

Aboriginal and Torres Strait Islander Housing Queensland

# Australian Government 2022-23 Pre-Budget Submission

January 2022



Aboriginal and Torres Strait Islander  
Housing Queensland



## **Aboriginal and Torres Strait Islander Housing Queensland Australian Government 2022-23 Pre-Budget Submission**

### **Communication Objective**

Aboriginal and Torres Strait Islander Housing Queensland Limited (ATSIHQ) is a registered public company and has prepared this submission. Our submission highlights the focus areas that we believe need to be addressed by the Australian Government in the 2022-23 Federal Budget to improve Aboriginal and Torres Strait Islander housing.

This Pre-Budget Submission was produced by the ATSIHQ Policy and Research Division in January 2022. The responsibility for this submission rests with ATSIHQ.

### **ATSIHQ Details**

Chairperson:	Mary Doctor
Deputy Chairperson:	Angelina Akee
Chief Executive Officer:	Neil Willmet
ATSIHQ ABN:	599 512 220
Website:	<a href="http://www.housingqueensland.com.au">www.housingqueensland.com.au</a>

ATSIHQ acknowledge the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to Elders past, present and future.





# Contents

<b>Executive Summary</b>	<b>3</b>
<b>Aboriginal and Torres Strait Islander Housing Queensland</b>	<b>6</b>
<b>1. Focus Area: Policy Development</b>	<b>7</b>
Recommendation 1 – National Strategy	7
<b>2. Focus Area: Investment Reform</b>	<b>9</b>
Recommendation 2 – Dedicated Funding	9
<b>3. Focus Area: National Leadership</b>	<b>10</b>
Recommendation 3 – NATSIHA	10
<b>4. Focus Area: Workforce Support</b>	<b>12</b>
Recommendation 4 – National ICHO Workforce Support Program	12
<b>5. Focus Area: Regulator Review</b>	<b>14</b>
Recommendation 5 – NRSCH Capability	14
<b>6. Focus Area: Home Ownership</b>	<b>16</b>
Recommendation 6 – First Home Deposit	16
<b>Conclusion</b>	<b>18</b>
<b>References / Bibliography</b>	<b>20</b>





# Executive Summary

Aboriginal and Torres Strait Islander Housing Queensland (ATSIHQ) is the leadership body for Aboriginal and Torres Strait Islander housing in Queensland.

ATSIHQ and our Members are committed to ensuring all Aboriginal and Torres Strait Islander peoples have equitable access to quality, affordable and culturally safe housing that provides an opportunity for them to participate in society.

It is well established and accepted that Indigenous Community Housing Organisations (ICHO's) form part of a national system of community housing providers that specialise in providing local housing solutions to Aboriginal and Torres Strait Islander peoples. ICHO's and our professional leadership body are content experts who understand Aboriginal and Torres Strait Islander housing and what is needed to achieve better housing outcomes.

Based on feedback from our Members and research, there are several focus areas that we believe need to be addressed by the Australian Government in the 2022-23 Federal Budget to improve Aboriginal and Torres Strait Islander housing. These include:

1. Policy development
2. Dedicated funding
3. National leadership
4. Workforce support
5. Regulator review
6. Home ownership

In this pre-budget submission, ATSIHQ has provided six (6) recommendations and rationales to why the Australian Government should support these solutions. The recommendations include:

## Recommendation 1

*Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government funds the development of a **National Aboriginal and Torres Strait Islander Housing Strategy** with interested stakeholders which sets a coordinated approach and the national policy and strategy direction to improve Aboriginal and Torres Strait Islander housing outcomes in Australia.*

## Recommendation 2

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government expand the **Department of Health Indigenous Australians Health Programme (IAHP)** funding programme criteria so that it can be accessed to fund Indigenous-led, culturally appropriate initiatives to increase access to housing and improve the housing of Aboriginal and Torres Strait Islander peoples.*

## Recommendation 3

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government provides long-term, recurrent funding to the newly formed national leadership body – the **National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)** so that it can provide ongoing advice and guidance to the Australian Government on policy, budget matters and community-developed solutions that contribute to the improved quality of life and improved housing outcomes for Aboriginal and Torres Strait Islander peoples.*

## Recommendation 4

*Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government develops a **National ICHO Workforce Support Program** (similar to other Australian Government funded workforce programs) which comprises of various initiatives, including workplace, undergraduate and*





postgraduate scholarships and a workforce scheme designed to recruit, train and retain employees.

