care. Financial advice and support is often needed for Aboriginal households with very constrained finances and limited information to gain a stable foothold in the housing market.

These efforts must be supported by assisting mainstream housing and homeless services to better understand Aboriginal culture and the aspirations of Aboriginal people seeking housing. Tailored Aboriginal cultural safety accreditation for mainstream providers is essential.

1.2.2 Intensive, culturally appropriate structured case managed approaches drawing in relevant and specialist service support are sustained and based on need. Those at high risk receive specialist and intensive housing, community support and pathways, including those experiencing:

- mental health issues;
- drug and alcohol issues;
- family violence – victims and perpetrators;
- leaving out of home care (at least 5 years); and/or
- contact with and leaving the justice system

Once housing is stabilised, recovery can begin. However, for people with complex needs and multiple disadvantage, this can take a considerable amount of time. Aboriginal people are more likely to have complex needs than others in housing distress but less likely to receive sustained case management support. People with complex needs require sustained intensive support and case plans to assist them. Section 4 of the Framework outlines detailed, targeted strategies to assist high need clients, to prevent and break the cycle of homelessness.

1.2.3 Aboriginal and other service organisations share and coordinate services and pathways to the benefit of clients

Framework consultations highlighted the importance of putting people at the centre of housing and human service systems. Case plans for individuals who need them are important, but so are networked systems. Memoranda of understanding between housing services and the care and protection system, corrections, mental health services and family violence services are also important in making individual case plans meaningful and realisable, even if only to confirm they are in place. Effective case management coordination between systems is also essential. In keeping with the Housing First principal, all case plans in all acute service systems must include a safe and secure housing component.

The family violence sector has led the way in the coordinated delivery of networked human services. Housing services in Victoria must adopt a similar approach. This issue is addressed in greater detail in section 4 of the Framework.

1.3.1 Use the secure platform provided by AHV and social housing to deliver social and economic programs to Aboriginal Victorians

The significant levels of disadvantage experienced by many members of the Victorian Aboriginal community not only impact on the demand for social housing, but contribute to the inability of some Aboriginal tenants to meet their ongoing tenancy responsibilities. AHV's support for Aboriginal tenants through the *More Than A Landlord (MTAL)* program uses the platform of stable accommodation to build pathways out of disadvantage for people whose lives have previously been characterised by crisis and trauma. This significantly reduces demand for acute and tertiary Government services.

Through the MTAL program, AHV tenants are not only supported to sustain their tenancies but have the opportunity to experience a range of positive life experiences that affordable and secure housing can facilitate. These include improved physical and mental health; engagement/re-engagement with family and community; education and training; and economic participation and employment.

MTAL features include:

- a focus on strengths and aspirations rather than needs/deficit;
- Aboriginal community led health promotion initiatives;
- increased opportunities for social engagement and participation;
- recruitment of an Aboriginal workforce, including opportunities for AHV tenants;
- integration of activities and services from a household or family perspective, which is more consistent with Aboriginal cultural values and practices;
- opportunities to engage in culturally significant practices; and
- life coaching.

Since MTAL's commencement, the program has delivered some significant achievements. In particular, the concept of life coaching has proven to be transformative for participating tenants. AHV has been working with approximately 50 tenants and household members at different times, with Life Coaches supporting and encouraging program participants to achieve personal goals and aspirations. These include:

- preparing 20 tenants to be "job ready";
- supporting 12 tenants into employment (full-time and casual); and
- supporting another 10 tenants in undertaking further education.

These are potentially life changing experiences for MTAL participants and underscore the importance of maintaining and expanding the program.

In recognition of the significant and positive outcomes achieved through MTAL, the program was awarded a 2019 Housing Industry Association professional excellence in housing award.

AHV's aspiration is to provide support through MTAL and Life Skills (support to manage a home) to every Aboriginal social housing tenant in Victoria who requires it; across AHV properties, public housing and other social housing providers. We know these programs work but we have nowhere near the levels of resources we need to build a universal platform of support for Aboriginal social housing tenants. Further investment in these programs will deliver strong returns for the Victorian community, take pressure off mental health and tertiary services, and make an appreciable difference to the wellbeing of Aboriginal Victorians.

"Since joining the *More Than A Landlord* program I've got a lot more drive to actually get out in the community and do a lot more, instead of just with the groups I know. I can open some doors and meet some new people."

Sharyn Lovett, AHV Tenant

1.3.2 Elders lead strength based approaches which connect with community to change life trajectories for the better

Throughout the development of the Framework, Elders have taken a leadership role in setting out principles, establishing a vision and shaping our goals and objectives. Engagement of Elders to set directions and guide strategic approaches is an essential element in the Victorian Aboriginal Housing and Homelessness Framework. Elders will play a key role in making decisions about partnerships, developments, and new housing models to build strengths based approaches which reset life trajectories. They will often guide young people in their housing choices. Should an Aboriginal Housing List be established through VCAT, Elders will represent the community on the Tribunal (see 1.4.3 below). More discussion of the distinct housing needs of Elders is addressed in section 2.3.2.

1.4.1 Tenancies are sustained through integrated and wrap around support to meet tenant needs at particular life stages and when in crisis

Once housing has been secured, it is critical tenancies are sustained. In 2017- 2018, 2,260 Victorian Aboriginal people were assessed by homeless services as requiring support in sustaining tenancies, (ROGS, 2019). While tenancies in AHV properties are remarkably stable, this is generally not the case for Aboriginal people seeking long-term housing through mainstream community housing providers. Despite the crisis in Aboriginal homelessness in Victoria, and an Aboriginal household growth rate of 4 per cent, fewer Aboriginal people were housed in mainstream

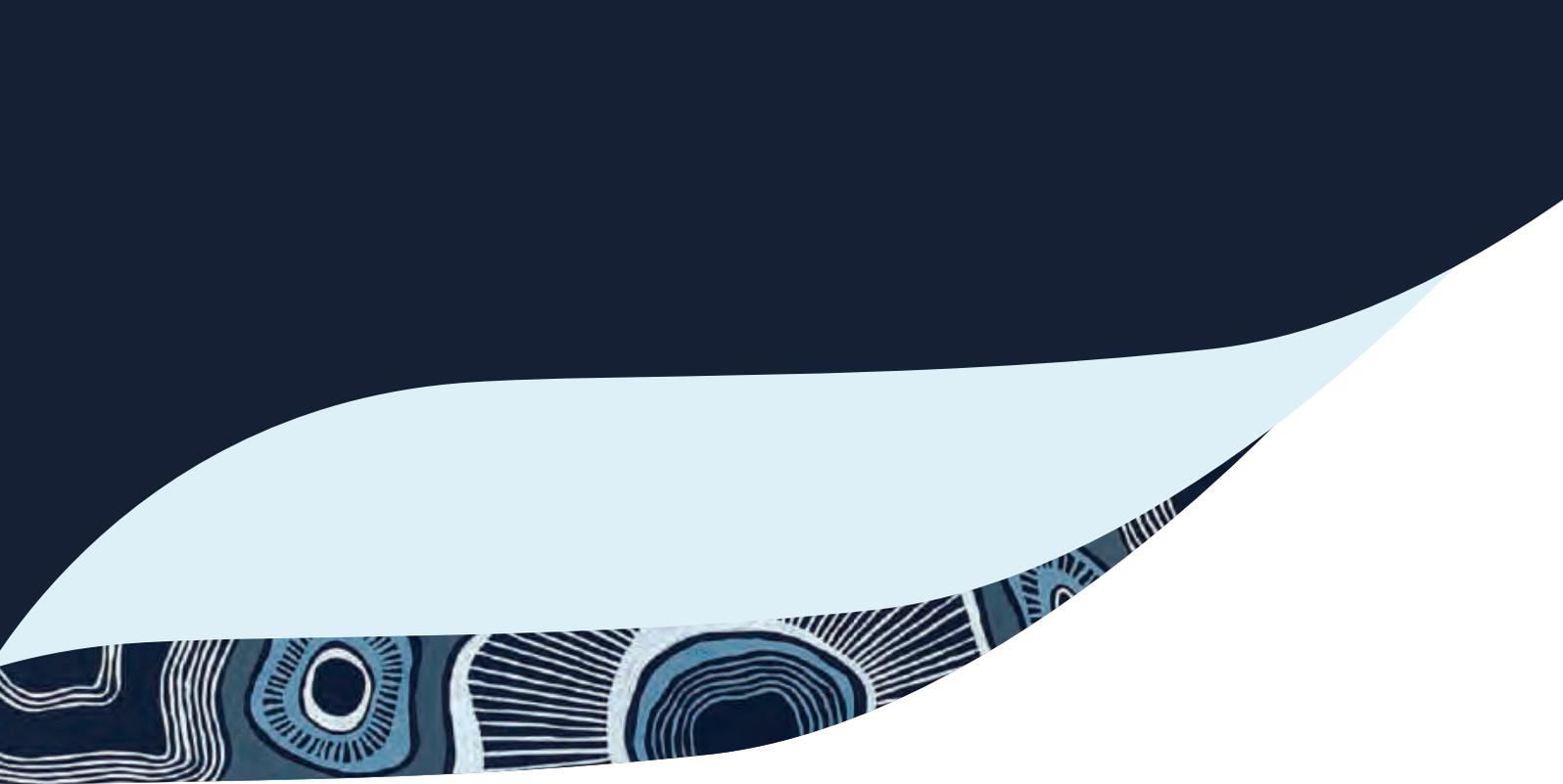
community housing last year than five years ago. Housing instability is evident in the way the numbers veer dramatically from year to year, as the Productivity Commission data below indicates:

Figure 4: Total Aboriginal and Torres Strait Islander households in non-Aboriginal Community Housing in Victoria

2018	354
2017	450
2016	430
2015	362
2014	492

Source: Productivity Commission, Report on Government Services 2019

Sustaining tenancies may be expensive, but the churn of people in and out of homelessness is infinitely costlier, including the incalculable human cost. There is a substantial cost benefit argument for managing Aboriginal tenancies in mainstream public and community housing in partnership with the Aboriginal community, through AHV. Surveys of AHV tenants consistently highlight their preference for an Aboriginal landlord. The case would be strengthened further were AHV resourced to deliver *More Than A Landlord* as a universal social support platform for all Aboriginal tenants in all social housing.



1.4.2 Support for tenant advocacy and rights

Despite their significant over-representation in homeless services, in seeking assistance in maintaining tenancies, and their sustained discrimination in the private rental market, Aboriginal people do not have access to a dedicated tenant advocacy agency. The evidence uncovered in the development of this Framework reinforces the need for a dedicated voice for Aboriginal tenants to advocate for their individual and collective rights.

This could be achieved through a partnership with a mainstream or Aboriginal community controlled organisation, or through a new, distinct authority. Aboriginal tenants must have the major voice in shaping the role and function of an Aboriginal tenant advocacy body with Government support and advice.

1.4.3 Establish an Aboriginal List through VCAT

Aboriginal people have extensive engagement with VCAT as housing tenants defending claims against agents and landlords. The experience is alienating, disempowering and daunting for most. In many instances, Aboriginal tenant matters are undefended regardless of the rights or wrongs of the case being brought by their adversaries.

Aboriginal people need advocates in these situations to defend their rights. But they also need a judicial setting that is less adversarial; less designed to intimidate; and more culturally sensitive and responsive to Aboriginal concerns. Just as Koori Courts have been established elsewhere in the Justice system, a Koori List in the civil and administrative jurisdiction to adjudicate housing matters has significant merit. Aboriginal community leaders would welcome the opportunity to work with VCAT and the Government to design an Aboriginal List for residential matters.

2. BUILDING SUPPLY TO MEET THE NEEDS OF A GROWING ABORIGINAL POPULATION

Introduction

Victoria's Aboriginal community is facing a critical shortage of quality affordable housing. The most conspicuous evidence is the 10,885 Aboriginal people who presented to homeless services last year and the 4,143 households who have registered for housing with the Victorian Housing Register. Less obvious but equally compelling, is the growing demand stimulated by fast population growth. In preparing for the development of this Framework, Victorian Aboriginal population projections were commissioned. The projections show that a further **27,000 households** will require housing by 2036 (an average annual household population growth rate of 4.0 per cent). Establishing how these 27,000 housing units will be provided is the focus of this and the next section.

If the existing rates of tenure and policy settings remain unchanged, **5,085** of those additional households will be accommodated in social housing (primarily in public housing which in a marginal growth environment will result in the displacement of potential non-Aboriginal tenants). To avoid a worsening of already dire rates of homelessness, investment to deliver an additional 5,085 social housing units by 2036 is critical.

However, a major investment in social housing alone, will not meet the housing supply challenge we are facing. In this section of the Framework, we set out some innovative, alternative models to build supply of housing in such a way as to change the demand curve for social housing, and reduce the tsunami of demand being faced by homeless support services. In the following section we recognise the important role of housing up take in the private rental and ownership markets.

Self determination and supply

For the purposes of this Framework, it is important to reinforce that self determination is the right of all peoples to 'freely determine their political status and freely pursue their economic, social and cultural development'. Importantly, it is the first right laid down in article 1 of the International Covenant on Civil and Political Rights. This right has particular resonance for Aboriginal people because it has been honoured in the breach throughout much of our history, crystallised in the denial of our human and civil rights in law until the 1967 referendum (which post-dated the United Nations International Covenant). Its assertion is the bedrock right on which this housing and homelessness Framework is built.

Our current housing plight provides the evidence of what the absence of self determination has delivered us. To achieve change we must be granted the authority, choice, resources and support to build an effective Aboriginal controlled housing sector, which supports supply and Aboriginal ownership of housing. For this reason, self determination is both the first principle of the Framework and the guiding principle for building supply to meet the needs of a growing Aboriginal population.

Objectives

Our objectives to build supply to meet the housing needs of a growing Aboriginal population are to:

- 2.1 Build supply of homes owned by Aboriginal people and community.**
- 2.2 Build 5,000+ social housing properties by 2036 – 300 houses p.a. to meet future demand.**
- 2.2 Meet supply needs for transitional and (crisis) short term and special housing needs.**
- 2.3 Support Native Title and Treaty to grow affordable housing.**

These objectives will be delivered through a series of essential reforms, as outlined in the table below:

Essential Reforms

OBJECTIVE	PRIORITY ACTION
2.1 Build supply of homes owned by Aboriginal people and community.	2.1.1 Leveraging financial investments and land available to enable an increased supply of Aboriginal social and affordable housing (improving access to finance for housing developments). 2.1.2 Increasing the number of homes owned by Aboriginal people and community through: <ul style="list-style-type: none"> • building the supply and pathways to affordable housing (<i>affordable housing definition to be adapted to meet Aboriginal community needs</i>); and • shared equity programs that build supply and are customised to Aboriginal community and individual needs. 2.1.3 Joint investment and development between ACCOs and AHV. 2.1.4 Build to rent. 2.1.5 Maintaining the value and supply of Aboriginal housing stock.
2.2 Build 5,000+ social housing properties by 2036 – 300 houses p.a. to enable the sector to meet future demand.	2.2.1 5,000+ social housing properties by 2036 – 300 houses p.a. to meet future demand. 2.2.2 Aboriginal targets included in Government housing funds and initiatives.
2.3 Meet supply needs for transitional and (crisis) short term housing.	2.3.1 Meeting supply needs for transitional and (crisis) short term housing. 2.3.2 Needs of Elders and clients with disabilities are addressed including through special purpose developments.
2.4 Support Native Title and Treaty to grow affordable housing.	2.4.1 Seeking opportunities from Native Title and Treaty. 2.4.2 Establish forms of land tenure that enable growth in housing.

The Case for Reform

2.1.1 Leveraging financial investments and land available to enable an increased supply of Aboriginal social and affordable housing (improving access to finance for housing developments)

Greater effort is required to increase housing supply through innovative land supply and financing strategies and new partnerships between Aboriginal people to enter into joint housing development ventures with mainstream social and private providers.

The Victorian Government and local governments must begin to support:

- Inclusionary zoning in new developments at scale involving up front agreements with developers for a proportion of stock for enduring affordable Aboriginal housing. This should begin with 10 of the 100 affordable housing units being developed through inclusionary zoning by DELWP.
- The designation of a proportion of Aboriginal housing when selling vacant land to developers for housing developments.
- Title transfer or low cost sale of unused Government land for social housing.
- Support for Aboriginal organisations such as AHV, by providing low cost loans to develop Aboriginal housing on unused Government land.

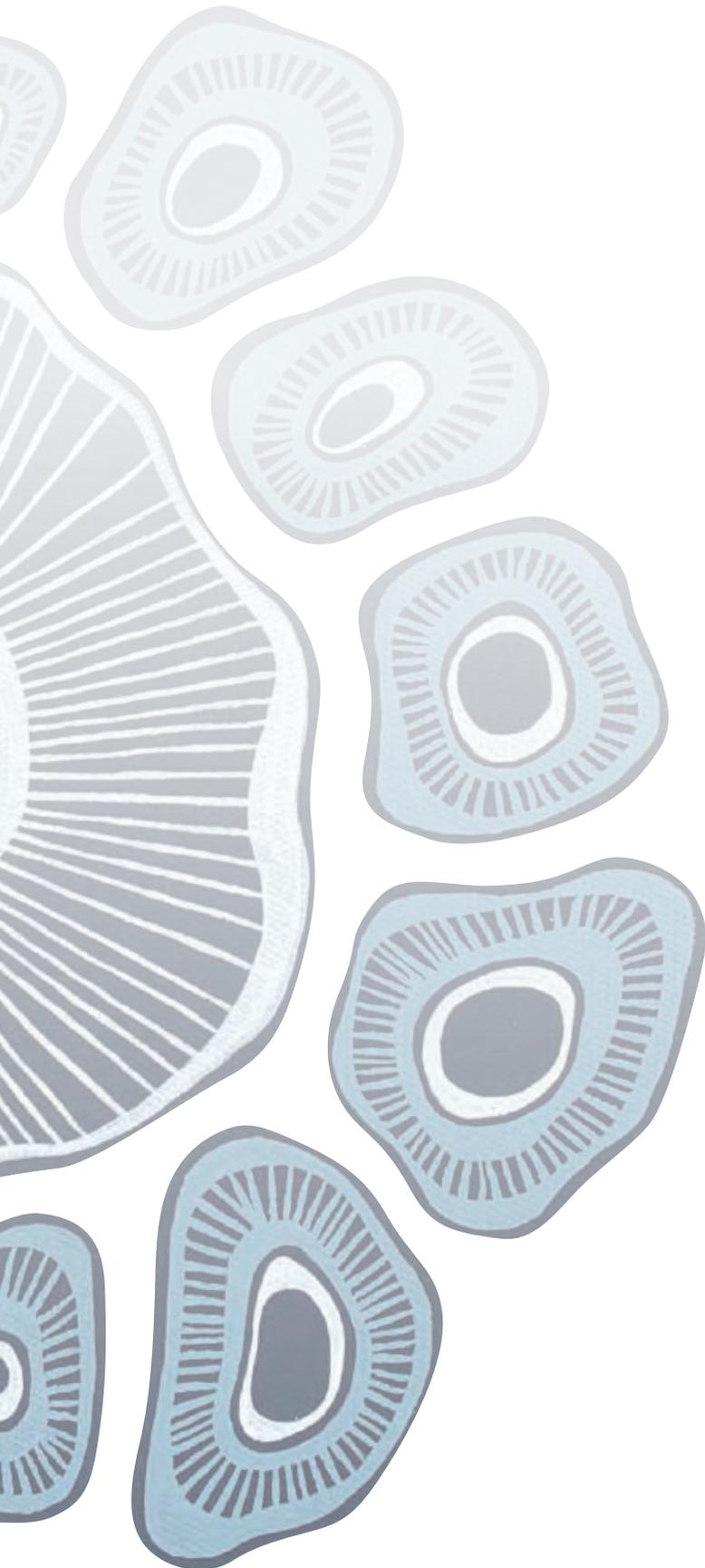
2.1.2 Increasing the number of homes owned by Aboriginal people and community through

- Building the supply and pathways to affordable housing
- Shared equity programs that build supply and are customised to Aboriginal community and individual needs

Social housing cannot deliver all of the accommodation requirements of a growing Aboriginal population. This Framework outlines strategies to increase supply of affordable properties through commercial investment underpinned by Government incentives. Affordable housing should not, by definition, be circumscribed by community housing provision. In many overseas markets, it is private investment underpinned by tax credits or other concessions that deliver the bulk of affordable housing for rent or purchase.

