



Victorian Aboriginal Housing and Homelessness Forum submission to the Legislative Assembly Environment and Planning Committee inquiry into the supply of homes in regional Victoria

Prepared by Aboriginal Housing Victoria
on behalf of the Victorian Aboriginal Housing
and Homelessness Forum, June 2025.



Acknowledgement

The Aboriginal Housing and Homelessness Forum (AHHF) acknowledges the Traditional Owners of the lands and waters across Victoria and pays respect to their Elders past and present. We recognise that these are unceded lands, and that the impact of colonisation continues to entrench housing injustice today. We affirm the right of Aboriginal people to determine and lead the housing responses that affect their communities.

Terminology

The AHHF uses broad definitions of Aboriginal and Torres Strait Islander peoples in its publications. We acknowledge that people identify in different ways, and thus a range of terms are used in our work including Aboriginal, Torres Strait Islander, First Nations, First Peoples, Indigenous, Koori and Koorie. Wherever possible, we reflect the preferences of individuals or communities in focus. The use of any particular term by the AHHF is not an endorsement of one view over another, but a reflection of our commitment to respect, inclusion and cultural integrity.

Background

The paper extends on the oral submission and presentation of the Victorian Aboriginal Housing and Homelessness Forum (AHHF) Chair to the *Parliamentary Inquiry into the Supply of Homes in Regional Victoria* public hearing on 4th April 2025. This supplementary submission is based on additional conversations with regional Aboriginal Community Controlled Organisations (ACCOs) and Traditional Owner Groups (TOGs) across regional Victoria.

In particular, the AHHF would like to thank the following members for their contributions which have shaped this response; Dja Dja Wurrung Clans Aboriginal Corporation (DJAARA), Mallee District Aboriginal Services (MDAS), Mungabareena Aboriginal Corporation (MAC), Murray Valley Aboriginal Co-operative (MVAC), Njernda Aboriginal Corporation (Njernda), Rumbalara Aboriginal Co-operative (Rumbalara), and Victorian Aboriginal Child Care Agency (VACCA).

Self-determination and housing for Aboriginal and Torres Strait Islander peoples

Why housing matters

Housing is a cornerstone of self-determination for Aboriginal and Torres Strait Islander peoples. Housing is not just about shelter – it is about restoring agency,

reconnecting with community and culture, and building a stable, self-determined future.

Historical and ongoing impact of colonisation

- The colonisation of Australia led to the widespread displacement of Aboriginal and Torres Strait Islander peoples. This displacement has disrupted connections to family, community, Country and homelands – core elements of Aboriginal and Torres Strait Islander identity and wellbeing.
- The ongoing impacts of colonisation continue to impact access to and quality of housing for Aboriginal and Torres Strait Islander communities today.

Choice and agency

- Having the ability to choose where and how to live is a fundamental aspect of self-determination.
- Aboriginal and Torres Strait Islander peoples must be empowered to make decisions about their housing that reflect their cultural values, family needs, and aspirations.

Regional and rural realities

- A significant proportion of Aboriginal and Torres Strait Islander peoples live in regional and rural areas.
- These communities deserve access to safe, appropriate, and affordable housing, along with essential services, in the locations they choose to call home.

Home ownership and economic independence

- Home ownership is a powerful tool for achieving economic self-determination.

It offers:

- Independence from unstable rental markets
- Stability for families and communities
- Wealth creation through asset building
- Long-term security and intergenerational benefits.

Regional Victoria and Aboriginal and Torres Strait Islander Victorians

Below provides a brief snapshot of where the Aboriginal and Torres Strait Islander Victorian population is located, along with some projections on growth areas.