#### **Recommendation 5**

Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government invest an Indigenous-led review of the **National Regulatory System for Community Housing (NRSCH)** to assess the regulators' ability to meet future objectives and challenges that impact on ICHO's. The scope of this review should include a review of NRSCH leadership, strategy and delivery capabilities.

#### **Recommendation 6**

Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government set-aside 20 percent of opportunities for Aboriginal and Torres Strait Islander peoples in the Australian Government **First Home Loan Deposit Scheme (FHLDS)** which is managed by the National Housing Finance and Investment Corporation (NHFIC).

**We encourage the Australian Government to review our recommendations and to incorporate these solutions in the next federal budget. We also welcome the opportunity to provide further input if needed.**

**Mary Doctor**  
**Chairperson**

Aboriginal and Torres Strait Islander  
Housing Queensland

**Neil Willmet**  
**Chief Executive Officer**

Aboriginal and Torres Strait Islander  
Housing Queensland





# Aboriginal and Torres Strait Islander Housing Queensland

In 2021, *Aboriginal and Torres Strait Islander Housing Queensland (ATSIHQ)* was established as the professional leadership body for Aboriginal and Torres Strait Islander housing in Queensland. Our Members consist of:

- Indigenous Community Housing Organisations (ICHOs)
- Indigenous Councils (Deed of Grant in Trust); and
- Indigenous organisations who provide housing related support services.

The ICHO Sector in Queensland has approximately 60 independent community housing providers who have a comprehensive system of partnerships with, and accountability to, the local Aboriginal and Torres Strait Islander community. These ICHO's have a collective goal of delivering quality and culturally safe housing for our people, by our people.

Cultural safety is central to ICHO housing services that are offered to the community. Cultural safety is about respecting the cultural rights, values, beliefs and expectations of Aboriginal and Torres Strait Islander peoples while they receive housing services that meet their needs.

ICHO rental properties complement the Queensland Government and mainstream community social housing stock. Combined, Queensland's ICHOs manage a \$500 million housing portfolio of more than 2,000 rental properties. The property portfolio provides homes for Aboriginal and Torres Strait Islander families who are on low and moderate household incomes and who find it hard to access affordable or appropriate housing in the private market.

ATSIHQ's purpose is to improve Aboriginal and Torres Strait Islander housing outcomes in Queensland by eliminating the disparities in housing experienced by Aboriginal and Torres Strait Islander people in Queensland. We achieve this through supporting ICHO's, partnerships, advice, advocacy and capacity building activities. Our work is also aligned with the following national housing priorities under the *National Housing and Homelessness Agreement* and the *National Agreement on Closing the Gap*:

#### *National Housing and Homelessness Agreement*

- encouraging growth and supporting the viability of the community housing sector
- affordable housing
- social housing
- tenancy reform
- planning and zoning reform initiatives
- home ownership

#### *National Agreement on Closing the Gap*

- Priority Reform 1 – Formal partnerships and shared decision making
- Priority Reform 2 – Building the Community Controlled Sector
- Priority Reform 3 – Transforming government organisations
- Priority Reform 4 – Shared access to data and information at a regional level

An increasing portion of our work includes providing advice and guidance to government on policy, budget matters and community-developed solutions that contribute to the quality of life and improved housing outcomes for Aboriginal and Torres Strait Islander people.





## 1. FOCUS AREA: POLICY DEVELOPMENT

### Recommendation 1

*Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government funds the development of a **National Aboriginal and Torres Strait Islander Housing Strategy** with interested stakeholders which sets a coordinated approach and the national policy and strategy direction to improve Aboriginal and Torres Strait Islander housing outcomes in Australia.*

### Background

Improving the individual and overall community health of Aboriginal and Torres Strait Islander peoples is a current national priority for the Australian Government. The Australian Government currently works in partnership with Aboriginal and Torres Strait Islander peoples to develop and implement strategies, programs and initiatives to improve health and wellbeing.