In Section 3 we discuss shared equity programs delivered in other Australian jurisdictions which, if adapted for Victoria's Aboriginal communities, could provide significant home ownership opportunities, particularly in regional Victoria where house prices are lower than in the capital.





2.1.3 Joint investment between Aboriginal Community Controlled Organisations and AHV

Victoria has a competitive advantage in being the only Australian jurisdiction with a Tier 1 registered Aboriginal Housing Association. AHV owns and manages around 1,550 properties, providing an Aboriginal landlord to around 5,000 tenants. In addition, Victoria's ACCOs provide community housing on a small scale (an estimated 360 housing units in total across the state), as part of a wider set of services they provide to local Aboriginal communities.

Support for the Aboriginal housing sector is critical to self determination. While many ACCOs have land, they do not have the scale or development expertise to significantly expand their community housing stock. AHV has professional capacity and housing development expertise but no land. It is therefore proposed that the Government give consideration to supporting partnerships between AHV and Victoria's ACCOs to enter into agreements to build social housing managed by AHV or the ACCOs on land owned by ACCOs. This will require Government and/or philanthropic funding to finance the build, but removing the land cost from the equation will support the viability of building a significant number of properties. Where Cooperative land is offered for housing, a matching land commitment will be sought from local councils.

A strength of this model is that it will enable development of appropriate stock. Aboriginal providers can develop housing stock that reflects the needs and intrinsic requirements of an Aboriginal household with a culturally appropriate design. We believe this will deliver a value add of significant social and economic benefits.

2.1.4 Build to rent

To release pressure on public and community housing demand, consideration should be given to the provision of Government incentives for large scale developers, to “build to rent” affordable housing stock for Aboriginal people on low to medium incomes. Build to rent projects scarcely exist in Australia but are common in the United States, and a number of other jurisdictions. They cater for low to medium income workers who cannot or do not wish to purchase a house, but need secure, ongoing accommodation. Given the barriers Aboriginal people face to accessing the private rental market, dedicated build to rent developments have particular strengths for this Framework.

The model has a number of advantages. It is possible to bring the supply online faster than traditional off-the-plan builds, and so can assist address the immediate supply shortage. It appeals to a youthful population (Victoria’s Aboriginal population has an average age of 23 years), that may be more mobile. In providing affordable longer-term rental, the model offers more security than the private market. Because investors may own the property for several decades, there are greater incentives to build better quality accommodation and to maintain its value.

The current return for build to rent projects under Australian market conditions is estimated at 3-4 per cent. The return would need to be 6 per cent to attract the institutional investors required (Australian superannuation companies already invest in this model in the US for similar returns). The Government has a role to play in making this model viable; bridging the 2 per cent return (to take it to 6 per cent). This could be achieved through a number of incentives and offsets for financiers and developers, including:

- leasing unused Government land on 30 year leases for this purpose;
- land tax concessions: either a modest flat rate or a tax holiday for the first ten years of the investment; and
- planning concessions, on the condition that the units cannot be strata-titled and on-sold.

Some developers have also reduced the cost of developments through adoption of advanced manufacturing techniques. Examples include adoption of prefabricated and lightweight timber, which in some developments has reduced the construction cost by up to 20 per cent when compared with concrete construction.

This model has some similarities with the Rudd Government’s National Rental Affordability Scheme (NRAS). That scheme had a significant flaw in that the units were only sequestered as ‘affordable’ for 10 years. This model, which could be piloted for the Aboriginal community, would be strengthened by having its affordability guaranteed long- term (at least 30 years), or for perpetuity.

Another build to rent model, PRADS, is described in the break out box below. It has been developed by Robert Pradolin and *Housing for All Australians*; an advocacy body for the private sector to play a role in increasing housing affordability.

THE PERMANENT RENTAL AFFORDABILITY DEVELOPMENT SOLUTION (PRADS) MODEL

Summary

The outcome of this model is the creation of privately owned rental housing, rented at below market rents, to tenants with incomes that satisfy the definition of affordable housing under Section 3AB of the Planning and Environment Act 1987, the “Affordable Housing Income Levels”. This obligation will exist on title for the economic life of the dwelling. The model is deliberately created to assist key workers

The developer and councils negotiate, in good faith, the number of dwellings and the percentage below market rent for which these dwellings can be rented. This obligation will be secured via a Section 173 Agreement. The developer can then sell the dwelling to investors in the private market with the rental encumbrance and an obligation to comply with an appropriate governance process. Through an approved private sector property manager, the private investor then rents the dwelling to the target market.

As an additional level of governance, the model also includes the creation of an Affordable Rental Housing Register by the State which identifies all affordable rental obligations, and is randomly audited annually to ensure satisfactory compliance with the rental condition.

This model, if scaled up for delivery through voluntary planning agreements, has the potential to create a significant supply of long-term affordable private rental housing without the need for any ongoing government subsidy. From a governance perspective, it will be based on a similar process that currently exists and is used with managing National Rental Affordability Scheme (NRAS) properties.

This model can work for apartment projects and for housing and land subdivisions.

The model

The model is summarised as follows:

- **Affordable dwellings** - a number of affordable dwellings that will be allocated/ negotiated to be provided within a development.
- **Affordable rent** - the affordable dwellings are to be leased to households on low to moderate incomes, as defined under the Affordable Housing Income Levels, at 80 per cent of market rents for the economic life of the building. This creates long term affordable private rental housing. This is purely a rental product. As with student housing, these dwellings will not be available for owner occupation.
- **Discounted rent** - a valuation will be undertaken by an approved valuer to determine the market rent from which the agreed discount can be applied. This rental figure will be conveyed to the private sector property manager and will become the maximum rental that can be charged. The developer can sell the dwelling to the investor market at a lower value, reflecting the lifetime encumbrance of the reduced rental agreement. The number of affordable dwellings and the percentage below market rent is a commercial decision for the developer. The number of affordable dwellings is imposed by a planning permit condition. The investor will be paying a lower price for the dwelling and they too will view the investment from a commercial perspective based on the expected rental income and capital growth.

Housing All Australians and the PRADS Model

2.1.5 Maintaining the value and supply of Aboriginal housing stock

Resources are required to strategically maintain assets, including maintenance upgrades and renewals. It is essential to continue to build the portfolio of Aboriginal owned housing to meet household size, demographic demand, and cultural preferences.

Investment to maintain social housing supply should continue to reflect population projections. As strategies to reduce pressure on social housing and homeless support service demand take effect, social housing supply should be adjusted. Until then, supply

must be maintained if homelessness is not to mushroom. Consideration should be given to making provision for a percentage of social housing to be included in the development of new housing estates or larger scale residential developments (say 5 dwellings or more), as a planning permit condition.

Consideration should also be given to the model used to establish the New South Wales Aboriginal Land Council, of hypothecating 7.5 per cent of stamp duty for fifteen years to build a future fund for investment in capital and infrastructure.

The Evolution of the New South Wales Aboriginal Land Council

An Aboriginal Land Rights Bill was introduced into the NSW Legislative Assembly on March 24, 1983 by the then Minister for Aboriginal Affairs, Mr Frank Walker.

Minister Walker told the Parliament the proposed legislation “takes the first step in this State towards redressing the injustice and neglect of real Aboriginal needs since Captain Phillip stepped upon the shores of Port Jackson in 1788.”

“The Government,” he continued, “has made a clear, unequivocal decision that land rights for Aborigines is the most fundamental initiative to be taken for the regeneration of Aboriginal culture and dignity, and at the same time laying the basis for a self reliant and more secure economic future for our continent’s Aboriginal custodians.”

The legislation secured the future of the recently established New South Wales Aboriginal Land Council.

The NSW Government funded the new Land Council system by levying 7.5 per cent of land tax revenue collected from private sales each year for 15 years.

Source: *A Short History of NSWALC* <http://alc.org.au/about-nswalc/our-history.aspx>

2.2.1 Add 5,000+ social housing properties by 2036 – 300 houses p.a. to meet future demand

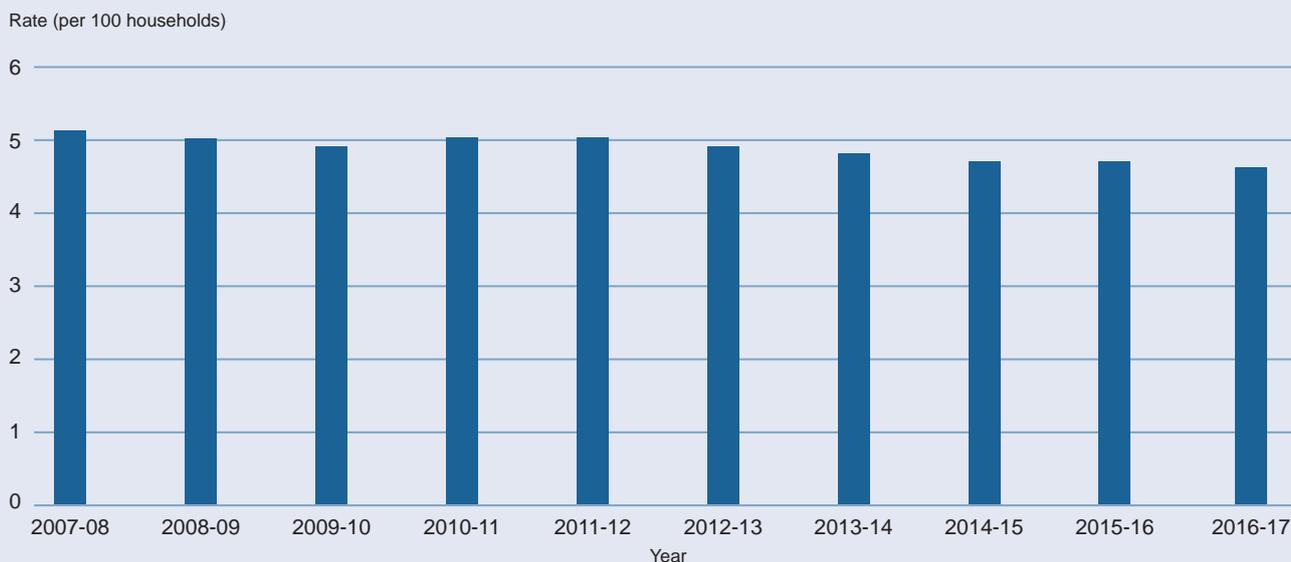
Population growth has outstripped growth in social housing nationally over the past decade, as the table below shows. Despite recent investments, Victoria has a lower proportion of social housing than other states. Victoria’s public housing stocks have hovered between 64,000 and 65,000 units since 2007, during a period in which the Victorian population has grown by around one million people. The Victorian Government’s recurrent expenditure on social housing per person was \$82.94 in 2017-18, compared with an average national expenditure of \$166.93 - less than half the national average. These patterns of investment will result in a continuing decline in the market share of social housing, making it more difficult for Aboriginal and other disadvantaged people

to access social housing. While nationally social housing makes up between 4 per cent and 5 per cent of the market, in Victoria it constitutes little more than 3 per cent.

The Productivity Commission put the number of community housing units in Victoria in 2018 at 14,486, up from 7,930 in 2009. The number of Aboriginal community housing units was 1720 in 2017 up from 1233 in 2009.²

Aboriginal people are faced with a deficit in social housing that has arisen from a paucity of investment over an extended time. Figure 6 demonstrates the level of population driven demand for social housing by Aboriginal Victorians over time to 2036, using the most conservative assumptions. Without further investment it projects a shortfall in social housing units of 1,438 by 2021; 2,488 by 2026; 3,700 by 2031 and 5,085 by 2036.

Figure 5: Social housing dwellings share per 100 households Australia, 2007-08 to 2016-17



Sources: AIHW analysis of AIHW National Housing Assistance Data Repository 2016-17, ABS Household and Family Projections, Australia, 2011-2036

² Productivity Commission 2019 Report on Government Services

Figure 6: New Aboriginal Social Housing Units Required



Source: AHV analysis of Khalidi, Noor Aboriginal Population and Households Projections, 2016-2036, Victoria (June 2019)

While this sounds like a significant outlay, these numbers should be understood as a form of ‘running to stand still’. This is the investment required to maintain the status quo in levels of social housing relative to population. Seen another way – without these additional social housing units, these are the numbers of households which we may expect to also be at very high risk of homelessness. At 3.5 persons per household, if other settings remain unchanged, by 2036 an additional 20,000+ Aboriginal Victorians will be homeless or at risk of homelessness. This is why other policy settings must also change.

2.2.2 Aboriginal targets included in Government housing funds and initiatives

In order to reach the target of 5,000+ by 2036, it is critical that the Government includes Aboriginal specific targets, to direct resources to this crisis, as part of all Government housing funds and initiatives. While Aboriginal people constitute less than 1 per cent of Victoria’s population, we account for more than 10 per cent of contacts with homeless support services and constituted around 13 per cent of new public housing tenants in the past year. Our rates of homelessness are around 11 times that of the mainstream population. Accordingly, a sensible target would be to hypothecate at least 1 per cent of resources for housing initiatives, to be directed to Aboriginal housing.

In addition, consideration of *Aboriginal housing need* should be embedded as an impact line in the Victorian Government Cabinet template for all Cabinet submissions by the Ministers for Housing and Aboriginal Affairs, for at least this term of Government.



2.3.1 Meeting supply needs through transitional (and crisis) accommodation

Victoria is experiencing a critical shortage of crisis and transitional housing. Homeless people and others experiencing significant life transitions are consistently being referred to unsafe emergency accommodation options. The deficit is keenly felt by Aboriginal people, particularly:

- students seeking to study in the city or regional towns;
- young people leaving care and protection;
- families including those escaping violence; and
- prisoners seeking bail or parole.

The closure of Aboriginal hostels had a devastating effect on Aboriginal people in our state and is a significant cause of homelessness. Innovative thinking and political will is required to reinstate a working transitional housing system in Victoria. For Aboriginal people, serious consideration must be given to:

- recommissioning abandoned hostels; transforming former disability facilities into transitional housing, as National Disability Insurance Scheme clients move into smaller homes; and
- investment by the Government to build new transitional housing facilities for Aboriginal people.

Until the stock of permanent transitional housing can be developed, consideration should be given to bolster short-term stocks. Housing All Australians thought leader Robert Pradolin has also designed a model for the private sector to provide short-term transitional housing. Pradolin's broad approach is described in the break out box. The shortfall in transitional housing is so acute that a wide range of measures are required to quickly bring more accommodation online.

Robert Pradolin's Transitional Housing Model

He is using his industry expertise to cobble together creative coalitions between big business and the charitable sector to quickly provide short-term housing in Melbourne and Sydney. First, he finds buildings that are slated for redevelopment and likely to stand empty for two or more years while large-scale projects are designed, approved, financed and marketed prior to construction. Next, he contacts a local housing charity that can identify vulnerable people who need shelter and provide them with appropriate support. Then he uses his contacts in the property industry to encourage big firms like Probuild and Metricon to make the buildings habitable. Finally, he gets the buildings fitted out with second-hand furniture donated by upmarket hotels such as the Sheraton on the Park in Sydney and Crown Plaza in Melbourne.

Peter Mares, Sydney Morning Herald, 16 September 2018

2.3.2 Needs of Elders and clients with disabilities are addressed including through special purpose developments

Elders

Just 5 per cent of the Aboriginal population is aged over 65 in Victoria, compared with around 15 per cent in the mainstream community. While this may suggest that housing older people is a problem on a smaller scale than the structural ageing we are seeing in Victoria's mainstream community, this is a misconception. Because of the extraordinary socioeconomic disadvantage they experience, Aboriginal people carry a burden of disease (illness and disability) 2.3 times greater than the rest of the population (AIHW). The result is we age earlier than the rest of the population.

This is evident in the fact that Aboriginal people aged 45-64 are three times more likely to require assistance with core activities than other Australians. Census data suggests that 28 per cent of Aboriginal people aged 65 years and over have a core activity need for assistance. Higher rates of disability, greater early onset of dementia, rates of blindness and vision impairment three times greater than the mainstream and a lack of culturally safe aged care for the increasing numbers of Aboriginal people reaching older age, all present significant challenges.

Because of their unequal burden of morbidity, many Aboriginal Australians pass from middle age into fourth age dependency and decline, without experiencing the extended third age of healthy retirement enjoyed by many other older Australians. Despite this, "Successive iterations of the Productivity Commission's Report on Government Services indicate that Aboriginal and Torres Strait Islander peoples who are eligible to receive an aged care assessment are less likely to be assessed than their counterparts in both the general population, and in culturally and linguistically diverse (CALD) communities. This disparity was evident both at a national level and in each Australian jurisdiction and suggests

a need to support better engagement of older Aboriginal people within the aged care system." (Victorian Aboriginal Community Controlled Health Organisation (VACCHO) - Croakey)

"Adding further complexity to the space is the fact that 100 per cent of the Stolen Generation will be at least 50 years old by 2023, i.e. eligible for aged care, as Aboriginal people can access these services earlier due to their broader lower life expectancy. This group will require sensitive, trauma-informed care that does not re-traumatise them." (VACCHO - Croakey)

Compared to Aboriginal people in the same age cohort who were not removed as children, older Stolen Generations members are almost three times (2.7) less likely to own their own home and more likely to live alone. (AIHW)

The challenge is sharpened by the fact that forecast growth indicates the number of Aboriginal people over 60 will double over the 20 years from 2016 to 2036, from 4,359 in 2016 to almost 9,000 in 2036. Victoria faces real challenges in providing decent, secure housing for a growing numbers of older Aboriginal people, many with significant support needs. Added to this is the desire of many numbers of Elders to return to country towards the end of their lives, and the limited housing options available to facilitate this.

Figure 7: Forecast growth in Aboriginal Elders in Victoria

Age-Group	2016	2018	2021	2026	2031	2036
	Total	Total	Total	Total	Total	Total
60-64	1,680	1,803	1,980	2,302	2,710	2,697
65-69	1,187	1,317	1,502	1,781	2,084	2,472
70-74	665	813	995	1,268	1,515	1,796
75+	827	833	938	1,229	1,593	2,006
Grand Total	4,359	4,766	5,415	6,580	7,902	8,971

More work is needed to identify the characteristics and features of culturally safe aged care, and to begin to build culturally specific aged care facilities. Currently, it appears that only two such facilities currently exist in our state. Scoping work is needed to map where there will be a critical mass of older Aboriginal people to determine the viability of development of new integrated aged care with independent and high need support on the same site.

The findings of the Royal Commission into Aged Care and any specific findings for Aboriginal people, should also be carefully examined and relevant recommendations implemented. The same is true of the National Aboriginal and Torres Strait Islander Aged Care Action Plan, actions to support older Aboriginal and Torres Strait Islander people (released in February 2019).

Policy settings need to recognise that old age may come earlier for some Aboriginal people and housing policy must reflect this understanding. More work is required to understand the needs of older age members of the Stolen Generations and to support their particular aged care needs and those of other Elders and Traditional Owners.

In considering special purpose accommodation for Elders, key informants to the Framework highlighted the importance of exploring options to also:

- make rental more affordable, including:
 - peppercorn rent for Elders;
 - establishing rental payment offsets for Elders; and
 - providing subsidies on rents and living expenses for vulnerable Elders.
- improve the suitability of housing for Elders, with future builds to factor in the need for accessibility to transport, services and existing community connections.

As a priority, the Government should establish an integrated Elders housing project, incorporating liveable housing units and an aged care facility to transition Elders from under-utilised housing and free up social housing for families.

