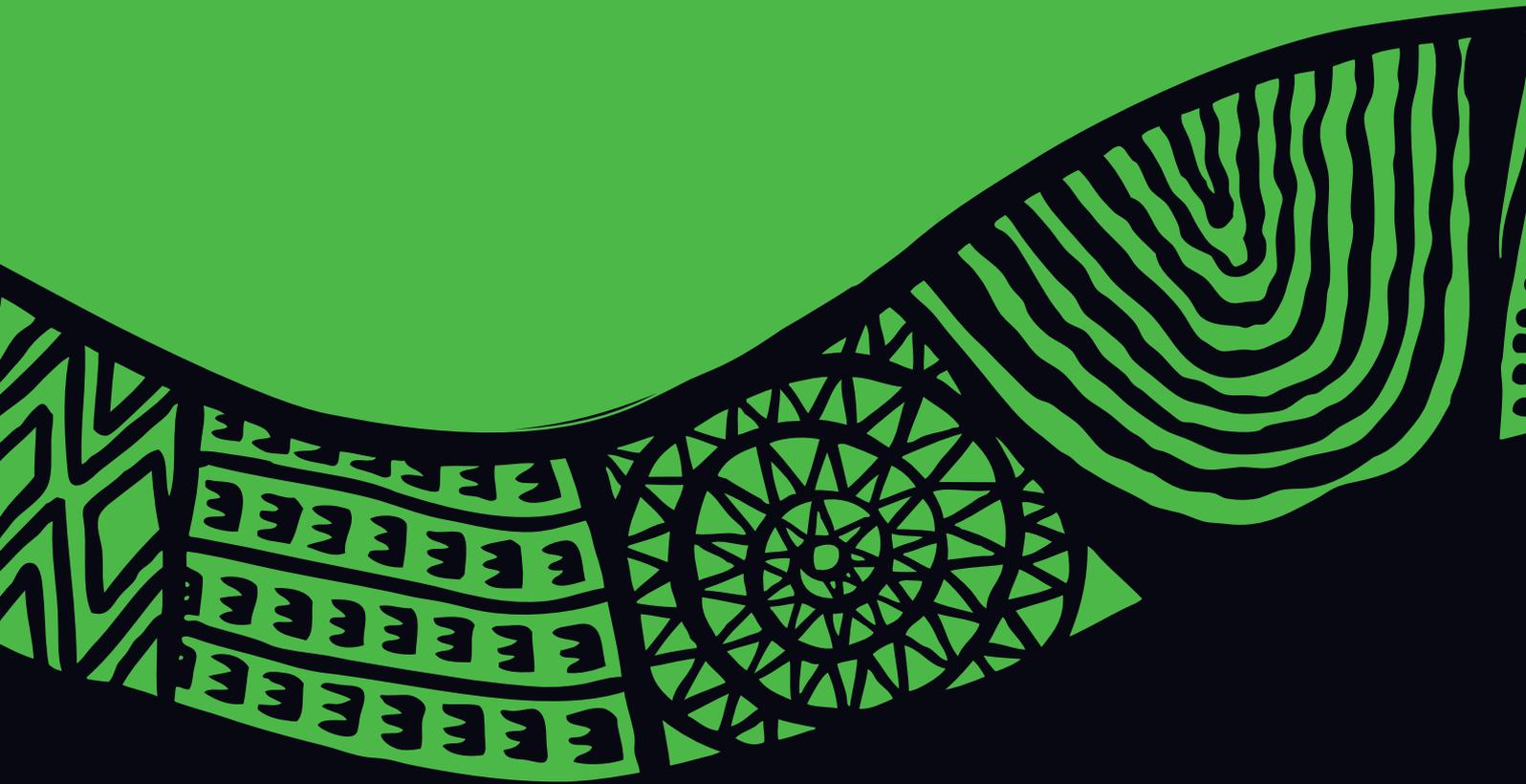


Policy Statement on Aboriginal and Torres Strait Islander Housing



Aboriginal and Torres Strait Islander
Housing Queensland



Policy Statement on Aboriginal and Torres Strait Islander Housing

Communication objective

Aboriginal and Torres Strait Islander Housing Queensland Limited (ATSIHQ) is a registered public company and has prepared this policy statement. Our policy statement outlines our position on housing and what we believe needs to be addressed to improve Aboriginal and Torres Strait Islander housing. This Policy Statement was produced by the ATSIHQ Policy and Research Division in June 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: housingqueensland.com.au