The Australian Government's *National Aboriginal and Torres Strait Islander Health Plan* sets the overarching, evidenced based national framework to guide policy and programme development that contributes to improving the health of Aboriginal and Torres Strait Islander peoples. Importantly, the plan was developed to:

- build links with other major Commonwealth health activities
- identify focus areas to guide efforts to improve the health of Aboriginal and Torres Strait Islander peoples.

Since the expiry of the *National Partnership Agreement on Remote Indigenous Housing (NPARIH)* program, there has been no national strategy or plan to address housing for Aboriginal and Torres Strait Islander peoples.

Aboriginal and Torres Strait Islander housing is not seen as a national priority of the Australian Government, however, in 2020, the new *National Agreement on Closing the Gap* included housing as a key socio-economic target to improve life outcomes for Aboriginal and Torres Strait Islander peoples. Subsequently, in 2021, the Australian Government National Indigenous Australians Agency stated, "*Housing is the cornerstone to a range of economic and social outcomes. Stable housing helps support and maintain employment, health and nutrition, and improvements in education.*"

### Rationale

In Australia, there remains an urgent need for an overarching national housing policy and strategy framework for Aboriginal and Torres Strait Islander peoples.

*A National Aboriginal and Torres Strait Islander Housing Strategy* must be central to the Australian Government's targeted approach to ensure that Aboriginal and Torres Strait Islander peoples can enjoy the same standard of living and health as non-Indigenous Australians.

*A National Aboriginal and Torres Strait Islander Housing Strategy* would create a pragmatic framework that would include a vision, principles, priorities, implementation, monitoring and accountability.

The strategy would result in the Australian Government:

- making a commitment to work with Aboriginal and Torres Strait Islander peoples on the incredibly important task - housing
- making housing for Aboriginal and Torres Strait Islander peoples a national priority just like it has done with health
- co-designing and developing a housing plan in partnership with Aboriginal and Torres Strait Islander peoples and their representatives
- making a long-term, evidence-based policy framework to improve housing for Aboriginal and Torres Strait Islander peoples
- having accountability in addressing housing for Aboriginal and Torres Strait Islander peoples





- investing in a national priority
- improving housing data collections affecting Aboriginal and Torres Strait Islander housing data; and
- more efficient monitoring of national housing outcomes that benefit Aboriginal and Torres Strait Islander peoples.

**The Australian Government’s acceptance, support and funding for Recommendation 1 will establish the national policy framework which is crucial to achieving better housing outcomes for Aboriginal and Torres Strait Islander peoples.**







## 2. FOCUS AREA: INVESTMENT REFORM

### Recommendation 2

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government expand the **Department of Health Indigenous Australians Health Programme (IAHP)** funding programme criteria so that it can be accessed to fund Indigenous-led, culturally appropriate initiatives to increase access to housing and improve the housing of Aboriginal and Torres Strait Islander peoples.*

### Background

The Australian Government Indigenous Australians' Health Programme (IAHP) funds high-quality health care for Aboriginal and Torres Strait Islander peoples. It funds Aboriginal and Torres Strait Islander led, culturally appropriate initiatives to increase access to health care and improve the health of Aboriginal and Torres Strait Islander peoples.

The IAHP funds Aboriginal and Torres Strait Islander organisations and mainstream services to:

- provide targeted health activities
  - build, repair or upgrade facilities such as Aboriginal Community Controlled Health Services and housing for employees
- (Department of Health 2022)

In 2020, the Australian Government IAHP fund provided \$800M in funding to eligible service providers.

The IAHP is not currently available to ICHO's. However, overcrowding is a key contributor to the poor health of Aboriginal and Torres Strait Islander peoples (National Aboriginal Community Controlled Health Organisation 2021). In addition, the 2016 Census identified that 10% of Indigenous households (26,377), across all types of housing tenure, were living in overcrowded dwellings. In 2018–19, almost 1 in 5 Indigenous Australians (18%, or an estimated 145,340 people) were living in overcrowded dwellings, compared with 5% of non-Indigenous Australians (Australian Institute of Health and Welfare 2019).