Clients with disabilities

It is a critical challenge to understand the extent to which the introduction of the National Disability Insurance Scheme (NDIS) is meeting the housing aspirations of Aboriginal Victorians. Currently around 5 per cent of NDIS clients nationally (all service types) are Aboriginal, however the National Aboriginal Community

Controlled Health Organisation (NACCHO)³ believes this constitutes a significant under-representation rate. It has been estimated that over 100,000 of all NDIS participants in Australia will have an unmet need for affordable housing. The Commonwealth argues this is the responsibility of the mainstream housing system, which is under significant duress.

Access to the NDIS is a challenge. There are significant bureaucratic barriers and these are particularly acute for those with an intellectual disability. During community consultations for the Framework, we heard that the vast majority of NDIS clients do not have access to Specialist Disability Accommodation (SDA) as part of the NDIS. SDA is a new form of capital funding for NDIS participants. SDA funding is intended for participants who require a specialist dwelling that reduces their need for person-to-person supports.

There is no effective interface and unclear respective responsibilities between public housing and the NDIS at this stage, and yet each is dependent on the other to deliver essential programs. Aboriginal Community Controlled Organisations (ACCOs) need the information and funding to allow them to be NDIS providers, or at a minimum to advocate on behalf of Aboriginal clients for access to the NDIS.

There would be merit in NDIS staff visiting ACCOs to understand the potential for wrap around services, which would enhance the outcomes for Aboriginal NDIS clients; dialogue is needed and this would be a useful first step.

Most Aboriginal people rent, and renters generally cannot modify their homes to accommodate an acquired disability. Purpose built housing for a person with a disability can take 2 years. This raises the question of how a person with a disability can cope with independent living in the interim.

Given the levels of disability in the community, some purpose built residential accommodation in the AHV portfolio is urgently needed to accommodate people with a disability. This would require a Government grant.

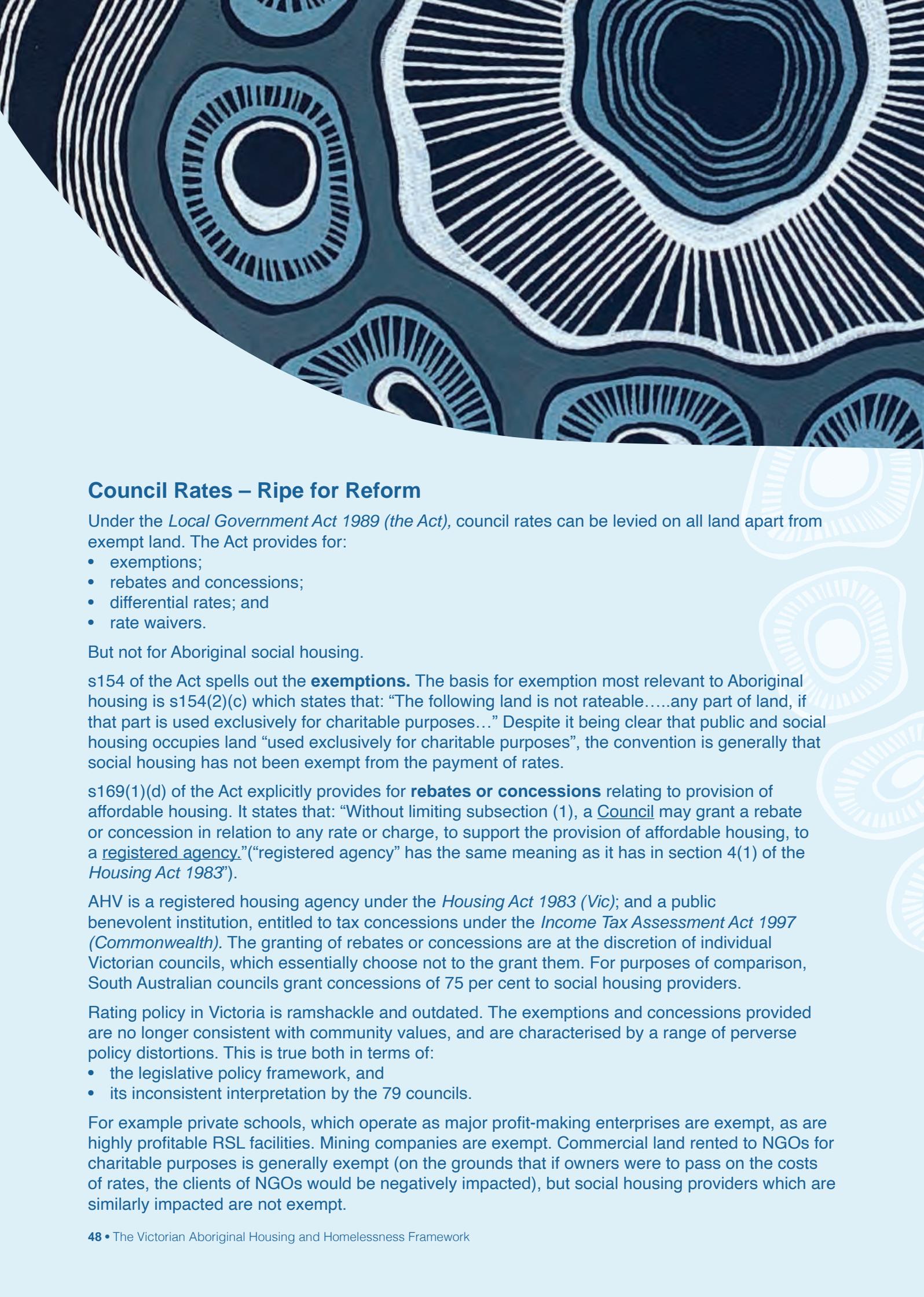
Given its impermeability, there may be a need for Government to facilitate or fund the formation of partnerships with community organisations that have decoded the NDIS system, to strengthen access points for Aboriginal people.

2.4.1 Housing opportunities related to Native Title and Treaty

This Framework has been developed while the Victorian Government engages in Treaty negotiations with Victoria's First Peoples. Treaty is an essential vehicle to achieve reconciliation and to heal past injustices, including stolen land and stolen wealth and wages. In this strategy, we address the synergies with Treaty process and some conspicuous opportunities for simple compensation or reparations that will advance self determination and housing security (including collective Aboriginal community owned housing).

Treaty negotiations have highlighted opportunities for reparations in the form of land and property. Land is not only sacred to Aboriginal owners and custodians, it can be a critical resource for housing development. For land to become developable for housing purposes requires its conversion of Crown Land to freehold land. The supply challenges outlined in the Framework will also be considerably reduced with taxation exemptions conferred on Aboriginal land, for example exemptions from rates and land tax, and for a range of other concessions as part of the healing process. A case in point is council rates, which are discussed in more detail in the breakout box over the page.

³ The national peak body representing 143 Aboriginal Community Controlled Health Services



Council Rates – Ripe for Reform

Under the *Local Government Act 1989 (the Act)*, council rates can be levied on all land apart from exempt land. The Act provides for:

- exemptions;
- rebates and concessions;
- differential rates; and
- rate waivers.

But not for Aboriginal social housing.

s154 of the Act spells out the **exemptions**. The basis for exemption most relevant to Aboriginal housing is s154(2)(c) which states that: “The following land is not rateable.....any part of land, if that part is used exclusively for charitable purposes...” Despite it being clear that public and social housing occupies land “used exclusively for charitable purposes”, the convention is generally that social housing has not been exempt from the payment of rates.

s169(1)(d) of the Act explicitly provides for **rebates or concessions** relating to provision of affordable housing. It states that: “Without limiting subsection (1), a Council may grant a rebate or concession in relation to any rate or charge, to support the provision of affordable housing, to a registered agency.” (“registered agency” has the same meaning as it has in section 4(1) of the *Housing Act 1983*”).

AHV is a registered housing agency under the *Housing Act 1983 (Vic)*; and a public benevolent institution, entitled to tax concessions under the *Income Tax Assessment Act 1997 (Commonwealth)*. The granting of rebates or concessions are at the discretion of individual Victorian councils, which essentially choose not to grant them. For purposes of comparison, South Australian councils grant concessions of 75 per cent to social housing providers.

Rating policy in Victoria is ramshackle and outdated. The exemptions and concessions provided are no longer consistent with community values, and are characterised by a range of perverse policy distortions. This is true both in terms of:

- the legislative policy framework, and
- its inconsistent interpretation by the 79 councils.

For example private schools, which operate as major profit-making enterprises are exempt, as are highly profitable RSL facilities. Mining companies are exempt. Commercial land rented to NGOs for charitable purposes is generally exempt (on the grounds that if owners were to pass on the costs of rates, the clients of NGOs would be negatively impacted), but social housing providers which are similarly impacted are not exempt.



Facilities providing accommodation in institutional settings to people with disabilities are exempt. However, when those people with disabilities move into small supported residential facilities in the community, the land on which they live may become rateable (in contradiction of wider state and commonwealth government policy objectives). Nor do ACCOs benefit from exemptions or concessions despite providing ‘charitable’ services to indisputably the most disadvantaged people in our state.

While all AHV and Cooperative land accommodates properties that serve an exclusively “charitable purpose”, none are exempt, in contradiction of the spirit of the Act. Nor are AHV properties eligible for waiver or concessions on rates, even though they exclusively accommodate people who, if they owned the property, would all be eligible to apply for these on grounds of hardship. While large farmers are given rate relief through differential rates, this concession is not provided to social housing providers such as AHV. While on a layperson’s reading of the legislation, AHV appears eminently qualified for rebates or concessions under S169 (1)(d), none appear to be forthcoming.

As part of Treaty there would be real merit in ceasing to tax Aboriginal social housing and ACCOs’ social services, through rates. Rates are AHV’s second highest overhead cost. Removal of the rating burden would allow AHV to house dozens of additional homeless Aboriginal people each year. A minor redistribution of the rating burden would mean council revenues are not unduly impacted.

AHV analysis

“If you want change in people’s lives, they have to be housed properly; not in dumps, but in a place they feel safe” - Thorne



2.4.2 Establish forms of land tenure that enable growth in housing

Many Aboriginal people would like to return to their land, including old people seeking peace, and young people wishing to raise families. Living on country provides spiritual wellbeing and builds protective factors, as well as spaces for healing, ceremony and connection.

To make housing on country viable, a number of legal and regulatory challenges pertain. There may be requirements for planning system changes and possibly special forms of title for housing on treaty land. The US and Canada have examples of Indigenous Land Use Agreements to accommodate housing on country. Government can make a contribution by assisting in developing the infrastructure, growth and economic opportunities to support people on country in viable ways. A strong case can be made for designated spaces to be set aside for Elders who yearn to come home.

There may be opportunities for public and community housing and Aboriginal housing organisations to facilitate this, with support of Traditional Owners and the Government. Discussions with Traditional Owners have

indicated a willingness to consider supporting individual Aboriginal home ownership, by accessing capital funds to purchase land or build community housing. Access to land requires reforms such as through Treaty or Traditional Owner Settlement Agreements. This may include conversion of crown land to developable land, to enable transfer of developable land to Traditional Owner groups for the purposes of building new Aboriginal community housing. Planning mechanisms would be engaged to allocate such land. Traditional Owners may also be in a position to shape community housing models, including community rental and shared equity models.

Native title also provides potential opportunities for building wealth for housing and other purposes through the granting of a fair share of tax revenues related to traditional owner land. Ultimately these are matters for Traditional Owners and the Government to negotiate. Ideally negotiations will have an eye to the housing needs of Aboriginal people, alongside their other aspirations for justice and reconciliation.

3. OPENING DOORS TO HOME OWNERSHIP AND PRIVATE RENTAL

Introduction

While only one in fifty people in the mainstream population live in social housing, one in five Aboriginal people do. A major reason for this is that, in relative terms, few Aboriginal people own their own home and large parts of the private rental market are largely a closed door to Aboriginal people. Changing this is essential to the success of this strategy.

Traditionally, Australia has provided a housing market in which the majority of Australians could afford to purchase a house. The private rental market served as a transitional tenure while people saved to buy a home, and there was social housing to assist the most disadvantaged. This was supported by a solid welfare safety net of income support and rent assistance. Even within these relatively benign settings, Aboriginal Victorians experienced high levels of housing stress and crisis.

Australia's housing market has become more challenging over the past two decades as real house prices have outstripped wage growth; private ownership has declined; the share of social housing as a tenure in the overall market has fallen; the proportion of people in the private rental market has grown significantly pushing up market rents; while the buying power of the unemployment benefit has fallen to amongst the lowest level in the OECD⁴.

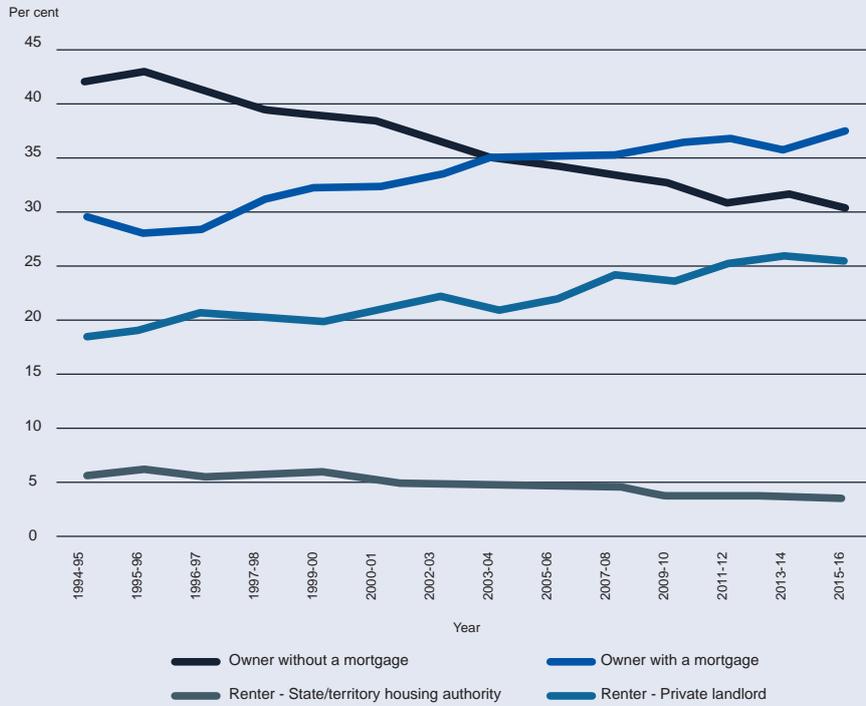
Home Ownership

The structural ageing of Australian society has masked large falls in home ownership of 13-14 percentage points since 1971 for people aged 25-34 as evidenced in Figure 9. The inaccessibility of home ownership for this age cohort disproportionately affects Aboriginal households because the average age of the Aboriginal community is so much younger than that of the mainstream community (23 years compared with 37 years).



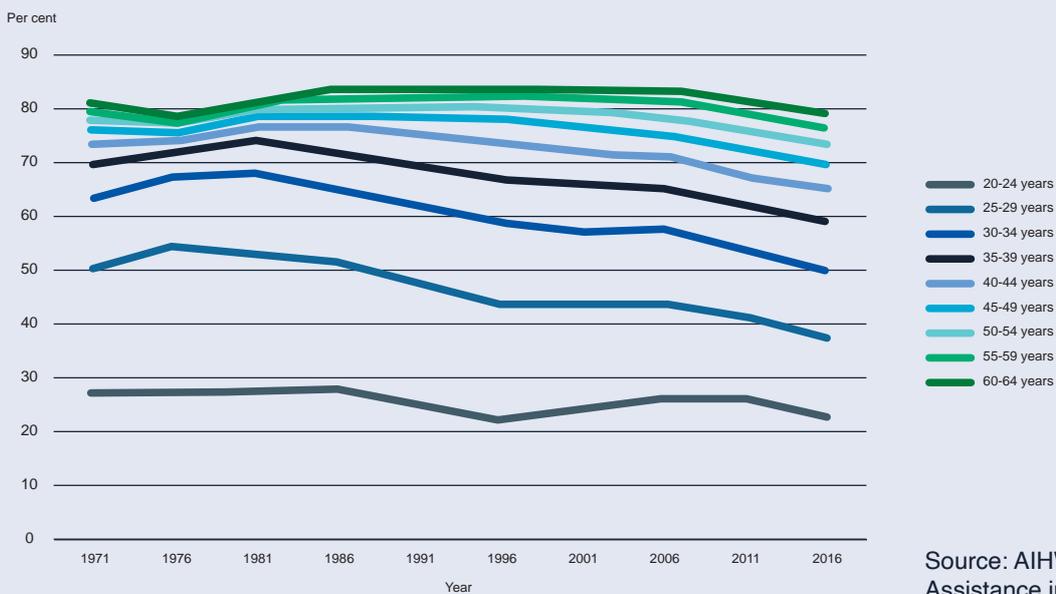
⁴ ACROSS data suggests that “The freezing of the Newstart Allowance (which has not increased above inflation since 1994) has increased poverty among those receiving that payment. Poverty among people in households relying mainly on Newstart Allowance rose from 61 per cent in 1999 to 78 per cent in 2015, while the average poverty gap (for households reliant on Newstart Allowance below the poverty line) rose from \$81 per week to \$136 per week over the same period. The transfer of 80,000 sole parents to Newstart Allowance in 2013 was associated with an increase in the rate of poverty among unemployed sole parents from 35 per cent in 2013 to 59 per cent two years later.” (VCOSS Snapshot of Poverty in Australia). This also impacts rental collections of community housing providers with flow on impact, reducing funds for maintenance and investment in social housing capital.

Figure 8: Housing tenure in Australia (per cent), by tenure type, 1994–95 to 2015–16



Source: AIHW Housing Assistance in Australia 2018

Figure 9: Home ownership (aggregate) rates, by selected age groups, Census years 1971 to 2016



Source: AIHW Housing Assistance in Australia 2018



Australians are increasingly less likely to own their home at retirement, with the rate of outright ownership falling markedly since 1996, particularly for people aged 50–54 who have seen a 6.6 percentage point fall over these 20 years (from 80.3 per cent to 73.7 per cent)⁵. Around 68 per cent of Victorians own or are purchasing their home, while Census data suggests only 43 per cent of Aboriginal Victorians are in this position⁶. This figure of 43 per cent is considered an overstatement of Aboriginal ownership, given around 17 per cent of the Aboriginal population do not complete the census and most of these are unlikely to be home owners. The census also counts as home owners Aboriginal people living with another person who owns their house.

Private Rental

People in the private rental market face perhaps the most challenging market conditions in Victoria's history. Lower access in the Australian community to private ownership and to social housing has led to significant growth in private rental's overall market share, from 17 per cent of Australians in 1994-95 to more than 25 per cent in 2015-16. This additional competition has pushed up private rents so that on average by 2015-16, low income families in Australia's private rental market were contributing 32 per cent of their income in housing costs, meeting the common definition of housing stress (where a household's housing costs exceed 30 per cent of their gross income)⁷. The 2019 Report on Government Services found that **more than half (51.7 per cent) of low income rental households in Melbourne were in rental stress by 2015-16**, up from 37.3 per cent in 2007-08.⁸ ABS data suggest that between 27-35 per cent of Victoria's Aboriginal population live in our very challenging private rental market.

The Experience of Aboriginal people in this Market

Low rates of home ownership undermine housing security and the capacity to build intergenerational wealth. Low rates of access to the private rental market restrict personal autonomy and mobility. Aboriginal Victorians face significant market barriers, including racial discrimination, which blocks access (discussed further below). Cost is also a significant barrier with just 6 per cent of rental properties in Australia affordable to people on income support, and just 28 per cent for those on the minimum wage⁹. Commonwealth rent assistance has also lost its buying power over time. In recent years, as rents have risen faster than inflation, the real value of rent assistance, which increases in line with CPI, has declined. This places significant pressures on the social housing component of the market which, as the population grows, continues to shrink in real terms.