Aboriginal and Torres Strait Islander Housing Queensland (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

| | |
|--|-----------|
| A statement on Aboriginal and Torres Strait Islander Housing in Queensland | 2 |
| ATSIHQ Policy Positions | 2 |
| 1. Creation of a National Aboriginal and Torres Strait Islander Housing Strategy..... | 2 |
| 2. Governments to take leadership and work in collaboration with the Aboriginal and Torres Strait Islander community housing sector..... | 2 |
| 3. Recognition that Aboriginal and Torres Strait Islander income inadequacy as a barrier to secure housing and meaningful social participation | 3 |
| 4. Increasing housing stock that matches changing Aboriginal and Torres Strait Islander population needs | 3 |
| 5. Increasing social housing stock | 3 |
| 6. Creation of a tax system that makes affordable housing more available..... | 3 |
| The Current Operating Environment | 4 |
| • Homelessness | 5 |
| • Overcrowding..... | 5 |
| • Home Ownership | 6 |
| • Housing Supply..... | 6 |
| • Rental Assistance | 7 |
| • Rental Stress | 7 |
| Policy Changes Required | 8 |
| Conclusion | 9 |
| References / Bibliography | 10 |

A Statement on Aboriginal and Torres Strait Islander Housing in Queensland

The supply and maintenance of affordable housing and infrastructure remains one of the most challenging issues confronting public policy. Aboriginal and Torres Strait Islander Housing Queensland (ATSIHQ) understands that positive improvements to Aboriginal and Torres Strait Islander housing have been achieved over successive decades through the efforts of the Aboriginal and Torres Strait Islander community. We acknowledge that Aboriginal and Torres Strait Islander housing is greatly influenced and, at times, obstructed by a range of policies from successive governments and across the political landscape [1, 2].

These obstructions have hidden a history of substandard original construction, under-supervised repairs, poor to non-existent maintenance and rapid shifts in policy attention to unfairly position Aboriginal and Torres Strait Islander people as the main culprits of the substandard conditions of Aboriginal and Torres Strait Islander housing [3]. While there have been improvements in overcrowding, home ownership and a reduction in homelessness, there is a continued need for public policy that aims to ensure access to affordable, safe and sustainable housing for Aboriginal and Torres Strait Islander people [4].

As the peak advocacy body for Aboriginal and Torres Strait Islander housing in Queensland, ATSIHQ recognises that in partnership, the Indigenous community and all governments have capacity for renewed relationships to transform Aboriginal and Torres Strait Islander housing and eliminate the disparities in housing. ATSIHQ has consulted with the board of directors, members, housing providers and staff, and has completed research about Aboriginal and Torres Strait Islander housing needs.

ATSIHQ Policy Positions

ATSIHQ has a plan to improve Aboriginal and Torres Strait Islander housing in Queensland which includes the following six key priority areas:

1 Creation of a National Aboriginal and Torres Strait Islander Housing Strategy

- ATSIHQ calls on the Commonwealth Government to accept its joint leadership role with the Aboriginal and Torres Strait Islander housing sector in coordinating and pursuing a cohesive *National Aboriginal and Torres Strait Islander Housing Strategy* in Australia.
- ATSIHQ calls on the Commonwealth Government to adequately fund strategies and actions in the *National Aboriginal and Torres Strait Islander Housing Strategy* that support and strengthen Aboriginal and Torres Strait Islander housing providers in Queensland.