### Rationale

There is an urgent need for a national funding program to increase access to housing and improve housing outcomes for Aboriginal and Torres Strait Islander peoples.

The Australian Government needs to expand the IAHP funding criteria so that it can be accessed to fund Indigenous-led, culturally appropriate initiatives to increase access to housing and improve the housing outcomes of Aboriginal and Torres Strait Islander peoples.

Considering the overcrowding statistics and the recognition in the *National Agreement on Closing the Gap* about the importance of appropriate housing for Aboriginal and Torres Strait Islander peoples and the positive contributions this has on health outcomes, ATSIHQ believes that ICHO's should not be excluded from a national funding program that was established to improve the lives of Aboriginal and Torres Strait Islander peoples.

ATISHQ recommends:

- changes to the IAHP programme funding criteria to allow ICHO's to access these funds to deliver culturally appropriate housing initiatives to complement increased access to quality housing and contribute to improving health outcomes for Aboriginal and Torres Strait Islander peoples; and
- a name-change from IAHP to the Indigenous Australians Health and Housing Programme (IAHHP) to complete the changes.

**The Australian Government's acceptance, support and funding for Recommendation 2 will allow ICHO's to access an existing Australian Government funding program so that they can improve the health and housing outcomes of Aboriginal and Torres Strait Islander peoples.**





### 3. FOCUS AREA: NATIONAL LEADERSHIP

#### Recommendation 3

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government provide long-term, recurrent funding to the newly formed national leadership body – the **National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)** so that it can provide ongoing advice and guidance to the Australian Government on policy, budget matters and community-developed solutions that contribute to the improved quality of life and improved housing outcomes for Aboriginal and Torres Strait Islander peoples.*

#### Background

The *National Aboriginal Community Controlled Health Organisation (NACCHO)* was established in 1992 through continuous campaigning by the Aboriginal and Torres Strait Islander community for access to better health care and wellbeing. As the national professional leadership body for Aboriginal and Torres Strait Islander health, it has experienced three decades of success through implementation of consistent long term coordinated national strategies to achieve better Aboriginal and Torres Strait Islander health outcomes. It receives funding from a number of sources including the Australian Government.

In 2017, the then *National Congress of Australia's First Peoples*, led the establishment of the *National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)*. In 2020, NATSIHA became an incorporated company with a board that consists of a Chairperson, Deputy Chairperson and directors.

Similar to NACCHO, NATSIHA is a national leadership body. It aims to provide ongoing advice and guidance to the Australian Government on housing policy, budget matters and community-developed solutions that contribute to the quality of life and improved outcomes for Aboriginal and Torres Strait Islander peoples.

The ongoing support for leadership bodies like NATSIHA and NACCHO is embedded in several key government documents. In these documents, all Australian Governments agree to:

- encourage growth and support the viability of the community housing sector; and
- build a stronger and sustainable coalition of Aboriginal and Torres Strait Islander community-controlled peak bodies to deliver *Closing the Gap* services and programs requires national effort that is underpinned by networked delivery.

(Council of Australian Governments 2018, Australian Governments and Coalition of Aboriginal and Torres Strait Islander Peak Organisations 2020)

The Australian Government provides no recurrent funding to NATSIHA so that it can provide ongoing advice and guidance to the Australian Government on housing policy, budget matters and community-developed solutions that contribute to improved quality of life and housing outcomes for Aboriginal and Torres Strait Islander peoples.

#### Rationale

There is a need for an adequately resourced national professional leadership body to provide ongoing advice and guidance to the Australian Government and stakeholders.

Housing for Aboriginal and Torres Strait Islander peoples has become more complex over the last 40 years. If funded adequately, in addition to building the community-controlled sector and providing ongoing advice and guidance to the Australian Government, NATSIHA could be responsible for:

- being a strategic policy development and partnership leader at the national level for Aboriginal and Torres Strait Islander housing
- representing members and lobbying for greater national inward investment in Aboriginal and Torres Strait Islander housing
- influencing national improvements and outcomes in Aboriginal and Torres Strait Islander housing through monitoring Government Public Policy Framework Enablers and System Level Enablers





- ensuring a national 'joined-up' approach between National and State or Territory Aboriginal and Torres Strait Islander housing peaks to increase cooperation and collaboration across Australia
- ensuring equitable participation within the coalition of Aboriginal and Torres Strait Islander community-controlled peak bodies
- representing the housing interests of Aboriginal and Torres Strait Islander peoples at the national level with CoAG and the Australian Government; and
- developing opportunities and partnerships to jointly address the national housing priorities.