In Victoria, the percentage of new households assisted with Victorian public housing that identified as Aboriginal has risen from around 8 per cent in 2013-14 to almost 13 per cent in 2017-18 as shown in Figure 10. Without dedicated investment in Aboriginal social housing, better access to private rental or higher rates of home ownership, this displacement effect of Aboriginal people dominating highly rationed new places in public housing places will continue to escalate.

⁵ AIHW Housing Assistance in Australia 2018

⁶ ABS Census 2016

⁷ AIHW Housing Assistance in Australia 2018

⁸ Report on Government Services 2019, Table GA.2

⁹ Anglicare Australia 2018 Rental Affordability Snapshot

Figure 10: Public Housing in Victoria¹⁰

	New Households assisted	New Aboriginal Households assisted	Aboriginal Households as a proportion of Newly Assisted
2017-18	2 708	344	12.7%
2016-17	3 513	407	11.6%
2015-16	3 694	426	11.5%
2014-15	3 990	356	8.9%
2013-14	4 202	334	7.9%

Source: Productivity Commission, 2019 Report on Government Services

While there is a critical need to grow Victoria's Aboriginal social housing market, it is also vitally important to increase home ownership and to reduce barriers to private rental for Aboriginal Victorians. Opening doors to home ownership and private rental is critical to tame the mounting social housing demand curve.

Objectives

Our objectives to open doors to home ownership and private rental are:

- 3.1 Increase uptake of private rental.**
- 3.2 Support to get established in your home.**
- 3.3 Create opportunity for investors to invest in ethical affordable rental.**
- 3.4 Make home ownership available to more people.**

These objectives will be delivered through a series of essential reforms:

¹⁰ Report on Government Services 2019, Productivity Commission

Essential Reforms

OBJECTIVE	PRIORITY ACTION
<p>3.1 Increase uptake of Private Rental.</p>	<p>3.1.1 Work with the Residential Tenancy Commissioner to investigate apparent discrimination against Aboriginal people in the private rental market.</p> <p>3.1.2 Increase uptake of Private Rental</p> <ul style="list-style-type: none"> • Campaign with landlords and real estate agents – ‘Aboriginal people are good tenants’ • Informing community housing aspirations • Providing training opportunities and encouraging Aboriginal people to pursue careers in the real estate industry. <p>3.1.3 Rent brokerage to improve uptake in the private rental market.</p> <p>3.1.4 Meeting the rental gap between market rates and affordability.</p> <p>3.1.5 Bond subsidies.</p> <p>3.1.6 Models to manage tenants at risk so that rent can be maintained and property managed.</p>
<p>3.2 Support to get established in your home.</p>	<p>3.2.1 Getting established in your home.</p>
<p>3.3 Create opportunity for ethical investment in affordable rental.</p>	<p>3.3.1 Opportunities for ethical investment in affordable rental properties.</p>
<p>3.4 Make home ownership available to more people.</p>	<p>3.4.1 Building aspirations for home ownership and capacity to act on them:</p> <ul style="list-style-type: none"> • Knowledge and understanding of how to get into the housing market, navigating the transition to home ownership • Getting a deposit • Personal savings schemes • Employer deductions to build savings record • Build skills to manage your home, managing personal finances and maintaining your home • Resourcing and using personal assets • Financing and special financing schemes • Developing home ownership models for people with disabilities • Create purchase programs for social and community housing tenants. <p>3.4.2 Establish an Aboriginal end-to-end pilot support program to increase home ownership, incorporating:</p> <ul style="list-style-type: none"> • shared equity home purchase; • special financing; • loan vehicles, advice; and • related support to enter the market. <p>3.4.3 Establish rent to buy initiatives.</p>

Racism in the Private Rental Market

“Most city-based agents claimed that they could not comment on placing potential applicants of Aboriginal or Torres Strait Island background. In Shepparton, where there is a large ATSI community, feelings were mixed with agents knowing of particular families, clans and mobs and avoiding placing those known to them rather than all people of ATSI background per se.....

“The only problem with leasing to Aboriginal and Torres Strait Islanders is they’ll move in as one family and within two to three weeks there will be four to five families living there and then there’ll be damage to the property. It wouldn’t be the tenant’s fault, but the friends and family of the tenants.” [Real Estate Agent]

There was also some evidence to suggest that agents believe the ATSI community has access to ‘special’ accommodation, or is ‘managed’ by specialist agencies; there is therefore some reluctance to deal with these groups.”

Wallis Consulting, Research Report - Access to the Private Rental Market: Industry Practices and Perceptions (2008), p17 of 27

The Case for Reform

3.1.1 Work with the Residential Tenancy Commissioner, to investigate apparent discrimination against Aboriginal people in the private rental market.

In regional Victoria, discrimination in the private rental market is reportedly so pervasive that Aboriginal people consider it a tacit convention. As the quote below demonstrates, some agents find ways of rationalising illegal discrimination, but most are not called to account and don’t bother.

The time has come for the Residential Tenancy Commissioner (RTC) to conduct an investigation into discrimination against Aboriginal people in the private rental market and identify strategies to respond.

The Terms of Reference should be set by the RTC in consultation with the Aboriginal Executive Council.

3.1.2 Increase uptake of Private Rental

- campaign with landlords and real estate agents – ‘Aboriginal people are good tenants’;
- informing community housing aspirations; and
- providing training opportunities and encouraging Aboriginal people to become private real estate agents

There is a critical need for cultural change in the perception of Aboriginal households as tenants. Tenancies in AHV properties are remarkably stable. With the right support and when treated with dignity and respect, Aboriginal households make outstanding tenants.

There would be merit in the Government working with the Real Estate Institute of Victoria (REIV), the Property Council and AHV to commission the research and design of a behaviour change program to reduce discrimination in the private rental market.

Increasing the number of Aboriginal real estate agents would assist in changing perceptions and opening doors to the market. The Government could consider sponsoring up to 50 Aboriginal people over three years to undertake property management and other training in the real estate industry, through commercial real estate agents. The REIV could be asked to identify real estate mentors for those engaged in training to assist them to break into the profession.

3.1.3 Establish an Aboriginal rent brokerage and subsidy program to improve uptake in the private rental market

Racial or cultural discrimination is not the only barrier standing between Aboriginal people and an affordable private rental letting. Aboriginal people are more likely to depend on income support or on low salaries to get by. They are frequently priced out of the market. The absence of rental histories, the large size of families, and attachment to pets may create additional obstacles for some families.

Rent brokerage models may assist families facing these kinds of barriers. Rent brokerage interventions may include flexible brokerage packages, landlord incentives packages, advocacy and work to develop relationships with local real estate agents and private landlords amongst other strategies.

These kinds of programs may benefit Aboriginal households who are private rental-ready. That is, financially able to sustain private rental housing with time limited support. Program resources could be targeted to those who are:

- at risk of losing their current tenancy due to family breakdown, short term financial crisis, rental arrears, tenancy dispute;
- currently homeless, but can be rapidly and sustainably housed in the private rental market with a brief support intervention; and
- financially ready to sustain private rental but require assistance with the transition from crisis, transitional or social housing.

Investing in rent brokerage is critical to complement investments in social housing and reduce pressure on that system. It is a way of assisting Aboriginal people to build a reliable rental history and understand how to negotiate the private system.

3.1.4 Meeting the rental gap between market rates and affordability

Aboriginal people need greater support with rental arrears, recognising:

- levels of disadvantage, community relationships and family crises impact on income;
- rental affordability is affected by increasing prices, utilities and living expenses and the erosion of Commonwealth support; and
- practical difficulty of shifting from Centrepay to paying rent manually.

Flexible financial brokerage packages could help in bridging the gap between market rates and affordability by helping with:

- rent in advance or in arrears;
- rental subsidies, guarantees to cover any loss of rent damage costs that are not covered under insurance;
- costs associated with accessing private rental;
- alleviation of debts or one off financial assistance in times of crisis; and
- life skills training.

3.1.5 Bond subsidies

Sometimes it is the costs associated with establishing a new tenancy that are the major impediment to getting in the door of a private rental. Raising the bond in advance is the equivalent of paying two-months' rent for the first month, and this alone locks many Aboriginal families out. A dedicated Aboriginal bond subsidy for the private rental market, where it can be demonstrated that meeting ongoing costs is viable, is a critical element of a private rental support package.

3.1.6 Models to manage tenants at risk so that rent can be maintained and property managed

With additional Government support, AHV could work with other skilled community organisations with experience in delivering financial brokerage to provide culturally safe brokerage models in the private rental market.

3.2.1 Getting established in your home

For people with no experience in the private market, the steps involved in setting up a household may be almost as daunting as the process of accessing housing, signing a lease and garnering the bond and the first month's rent.

Some people need guidance and support in setting up their new household. This may include advice on how to connect power, utilities and communications. It may include assistance in advising companies or Centrelink of a new address and learning more about maintenance and care of the property to make the tenancy sustainable. All of this is likely to be happening while settling children in to a new school, changing car registration details, redirecting mail to the new address and so on. People whose housing is stable may only change their place of address once or twice in their adult lives. For Aboriginal people, this disruption is experienced with a far greater frequency.

For these reasons, dedicated and culturally safe advice about how to successfully transition to a new private rental home and how to sustain the tenancy would be a cost effective investment for Government. As well as written information, an understanding and expert human voice at the other end of a phone line to step a new tenant through the process would make an enormous difference for many Aboriginal people and may also give the real estate industry greater confidence in the capacity of Aboriginal tenants.

We therefore recommend that as part of the proposal to establish Aboriginal access and entry points that we resource the provision of culturally appropriate guidance on getting established in a new private rental property in both written form, and via a telephone helpline. Adopting proactive support will prove more cost effective than crisis intervention.

3.3.1 Opportunities for ethical investment in affordable rental properties

Section 2 discussed build to rent schemes, in which developers are provided with incentives to build properties for rental at affordable rates for Aboriginal people on low to moderate incomes. This kind of scheme would be complemented by also providing income and land tax concessions for investors (both institutional and individual), wishing to make ethical investments in Aboriginal housing. The treatment of institutional investment in housing in Australia is less favourable than individual investment. For large scale build to rent schemes to be viable, these disincentives must be waived for ethical investment. The NRAS model may provide some learning on how best to achieve the requisite incentives to attract long-term ethical investment to housing for Aboriginal people in the private market.

A successful model for ethical investment in affordable housing is the US Low Income Housing Tax Credit (LIHTC) scheme, which has delivered over two million affordable housing properties since its inception in 1986. The scheme provides incentives for investment of private equity in housing projects for low income families, whereby future tax credits or concessions are purchased and/or traded in order to offset the capital cost of providing new affordable low income homes. Tax credits directly reduce a person's tax liability on a dollar for dollar basis.

Development capital is raised by syndicating the credit to an investor or more commonly, a group of investors. To take advantage of the LIHTC, a developer will typically propose a project to a state agency, seek and win a competitive allocation of tax credits, complete the project, and certify its cost. The properties will then be rented to low income tenants, ideally for long lease periods. This model has accounted for a large proportion of all affordable rental housing created in the United States.

The model is worth exploring for possible adaptation to Australian conditions but will clearly require Commonwealth Government support.

3.4.1 Building aspirations for home ownership and capacity to act on them

Home ownership barriers and solutions

The absence of intergenerational home ownership, the elusiveness of the bank of mum and dad, and the lack of confidence to engage with an unfamiliar property market, combine with low incomes to lock many Aboriginal people out of ownership. Even with Indigenous Business Australia (IBA) funding, many members of the Aboriginal community struggle to raise the deposit to purchase their own home, or to believe they can meet long-term repayments.

But pockets of opportunity do exist. Around half of all Aboriginal people live in regional Victoria where prices may be far more affordable than in the capital or other major cities.

Leaders in the Aboriginal community are keen to change the mindset on home ownership; to understand that it is a goal to aspire to and it can be realised as education levels and earning capacity in the community rise.

A campaign to build aspirations for home ownership could achieve cultural change. This requires the capacity to lay the foundations to act on the aspiration, by building knowledge and understanding of the steps that lead to home ownership:

- securing a deposit
- building a savings record
- finding and negotiating the best bank loan
- securing pre-approval of a loan before making an offer
- establishing personal savings strategies
- getting finances in order and establishing a personal banking structure to help pay down the loan (e.g. offset accounts, a free line of credit through credit cards which are automatically paid down each month without incurring interest, to allow assets to be banked in the offset).

More work is required to assist people to set a target for a deposit, and put in place a savings strategy to achieve it. This begins with understanding the market in the chosen location for purchase, and calculating the deposit required for a median value property.

The Government could assist by providing:

- information through the consumer affairs portfolio on the process of identifying a market and setting a savings target;
- establishing an incentive based personal savings scheme with Government matched contribution for savings targets achieved; and
- as an employer to many Aboriginal people, providing a vehicle through salary payments to create employer deductions, either linked to the Government incentives scheme, or as a means of building a verifiable savings record to take to a financial institution when seeking a home loan.

For people who have not previously owned their own home, there may be a need to build skills and understanding required to manage the home, continue to manage personal finances, budget to maintain the home, and generally ensure that ownership remains sustainable. There would be real merit in the Government establishing a coaching or mentoring program for new home owners to assist them to come to grips with these challenges. Such a program would be low cost and largely volunteer based. It would be an excellent, cost-effective investment in supporting new Aboriginal home owners who may be the first generation in their family to own a home, thereby beginning the process of intergenerational wealth creation.

Home ownership for people with disabilities

Aboriginal people are twice as likely as other Australians to be living with a profound or severe disability. These include congenital disabilities, and those acquired through environmental vulnerabilities, including poverty and inadequate housing. Unfortunately, most Aboriginal people rent the places where they live and as renters, cannot modify their homes to accommodate an acquired disability.

As part of the NDIS, Specialist Disability Accommodation (SDA) funding is intended for participants who require a specialist dwelling that reduces their need for person-to-person supports. Unfortunately, despite over-representation amongst the disabled cohort, it appears that very few Aboriginal people have been able to access this funding. Aboriginal people require advocacy through the Victorian Government to improve access to purpose built housing for people in our community living with a disability.

Consideration should be given to discussing with the IBA and Bank Australia, options for supporting investment in housing Aboriginal people with disability, possibly as part of shared equity models and linked to First Home Owner grants and SDA capital funding. Greater innovation is required to leverage funding sources to create housing that Aboriginal people can own and age in safety, given their disability.

Consideration may also be given to group homes for Aboriginal people with disabilities, which provide inbuilt cultural support/safety.

3.4.2 Establish an Aboriginal end-to-end pilot support program to increase home ownership, incorporating: tailored shared equity home purchase, special financing, loan vehicles, advice and related support to enter the market

Aboriginal people own houses at a rate far lower than the mainstream community. Lower incomes, higher unemployment rates, the absence of inherited wealth or community collateral, and a limited cultural exposure to home ownership are all implicated.

In order to change this scenario, a circuit breaker is required to help Aboriginal Victorians on to the first step of the home ownership market. The Government has a role in establishing a shared equity model with a cultural fit for Aboriginal people.

The Victorian Government has provided the opportunity for 40 Aboriginal people to participate in its HomesVic shared equity pilot program. HomesVic allows first home buyers to purchase a house with a 5 per cent deposit made up of genuine savings, subject to a range of terms and conditions. These include that participants:

- earn no more than \$77,325 for a single and \$97,945 for a household;
- have no loans or debts exceeding \$10,000; and
- are aged between 18-59 years.

While a positive initiative, the take up to date by Aboriginal people has been slow. Research has shown that only around 5-6,000 Aboriginal people in the age cohort are potentially eligible after discounting for unemployment and existing home owners. Of the many people who have expressed initial interest, many are excluded as a consequence of:

- having no deposit;
- exceeding the income threshold; and/or
- having debts exceeding \$10,000.

With the right conditions, it will be possible to design customised shared equity programs, specifically for Aboriginal people, which will result in healthy take up to reduce pressure on social housing demand. The Aboriginal community stands ready to work with the Government in the design of such a program.

Given the parlous state of Aboriginal housing and the low rates of ownership, we propose that eligibility for Aboriginal Victorians should be broad, including higher income earners, people who may at one time have owned a house but no longer do so, and possibly extended families who have the capacity to buy jointly. Aboriginal people would design the program with the Government to balance wider access with strong protections against mortgage default risk. Those with a strong record of meeting ongoing rental commitments at a comparable level to repayments schedules, would be eligible to participate.

Across Australia, a range of equity purchase schemes have been developed to facilitate affordable home ownership and provide models that can be adapted. These schemes recognise the interrelatedness of the housing market, by reducing pressure in other parts of the housing economy, including private rental and public housing waiting lists. A feature of these schemes is that the difference in the deposit and sale price is met by a standard mortgage loan, with the deposit being met by a low interest loan from the government. Western Australia's Keystart program has attracted a significant number of Aboriginal participants who have become home owners.

Western Australia's Keystart – How it Works

Keystart is a low deposit and shared equity home purchase program sponsored by the West Australian Government to provide earlier access to home loans to fast track home ownership for eligible people. The WA Government, as the lending authority, provides low interest loans (financed by Treasury) to approved low-income homebuyers for selected properties developed in conjunction with developers at an agreed set price cost specifically for the scheme.

Keystart was set up to help West Australians who might not qualify for a home loan from one of the traditional lenders into a home of their own.

Keystart was established in 1989 and has produced a profit in each year of its operation. Keystart addresses the deposit gap which is arguably the greatest barrier that intending first homebuyers need to overcome. By offering loans with deposits as low as 2 per cent, Keystart helps reduce pressure on the private rental market by facilitating entry into home ownership for those that can afford to make loan repayments but are unable to gather the deposit required by major lenders.

Source: Keystart Website

Ideally, the Government would create an integrated end-to-end package of support to assist Aboriginal people enter the housing market. This is something some other state Governments in Australia have already modelled.

The Home Start scheme in South Australia is an example of how a state government can combine a special financing scheme with information, advice and support to make the purchase of a home affordable and feasible for people who had counted themselves out of the market. The program:

- identifies affordable homes;
- provides an educational website with tips on saving;
- delivers seminars on the steps required to buy a property (including for targeted cohorts of potential buyers);
- works with councils to deliver shared equity projects to increase the borrowing power of potential buyers, including in new estates in Adelaide; and
- provides a range of loan products which reduce the starting deposit, such as a student home loan scheme providing finance to students (Certificate III or higher qualification), with a 3 per cent deposit to buy an established home or a 6 per cent deposit to build a home, while removing costly mortgage insurance, and providing fee free voluntary loan repayments.

The Victorian Government could consider piloting a package based on Home Start with Victoria's Aboriginal population, with a view to evaluating it and, if successful, making it available more broadly to Victorians seeking affordable housing. The package could leverage off HomesVic (while noting this shared equity model requires some modifications to work for Aboriginal Victorians).

Home Start

Home Start was created by the South Australian Government in 1989, as a response to high interest rates and a lack of affordable home loan finance options.

Home Start was established as a statutory corporation under the Housing and Urban Development (Administrative Arrangements) Act 1995 and reports to the Minister for Housing and Urban Development. Since 1989, Home Start has assisted over 71,000 South Australians buy their own home.

Home Start provides affordable housing solutions in South Australia, through innovative loan products such as the Shared Equity Option which may be able to increase your borrowing power by 33 per cent without increasing your repayments.

Home buyers seminars - Home Start conducts home buyers seminars providing valuable information and insights into the steps involved in buying a property. We run general home buyers seminars, as well as seminars aimed at specific groups.

Affordable Homes website – created in conjunction with Housing SA, the Affordable Homes program lists affordable homes from private developers and builders, as well as Housing SA properties currently on the market.

Community Lending Team - Home Start's Community Lending Team can provide debt finance to not-for-profit organisations to increase the supply of affordable rental housing in South Australia.

Shared equity projects – Home Start has been involved with local councils including the City of Salisbury and Adelaide City Council on ventures that allow home buyers to get started sooner through shared equity loans on new housing developments.