2 Governments to take leadership and work in collaboration with the Aboriginal and Torres Strait Islander community housing sector

- ATSIHQ calls on the Commonwealth Government and Queensland Government to engage with *Aboriginal and Torres Strait Islander Housing Queensland* and its members for expertise and advice on Aboriginal and Torres Strait Islander housing supply and homelessness strategies.
- ATSIHQ calls on the Commonwealth Government and Queensland Government to sustain housing incentive schemes over the next decade to allow investors, including superannuation funds, to commit the necessary funds.

3 Recognition that Aboriginal and Torres Strait Islander income inadequacy as a barrier to secure housing and meaningful social participation

- ATSIHQ calls on the Commonwealth Government to increase *Commonwealth Rent Assistance* through indexation to account for fluctuations in rents, specifically for people receiving income support.
- ATSIHQ calls on the Commonwealth Government to increase the rates of *Newstart*, *Youth Allowance*, *Disability Allowance* and the *Aged Pension* and their indexation to keep pace with the cost of living and running a household.
- ATSIHQ calls on the Commonwealth Government to undertake regular reviews of the *Commonwealth Rent Assistance* and its effectiveness in protecting against the increasing costs of rent.

4 Increasing housing stock that matches changing Aboriginal and Torres Strait Islander population needs

- ATSIHQ calls on Commonwealth Government and Queensland Government to increase the supply of affordable housing, including public, community and other low-income rental properties for Aboriginal and Torres Strait Islander people in Queensland.
- ATSIHQ calls on Commonwealth Government and Queensland Government to ensure new housing stock reflects the changes in Queensland Aboriginal and Torres Strait Islander population: age, culture, larger households etc.
- ATSIHQ calls on Commonwealth Government and Queensland Government to modify and design housing to meet the needs of Aboriginal and Torres Strait Islander people in Queensland, as they age or live with disability.
- ATSIHQ calls on Commonwealth Government and Queensland Government to modify and design housing in Queensland to meet for the needs of Aboriginal and Torres Strait Islander young people.

5 Increasing social housing stock

- ATSIHQ calls on the Commonwealth Government to free up Commonwealth Government owned land in Queensland for Aboriginal and Torres Strait Islander housing providers so they can grow their housing stock.
- ATSIHQ calls on Commonwealth Government and Queensland Government to increase social housing stock in Aboriginal and Torres Strait Islander Council areas in Queensland through a new 10-year *National Partnership Agreement on Remote Indigenous Housing (NPARIH)*.
- ATSIHQ calls on Commonwealth Government and Queensland Government to renew old Aboriginal and Torres Strait Islander housing provider housing stock immediately in order to avoid greater costs later.
- ATSIHQ calls on Commonwealth Government and Queensland Government to transfer property titles along with the asset in the transfer of social housing stock to Queensland for Aboriginal and Torres Strait Islander housing providers.

6 Creation of a tax system that makes affordable housing more available

- ATSIHQ calls on the Commonwealth Government to redirect negative gearing towards growing the supply of affordable housing, and improving its quality.
- ATSIHQ calls on Commonwealth Government and Queensland Government to review the impact of taxes, such as stamp duties and land taxes, on housing for low-income households.



The Current Operating Environment

Planning, building and managing sufficient and adequately maintained housing for Aboriginal and Torres Strait Islander people remains an ongoing policy challenge for government and negatively impacts the health of these Australians [1]. Shortages in affordable and social housing directly affects the health, educational, employment, and emotional wellbeing of Aboriginal and Torres Strait Islander individuals, families and communities [5]. Queensland Aboriginal and Torres Strait Islander housing providers are not immune to these challenges.