**The Australian Government's acceptance, support and funding for Recommendation 3 will ensure a well-considered approach to national leadership development which is crucial to achieving national Aboriginal and Torres Strait Islander housing outcomes.**





## 4. FOCUS AREA: WORKFORCE SUPPORT

### Recommendation 4

Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government develops a **National ICHO Workforce Support Program** (similar to other Australian Government funded workforce programs) which comprises of various initiatives, including workplace, undergraduate and postgraduate scholarships and a workforce scheme designed to recruit, train and retain employees.

### Background

When the Australian Government ICHO funding reforms were introduced in the mid-2000's, ICHO's across Australia lost access to workforce support funding. This funding was used to cover the training and wages of key staff so that the limited ICHO rental income could be used to maintain and repair their properties for ongoing tenancies.

The loss of funding support saw a dramatic reduction in the number of workers employed by ICHO's nationally. This had a devastating and ongoing impact on each organisation.

The Australian Government currently funds a large number of workforce programs and agencies across Australia to provide a range of activities and support to improve the recruitment and retention of professionals to rural and remote areas, including:

- helping communities recruit professionals
- finding appropriate placements for professionals who want to relocate to rural areas
- assisting with the costs of relocation
- supporting professionals and their families to fit into a new community; and
- helping professionals access the necessary infrastructure, support and training.

Supporting an Aboriginal and Torres Strait Islander workforce remains a priority across the country. However, this is not tied to investment. Recently, the Coalition of Aboriginal and Torres Strait Islander Peak Organisations and all Australian Governments agreed to:

- a dedicated and identified Aboriginal and Torres Strait Islander workforce (that complements a range of other professions and expertise) and where people working in community-controlled sectors have wage parity based on workforce modelling commensurate with need; and
- Sector Strengthening Plans in line with a strong community-controlled sector, and strong workforce (Council of Australian Governments 2018, Australian Governments and Coalition of Aboriginal and Torres Strait Islander Peak Organisations 2020)

There are several challenges in Aboriginal and Torres Strait Islander housing service delivery, including:

- shortage of an Aboriginal and Torres Strait Islander housing management and maintenance workforce who are highly skilled
- higher cost of transport, materials, power and labour
- disruption caused by seasonal weather patterns
- language barriers and cultural differences (such as tenancy management practices that include cultural protocols and other considerations); and
- competition for jobs with non-Indigenous peoples in remote and rural areas.

(Steering Committee for the Review of Government Service Provision 2020)

Aboriginal and Torres Strait Islander peoples working in the housing sector are best positioned to understand their communities needs and deliver essential housing services in to the future.

### Rationale

There is currently no National ICHO Workforce Support Program that would provide support for ICHO's to build a stronger Aboriginal and Torres Strait Islander housing sector through an increased, professionally qualified and skilled workforce.





Currently, there are fewer housing professionals in ICHO's compared with the rest of the country. This has negatively impacted ICHO operations and also the tenants who rely on them for support.

The aims of a National ICHO Workforce Support Program are to:

- improve access to ICHO housing services for those living in ICHO rental properties
- build the capability of the local ICHO workforce to ensure Aboriginal and Torres Strait Islander communities can access the right housing professional at the right time
- provide access to training and professional development support
- improve growth and sustainability of the ICHO workforce; and
- strengthen the long-term access to ICHO housing professionals.

The National ICHO Workforce Support Program would work by:

- supporting Aboriginal and Torres Strait Islander housing professionals who live and work in rural and remote parts of Australia to upgrade their qualifications
- offering education scholarships to employees that will better prepare them to deliver services or to work with families with additional needs
- offering incentives to ICHOs in rural or remote areas who may need additional financial support to assist in recruiting and retaining housing professionals to their areas
- strengthening the existing community of Aboriginal and Torres Strait Islander housing professionals with technical workforce modelling and succession planning; and
- offering incentives to live, work and thrive on 'Country'.