MyStart – Home Start's educational website aims to help you achieve your home ownership goals. Learn more about the home buying process, saving tips, questions to ask your real estate agent and much more.

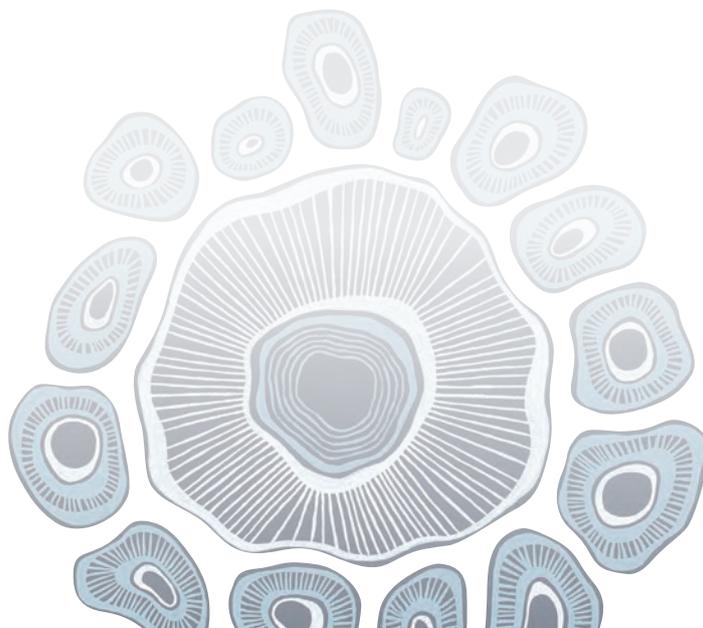
Source: Home Start Finance Website

3.4.3 Establish rent to buy initiatives

Building supply pathways must include support for 'rent to buy' schemes for long-term community housing tenants, including in Aboriginal Cooperative housing. Some ACCOs have units with long-term tenants with the financial capacity to purchase the units in which they live. Some community housing providers are in the same position. The tenants would like to purchase their unit in order to secure their tenure, make alterations and improvements and build some wealth. The ACCOs or community housing providers may lack resources to improve a property, which has become a liability that an individual owner may transform through improvements into a personal asset. We encourage the Government to consider prudent, targeted rent to buy schemes for Aboriginal tenants in public and community housing.

The introduction of a 'Limited Lifespan of Stock' policy in public housing could be considered. It would provide clear advice to existing tenants of the expiry date of their property, to allow them to plan accordingly, in conjunction with a Department that acknowledges, and assists with the challenges of relocation. As part of this, the option should be made available to purchase properties which would otherwise be sold to the market or demolished, particularly where they have been "the traditional family home" for many years. These properties could be made available and offered to Aboriginal tenants to purchase in these instances, as a matter of course.

Where such sales are considered, Aboriginal people living in public housing should be given the opportunity to purchase their rental property, taking into account rent paid as if it were a deposit. Any Government owned housing property should be made available for sale on this basis, where the decision is made to sell the property. This would be broadly consistent with changes recently made by the Australian Prudential Regulation Authority's (APRA) classification of 'genuine' savings, which now provides for recognition of rental payment history. Several banks, including Bendigo Bank, have since made adjustments to their policy to reflect this change. Lenders will accept rent in lieu of other savings because it demonstrates a record and capacity to regularly make payments on a fortnightly or monthly basis consistent with the ability to meet mortgage repayments. Providing tenants with the aspiration to one day own their rental property could provide an incentive to maintain the property in good condition and the overall cost of maintenance may be reduced.



4. AN ABORIGINAL FOCUSED HOMELESS SERVICE SYSTEM

Introduction

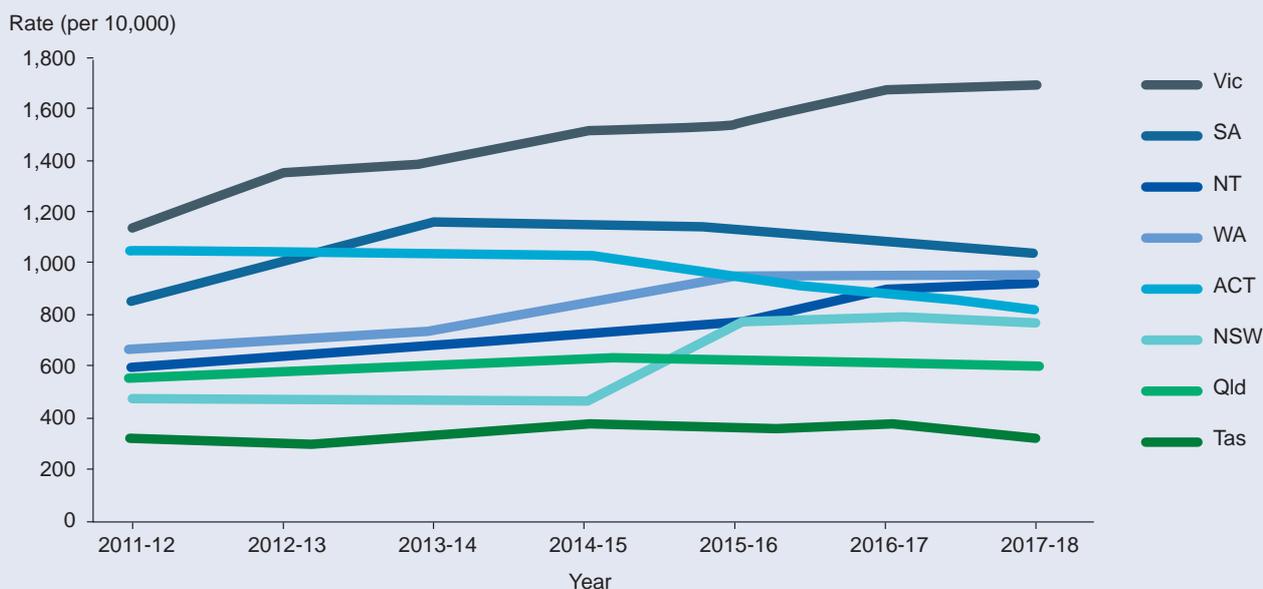
Homelessness is the endpoint of acute market failure. The completely unacceptable state of Aboriginal homelessness requires solutions across the homelessness and housing spectrums.

The extent to which the Victorian Aboriginal homeless client rate exceeds those of other states and is rising faster is captured in Figure 11 below, prepared by the AIHW as part of its 2019 report *Aboriginal and Torres Strait Islander People: a focus report on housing and homelessness*.

The Victorian rate of 1,693 per 10,000, or 17 per cent of the Aboriginal population is around twice the median for other Australian jurisdictions. While the rate in most other states is stable or plateauing, it has continued to rise in Victoria. The Productivity Commission identified a 33.6 per cent rise in the total number of Aboriginal clients assessed as being in need of a homeless service in the four years between 2013-14 and 2017-18 (ROGs).

Approximately 44 per cent of the Victorian clients are homeless when they seek help (DHHS provided data). The proportion of Aboriginal clients as a share of all homeless clients in Victoria has grown from fewer than 9 per cent in 2013-14 to more than 10 per cent in 2017-18. Our over-representation rate is 11 times the state average.

Figure 11: Indigenous specialist homelessness services clients (rate per 10,000 Indigenous population) by state and territory, 2011-12 to 2017-18



Note: Refer to Supplementary table S6.7 for explanatory notes.

Source: AIHW Specialist Homelessness Services Collection (SHSC).

Given Aboriginal people's prevalence in the homeless support system, it would be expected that the system may have adapted to make Aboriginal client needs central to systems and practice. However, this does not appear to be the case.

More broadly, the range of homeless services operating in Victoria appear to lack an overall system. Homeless service providers work together strongly and with great commitment but the system and its entry points are not visible to clients. A case in point is that while DHHS considers ACCOs to be a part of the homeless service system, this is news to many of the managers of the ACCOs and their staff. Most importantly, access points to the system are ill-defined and front line services invisible without an introduction. Even experienced housing professionals find it difficult to define or locate the homelessness support system or where to enter it. If this is the case, then what chance does a vulnerable and disoriented homeless person have?

If entry to the system remains opaque, its outcomes are even more mysterious. The AIHW has shown at a national level that the majority of people who enter the system homeless are also homeless when their period of assistance ends. But we have little understanding of the outcomes for Aboriginal Victorians specifically. What we believe to be the parlous outcomes for Aboriginal people engaging with the system are not the fault of the committed people who work within it, but rather of a dire shortage of safe and appropriate emergency, transitional and social or affordable housing in Victoria. As the private housing market's failure to provide shelter to more and more people continues, this shortfall is magnified. While services may provide significant personal and professional support to homeless people, their inability to provide them with a home undermines these efforts. The Housing First principle of this Framework is therefore fundamental and non-negotiable.

Objectives

Our objectives to achieve an Aboriginal focussed service system are to:

4.1 Rebuild an Aboriginal homeless service system from the ground up

4.2 Provide tailored support for those at high risk.

4.3 Increase supply of crisis and transitional housing

These objectives will be delivered through a series of essential reforms, as outlined in the table below:

Essential Reforms

OBJECTIVE	PRIORITY ACTION
4.1 Rebuild an Aboriginal homeless service system from the ground up	4.1.1 Housing First Approach is adopted. 4.1.2 Agree a target to reduce Aboriginal homelessness by 10 per cent per annum compounding for 10 years. 4.1.3 Open access points; fund and support an initiative to facilitate Aboriginal entry and referral points into the system 4.1.4 Homelessness services flow seamlessly through to long term housing: <ul style="list-style-type: none"> • create exit points from transitional housing and • cease discharging people from homelessness services into homelessness. 4.1.5 The mainstream and Aboriginal sectors work together for the benefit of clients.
4.2 Provide tailored support for those at high risk	4.2.1 Housing first approach is complemented by appropriate support to achieve sustainable housing outcomes. 4.2.2 Those at high risk are targeted – provide housing, support and pathways i.e. mental health, drug and alcohol, leaving out of home care, leaving justice system. 4.2.3 Develop and seek funding for transitional and long-term housing options for Aboriginal people who experience and/or use family violence that address their needs and promote and prioritise the safety of victims at a local and statewide level.
4.3 Increase supply of crisis and transitional housing	4.3.1 Aboriginal hostels and facilities are funded and recommissioned. 4.3.2 New transitional and emergency housing options are established to respond to the needs of high need cohorts, including people transitioning from institutional settings (former prisoners, young people leaving care, people with mental health issues) and family violence victims and perpetrators.

The Case for Reform

4.1 Rebuild an Aboriginal homeless service system from the ground up

Aboriginal homelessness has its own characteristics and the nature of it has changed over the last 30 years, characterised by increasing complications and challenges, compounding rising volumes of homeless people. Factors such as drug use and family violence create risks that can challenge the deeply ingrained tradition to take in kin. The loss of Aboriginal hostels has removed a central plank in the system's structure. If it was ever fit for purpose, the Aboriginal homeless support system ceased to be long ago. The mainstream system has provided a poor substitute.

The evidence uncovered in preparing this Framework suggests the need for a thorough review of Victoria's homeless service system with a view to rebuilding it. The review should begin, not with what is currently in place, but with a conception of what the characteristics of a successful homeless service system would be:

- **Visibility:** The capacity for a homeless person or an individual or family in housing distress to locate the system.
- **Entry points and triage:** The capacity to triage the needs of a presenting person and confidence that they will be referred to services that can best assist them.
- **Effectiveness:** 100 per cent confidence that a homeless person seeking emergency shelter receives it, and very high confidence that a homeless person seeking transitional housing will receive it.
- **Integration and articulation:** a system that is networked with the capacity to deal with the often complex and underlying drivers of homelessness and housing distress over the longer term, while housing is stabilised.
- **Cultural safety:** a system credentialed with the capacity to safely assist the cohort most likely to present; Aboriginal people.

It begins with providing safe, secure housing for those who currently lack it. The inability of the system to even provide decent emergency accommodation is currently its most conspicuous shortcoming.

Unless this system can provide emergency and transitional housing, it is like a tree with no trunk and does not deserve the name of a homeless system.

4.1.1 Housing First Approach is adopted

"The guiding principle of Housing First is that safe and secure housing should be quickly provided prior to, and not conditional upon, addressing other health and well-being issues..."

Aboriginal people have experienced generations of forced dependency and conditionality in the support provided by Governments. First being forced from their land, later confined to missions where their compliance was compelled and given rations contingent of providing free labour, while wages were stolen. Given this history, essential housing provision should not be contingent on Aboriginal people's engagement with support services, on terms set by services or Government.

A Housing First model that treats Aboriginal people with dignity and respect would remove the contingency from the provision of shelter. For many people, Aboriginal or non-Aboriginal, it is only when housing has been stabilised that other health and wellbeing issues can be successfully addressed. Making shelter conditional, compounds feelings of shame and impinges community self determination and individual agency.

A Housing First approach is required to restore client dignity and respect for homeless Aboriginal people. This should become a core principle of housing support to Aboriginal people in Victoria, as it now is in many other progressive nations.



“My mother was a member of the Stolen Generation, my family often moved around, and I had lived in 13 properties. During my third pregnancy, I was determined to establish some stability for my young family. I persisted until I was able to secure an AHV property and for the first time in my life I felt a real sense of security, knowing that now I had somewhere for my family to call home, without fear of having to move out in a year when the lease ran out” - Nicole

ENDING HOMELESSNESS CHANGES LIVES

Nicole Cassar is a mother of three children and has been an AHV tenant since December 2003, after being on the waiting list for over 10 years and living in private rental properties. Nicole is self-employed with the greatest challenge managing cash flow, particularly in the first two years of going solo. When Nicole moved into the property, she was receiving a parenting pension, but she has now returned to full-time work.

Nicole’s mother was a member of the Stolen Generations. Nicole is a second generation removed child and went through VACCA’s out-of-home care program. Nicole’s family often moved around, and Nicole lived in 13 properties over the course of her life and she went to seven different schools. In comparison, her two eldest children have lived in five properties and attended one school before transferring to the local primary school. Nicole’s youngest child has only ever had this one residence. Nicole currently cares for her 7 year old grandchild, and will also care for her elderly mother who suffers from chronic illness and disability.

Nicole Cassar is a member of the Steering Committee for this Framework

4.1.2 Agree a target to reduce Aboriginal homelessness by 10 per cent per annum compounding for 10 years

The current trajectory of Aboriginal homelessness will see it continue to rise beyond the existing emergency levels. The Government must publicly commit to reverse this trajectory and set a target to bring the numbers and the rate down. While an underestimation, the only reliable measure is ‘the number of Aboriginal people who are homeless contacting specialist homeless support services’. This can be expressed as a rate of all Aboriginal people using census data, or AHV commissioned population projections. The target for reduction should be 10 per cent per annum compounding for ten years.

4.1.3 Open Access Points – Fund and support an initiative to facilitate Aboriginal entry and referral points into the system

The most conspicuous vantage point of any hospital for any lay person is its accident and emergency facility. The homeless service system (the emergency access point for the housing system) is not visible to Aboriginal Victorians and may not be to most other Victorians.

Aboriginal agencies have the knowledge, understanding and range of services to become an entry and referral point to the system for homeless people and should be trained and resourced to do so.

4.1.4 Homelessness services flow seamlessly through to long term housing

Pathways out of homelessness are often difficult to navigate. If fortunate enough to secure transitional housing, many homeless clients and families then become stuck, circulating within a system which, while intended to be transitional, has few viable exit points. The shortfall in social housing is the biggest impediment to people being able to make the transition out of homelessness.

A functioning social housing system is the spine of an effective homeless service system. Without a robust social housing sector, the priority access categories for Aboriginal applicants on the Victorian Housing Register (VHR) identified in the tables prepared by DHHS, will continue to be dominated by the line “homeless with support”. One third of Aboriginal households (1,314 or 32 per cent) on the waiting list of the VHR at the time of writing were assessed as “homeless with support”.

Figure 12: Composition of Aboriginal Victorians on the Victorian Housing Register Waiting List by DHHS Region

By division / priority category	North	South	East	West
Priority transfers – property management development	15	6	4	4
Priority transfers	112	55	31	73
Supported housing	8	9	4	11
Special housing needs	174	111	117	135
Special housing needs aged 55 years and over	30	23	14	17
Temporary absence	1			
None	531	518	351	475
Homeless with support	443	320	138	413
TOTAL	1,314	1,042	659	1,128

Source: DHHS 2019

These are not criticisms of the people who work, often quite heroically, on the front line of the homeless service system. Rather, these data underscore the extent to which workers' efforts are undermined by the absence of a social housing service system that can provide a future for the large numbers of homeless people clamouring for ongoing secure shelter. While Victoria's investment in social housing remains at half the per capita rate of the rest of Australia, the VHR will continue to produce tables such as the one cited here.

Table 18A.1 of the Productivity Commission Report on Government Services shows that the Victorian Government's recurrent expenditure on social housing per person was \$82.94 in 2017-18, compared with an average national expenditure of \$166.93 (see Figure 14 below).

Figure 13: State and Territory government net expenditure on social housing 2017-18 dollars

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
2017-18	1372.1	529.7	628.8	829.1	323.7	165.5	128.4	157.7	4134.9
2016-17	1310.4	537.5	580.7	788.6	428.3	103.7	118.5	84.3	3952.0
2015-16	1217.4	541.8	563.3	727.1	448.5	104.7	119.3	78.8	3800.8
2014-15	1233.4	571.5	604.3	694.6	445.9	111.4	115.5	84.1	3860.7
2013-14	1363.2	498.1	511.3	747.7	420.3	147.2	114.8	84.2	3886.7

See table 18A.1 for detailed footnotes and caveats.

Productivity Commission, Report on Government Services 2019

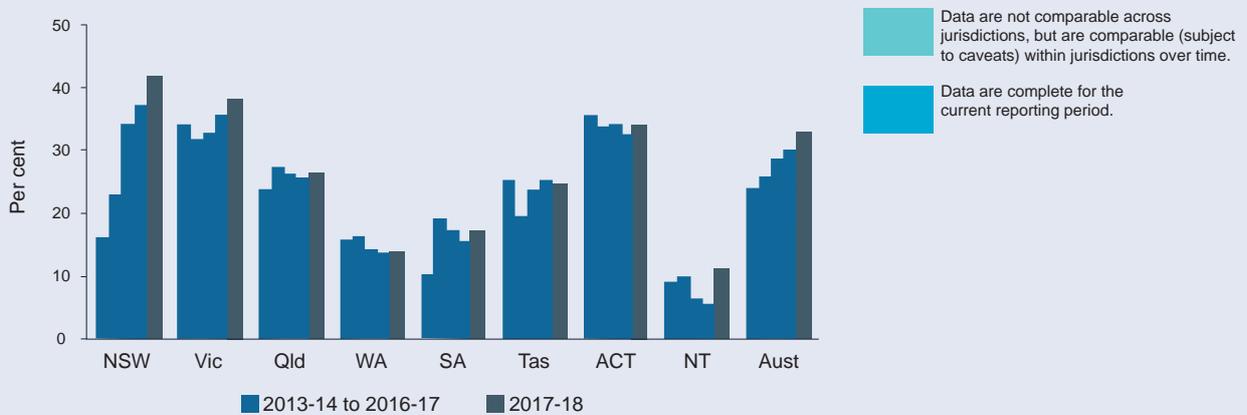
Figure 14: Net recurrent expenditure per person on social housing by Australian jurisdiction 2017-18 dollars

\$ per person	VIC	NSW	Qld	WA	SA	Tas	ACT	NT	Aust
Net recurrent expenditure on social housing per person in the population	82.94	173.35	126.64	320.75	187.33	315.51	308.72	638.97	166.93

Productivity Commission, Table 18.1A Report on Government Services 2019

In Victoria, despite investing more resources in homeless services than other jurisdictions, we routinely discharge people from contact with homeless services back into homelessness. This is because of the pincer squeeze created by chronic failure of the social housing system on one side and the ‘killer’ private rental market, in which more than half of Melbourne’s low-income tenants are in housing stress. The proportion of people with unmet need for accommodation following contact with homeless services has risen for each of the past four years in Victoria and is now approaching 40 per cent. Intervention is urgently required to halt and reverse this trajectory.