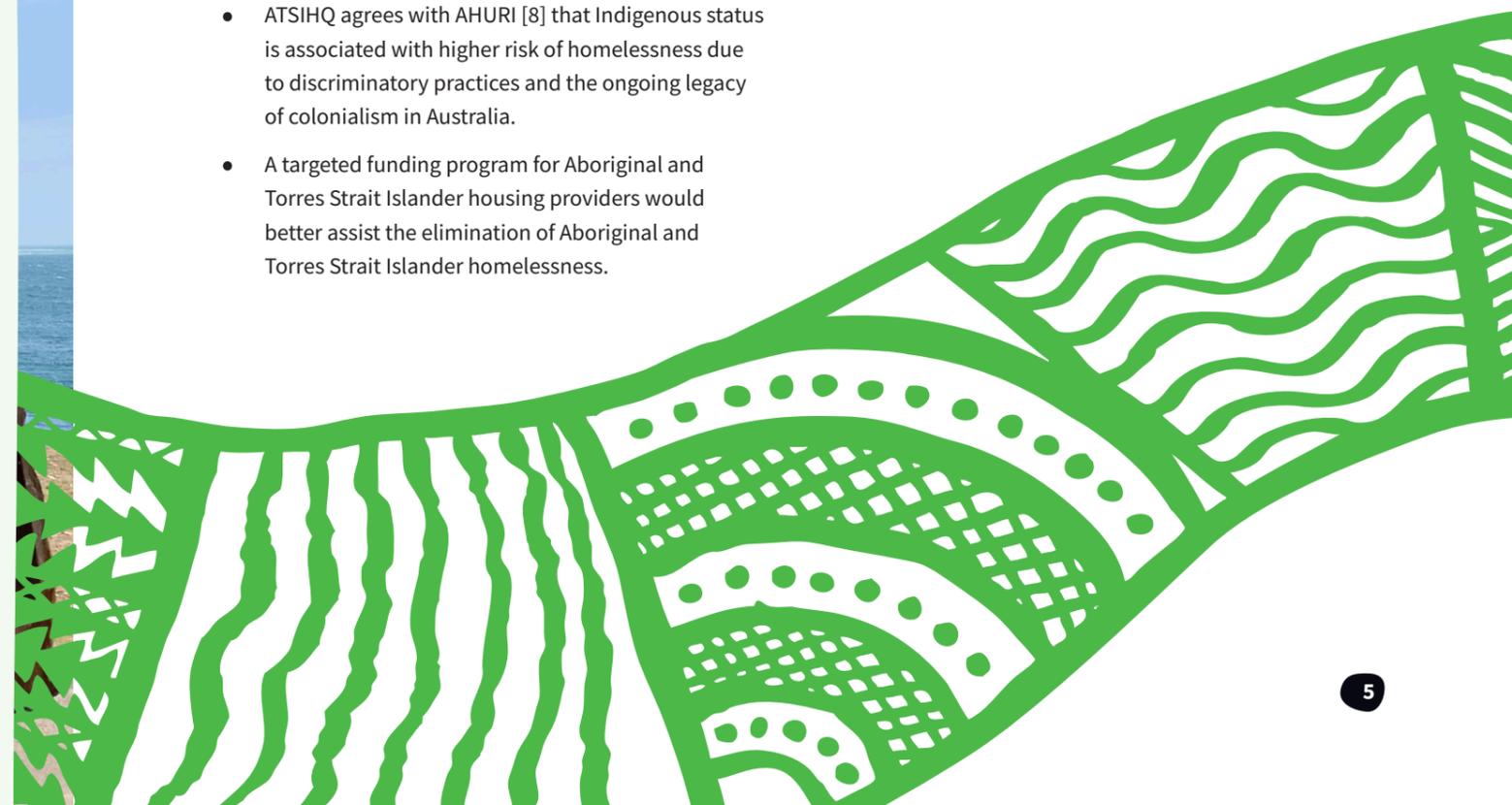
Our proposed policy positions have been developed after careful analysis of the chronic disparity in Aboriginal and Torres Strait Islander homelessness, overcrowding, housing supply (across the continuum) and rental assistance in comparison to the broader Australian community. These issues are summarised over the next few pages:

Homelessness

- Nationally, in the ten years to 2020, the number of clients assisted by specialist homelessness agencies increased at an average annual rate of 1.8% from 236,400 persons to 278,300 persons [6].
- The number of Aboriginal and/or Torres Strait Islander peoples and non-Indigenous people experiencing homelessness in Queensland on Census night in 2006, 2011 and 2016 illustrates a very concerning disparity between each cohort and a disturbing pattern for maintaining a status quo.
- In 2016 in Queensland, Aboriginal and Torres Strait Islander people were accessing specialised homelessness services at a rate of 371 per 10,000 persons in comparison to 57.8 per 10,000 for non-Indigenous clients. The means that approximately 8,200 Aboriginal and Torres Strait Islander people in Queensland were experiencing homelessness [6]. The situation in 2022 has not seen any significant improvement since the 2016 census.
- No Commonwealth or State programs specifically targets Aboriginal and Torres Strait Islander people who are homeless or those at risk of experiencing homelessness. The major funding programs for homelessness, the *National Affordable Housing Agreement and the National Partnership Agreement on Homelessness*, do not provide Indigenous Community Housing Organisations (ICHOs) with Specialist Homelessness Services (SHS) funding [7].
- ATSIHQ agrees with AHURI [8] that Indigenous status is associated with higher risk of homelessness due to discriminatory practices and the ongoing legacy of colonialism in Australia.
- A targeted funding program for Aboriginal and Torres Strait Islander housing providers would better assist the elimination of Aboriginal and Torres Strait Islander homelessness.

Overcrowding

- In 2018–19, Indigenous Australians were 3.7 times as likely to be living in overcrowded conditions as non-Indigenous Australians [9].
- In 2016, 252 Aboriginal and Torres Strait Islander people per 10,000 population were living in ‘severely’ crowded dwellings. The rate is 16 times higher than the rate for non-Indigenous people. The means that approximately 5,569 Aboriginal and Torres Strait Islander people are living in conditions with severe impacts across all areas of their health and wellbeing [6].
- The Australian Bureau of Statistics (ABS), 2016 Census of Population and Housing reported across all housing tenure types in Queensland (home owner or renter (private, state or co-op)), that 10.5% of Aboriginal and Torres Strait Islander households were experiencing overcrowding. In comparison, 2.5% of non-Indigenous households experience overcrowding [9].
- In 2022, the *Local Government Association of Queensland*, the peak body represents 77 Queensland councils, called on the Federal Government to commit to a \$100 million per annum housing package, for at least five years, to address unacceptable levels of overcrowding affecting the 16 First Nations Councils in Queensland [10].



Home Ownership

- Decades of research, reporting and political commentary indicates that many Aboriginal and Torres Strait Islander people aspire to own a home, with affordability identified as the main impediment to achieving this aspiration [11-20].
- 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 [13]
- Aboriginal and Torres Strait Islander people remain significantly under-represented with respect to home ownership in Australia and are half as likely to own or be purchasing their own homes as non-Indigenous Australians and twice as likely to be renting [21].
- Nationally in 2018-19, only 32.4% of Aboriginal and Torres Strait Islander households owned or were purchasing a home. There has been no significant improvement in this proportion since 2014-15.
- Entrenched poverty is the strongest influence on Aboriginal and Torres Strait Islander home ownership, forcing many to rely on social housing and excluding them from home ownership [22].
- First home buyers have seen affordability deteriorate over the course of 2020–21 for most income levels across Australia (on average) due to strong house price growth, but affordability for prospective first home buyers remain highly dependent on geographical location. For example, prospective first home buyers in regional areas of Queensland continue to experience very favourable affordability outcomes compared with those in some major cities [23].
- 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* [21].