**The Australian Government's acceptance, support and funding for Recommendation 4 will ensure that there is adequate ICHO workforce support initiatives so that ICHO's can plan and develop their workforce to continue providing benefits to tenants and stakeholders.**





## 5. FOCUS AREA: REGULATOR REVIEW

### Recommendation 5

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government invest an Indigenous-led review of the **National Regulatory System for Community Housing (NRSCH)** to assess the regulators' ability to meet future objectives and challenges that impact on ICHO's. The scope of this review should include a review of NRSCH leadership, strategy and delivery capabilities.*

### Background

In 2012, the NRSCH was established by way of the *Community Housing Providers (Adoption of National Law) Act 2012* and establishment within each jurisdictions housing legislation. Under the National Law is the National Regulatory Code (the Code), which sets out Performance Outcomes that must be demonstrated by all registered providers.

The Code requires registered providers to be well-governed, financially viable and to perform in compliance with standards to deliver quality housing services. NRSCH aims to ensure a well governed, well managed and viable community housing sector that meets the housing needs of tenants and provides assurance for government and investors (Family and Community Services 2022).

In 2014, NRSCH was introduced as a decentralised regulatory system, individual jurisdictions were to apply a common set of rules and practices. The system was thought to have been designed to provide direction to participants to ensure that this approach did not result in significant inconsistencies in the application of the National Law across jurisdictions. Further, the system was designed to ensure a graduated approach to registration and compliance in line with the complexity and size of the individual community housing providers. In early development of NRSCH, there was no mention to ICHOs that funding would be dependent on registration under NRSCH.

However, by 2017 through an enquiry into the state of the affordable housing sector in Australia, the Australian Housing and Urban Research Institute (AHURI) stated, "*Industry regulation needs a major overhaul to complete national coverage, refine the regulatory framework, enhance regulatory capacity, curb regulatory burden and align regulatory effort with a new policy direction.*" (Pawson, Milligan et al. 2019)

In 2018, through the expressed desire of numerous community housing providers, ICHOs, other stakeholders and the Inter-Government Agreement (IGA) for NRSCH providers, the New South Wales Government Department of Family and Community Services commenced a review of NRSCH after a commitment of \$1.1M from the Australian Government.

Notably, the review discussion paper stated that few ICHOs had applied for or received NRSCH registration and compliance. The review discussion paper remarked that the then future planned review will seek to address any further impediments to ICHO registration and compliance (Family and Community Services 2019).

The 2020 Final Report (*Review of the National Regulatory System for Community Housing (NRSCH) – Potential Future Reform Options Report*), delivered a number of potential reforms for the ICHO sector that are considered to be high of complexity and high impact (New South Wales Government 2020). However, the development of a detailed implementation plan (e.g. time and cost implications) was not part of the report.

### Rationale

There are serious and ongoing concerns with NRSCH and its application with respect to ICHO's.





These concerns were confirmed through the 'Aboriginal Housing Roundtable' sessions as part of the NRSCH review process and are recorded in the 2021 Final Report (Review of the National Regulatory System for Community Housing (NRSCH) – Potential Future Reform Options Report).

ATSIHQ agrees that any future reforms must maximise benefits for ICHOs such as increased access to funding opportunities; and benefits to governments, tenants and Indigenous communities that the provision of Indigenous community housing is being regulated to an equivalent financial viability and service quality to the wider system. The Final Report reported that Indigenous community housing was not considered in the most detailed manner through the Family and Community Services led review process. The Final Report recommends that additional analysis and consultation is needed to:

- better understand the regulatory needs of ICHOs
- increase ICHO participation in NRSCH; and
- reflect this in any future reforms.

ATSIHQ supports the intent and purpose of the NRSCH. However, the Australian Government needs to address serious concerns, remove the complexity and identify a number of opportunities to modernise and simplify the NRSCH.

ATSIHQ believes that NRSCH requires a national Indigenous-led review.