Figure 15: Proportion of clients with unmet need for accommodation services



See box 19.3 and table 19A.7 for detailed definitions, footnotes and caveats.
 Productivity Commission, Figure 19.4 Report on Government Services 2019

Transitional housing must provide exit points into long-term social housing and private rental lettings. Currently this is rarely achieved. The homeless service system cannot be conceived as a crisis management system independent of the mainstream housing system. Nor can the system continue to discharge people from crisis or transitional accommodation into homelessness, as routinely occurs at present.

4.1.5 The mainstream and Aboriginal sectors work together for the benefit of clients and are accountable to them

Most resources will remain in the mainstream service system and it will be critical for Aboriginal people to access them. Aboriginal services engaged as entry and referral points to the system should also therefore be commissioned to provide blanket cultural safety training for mainstream homeless services. Joint training in other aspects of delivery should be used to build bonds between Aboriginal and mainstream providers. Aboriginal services should also be resourced to provide advocacy for Aboriginal homeless clients. There may also be merit in formal agreements or Memoranda of Understanding (MOUs) between Aboriginal and mainstream providers to build the sinews and tendons which make the system work in a dynamic and integrated way.

4.2.1 Housing first approach is complemented by appropriate support to achieve sustainable housing outcomes

While provision of secure housing is a precondition for recovery from homelessness, for many people with complex needs much more ongoing support is required. Consultation for the Framework confirmed that the shortage of mainstream and specialist alcohol and other drug services is having a significant impact on sustainable housing tenure. Workshops held at the Aboriginal Housing and Homeless Summit in April 2019 identified again and again the difficulties the community has in accessing mental health services and treatment for ICE addiction. Access to family violence services has improved following the Victorian Government's major investments but support services do not always reach the most vulnerable families in regional settings. It is not simply more services which are required, but a capacity to integrate service provision with housing services. To engage with treatment and support, people require hope, and ongoing secure shelter provides the prospect of a future which is often a precondition for engagement.

4.2.2 Those at high risk are targeted – provide housing, support and pathways i.e. mental health, drug and alcohol, leaving out of home care, leaving justice system

Victorian Aboriginal people are 11 times more likely to be homeless clients than other Victorians. This is higher than the national Aboriginal over-representation rate. Aboriginal Australians are more likely than others seeking homeless assistance to:

- have children under 10 (22 per cent vs 15 per cent);
- be younger than 25 (54 per cent vs 40 per cent);
- already be homeless (47 per cent vs 43 per cent);
- need emergency accommodation (51 per cent vs 36 per cent);
- receive accommodation (41 per cent vs 28 per cent);
- leave accommodation sooner (20 days vs 41 days);
- need meals (29 per cent vs 14 per cent);
- need laundry/shower facilities (25 per cent vs 11 per cent); and
- need transport (32 per cent vs 19 per cent).

Collectively these data present a picture of:

- Aboriginal Australians far more likely than other Australians to be homeless;
- Victorian Aboriginal people more likely than other Aboriginal Australians to be homeless; and
- Aboriginal people seeking homeless assistance are more likely to be in greater crisis than the average high need homeless client, and yet more likely to leave the system sooner.

Fewer than half of all Victorian Aboriginal homeless clients (47.2 per cent) had a case plan in place in 2017-18. This was one of the lowest rates of any Australian jurisdiction. The Australian average was 62.5 per cent for Aboriginal clients. The most common reason for this failure in Victoria was that the support period was too short. This was the case for more than one third (35.8 per cent) of Victorian Aboriginal clients, but fewer than one in four for the rest of Australian Aboriginal clients (23.2 per cent). (See Table 19A.10 RoGS 2019). Victoria has underperformed against the national average in this measure for at least five years.

Perhaps unsurprisingly, Aboriginal people in Victoria are more likely than other Victorians, and Aboriginal people in the rest of Australia, to reappear in the system still homeless within a single year. Nationally, the mainstream population experiences repeat homelessness in a year at a rate of 4.2 per cent. The Aboriginal population experience is 5.9 per cent nationally. In Victoria, the rate for Aboriginal people is in the order of 8 per cent, as the data from the Productivity Commission below demonstrates.

Figure 16: Clients who had more than one period of homelessness



Source: Productivity Commission, Report on Government Services, 2019

Aboriginal people with high and complex needs require a Housing First approach reinforced by intensive case management support to address their other underlying issues.

People with Mental Illness

Work to develop this Framework has highlighted the challenge to first acknowledge and then address the symbiotic relationship between mental illness and homelessness in our state, both:

- the trauma and disorientation experienced by people experiencing homelessness, that can trigger first episodes of mental illness or compound existing acute mental health conditions; and
- the effect that mental illness has on destabilising housing security.

Last year 17,772 Victorians who presented at homeless services cited mental health as one of the reasons they sought help, and over 500 people each year are discharged from acute mental health care into rooming houses, motels and other homeless situations.¹¹ This situation is unsafe for the community and for homeless people.

Aboriginal people are at least twice as likely to be experiencing mental health issues.¹² This over-representation in mental health morbidity continues to drive higher rates of homelessness. 11.4 per cent of Aboriginal Australians who presented to homeless services in Australia in 2017-18 did so primarily because of a mental health issue. A further 8.6 per cent presented with issues of mental health and family violence and a further 4.6 per cent with issues of family violence and mental health and drugs/ alcohol.¹³

For people with mental health issues, the challenge is to discontinue the practice of discharging them from mental health facilities into homelessness. For people with a dual diagnosis of drug and alcohol dependency, a major challenge exists to provide better access to treatment and detoxification in culturally safe settings. A large component of the mental health challenge Victoria faces could be underpinned by a Housing First approach. In its submission to the Mental Health Royal Commission, AHV argued that:

“Many aspects of treatment for mental health conditions may be contested, have side effects, or be inconsistent in their efficacy.

However, providing mentally ill people with secure housing is not contested, makes long-term treatment viable and is consistent in its efficacy in reducing symptoms, removing trauma and providing a platform for recovery.

Without twinning treatment with safe, secure housing the mental health service system is being set up for failure. In juxtaposition, a commitment to invest in secure housing for disadvantaged people is the surest, most effective investment the Government can make in improving mental health outcomes.”

Source: AHV Submission to the Royal Commission into Mental Illness

¹¹ Council to Homeless Persons 2019

¹² AIHW 2017-18

¹³ Productivity Commission, 2019 Report on Government Services

Young people in out of home care

Young people in out of home care have very particular needs. Every year in Victoria approximately 500 young people, 16 to 18 years of age, have their Care by Secretary Order or Long Term Care Order cease and transition from out-of-home care into adult independence. For too many the transition is a rupture. In 2017, Aboriginal young people in Victoria were 16 times more likely to be part of this cohort (a rate of 88.8 per 1,000 children and young people in out of home care). (Table 16A.2 Report on Government Services (RoGs), 2019).

A 2009 CREATE foundation survey of young people leaving state care found that within a year of leaving care:

- 35 per cent were homeless;
- 46 per cent of boys were involved in the juvenile justice system; and
- 29 per cent were unemployed.

Other Australian research suggests more than 40 per cent of this cohort are pregnant in adolescence (Care Leavers Network), extending the cycle of vulnerability to a new generation.

The over-representation of Aboriginal young people in out of home care (almost one in ten) and the over-representation of this cohort in the homeless population within a year of leaving (more than one in three), helps explain why more than half of the Aboriginal people in contact with homeless services in Australia are aged under 25.

International research suggests that, where care is extended until the age of 21, education participation doubles and homelessness rates are halved. It is critical that the extension of support being considered in Victoria includes Aboriginal young people and that the commitment to the extension is monitored and evaluated.

Where young people cannot remain in care, those leaving should be assigned the highest priority for independent supported accommodation. Young people in care

should be supported, wherever possible, to remain in education or training and to achieve qualifications. They also need mentors and adult advocates to help them navigate a pathway to independence, which can otherwise be extremely daunting. Kinship care is vital.

Aboriginal organisations delivering the Aboriginal Leaving Care program also require adequate support and must to be linked with housing providers who can meet the accommodation needs of these young people.

Major service deficits highlighted in the Framework consultation included:

- insufficient numbers of Targeted Care Packages;
- affordable houses for young people leaving care. Social housing waiting lists are dispiriting and disempowering – housing can appear to be a chimera;
- basic training in skills for life and mechanisms for educational engagement; and
- transitional housing.

Important interventions identified in our consultation included the requirement for a framework to assess preparedness to leave care with key indicators that can be measured before leaving. These would include measures of life skills, financial independence, educational attainment, social connections, and a secure, affordable place to live.

Our key informants also emphasised the importance of:

- assisting Aboriginal young people to understand their genealogy to be ready to connect with the community and embedding this in their care plans;
- trauma informed support models;
- leaving care planning commencing at the age of 15-16;
- a funding formula for Aboriginal young people informed by leaving care projections; and
- funding for Aboriginal youth mentoring programs statewide.

Other interventions with merit identified by the Aboriginal community to reduce housing crisis for Aboriginal young people leaving care were to:

- create some Youth Foyers for young people seeking accommodation to support continuing education and training and provide priority access to this cohort;
- extend care for young people until they reach 21;
- establish managed units with lead tenants to teach life skills;
- establish Government funding of higher or further education for young people leaving care (in keeping with the Canadian model); and
- provide the support kinship carers need to help rebuild the lives of young people in their care.

Greater housing support for young families and young single mothers will reduce the flow of children into out of home care. Greater support is also required for those exiting care to reduce the numbers becoming homeless, pregnant (continuing this cycle) or cycling from care into adult corrections.

People in the Corrections System

Incarceration has become a substitute for housing for too many Aboriginal people.

A redirection of resources over time from corrections to social housing, mental health services and alcohol and drug treatment would make Victoria safer and more cohesive.

The 2019 Report on Government services identified that the Australian prison estate now costs in the order of \$3.4B per annum to operate.¹⁴ The most recent state budget included a \$1.8B outlay for the construction of a new prison. In juxtaposition, the number of social housing units in Victoria has barely

shifted over the past decade as a million more Victorians have come to live in our state.

With law and order driving the 'safety' narrative in Victoria, the rate of Aboriginal prisoners in our state has doubled over the past decade from 989 per 100,000 in 2008-09 to 1,898 per 100,000 in 2017-18.¹⁵ Very large numbers of these prisoners have dual diagnosis mental illness and alcohol and drug dependency. The total number of unsentenced prisoners in Victoria rose by a staggering 30 per cent between January 2018 and January 2019.¹⁶ The absence of rehabilitation services makes it harder for these people to meet the conditions for parole. When they do so, the absence of transitional housing locks them into incarceration for longer than is necessary.

Victoria has also seen a dramatic escalation in the incarceration of Aboriginal women, as part of a wider trend of imprisoning more women. (The number of female prisoners in Victoria grew by 19.8 per cent during the year to January 2019¹⁷.) More than four in five of these women have been victims of family violence. Homelessness and victimisation are features of their lives, in which the prospect of prosecution looms larger than the prospect of state assistance to break out of crisis. These very high incarceration rates for Aboriginal women are having a serious impact on families and children, with a clear link to children moving into out of home care, continuing the churn into homelessness.

¹⁴ Productivity Commission, Report on Government Services, 2019

¹⁵ Productivity Commission, Report on Government Services, 2019

¹⁶ Corrections Victoria, Monthly Prisoner and Offender Statistics, Table 1.07, January 2019

¹⁷ Corrections Victoria, op.cit.



The Victorian Government must adjust its investment priority from corrections towards social and transitional housing as a highest order of priority for improving mental health and safety outcomes in Victoria. In the short to medium term there is an urgent demand for investment in transitional housing for people whose access to bail, parole or a corrections order is contingent on access to housing. Provision must also be made for family members with criminal convictions, who may need to leave the household if there is a child under a protection order.

AHV, Corrections Victoria, Victorian Aboriginal Legal Service and the Department of Health and Human Services are engaged in a pilot transitional project for Aboriginal women completing custodial sentences. The efficacy of such programs must be evaluated, and where they work the models must be extended.

The Government could invest in further pilot projects and carefully evaluate recidivism rates to build the crime prevention evidence base to enable sustainable and extensive investment in transitional and long-term housing support.

The Government could commit, consistent with its Royal Commission into Mental Illness, to invest in more extensive and more appropriate community housing options for people with mental illness, prioritising those at risk of contact with the criminal justice system.

Homeless risk assessment of people exiting institutional settings, including prison, with associated service responses for identified 'at risk' clients, appears to be a critical element in a systems approach.

Key informants to this project also highlighted the importance of prevention, early intervention and diversion including time out, alcohol and other drug services and sobering up centres, particularly in regional Victoria where services are more difficult to access.

The criminology literature suggests that these kinds of interventions will do more to reduce crime than putting more cops on the beat.

4.2.3 Develop and seek funding for transitional and long-term housing options for Aboriginal people who experience and/or use family violence that address their needs and promote and prioritise the safety of victims at a local and state-wide level.

The composition of support provided to Aboriginal homeless clients in Victoria in 2017-18 was dominated by family violence services, which account for 33.6 per cent of service types provided to people seeking homeless assistance. Family violence was also the most common reason for all Victorians seeking assistance from homeless services in 2016-17, accounting for 35 per cent of demand. Children in the community are seriously impacted by family violence and 22 per cent of Aboriginal people seeking homeless assistance nationally have children under 10 with them. Aboriginal women are the fastest growing cohort of a growing prison population and common to most of these women is their experience as survivors of family violence. Reducing family violence is fundamental to tackling homelessness and the Government has made this a priority.

Family violence was a major focus at the Aboriginal Housing Summit held in Melbourne in April 2019. The Summit highlighted that for people experiencing family violence, a major impediment to seeking support is the fear that their children will be removed. Whole of family support is vital for people in these circumstances. The high cost of housing is driving displacement of people from their support communities. This makes them more vulnerable to family violence and makes escaping a violent relationship more difficult.

Appeals by the Aboriginal community to achieve a paradigm change continue. In particular there is a challenge to relocate perpetrators to appropriate housing rather than relocating victims and children where this option is safe and achievable.

Key informants to the Framework also highlighted the importance of the following responses:

- Child protection should be focused on protecting the family from homelessness, helping to find housing options not removing children. Otherwise, child protection can become a deterrent for women wishing to leave an abusive relationship.
- Family violence support services need to operate on a 24/7 basis not 9am-5pm.
- Incarcerated Aboriginal Victorians (including family violence offenders) need support with long term and transitional housing upon release, including wrap around services.
- A flexible family violence funding package (\$5,000 to \$10,000) to enable safe relocation from dangerous relationships is a model which can work.
- More attention is needed to address safety risks amplified by living in regional areas, in part because opportunities to safely leave an abusive relationship are more limited.

4.3.1 Aboriginal hostels and facilities are funded and recommissioned

The shortfall in emergency and transitional housing in Victoria has shone a spotlight on the removal of Aboriginal hostels from the service system. The hostels were prized community assets which provided culturally safe transitional accommodation for young people on the move, families down on their luck, women escaping violent relationships, and people leaving institutional settings.

Their closure has left a gaping hole in the housing and homeless service system. The Government should seriously consider the recommissioning of Aboriginal hostels or the design of a new network of hostels that where appropriate leverage education, training and employment opportunities, in consultation with Aboriginal people.

4.3.2 New emergency and transitional options are established to respond to the needs of high need cohorts, including people transitioning from institutional settings (former prisoners, young people leaving care, people with mental health issues) and family violence victims and perpetrators

It is difficult to quantify the extent of Victoria's shortage of crisis and transitional housing. What we do know is that Victoria's unmet need for accommodation in the homeless service system has risen for each of the past four years, and is approaching 40 per cent. The experience of Aboriginal clients confirms that homeless people and others experiencing significant life transitions, are routinely denied access to transitional accommodation or even to safe emergency accommodation options because they are simply not available. There is a particular shortage of crisis accommodation suitable for families. While the investment to build supply of longer term housing options is the highest priority, it will also take some time. A further injection by the state in crisis and transitional accommodation is not only critical but urgent. However, in the medium term, in the absence of sufficient sustainable affordable housing exits for people who are ready to exit crisis accommodation, any new beds will simply fill up, and then the system will remain blocked. The same is true of transitional housing which like hostels should take the opportunity to leverage education, training and employment opportunities, in consultation with Aboriginal people. Greater supply of affordable, transitional and crisis accommodation are all required for the system to unlock and begin to function for people who are homeless.

5. A CAPABLE SYSTEM THAT DELIVERS ABORIGINAL HOUSING NEEDS

Introduction

This Framework has been developed to produce transformative change required to slow and then reverse the emergency in Aboriginal homelessness and, within a generation, put home ownership within the reach of the majority of Aboriginal Victorians. This will require a turbo-charging of sector capability, both the creation of a powerful and effective Aboriginal housing and homeless sector, and the capability within an effective mainstream sector to deliver culturally safe services for Aboriginal people in the form that we require them.

For the Aboriginal sector that means establishing a peak body to advocate; a growing capacity to build and manage housing stock; a program to build specialist housing and development workforce capacity; strong governance and commercial acumen; and lucid, consistent policy to guide tenancy management and future strategy.

For the mainstream system this means the skills, capacity and will to partner with Aboriginal providers to deliver the new models of housing stock outlined in the Framework, as well as cultural safety in all aspects of the system from community providers to public housing, from development partners to homeless services. The mainstream must deliver Aboriginal housing its fair share, up to 10 per cent, whether it be grant funding, access to government land, inclusionary zoning options or stock transfers. Related to this and perhaps most important of all, the mainstream housing system must deliver Aboriginal service users accountability. That means transparent data about how we are faring in the service system, not simply the numbers of people being herded through it, but meaningful analysis of outcomes and a determination to improve them.

Objectives

Our objectives for building a capable system that delivers Aboriginal housing needs are to:

- 5.1 Create a strong and viable Aboriginal housing and homelessness sector.**
- 5.2 Make the mainstream housing and homelessness system culturally safe**
- 5.3 Build a systems based partnership between the mainstream and Aboriginal housing and homeless systems**

These objectives will be delivered through a series of essential reforms, as outlined in the table on the opposite page:

Essential Reforms

OBJECTIVE	PRIORITY ACTION
<p>5.1 Create a strong and viable Aboriginal housing and homelessness sector.</p>	<p>5.1.1 A strong and viable Aboriginal housing and homelessness sector.</p> <p>5.1.2 A Peak body that advocates across the housing and homelessness continuum.</p> <p>5.1.3 Capacity to build and manage housing stock.</p> <p>5.1.4 Aboriginal workforce capacity</p> <ul style="list-style-type: none"> • structured training, formal and informal training and career paths for Aboriginal housing and property workers; and • leveraging new housing developments to create Aboriginal economic development, employment and skill development opportunities. <p>5.1.5 Governance capacity – specific governance capability and commercial acumen in tenancy and asset management through a resourced and supported Aboriginal Housing Provider Forum.</p> <p>5.1.6 All Aboriginal housing providers have housing and tenancy policies that support their practices and inform tenants of their rights.</p> <p>5.1.7 Industry/sector shaping – Create housing provider models that address lack of capacity and critical mass in the Aboriginal housing sector, so that assets in the form of land, community connection and services can be harnessed: includes mergers, alliances, and strength based partnerships.</p> <p>5.1.8 Inclusionary zoning specifically takes into account Aboriginal housing needs.</p>
<p>5.2 Make the mainstream housing and homelessness system culturally safe</p>	<p>5.2.1 The mainstream system is culturally competent and workers understand and implement culturally safe practices; mainstream providers have culturally safe policies and practices in place.</p> <p>5.2.2 The Housing Registration system ensures a culturally safe community housing sector for Aboriginal clients; has the flexibility to register Aboriginal housing providers, recognising their particular strengths; and provides activity and outcomes reporting back to the Aboriginal community.</p> <p>5.2.3 The public housing system is culturally safe and provides activity and outcomes reporting back to the Aboriginal community.</p> <p>5.2.4 The data and evidence base is reviewed to ensure it enables continuous improvement and accountability including back to the Aboriginal community.</p>
<p>5.3 Build a systems based partnership between the mainstream and Aboriginal housing and homeless systems</p>	<p>5.3.1 System connectivity is created, building natural pathways between different forms of housing tenure.</p> <p>5.3.2 Develop localised and customised delivery models.</p>

CREATING A STRONG AND VIABLE ABORIGINAL HOUSING AND HOMELESSNESS SECTOR

The Case for Reform

5.1.1 A strong and viable Aboriginal housing and homelessness sector

In outlining the weak points of the system, this Framework has identified a range of features currently absent from what the Aboriginal community is resourced to provide:

- Clear system entry points both physical and electronic, including common websites and related online engagement platforms, information packs delivered by skilled and knowledgeable Aboriginal organisations.
- Clearly communicated tenancy and related housing rights.
- Practical guides outlining steps to access housing and set up a household e.g. power, communications, maintenance and care.
- A dedicated Aboriginal housing and homelessness telephone help line.
- Brokerage and housing workers who can assemble the financial support to get clients started in the private rental market.
- Skills, confidence and capability to work with a mainstream that speaks our language – and understands Aboriginal culture and needs.