Housing Supply

- Think tanks, universities and the social services sector fear that low income households will face a shortage of affordable housing for decades without immediate intervention by governments to increase and accelerate social housing supply through a multi-billion dollar investment [24].
- Social housing stock currently sits at around 430,000 dwellings nationally, but this number has barely grown in 20 years, while Australia's population has increased by 33 per cent. This has led to very long housing waiting lists and the targeting of social and affordable housing to highly disadvantaged tenants with complex needs.
- In 1991, about 6 per cent of housing in Australia was social housing - is now less than 4 per cent [25].
- The lack of social housing and affordable housing options for Aboriginal and Torres Strait Islander low-income earners has resulted in the use of boarding houses, caravan parks and tents as long-term shelter for some people.
- Research conducted by the *Grattan Institute* [25] recommends a \$20 billion future fund for social housing fund that could build 24,000 social housing dwellings by 2030, and 54,000 by 2040. Future governments could choose to top up the fund endowment, helping expand the social housing share of the national housing stock in future.

Rental Assistance

- Disadvantaged people are more prevalent among private renters compared with owner occupiers, but less prevalent when compared with public housing tenants.
- To alleviate household income pressures, governments provide different financial supports to eligible private renters. The Australian Government's Commonwealth Rent Assistance (CRA) is a targeted payment reaching over 1.3 million recipients in 2016-17 at a cost of over \$4 billion per year. State and territory governments also provide (mostly one-off) forms of assistance, such as bond loans and rental grants, to households experiencing difficulty in securing or maintaining private rental accommodation [26].
- A further pressure for Aboriginal and Torres Strait Islander low-income households has been the ongoing decline in the comparative rate of CRA. Over the last decade the CRA rose by 31% while rents rose by 54%. This affects Aboriginal and Torres Strait Islander individuals and families who rely on CRA to help pay the rent.
- The growing gap between CRA's maximum payment cap and rents raises questions about the adequacy of the benefit to combat poverty [22].

Rental Stress

- The national rate of rental stress has increased among lower income renter households from 35.4 per cent in 2007-08 to 44.2 per cent in 2015-16.
- A household is deemed to be experiencing rental stress if more than 30 per cent of their gross income goes towards rental costs [22].
- The 2016 Census of Population and Housing (Census) found that almost 4 in 10 Indigenous adults (37%) were living in households with the lowest gross weekly household income, almost twice the proportion of non-Indigenous adults (20%) [9]
- ATSIHQ's supports fairer and more cost-effective ways to reduce financial stress and poverty amongst lower income households.

Linked policy and sector reforms from our partners

The Australian Council of Social Services, the Community Housing Federation of Australia, Homelessness Australia, the National Association of Tenants' Organisations and National Shelter have all released comprehensive plans to address housing issues in Australia. Their major priorities of this agenda include:

Reforming the tax treatment of housing to remove distortions and improve affordability.

Increasing the maximum rate and improving indexation of Commonwealth Rent Assistance to relieve rental stress.

Public and private investment in new affordable housing to address the shortfall in affordable housing stock.

Reforming tenancy protections to provide more security for renters.

Reforming urban planning, land and building regulation to retain, promote and create affordable housing.

Adequate and consistent funding for homelessness services to ensure Australia meets the original goal of halving homelessness in Australia by 2020.

ATSIHQ endorses this priority agenda. Major reforms are now required if Australia is to urgently improve Aboriginal and Torres Strait Islander housing outcomes.



Conclusion

Aboriginal and Torres Strait Islander Housing Queensland (ATSIHQ) is the peak body for Aboriginal and Torres Strait Islander housing in Queensland. Our vision is to eliminate the disparities in housing experienced by Aboriginal and Torres Strait Islander people in Queensland. ATSIHQ plays a central role in ensuring that the Queensland Aboriginal and Torres Strait Islander Community Controlled Housing Sector (the Sector) has a strong voice, is stable and is supported to respond effectively and efficiently to the changing housing needs of Aboriginal and Torres Strait Islander Queenslanders.

Our leadership has directly influenced government agencies, politicians, industry and the broader community services sector to better understand Aboriginal and Torres Strait Islander housing challenges. We have developed a suite of proposed commitments for improving housing in Queensland.