Improvements to NRSCH should not be isolated to the reforms that were identified by the NSW Government for the ICHO Sector in 2020. They must also extend to improvements for NRSCH to accurately understand the ICHO Sector and barriers to registration, and the leadership, strategy and delivery capabilities of NRSCH.

**The Australian Government's acceptance, support and funding for Recommendation 5 will ensure that NRSCH has the knowledge, understanding and capability to properly regulate ICHO's.**





## 6. FOCUS AREA: HOME OWNERSHIP

### Recommendation 6

Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government set-aside 20 percent of opportunities for Aboriginal and Torres Strait Islander peoples in the Australian Government **First Home Loan Deposit Scheme** (FHLDS) which is managed by the National Housing Finance and Investment Corporation (NHFIC).

### Background

In 1974, the first national Aboriginal and Torres Strait Islander home lending program commenced with the Commonwealth's expanded role in Aboriginal and Torres Strait Islander affairs after the 1967 Referendum (Pawson, Milligan et al. 2020). Today, there are numerous home lending and cost saving initiatives and programs in place across Australia that seek to assist first home-buyers and people on low incomes into home ownership, such as state/territory government stamp duty assistance and shared equity (Indigenous Business Australia and Deloitte Access Economics 2018).

*"Home ownership is an important indicator of wealth and saving. It also provides security of tenure and allows greater control over living arrangements which are important for improving people's physical health, mental wellbeing, feelings of safety, education, employment and intergenerational wealth."*  
(Steering Committee for the Review of Government Service Provision 2020)

Decades of research, reporting and political commentary clearly indicates that many Aboriginal and Torres Strait Islander peoples aspire to own a home, with affordability identified as the main impediment to achieving this aspiration (Moran, Memmott et al. 2002, Australian Broadcasting Corporation 2005, Australian Government 2006, Chapman 2006, Australian Government 2013, Indigenous Business Australia and Deloitte Access Economics 2018, Pawson, Milligan et al. 2020, Steering Committee for the Review of Government Service Provision 2020, Drake, Evans et al. 2021, National Indigenous Australians Agency 2021).

In 2018-19, one in three Aboriginal and Torres Strait Islander households owned or were purchasing a home, and about three in ten Aboriginal and Torres Strait Islander adults lived in a home owned by a household member. These figures have remained relatively unchanged over the past 10–15 years (Steering Committee for the Review of Government Service Provision 2020).

Additionally, it is important to note the multitude of social and economic benefits of home ownership, including improved safety, physical health, mental wellbeing, self-esteem, supporting stable employment and education; and building inter-generational wealth for Indigenous families (Indigenous Business Australia and Deloitte Access Economics 2018).

However, Aboriginal and Torres Strait Islander peoples remain significantly under-represented with respect to home ownership in Australia. Aboriginal and Torres Strait Islander households are half as likely to own or be purchasing their own homes as non-Indigenous Australians and twice as likely to be renting.

The Australian Government currently has a FHLDS that has 10,000 opportunities available for first home owners. On 6 December 2021, the Australian Government announced that they would reissue 4,651 unused guarantees from the 2020-2021 financial year to the current financial year (The Hon Scott Morrison MP 2021).

### Rationale

There is a major disparity in the number of Aboriginal and Torres Strait Islander and non-Indigenous first home owners.







Aboriginal and Torres Strait Islander housing and home ownership has been identified as a priority reform area for the *National Agreement on Closing the Gap* and the *National Housing and Homelessness Agreement*. It is logical that Aboriginal and Torres Strait Islander peoples are guaranteed set-aside opportunities in any Australian Government FHLDS.

Recently, the Australian Government announced that they will reissue 4,651 unused guarantees under the FHLDS for the 2020-2021 financial year.

To accelerate participation of Aboriginal and Torres Strait Islander peoples participation in this program, we are seeking the following guarantee set-asides:

- 20% (approx. 930 opportunities) of the available unused guarantees issued in 2020-2021 be set aside for Aboriginal and Torres Strait Islander first home owners; and
- hold the abovementioned 20% guarantee until such time that Aboriginal and Torres Strait Islander home owners become eligible to access the program.