5.1.2 A Peak Body that advocates across the housing and homelessness continuum

A viable Aboriginal housing and homelessness peak body with the capacity to work across the housing tenures is critical. Such a body would provide: sector-wide support including calibrated training, internal policy and administrative tools, and an advice line capable of delivering day to day advice to Aboriginal and mainstream housing workers.

The agency engaged to undertake this role could also co-ordinate improvement of mainstream provider cultural capacity working in conjunction with Aboriginal Housing Victoria and Aboriginal Community Controlled Organisations.

5.1.3 Capacity to build and manage housing stock

Aboriginal Housing Victoria is the only Aboriginal organisation in Victoria with the critical mass and skills base to build and manage housing stock at scale. However, AHV faces challenges in building the revenue reserves required to leverage its capital to build more stock.

ACCOs provide critical local housing options on a smaller scale. They vary in size, with relatively small housing portfolios, but have great potential to integrate housing with other support services if they could scale up. Tenancy management is expensive for ACCOs, particularly those with small portfolios and low rental income. The option of selective selling of stock to community members deserves exploration. However, this demands an alternative strategy to maintain community owned stock levels. Generally in regional areas sale of two existing houses translates into one replacement house. The loss of National Partnership Agreement on Remote Indigenous Housing (NPARIH) funding has removed a critical source of funds for Aboriginal housing renewals.

The Aboriginal controlled sector must develop a strategy to own, manage and grow affordable stock over time to shift the demand curve on public housing which is unsustainable long-term. The sector will be seeking Government support to build this capacity.

5.1.4 Aboriginal workforce capacity

The Aboriginal housing sector requires a housing workforce plan that is resourced to build long term capacity and growth. This will drive the upskilling and career paths for housing staff, based on professionalisation and recognition of skills. The plan must be led and designed by the sector and could be developed in consultation with CHIAVic, AHV, the Council to Homeless Persons and a university partner with housing specialisation (Swinburne, RMIT or the University of Melbourne). The plan will address the need to reshape the role of housing workers to incorporate skills beyond tenancy management, including proactive life coaching and intensive case management of high risk clients in sustaining tenancies. This program will build the capacity for Aboriginal providers to become entry and referral points into the housing and homeless service system.

Should the Government and other partners engage in the supply building actions proposed under Goal 2, opportunities should be taken to leverage new housing developments to support Aboriginal economic development, employment and skill development. Formal training initiatives should be linked to the pipeline of supply build projects proposed, so that work ready Aboriginal people can take up opportunities to build the additional 27,000 housing units the community will require by 2036.

5.1.5 Governance capacity – specific governance capability and commercial acumen in tenancy and asset management through a resourced and supported Aboriginal Housing Provider Forum.

The training program outlined above should be the starting point for strengthening governance capacity in smaller scale housing providers. Consideration should be given to funding AHV and/or CHIAVic to deliver training specifically to strengthen tenancy and asset management, and the capacity of ACCOs to trade in the housing market to build their stocks. Implicit in this is ongoing capacity building in governance and commercial management capability.

This could build on the work of the Aboriginal Housing Forum. The Aboriginal Housing Forums were established as an opportunity for Aboriginal Community Controlled Organisations (ACCO) who own, manage and/or offer housing as part of their services to come together periodically to share their knowledge and experience. Work through these forums typically addresses:

- barriers and challenges experienced by ACCOs with housing responsibilities;
- opportunities to build the capacity to own, manage and grow ACCO stock;
- the development of the Victorian Aboriginal Housing and Homelessness Framework;
- opportunities to discuss issues with DHHS representatives in attendance; and
- State and Federal developments that relate to the management of stock by ACCOs.

Aboriginal Housing Victoria has hosted the forums since June 2018. Funding for this initiative expired in September 2019.

5.1.6 All Aboriginal housing providers have housing and tenancy policies that support their practices and inform tenants of their rights

Dedicated work is required to develop tenancy policies for Aboriginal people in social housing, which reflect the social reality of the people being housed. Without reform, Aboriginal people will continue to fall out of mainstream social and public housing, feeding homelessness and adding cost to the public purse.

Tenant policies and allocations must be clear, consistent and publicly available. Tenancy policy must also be culturally appropriate, including:

- sensitive approaches to managing temporary absences due to incarceration, family violence, alcohol and other drug treatment, etc.;
- consideration of debt waivers in circumstances where necessary and timely intervention and support for vulnerable tenancies was not provided, and rent arrears consequently escalated; and
- advocacy and support for disability modifications.

Consideration also needs to be given to establishing relationships with other service systems to maximise access to support and services for Aboriginal tenants, e.g. ensuring formal orders for kinship care are obtained, so government payments are maintained.

It is recommended that AHV be commissioned to develop model Aboriginal tenancy policies for application by Aboriginal housing providers and adaptable for take up by public and mainstream community housing.

5.1.7 Industry/sector shaping

Work should be undertaken to create housing provider models that address lack of capacity and critical mass in the Aboriginal housing sector, so that assets in the form of land, community connection and services can be harnessed.

This will require investigation of options for alliances, strength based partnerships between mainstream providers and Aboriginal organisations, and even program-specific mergers between organisations for specific housing project purposes.

5.1.8 Inclusionary zoning and other planning levers specifically take into account Aboriginal housing needs

As part of the Government's housing strategy, Homes for Victorians, the Department of Environment, Land, Water and Planning (DELWP) is undertaking an Inclusionary Housing Pilot (Pilot) on six surplus government land parcels. The Pilot will deliver a mix of social, affordable and market housing. The Pilot will provide a minimum of 100 new social housing homes, which will be delivered in partnership with a Registered Housing Agency (Community Housing).

In keeping with the principle of directing housing project resources to match need, up to 10 per cent of these 100 new homes should be earmarked for Aboriginal households. Future inclusionary zoning projects should adopt the same principle. The DELWP pilot is far too small in its current form to begin to contribute to the delivery of affordable housing at anywhere near the scale required by Victorians.

The Victorian Government could commit to an Inclusionary Zoning scheme for sale and use of any crown land for development and use by Aboriginal people and organisations. One percent of future crown land releases should be allocated to Aboriginal housing.

In addition, for every Greenfield development approval, at least one percent should include affordable Aboriginal social housing either for sale or lease; a mixture of community and public housing. This may be on site, but if it is not, it may be included off site in an established area at the developer's expense. This would support the integration of new affordable social or low-income housing with private housing developments. A range of incentives may be considered, including government providing land grants or discounted land to developers, on the condition that developers provide completed housing for social or affordable housing providers to the same value as the land provided, with ownership of the developed properties retained by government where the land value is equivalent to the development cost.

Local Government has a number of levers it can exercise in order to increase land availability and facilitate future planning for Aboriginal housing. Work should occur with Local Government Associations to identify Aboriginal housing opportunities across Local Governments. Those Local Governments that received 2017-18 DHHS funding to prepare Social Housing Investment Plans should be prioritised.

5.2.1 The mainstream system is culturally competent and workers understand and implement culturally safe practices; mainstream providers have culturally safe policies and practices in place

Despite the vast numbers of Aboriginal people seeking assistance through the mainstream system, there is currently no requirement for mainstream housing providers and homelessness workers to demonstrate cultural competence, nor any validation. The numbers of Aboriginal people accommodated in mainstream community housing has actually fallen over the past five years during a period of rocketing demand. Aboriginal homeless clients are less likely than non-Aboriginal people to have case plans and they leave the system faster and with worse outcomes.

To be effective, the mainstream housing and homeless systems must value diversity and differentiate services for individual and cohort needs. An inclusion framework, recognising the work recently initiated by CHIAVic for the community housing sector, would improve cultural sensitivity of mainstream housing provision. Inclusion of Aboriginal people on mainstream governance structures would also strengthen outcomes and should be seriously considered. The regulatory environment should reinforce the requirement for all providers to demonstrate that they are culturally competent.

5.2.2 The Housing Registration system ensures a culturally safe community housing sector for Aboriginal clients; has the flexibility to register Aboriginal housing providers, recognising their particular strengths; and provides activity and outcomes reporting back to the Aboriginal community

Smaller Aboriginal housing providers find it difficult to meet Housing Registration standards even at the Housing Provider level, under the existing registration regime. Registration and housing guidelines and procedures must become more responsive to Aboriginal needs. The National system has a third tier for these groups. The Victorian Housing Registrar should investigate the creation of a Tier 3 accreditation option customised for small scale Aboriginal housing providers to enable them to achieve registration. This matters because the suitability of the regulatory regime creates flow on impacts on funding and other opportunities for Aboriginal providers.

System wide special needs provisions should be designed and developed to optimise housing outcomes for Aboriginal people including subsidies or incentives and these should translate through to individual providers. For Aboriginal people, the aim of regulation should be safe, affordable, and culturally appropriate long term housing solutions.

5.2.3 The public housing system is culturally safe and provides activity and outcomes reporting back to the Aboriginal community

Open accountability needs to be reinforced in the mainstream system. This includes accountability back to the Aboriginal community, for example in the form of a requirement for culturally acceptable service charters. Particularly important is public reporting on designated Aboriginal funds that go to mainstream providers to demonstrate that they are delivering on performance targets and outcomes.

5.2.4 The data and evidence base is reviewed to ensure it enables continuous improvement and accountability including back to the Aboriginal community

Data and evidence in the mainstream system is weak. Outcomes in the homelessness system are especially opaque. It is possible to report on the numbers and proportions of Aboriginal clients seeking and achieving emergency accommodation, transitional accommodation and long-term accommodation. However, this information is not publicly reported. This data would provide a baseline for the scale in the shortfall of housing we are facing, and provide a basis for developing strategic responses.

Many data sets that would allow community to know how the system, sectors and providers perform are either not disclosed by government departments or do not exist.

Data on the tenures of Aboriginal people provided by the ABS through the census are unreliable, significantly overestimating home ownership, failing to capture Aboriginal controlled housing and underestimating homelessness. ABS estimates at least 17 per cent of Aboriginal people are not counted in the census (*ABS: 3238.0.55.001 - Estimates of Aboriginal and Torres Strait Islander Australians, June 2016*), and those in housing stress or marginal housing are the least likely to be captured.

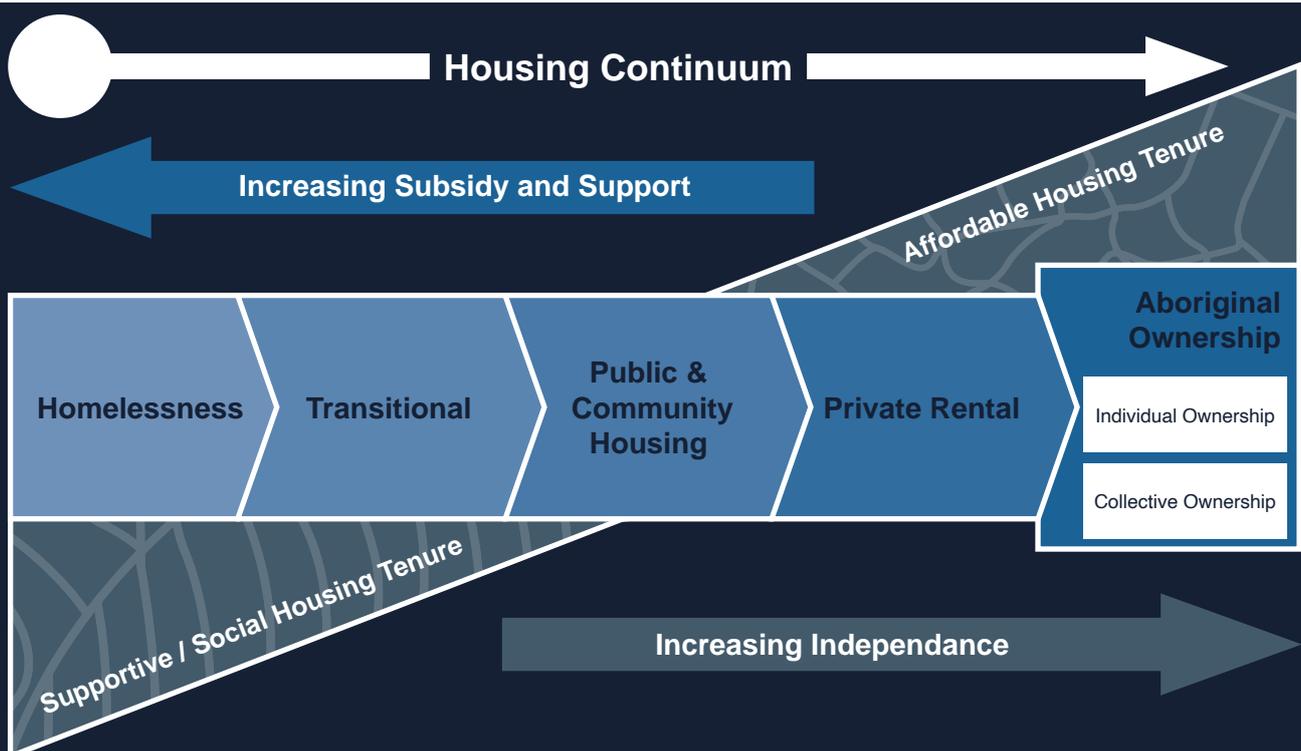


Weakness and opacity in data inhibits identification of need, impedes development of business cases, and frustrates finely considered policy development. In the spirit of self determination required to address the challenges articulated in the Framework, consideration must be given to greater gathering and sharing of data, including for AHV and ACCOs to be resourced to own, use and analyse data to shape policy. There needs to be an acknowledgement of data sovereignty, a recognition that Aboriginal people have inherent and inalienable rights relating to the collection, ownership and application of data about them. This includes geo-spatial disaggregation in public performance reporting. This would allow for state wide, regional, LGA and provider data that can identify numbers of clients, drivers of homelessness, services engaged to respond, and outcomes, including housing status following support. Over time, it should be possible to develop an Aboriginal heat map of housing distress as an instrument to refine strategic interventions, reduce homelessness and increase transitions into more desirable tenures, particularly ownership.

5.3.1 System connectivity is created, building natural pathways between different forms of housing tenure

The Vision for this Framework is to create housing’s version of social mobility from housing poverty (homelessness) to housing wealth (outright ownership). For this objective to be achieved the mainstream housing system must create connectivity and access points into more desirable tenures. This cannot be a project in which the Aboriginal community engages at a remove from the wider system of housing assistance. This project requires careful analysis of all of the levers available to Government and the market to achieve the propulsion towards our vision that “Aboriginal Victorians achieve quality housing outcomes in a generation.”

Figure 17: Progressive movement of Aboriginal people across housing tenures



5.3.2 Develop localised and customised delivery models

It would make sense for local and regional housing and homeless providers to develop networks to better integrate delivery models for end users. One model of this kind of network is Local Learning and Employment Networks which bring together schools, training providers, employers and other partners to improve learning and employment outcomes at a local or regional level. This kind of model may have benefits in improving synergies, case management coordination and sustainable housing outcomes, particularly for high need clients.

Opportunities may also exist for localised housing development and management partnerships to increase stock and sustain tenancies. Local housing and homeless providers should be encouraged and supported to build partnerships at the local level to sweat assets, build bridges and close service gaps. If Aboriginal providers are to become accessible referral points in the system, new and stronger networks will be required to ensure more Aboriginal people attain the housing they need. Space needs to be created for investors, philanthropists and private developers to contribute to housing supply as appropriate, and this can best be achieved through locally customised delivery models and partnerships.



6. IMPLICATIONS FOR GOVERNMENT

Recommended Actions for Government

The Government has ultimate responsibility for the housing outcomes experienced by its citizens. In a nation as wealthy as Australia, the existence of thousands of people who are homeless and of hundreds of thousands in housing distress is simply a matter of choices and priorities. The residual approach of leaving housing largely to the market has led to a serious decline in housing security for millions of Australians.

A new approach is needed. The Victorian State Government (and the Commonwealth Government) could assist by agreeing to undertake the following actions:

- support and resource the headline actions in this Framework;
- commit to the targets in this Framework;
- prioritise Aboriginal self determination in lifting housing outcomes;
- ensure funding goes to providers which adopt the Housing First principle and offer person centred services and focus on lifting outcomes;
- specify Aboriginal needs in contractual obligations and monitor accordingly;
- define industry standards, guiding principles and accountabilities;
- set expectations and accountabilities for embedding cultural competence and invest in cultural competence across the housing and homelessness sector;
- fund leading edge Aboriginal initiatives;
- carve off social housing funding;
- take a holistic, systems based approach to housing and homelessness;
- assist build a strong and viable Aboriginal housing and homelessness sector facilitated by a strong and resourced Aboriginal Housing Provider Forum;
- make Government Departments accountable to the Aboriginal community with a focus on monitoring and reporting on Aboriginal housing and homeless outcomes;
- provide investment certainty necessary to cost effectively build quality housing and leverage Aboriginal economic outcomes;
- investigate and develop innovative housing models and tenure arrangements to advance Aboriginal individual and community ownership; and
- reform the housing registration regime to achieve culturally appropriate, proportionate registration conditions for small Aboriginal providers.

7. IMPLEMENTATION AND GOVERNANCE

Implementation Timeline

The Victorian Aboriginal Housing and Homelessness Framework combines proposals for significant structural reform with an extensive range of concrete proposals for short and medium term action. While a number of proposals are the responsibility of Government, many others must be led by the Aboriginal community and our partners.

Notwithstanding that this Framework was conceived as a high level policy product designed to chart a course for sustainable, long-term reform, a number of actions lend themselves to relatively immediate Government action.

First there are a series of **policy commitments which have no budgetary impact**, which could be immediately adopted:

1. Embed Aboriginal housing targets in all relevant mainstream and Aboriginal policies and strategies.
2. All government housing developments and funding, including social housing, land developments for private housing, include an allocation to meet Aboriginal housing.
3. Adopt Housing First as a principle underpinning all Aboriginal housing and homelessness strategies.
4. Adopt housing as a platform for life aspirations.
5. Adopt self determination policy providing Aboriginal tenants where practical with the choice of having their tenancy managed by a registered Aboriginal community housing agency.
6. Work with Local Government to relieve Aboriginal community housing from the cost pressure of council rates.

Secondly, there are **low budgetary impact** initiatives, which provide **the machinery to begin to implement this Framework, and manage its future development and delivery**, without which it will stall:

1. Establish governance mechanisms - an Aboriginal Housing Authority or Standing Steering Committee to lead and implement the Framework (see below).
2. Identify mechanisms for implementation and resource the continuation of the Aboriginal Housing Forum.
3. Investigate options for an Aboriginal tenancy and advocacy body.