ATSIHQ has created this Housing Policy Statement. It allows the public to understand what we have prioritised after speaking with our members, Indigenous Community Housing Organisations and Indigenous Councils in Queensland. The intent of our Housing Policy Statement is to promote pragmatic solutions to achieve better Aboriginal and Torres Strait Islander housing outcomes. This is a working document that provides the public with transparency on how we plan to make a real difference to people through planning and leadership.

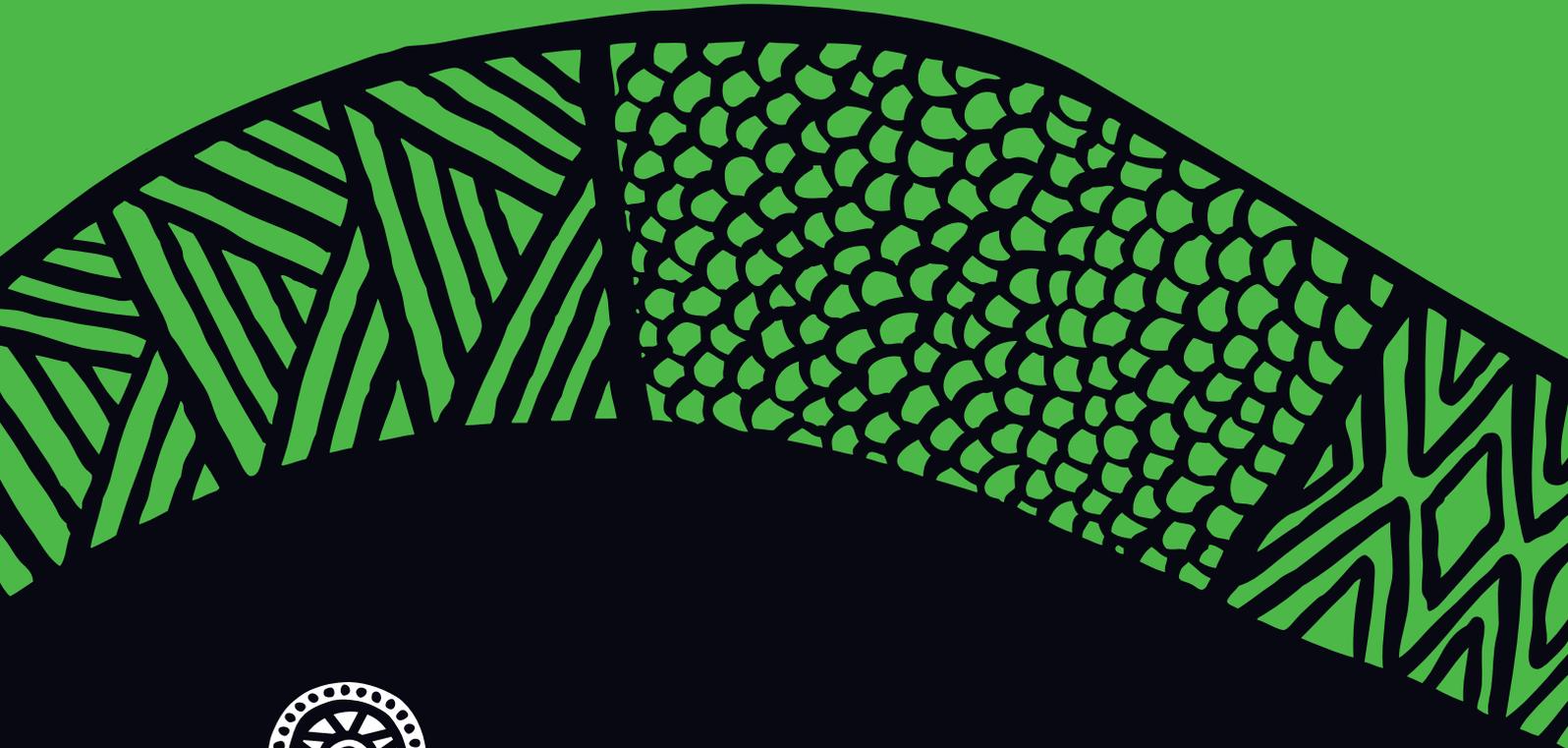
ATSIHQ believes that reduced housing affordability and housing availability is continuing to have a disastrous affect Aboriginal and Torres Strait Islander individuals, families and communities in Queensland. It also disadvantages those attempting to leave situations of family and domestic violence. Though complex, ATSIHQ believes that solutions are available to improve Aboriginal and Torres Strait Islander housing outcomes in Queensland and to solve Australia's low rate of housing affordability and social housing supply. ATSIHQ is committed to working with others in the community to address Aboriginal and Torres Strait Islander housing challenges and believe that housing is an important housing equity and human rights issue.