**The Australian Government's acceptance, support and guarantee for Recommendation 6 will ensure that there are almost 1000 dedicated opportunities in the Australian Government First Home Loan Deposit Scheme for Aboriginal and Torres Strait Islander peoples.**





# Conclusion

ATSIHQ and its Members acknowledge that greater action is required by the Australian Government to remove barriers to achieving better housing outcomes for Aboriginal and Torres Strait Islander peoples.

Significant national policy and strategy direction and investment is available from the Australian Government to improve the health and housing of Aboriginal and Torres Strait Islander peoples in addition to State/Territory investment. Yet, there is no Australian Government national policy and strategy direction or investment to improve Aboriginal and Torres Strait Islander housing.

It is clear that there remains a number of substantial national barriers to improving and addressing housing for Aboriginal and Torres Strait Islander peoples in Australia. ATSIHQ has outlined several recommendations in this submission that should be included in the next federal budget.

ATSIHQ's first three concerns are focused around:

- the absence of a clear national policy and strategy to improve housing for Aboriginal and Torres Strait Islander peoples (in addition to the efforts of State/Territory governments)
- the lack of a dedicated federal funding program that is available to ICHO's and other stakeholders to improve community access to quality housing; and
- the need to fund the national leadership body - the *National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)*.

The following four recommendations are provided to mitigate against these first three concerns:

## Recommendation 1

*Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government funds the development of a **National Aboriginal & Torres Strait Islander Housing Strategy** with interested stakeholders which sets a coordinated approach and the national policy and strategy direction to improve Aboriginal and Torres Strait Islander housing outcomes in Australia.*

## Recommendation 2

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government expand the **Department of Health Indigenous Australians Health Programme (IAHP)** funding programme criteria so that it can be accessed to fund Indigenous-led, culturally appropriate initiatives to increase access to housing and improve the housing of Aboriginal and Torres Strait Islander peoples.*

## Recommendation 3

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government provide long-term, recurrent funding to the newly formed national leadership body – the **National Aboriginal and Torres Strait Islander Housing Association (NATSIHA)** so that it can provide ongoing advice and guidance to the Australian Government on policy, budget matters and community-developed solutions that contribute to the improved quality of life and improved housing outcomes for Aboriginal peoples and Torres Strait Islander peoples.*

ATSIHQ's fourth and fifth concerns relate to the lack of support to develop the national ICHO workforce and the urgent need to review and modernise NRSCH Regulation.

## Recommendation 4

*Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government develops a **National ICHO Workforce Support Program** (similar to other Australian Government funded workforce programs) which comprises of various initiatives, including workplace, undergraduate and postgraduate scholarships and a workforce scheme designed to recruit, train and retain employees.*





ATSIHQ also notes that adoption of Recommendation 1 of this submission would likely ensure that Recommendation 4 was addressed.

#### **Recommendation 5**

*Aboriginal and Torres Strait Islander Housing Queensland recommends the Australian Government invest an Indigenous-led review of the **National Regulatory System for Community Housing (NRSCH)** to assess the regulators' ability to meet future objectives and challenges that impact on ICHO's. The scope of this review should include a review of NRSCH leadership, strategy and delivery capabilities.*

The final concern relates to the lack of a dedicated quota in the Australian Government First Home Loan Deposit Scheme for Aboriginal and Torres Strait Islander first home owners.

#### **Recommendation 6**

*Aboriginal and Torres Strait Islander Housing Queensland recommends that the Australian Government set-aside 20 percent of opportunities for Aboriginal and Torres Strait Islander peoples in the Australian Government **First Home Loan Deposit Scheme (FHLDS)** which is managed by the National Housing Finance and Investment Corporation (NHFIC).*

**ATSIHQ is looking forward to working with the Australian Government to overcome these national barriers to improve Aboriginal and Torres Strait Islander housing outcomes. We look forward to helping the government better understand the background and drivers behind creating these recommendations.**





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Aboriginal and Torres Strait Islander  
Housing Queensland

Ground Floor, 41 George Street  
Brisbane Queensland 4000.

07 3012 6349

[admin@housingqueensland.com.au](mailto:admin@housingqueensland.com.au)

[HousingQueensland.com.au](http://HousingQueensland.com.au)