Thirdly, there are a series of **priority initiatives** under each of the five goals with a range of budgetary impacts which, resources permitting, should commence as soon as possible:

1. **Secure housing improves life outcomes**
 - a. Create entry and access points to the Aboriginal housing and homelessness systems, including entry to private rental and ownership. E.g. identify “front door” providers, IT access portals, triage service, entry to VHR.
 - b. Fund the *More Than A Landlord* program to provide case management and life planning for all Aboriginal social housing tenants.
 - c. Provide secure housing as a base for entry into education, training and employment.

2. Build supply to meet the needs of a growing Aboriginal population

- a. Identify a demonstration housing partnership development project using land, housing expertise and other ACCO physical and intellectual assets.
- b. Establish an integrated Elders housing project incorporating liveable housing units and an aged care facility to transition Elders from under-utilised housing and free up social housing for families.
- c. Commence planning for 5,000 additional social housing units by 2036.
- d. Source land including through Treaty and Traditional Owner Settlement Agreements to convert Crown land into developable land for housing.
- e. Create building and development vehicles to underpin supply. This may include joint structures between Aboriginal organisations to manage the relationship with build developers to streamline management of large scale procurement and contract management.

3. Open doors to home ownership and private rental

- a. Commission the Residential Tenancies Commissioner to investigate and report on apparent discrimination in the private rental market.
- b. Develop and implement Aboriginal traineeships in the real estate industry.
- c. Refine, adapt and extend the Aboriginal HomesVic shared equity pilot for an additional two years and explore other innovative models (including rent to buy and buy to rent models).

4. An Aboriginal focused homelessness system

- a. Ensure the Corrections Housing policy/ plan meets the needs of Aboriginal people.
- b. Identify an existing asset that can be readily upgraded for Aboriginal transitional or crisis housing.
- c. Establish an Education First Youth Foyer, including for children leaving care.

5. A capable system that delivers Aboriginal housing needs

- a. Develop further plans for workforce upskilling, tenancy and asset management. (Getting started initiatives above, provide a base for building capability.)

Governance

Implementation of this Framework requires a coherent and sustainable governance structure. The governance structure should reflect the scale and complexity of the issues encompassed by the Framework – running across multiple sectors and portfolios and addressing complex needs in the most disadvantaged cohort in the Victorian community. The governance structure should be sufficiently senior and sophisticated to provide the mechanisms and platforms for policy reform and sustained investment. Effective governance will help build confidence and capability to scale up development and investment to enable the acceleration of affordable housing supply envisaged by the strategy.

The governance structure must oversee the design and development work required to modify, shape and integrate new and existing services and reform the regulatory framework to make it workable and effective. Work is also required to create the connections and partnerships required to enable rigorous training and professional development essential to build service capability. Agile governance capability is fundamental to adapt policy to emerging risks and threats and to take advantage of presenting opportunities. Finally the governance mechanism adopted must be underpinned by the Principles in this Framework, driven by self determination and enforce accountability for implementing the reforms, achieving the outcomes and reaching the Framework targets.

AHV will continue its policy leadership in housing and homelessness, to lead implementation of a Government endorsed Victorian Aboriginal Housing and Homelessness Framework and to begin to proactively advocate across the sector and community to address the very significant housing challenges identified through this work. Because implementation of this Framework must be led by the Aboriginal community but accountability is shared with the Government, the Framework Implementation Governance Forum must include both Aboriginal community leaders and senior public officials. It follows that it should be jointly chaired by a respected Aboriginal community leader (with a role to continue to guide and shape evolving policy) and a Government Minister (to secure commitments and undertakings across many portfolios and through the bureaucracy).

Reporting and Evaluation

The Victorian Aboriginal Housing and Homelessness Framework (VAHMF) sets out inter-related strategies and actions designed to improve housing outcomes for Aboriginal Victorians. These strategies must be backed up by targets and progress measures to ensure investments are focussed and accountability is maintained. Monitoring and reporting must be undertaken at least annually, and complemented by regular evaluation. These should be publicly available to ensure transparency and accountability by all parties.



The Victorian Aboriginal Affairs Framework 2018 -2023

The Victorian Aboriginal Affairs Framework (VAAF) 2018 -2023 provides the overarching policy directions for Aboriginal affairs in Victoria. Goals are accompanied by measures of progress. These measures have been agreed by Government and community and are reported on annually.

The following VAAF objectives and measures relate to housing:

Goal 3: Aboriginal families and households thrive

Objective 3.2 Increase income and housing security for Aboriginal households:

Measures

- 3.2.1 Proportion of households who had reliable access to sufficient food in previous 12 months
- 3.2.2 Proportion of households with less than 50 per cent median equivalised income
- 3.2.3 Proportion of households experiencing rental stress
- 3.2.4 Proportion of Victorians who are homeless and proportion of clients accessing homelessness services
- 3.2.5 Proportion living in overcrowded dwellings.

Goal 8: Aboriginal workers achieve wealth equality

Objective 8.2 Increase Aboriginal home ownership in line with the Victorian average:

Measure

8.2.1 Proportion of home owners versus other tenure types (by age cohort)

Over time work should be undertaken to establish reliable and agreed baseline measures and incorporate these into the VAAF annual reporting processes. These measures are:

- the tenures of Aboriginal Victorians and movement through tenures (homelessness, transitional housing, social housing, private rental, individual ownership and collective ownership);
- levels of housing stress of Aboriginal Victorians (whether housing stress is being experienced, in which tenure and whether the tenure is sustainable);
- numbers and rates of homelessness and outcomes of Aboriginal people (homeless or housed) after a period of contact with specialist homelessness services disaggregated by those entering the system homeless and those entering the system at risk.

Adopting and embedding targets across all relevant policies

The VAAF does not provide the specific strategies designed to achieve the above housing outcomes. That is the job of this framework.

The Victorian Government and the Victorian Aboriginal community should:

- embed Aboriginal housing targets in all relevant mainstream and Aboriginal policies, strategies and programs; and
- adopt a small number of targets designed to drive effort in areas that are essential to improving housing outcomes.

The targets will have particular impact on how Government policy, funding and service delivery is shaped, delivered and reviewed and opportunities are maximised across all areas to achieve a substantial improvement in Aboriginal housing.

The following targets and areas are proposed:

- **Rates of Aboriginal homelessness reduced by 10% per annum compounding for 10 years**

Rationale - The Victorian Aboriginal homelessness rate is the highest in Australia and is rising faster than other jurisdictions. A target is required to drive Government and community effort and begin to reverse this trajectory.

- **Aboriginal social housing allocations are monitored annually to ensure Aboriginal people receive a proportionate share of new tenancies**

Rationale - There are currently over 4,000 Aboriginal registrations on the Victorian Housing Register. Our request is that there is annual monitoring of Aboriginal tenancy allocations across all of social housing to ensure that allocations are commensurate with the proportion on the waiting list. Where there is significant difference further analysis of the reasons occurs and proactive action is taken.

- **5,000+ additional social housing units for Aboriginal people**

Rationale – VAHMF analysis indicates 5,085 social housing units are required by 2036 to maintain current social housing proportions.

- **Aboriginal targets in the Victorian Agreement with the Commonwealth under the National Affordable Housing Agreement (NAHA)**

Rationale – The National Partnership Agreement on Remote Indigenous Housing has been rolled into the NAHA resulting in no discrete National/State agreement for establishing Aboriginal housing funding or outcomes. A process to negotiate a share of NAHA funds and outcomes for Aboriginal housing is recommended.

- **One percent of surplus Government land that is allocated for social housing is allocated to Aboriginal Housing organisations**

Rationale – As the Government allocates surplus land for social housing a proportion commensurate with Aboriginal population share, i.e. 1%, should be allocated to Aboriginal organisations to construct social housing units. While a target of 1%, equivalent to population share, is well below need, it would provide recognition of Aboriginal self determination and would be a manageable amount given the current capability and capacity of the Aboriginal housing sector.



8. CONCLUSIONS AND FRAMEWORK SUMMARY

Conclusions

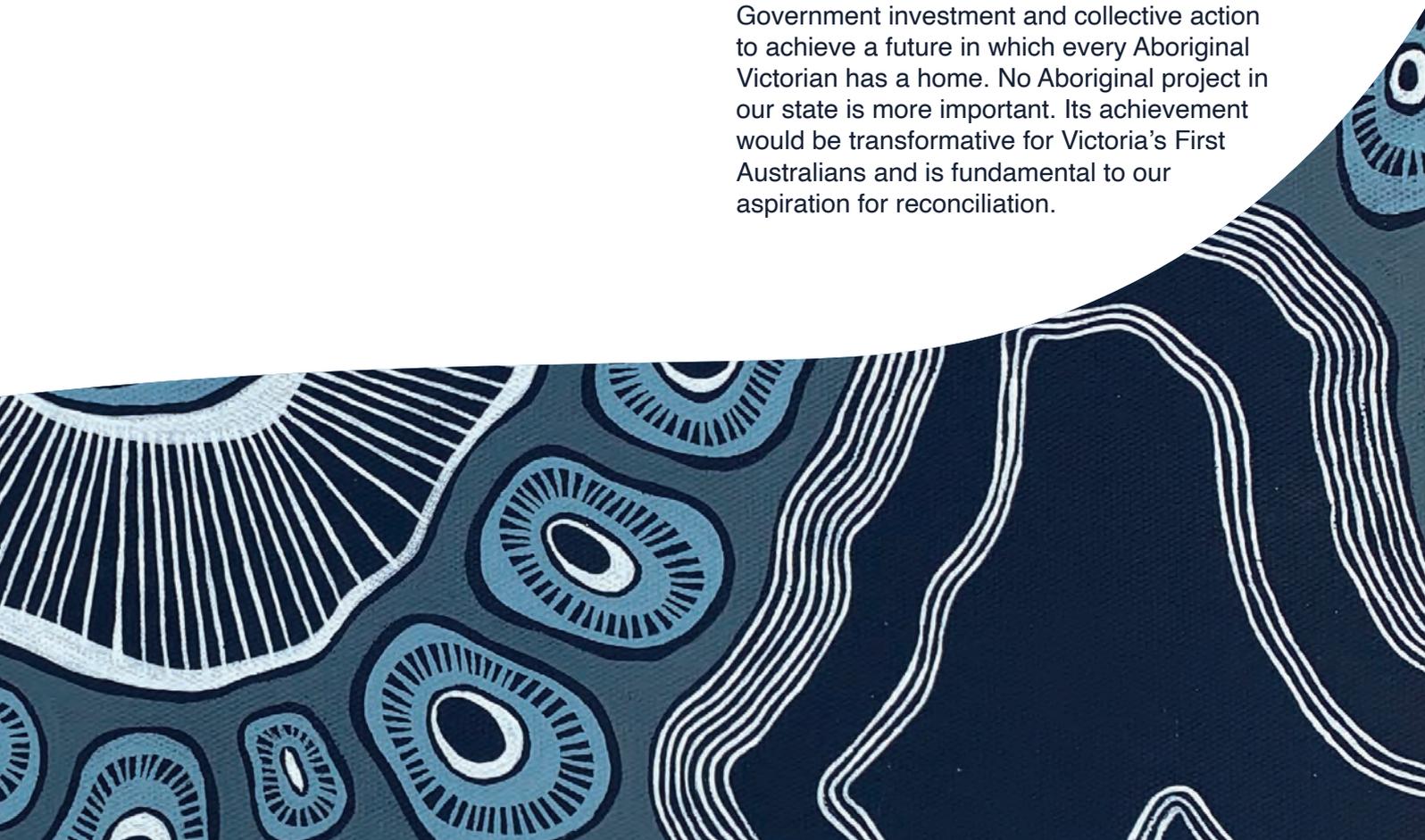
The Victorian Aboriginal Housing and Homeless Framework provides a future template for community and Government action to address the housing needs of Aboriginal Victorians. Developed by the Aboriginal community as an act of self determination, we believe this to be the most comprehensive Aboriginal housing policy framework so far produced in Australia.

The Aboriginal community faces unique housing challenges. The history of Indigenous dispossession, the scale of housing distress and extreme exposure to drivers of homelessness (major life stress events, market failure, poverty of resources and the absence of culturally appropriate housing assistance), have created a perfect storm.

This Framework has been designed to understand and respond to the unique housing challenges faced by Aboriginal Victorians. The goals of this Framework are interdependent and mutually reinforcing. They require a policy approach which will:

1. Restore primacy to housing in policy and as a platform to thrive in life.
2. Build the supply needed for a fast growing population.
3. Open doors to the autonomy of living in the private market and owning our own homes.
4. Create a homeless support system which understands Aboriginal people and responds to our needs.
5. Build the capacity in the Aboriginal and mainstream systems to make homelessness the exception and home ownership the norm (as is the case for other Victorians).

All Goals must be addressed for this Framework to achieve its purpose of conferring quality housing outcomes within a generation. Closer to a roadmap than an implementation plan, this Framework establishes future directions for Aboriginal leadership, Government investment and collective action to achieve a future in which every Aboriginal Victorian has a home. No Aboriginal project in our state is more important. Its achievement would be transformative for Victoria's First Australians and is fundamental to our aspiration for reconciliation.



Framework Summary and Key Actions

OUR VISION Every Aboriginal person has a home		
PURPOSE	GOALS	SUMMARY OF KEY ACTIONS
Aboriginal Victorians achieve quality housing outcomes in a generation	Secure housing improves life outcomes	<ul style="list-style-type: none"> • Embed housing goals and targets in all major state wide Aboriginal policies and strategies • Provide a fair share of all mainstream housing funding for Aboriginal projects • Create entry and access points to the housing and homelessness system • Adopt 'Housing First' as a principle to guide all practice under the Framework • Adopt housing as a platform for fulfilment of life aspirations and establish housing as a pathway out of disadvantage • Implement models that leverage secure housing to support employment pathways • Fund <i>More Than A Landlord</i> to provide case management or life coaching for all Aboriginal social housing tenants • Resource AHV to manage tenancies in mainstream public and social housing where possible • Create an Aboriginal tenant advocacy and rights body • Establish an Aboriginal Housing List through VCAT
	Build supply to meet the needs of a growing Aboriginal population	<ul style="list-style-type: none"> • Fund and build 5,000+ Aboriginal social housing units by 2036 • Leverage financial investments and spare land to supply affordable housing to shift demand from social housing • Support AHV and ACCOs to develop Aboriginal owned housing on co-op land • Pilot an Aboriginal build to rent program through private sector partnerships and Government incentives • Establish an integrated Elders housing project incorporating liveable housing units and an aged care facility to transition Elders from under-utilised social housing • Secure land reparations for Aboriginal owned housing on country through Treaty negotiations • Amend Local Government Act to exempt Aboriginal social housing from rates under 'charitable purpose' provisions

OUR VISION
Every Aboriginal person has a home

PURPOSE	GOALS	SUMMARY OF KEY ACTIONS
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Aboriginal Victorians achieve quality housing outcomes in a generation</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Open doors to home ownership and private rental</p>	<ul style="list-style-type: none"> • Establish an Inquiry by RTC into apparent racial discrimination in the private rental market • Establish a campaign with the REIV to support Aboriginal access to the private rental market • Create a training program for Aboriginal people to work in the Real Estate industry in Victoria • Establish an Aboriginal rent brokerage and bond subsidy program for private rental • Develop an information support package for people getting established in their home • Support targeted rent to buy schemes beginning with Aboriginal community owned housing • Pilot an end to end Aboriginal Home Start Program to increase home ownership, incorporating: shared equity, special financing, advice and support to enter the market • Refine, adapt and extend the Aboriginal HomesVic shared equity pilot for an additional two years
	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">An Aboriginal focused homeless system</p>	<ul style="list-style-type: none"> • Rebuild an Aboriginal homeless service system from the ground up based on 'Housing First' principles • Fund and support Aboriginal providers to become entry and referral points into the system • Fund new emergency and transitional housing options, including the recommissioning of Aboriginal hostels • Create exit points from transitional housing • Provide sustained and intensive specialist support for high risk groups in the homeless system • Establish an Education First Youth Foyer, including for children leaving care • Review Corrections Housing policy to enable it to meet the needs of Aboriginal people
	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">A Capable System that delivers Aboriginal housing needs</p>	<ul style="list-style-type: none"> • Create an Aboriginal Housing peak body to build sector capacity • Establish an Aboriginal housing workforce plan and training programs (upskilling, tenancy and asset management) • Resource and support the Aboriginal Housing Provider Forum • Establish culturally safe housing and tenancy policies for all Aboriginal housing providers • Implement a cultural inclusion plan for the mainstream housing and homeless sector • Reform the housing registration regime to achieve proportionate registration conditions for small providers and to require a culturally competent mainstream • Build accountability to the Aboriginal community through transparent, disaggregated reporting of outcomes • Build a partnership between the mainstream and Aboriginal housing and homeless systems

APPENDICES

Appendix 1 - Project Methodology

The project was commissioned by the Department of Premier and Cabinet and the Department of Health and Human Services in 2018. It was led by Aboriginal Housing Victoria and completed in six key stages.

1. Literature Review

- a. A detailed literature review was undertaken. A copy is available here: <https://ahvic.org.au/communications-and-resources/vahhf>

2. Focus groups

- a. Consultation was customised to locations and cohorts and concentrated on housing issues, housing supply and opportunities.
- b. Consultations were held with the following groups.
 - i. Aboriginal Housing sector forum i.e. ACCOs providing housing
 - ii. VACCA
 - iii. VACSAL
 - iv. Council to Homeless Persons
 - v. Aboriginal Victoria
 - vi. Department Premier and Cabinet- Aboriginal policy
 - vii. DHHS – Social Housing; Aboriginal Outcomes
 - viii. CHIAVic
 - ix. CHIA NSW – CEO and Aboriginal Specialist
 - x. VALS
 - xi. Public Tenants Union
 - xii. Elders group – Shepparton
 - xiii. Young people – KGI
 - xiv. AHV More Than A Landlord clients
 - xv. Windamara community meeting

3. Policy Products

- a. Three Background Papers
- b. Thirteen Discussion Papers
The papers were made available to community members and key informants to test ideas and stimulate dialogue. Copies of the papers are available here: <https://ahvic.org.au/communications-and-resources/vahhf>

4. State-wide Summit

- a. A summit to inform the Framework, involving over 100 participants from community, peak organisations, government, media and the housing sector, was held on 5 April 2019 in Preston.
A Report of Findings of the Summit is available here: <https://ahvic.org.au/communications-and-resources/vahhf>

5. Community Symposium

- a. Community members met in June 2019 at a community symposium to provide feedback on the Summit Findings and to inform the drafting of the Framework.

6. Framework Draft and Finalisation

- a. The Framework has been finalised through the Steering Committee and in consultation with the Aboriginal Executive Council.

Appendix 2 – Project Steering Committee

Committee Member	Position
Kerry Arabena (Prof)	Chair of Indigenous Health and Director of the Indigenous Health Equity Unit University of Melbourne
Daphne Yarram	Director, AHV Board
Darren Smith	CEO, Aboriginal Housing Victoria
James Atkinson	CEO, Rumbalara Aboriginal Co-operative
Lisa Briggs	CEO, Wathaurong Aboriginal Co-operative
Nicole Cassar	Tenant, Aboriginal Housing Victoria
Nava Ratman	CEO, Ngwala Willumbong
Trevor Pearce	CEO, Victorian Aboriginal Community Controlled Health Organisation
Linda Bamblett	CEO, Victorian Aboriginal Community Services Association Ltd
Muriel Bamblett	CEO, Victorian Aboriginal Child Care Agency
Mark Feenane	Executive Officer, Victorian Public Tenants Association
Susan George	Assistant Director, Housing Sector Development, DHHS
Jacqueline McGowan-Jones	Director, Aboriginal Health and Wellbeing Branch, DHHS
Carly Edwards	Director, Human Services, DPC
David McAuley	Assistant Director, Aboriginal Affairs Policy, DPC