Local Government Area (LGA)	DFFH Division	Population Centres and Major Suburbs	Aboriginal and Torres Strait Islander Population (Individuals, Place of Enumeration, 2021 ABS)	2021-2041 Aboriginal and Torres Strait Islander Population Growth Rate (AHV Population Projection Report, June 2023, based on 2021 ABS)
1. Greater Geelong	Barwon	Geelong, Corio, Lara, Ocean Grove, Drysdale	3,395	2.30%
2. Greater Bendigo	Loddon	Bendigo, Kangaroo Flat, Eaglehawk, Heathcote	2,611	2.30%
3. Greater Shepparton	Goulburn	Shepparton, Mooroopna, Tatura,	2,554	2.40%
4. Mildura	Mallee	Mildura	2,488	1.90%
5. Ballarat	Central Highlands	Ballarat	1,982	4.50%
6. East Gippsland	Outer Gippsland	Bairnsdale, Lakes Entrance, Orbost, Mallacoota, Lake Tyers	1,653	1.30%
7. Latrobe (Vic)	Inner Gippsland	Morwell, Traralgon, Moe, Churchill	1,527	1.90%
8. Wodonga	Ovens Murray	Wodonga	1,420	2.70%

9. Campaspe	Loddon	Echuca, Kyabram, Rochester	1,123	2.20%
10. Mitchell	Goulburn	Seymour, Wallan, Broadford, Kilmore.	1,030	2.40%

- According to the Australian Bureau of Statistics (ABS) 2021 Census, the local government areas with the highest populations of Aboriginal and Torres Strait Islander Victorians were Greater Geelong, Greater Bendigo and Greater Shepparton.¹
- Aboriginal and Torres Strait Islander Victorians are more likely to rely on social housing. According to Homes Victoria, 7,450 Aboriginal and Torres Strait Islander households were on the Victorian Housing Register (VHR) waitlist — approximately 20% of all Aboriginal and Torres Strait Islander households.² This figure includes current renters with transfer applications, as well as those in private rental or other insecure housing. Aboriginal and Torres Strait Islander Victorians are also 33% less likely to own their own home than non-Aboriginal Victorians — an impact of historical exclusion from pathways to social and economic independence.³
- Whilst significant progress has been made in the implementation of *Manana woorn-tyeen maar-takoort*, considerable effort is required to meet the goal of ensuring all Aboriginal and Torres Strait Islander Victorians have a home. The number of Aboriginal and Torres Strait Islander **households** in Victoria is projected to increase from 33,893 in 2021 to 64,271 by 2041 — a growth of over 30,000 households.⁴ The challenge therefore is to meet the demand of this growing population to ensure the Aboriginal and Torres Strait Islander community does not fall deeper into disadvantage.
- One in five Aboriginal and Torres Strait Islander Victorians accessed specialist homelessness services over a 12-month period across 2023-24, including one in four Aboriginal and Torres Strait Islander women.⁵ If these rates were reflected in the broader Victorian population, 1.33 million Victorians would be accessing specialist homelessness services every year.
- Aboriginal and Torres Strait Islander Victorians are 33% less likely to own their own homes than non-Aboriginal Victorians, continuing the historical

¹ Australian Bureau of Statistics, *Victoria: Aboriginal and Torres Strait Islander population summary* <https://www.abs.gov.au/articles/victoria-aboriginal-and-torres-strait-islander-population-summary>

² Data supplied by Homes Victoria.

³ Australian Bureau of Statistics (2022), 'Victoria: Aboriginal and Torres Strait Islander population summary', accessed 29 May 2025.

⁴ Dr Noor Ahmed Khalidi (2023), *Aboriginal Population and Household Projections 2021-2024*, Victoria (26 April 2024) p. 89.

⁵ Australian Institute of Health and Welfare (2024) *Specialist homelessness services annual report 2023-24* (Cat. no: HOU 333).

exclusion of the Aboriginal and Torres Strait Islander community from opportunities to secure social and economic independence.⁶

Barriers to regional housing supply

Community barriers

Aboriginal and Torres Strait Islander Victorians experience a range of barriers that impact their ability to access housing in regional areas. These include:

- Racism – this is both an historical and current experience. Aboriginal and Torres Strait Islander peoples experience racism within the community generally, with real estate agents when seeking rentals, and when seeking to access emergency / crisis accommodation. Around the Gippsland and Mallee regions, some ACCOs reported needing to use a third party to book local motels for crisis accommodation as some had decided not to offer services to ACCO clients. Having to pay third-party booking fees to access crisis accommodation reduces the funds available to ACCOs to support people in need.
- There continues to be significant negative perceptions of public and community housing, which generate a ‘not in my backyard’ mentality. This negative association, which has been fostered through previous housing policies and approaches, has led to the emergence of ‘communities of disadvantage’.⁷ In Victoria, 28.9% of the Aboriginal and Torres Strait Islander population live in social housing, and as such, are unfairly the subject of much of this negative association.
- Many Aboriginal and Torres Strait Islander peoples hold a justified distrust of government services and systems. Since colonisation, Aboriginal and Torres Strait Islander peoples have experienced discriminatory laws, broken promises and harmful policies. This mistrust can lead to a preference not to sign up to government run programs, including housing registries such as the VHR. This was noted as a significant concern in Robinvale and has resulted in Aboriginal and Torres Strait Islander peoples choosing not to join the VHR waitlist, which can limit access to safe, secure and culturally appropriate housing options.

Structural barriers

The housing market in regional Victoria has unique and compounding challenges, including:

⁶ Australian Bureau of Statistics (2022), ‘Victoria: Aboriginal and Torres Strait Islander population summary’, accessed 29 May 2025.

⁷ Productivity Commission, *Report on Government Service 2024 – Housing and Homelessness*, Productivity Commission website, January 2024.

- A critical shortage of housing stock, particularly affordable housing, especially during and post COVID 19 lockdowns with growing regional communities.
- Low vacancy rates of private rentals, making it extremely competitive and often disadvantageous for Aboriginal and Torres Strait Islander peoples to seek rental accommodation, due to systemic discrimination and income inequality.
- Overcrowding is a widespread issue across regional Victoria. Many regions reported repeated instances of Aboriginal and Torres Strait Islander families living in overcrowded houses. Additionally, in areas such as Shepparton and Robinvale, overcrowding is further exacerbated by the influx of seasonal workers who are forced into cramped and crowded living conditions. This dual pressure significantly exacerbates the strain on housing markets.
- The rise of holiday rentals and businesses such as Airbnb has led to a reduction in the availability of long-term rental properties, forcing locals out of their communities to seek housing and accommodation. Motels and caravan parks, which may support some emergency/crisis housing (and are often the only source of crisis accommodation in regional towns), often do not accept bookings during peak tourist seasons, further reducing access to crisis housing stock.
- Additionally, as property prices rise faster than wages, mortgage unaffordability is growing in regional areas, making home ownership

Limited affordability and availability of rental housing is not a new phenomenon in Victoria's north-west. Whilst other regional areas have experienced a shortage of housing resulting from migration post-COVID, housing shortages have been a longstanding issue in the Mildura and Swan Hill regions.

The impacts of the COVID-19 pandemic continue across a large portion of north-west Victoria, the most significant being the fallout from skyrocketing property prices with regional house prices growing at almost twice the speed of city dwellings. Median house prices in Mildura rose 60% between Q1 2018 and Q1 2023 whilst median unit prices rose 51%. This, coupled with interest rates moving from historic lows to historic highs within a 14-month period, has seen housing debt surge and rental prices escalate.

increasingly out of reach.

- Insufficient social (public and community) housing:
 - When the private housing market fails, the burden is shifted to social housing, which is severely limited and under resourced in regional Victoria. Long wait lists and limited stock mean many are left without safe or stable housing.
 - The Gippsland and Mallee regions reported that current demand for properties is greater than the supply, in particular for one bedroom properties (for the Mallee this is for single males) and four plus bedroom properties (for multi-generational living and kinship care arrangements).
 - The lack of options for social housing can force Aboriginal and Torres Strait Islander peoples and families to relocate away from country and community connections.
 - There is a significant shortage of crisis and transitional housing, exacerbated by:
 - A lack of cultural safety in mainstream services which can deter Aboriginal and Torres Strait Islander peoples from seeking support.
 - Few youth housing options in regional Victoria, leaving young people at risk of homelessness or facing unsafe living arrangements. Whilst there is evidence that Youth Foyer programs are highly effective, they are few in number, small in scale, and only located in Ballarat, Shepparton and Warrnambool - a total of three across regional Victoria in contrast to three in metropolitan Melbourne alone.
 - Limited disability friendly housing - where it does exist, it is often not located close to essential infrastructure such as health services, transport or community supports.
 - Domestic and family violence - there are minimal crisis, transitional and refuge options for women and children experiencing family violence and there are almost no accommodation options for men. This can have significant ongoing effects, as without stable accommodation, other supports can fall away or can be more difficult to access.
 - Safe, long-term healing spaces. Funding should prioritise therapeutic refuges, healing-focused housing, and culturally safe hostels for men to support rehabilitation and prevent reoffending.
 - Closures of hostels. It was highlighted in Mildura that some private hostels which had been in operation for years to accommodate a range of experiences, including families experiencing family violence, as well as for men, closed down with nothing to replace
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them. This created further shortages of accommodation options in the community.

- These shortages are compounded by a growing punitive approach to homelessness where people may face fines, policing, criminalisation and displacement rather than support – further marginalising already vulnerable populations.
- Lack of intergenerational wealth:
 - Research undertaken by Indigenous Business Australia found that home ownership rates for Aboriginal and Torres Strait Islander households sits at 38% nationally, compared to 66% for the overall population. “This figure drops by around half in regional areas, with 18% home ownership for the Indigenous population, compared to 57% for the overall population.”⁸ This disparity reflects not only historical disadvantage but also ongoing barriers such as limited access to capital and credit.
 - Financial literacy is a key component to building intergenerational wealth, yet many Aboriginal and Torres Strait Islander peoples have not had equitable access to financial education and financial services that support long-term economic stability.
- Broader infrastructure gaps in regional Victoria further entrench housing disadvantage:
 - Many communities lack access to crucial amenities such as Aboriginal health services, reliable public transport, and culturally appropriate support programs to assist people in maintaining tenancies.
 - In times of environmental crisis – such as bushfires, heat waves and floods – access to emergency management systems is often limited, leaving vulnerable populations at greater risk. These systemic gaps reduce the effectiveness of housing interventions and increase the likelihood of housing instability.
Further, there is often an increased burden placed on under resourced ACCOs to support community needs in times of environmental crises, further overwhelming support services who need to rapidly scale up but also carry increased and burdensome reporting and acquittal requirements.
 - Land contamination in regional Victoria not only limits the availability of safe, affordable housing but also complicates development by requiring specialised design solutions. In the Bendigo and Ballarat regions, the impacts of gold mining are significant and ongoing. Consequently, building social housing in these areas adds additional

⁸ Indigenous Business Australia, New research shows funding Indigenous Australians’ home ownership benefits us all. <https://iba.gov.au/2021/11/new-research-shows-funding-indigenous-australians-home-ownership-benefits-us-all-2/>

complexity, especially when contaminants must be left in place and intact for safety reasons. As such, housing projects often need engineering controls like sealed foundations or capping layers, which increases development costs and reduces design flexibility. These constraints can lead to altered site layouts, restricted land use, and long-term monitoring requirements.

- Building social and affordable housing should recognise:
 - Cultural needs – such as connection to nature, large communal areas, and adaptable layouts to accommodate extended family or kinship care arrangements.
 - Environmental needs – especially in regions with extreme climates, where thoughtful design elements like orientation, shading, insulation and natural barriers can improve energy efficiency and reduce living costs.
 - Economic needs – including affordability, not just in construction but in long term maintenance and utility costs, and access to amenities and employment.

Integrated strategy recommendations

Improving housing outcomes for Aboriginal and Torres Strait Islander Victorians in regional areas requires an holistic and culturally grounded approach that addresses both community-level experiences and structural barriers.

Given the broad scope of the parliamentary inquiry, the AHHF emphasises that considerations for housing are often inseparable from the need for comprehensive wraparound supports to ensure people can maintain stable, secure and appropriate homes. While asset and capital investment are important elements of the inquiry, they must be accompanied by adequate considerations for the operational funding of support services. Without this, the long-term effectiveness of housing initiatives will be limited.

The AHHF makes the following recommendations:

1. Community-led governance and self-determination

- Empower ACCOs and TOGs to lead housing initiatives, from planning to delivery.
 - Ensure housing programs and policies are designed and led by Aboriginal communities to rebuild trust and ensure cultural safety and appropriateness e.g., moving Aboriginal Tenancies at Risks (ATAR) programs sitting at mainstream organisations over to Aboriginal controlled organisations.
 - Continue current initiatives such as the Sector Development Grants delivered by the AHHF secretariat, resourcing 12 ACCOs and TOGs to further their community housing efforts and break down barriers to community housing funding.
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- Utilise the Housing First model as a best practice guide for providing sustainable housing for people who have experienced long-term or recurring homelessness.⁹
- Increase the allocation of dedicated funding streams for ACCO & TOG led housing projects, including crisis and transitional housing. In addition, require a minimum threshold (at least 10%) of all crisis, transitional, community, public and affordable housing developments be earmarked for Aboriginal and Torres Strait Islander Victorians. Ideally, this housing should be owned and controlled by Aboriginal and Torres Strait Islander peoples and organisations.

2. Strengthen Crisis and Transitional Housing

- Increase culturally safe emergency housing stock that is appropriate for youth, people with disabilities, and people experiencing domestic violence.
- Ensure crisis housing is available year-round, including during peak tourist seasons. Furthermore, ensure that there is adequate funding allocated for operational services and infrastructure.
- Utilise transitional, holistic housing models that allow for responsiveness to Aboriginal and Torres Strait Islander cultural needs, e.g. ACCO run Village 21 programs.

3. Expand and diversify housing supply

- Increase the construction of one-bedroom and large family homes to meet regional demand for social housing, particularly in areas where evidence demonstrates severe shortages e.g., for kinship care and single person households. Further, provide graceful, dignified and culturally safe and connected homes for Elders which support aging in place, such as the BADAC Elders Independent Living Village in Ballarat.
- Reform housing incentives (e.g., stamp duty waivers) to suit regional contexts and encourage long-term rental investments over holiday accommodations.
- Support ACCOs and TOGs to remediate contaminated land or assist in alternative design options.
- Unlock safe, developable sites for social and affordable housing.

⁹ Homelessness Australia <https://homelessnessaustralia.org.au/homelessness-resources/housing-first/about-housing-first/>

4. Design culturally and environmentally responsive homes

- Mandate design standards that reflect cultural needs (e.g., communal areas, connection to country) and environmental efficiency (e.g., orientation, shading, insulation, native flora).
- Ensure housing developments are located where community needs are, which is often near essential services, employment, and transport to support long-term sustainability and independence.

5. Economic empowerment and home ownership

- Expand on shared equity schemes and low-interest loans for Aboriginal and Torres Strait Islander home buyers, such as those provided through Indigenous Business Australia and the Victorian Homebuyer Fund, which will cease to operate in 2025.
- Fund financial literacy and wealth-building programs through ACCOs to address intergenerational disadvantage.

6. Address racism and discrimination

- Expand the work of the Aboriginal Private Rental Assistance Program (APRAP) to support anti-racism training for housing providers, real estate agents, and accommodation operators.
- Create an accreditation system for culturally safe housing services to embed competence and accountability. Accreditation could be built upon the Community Housing Aboriginal Cultural Safety Framework.
- Enforce anti-discrimination policies in housing access and tenancy management.

7. Infrastructure and system reform

- Invest in regional infrastructure (health, transport, digital connectivity) to support housing stability.
 - Develop and publish monitoring and accountability frameworks to track progress on housing targets and funding outcomes.
 - Incorporate lessons and learnings from previous government implemented housing initiatives in consultation with Aboriginal organisations ((e.g., Big Housing Build) into future funding rounds, ensure minimum required condition standards of public housing properties being transferred to Aboriginal housing providers).
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