We call on governments, industry and the community services sector to understand the operating environment from Aboriginal and Torres Strait Islander community perspective, and to commit our policy statement and to partner with Aboriginal and Torres Strait Islander housing providers to provide better outcomes.

Bibliography/ Reference List

1. Foster, T. and N.L. Hall, *Housing conditions and health in Indigenous Australian communities: current status and recent trends*. International Journal of Environmental Health Research, 2021. **31**(3): p. 325-343.
2. Habibis, D., R. Phillips, and P. Phibbs, *Housing policy in remote Indigenous communities: how politics obstructs good policy*. Housing Studies, 2019. **34**(2): p. 252-271.
3. Lea, T. and P. Pholeros, *This Is Not a Pipe: The Treacheries of Indigenous Housing*. Public Culture, 2010. **22**(1): p. 187-209.
4. Australian Institute of Health and Welfare, *Aboriginal and Torres Strait Islander people: a focus report on housing and homelessness*, A.I.o.H.a. Welfare, Editor. 2019, Australian Institute of Health and Welfare: Canberra, Australia.
5. Neutze, M., *Housing for Indigenous Australians*. Housing Studies, 2000. **15**(4): p. 485-504.
6. Australian Institute of Health and Welfare, *Specialist homelessness services annual report 2020–21*, A. Government, Editor. 2021: Canberra, Australia.
7. Flatau, P., et al., *Inquiry into funding and delivery of programs to reduce homelessness*, in AHURI Final Report No. 279. 2017, Australian Housing and Urban Research Institute Limited: Melbourne.
8. Zaretsky, K. and P. Flatau, *The cost of homelessness and the net benefit of homelessness programs: a national study*, in AHURI Final Report No. 218. 2014, Australian Housing and Urban Research Institute Limited: Melbourne.
9. Australian Institute of Health and Welfare. *Aboriginal and Torres Strait Islander Health Performance Framework*. 2.02 Access to functional housing with utilities 2022 April 2022 [cited 2022 10 March]; Available from: <https://www.indigenoushpf.gov.au/measures/2-02-access-functional-housing-utilities>.
10. Local Government Association of Queensland. *Federal funding must flow to address overcrowding in Queensland's most vulnerable communities*. 2022 [cited 2022 18 February]; Available from: <https://www.lgaq.asn.au/news/article/1278/federal-funding-must-flow-to-address-overcrowding-in-queensland-s-most-vulnerable-communities>.
11. Australian Broadcasting Corporation, *Land Council casts doubt on home ownership plan; John Howard says Indigenous Australians should be able to aspire to home ownership.*; PM signs Indigenous services agreement, in ABC Premium News. 2005, Australian Broadcasting Corporation: Sydney. p. 1.
12. Australian Government, *Indigenous Home Ownership Issues Paper*, H. Department of Families, Community Services and Indigenous Affairs, Editor. 2006, Australian Government,: Canberra, Australia.
13. Australian Government, *Indigenous Home Ownership Paper: Select Council on Housing and Homelessness March 2013*, H. Department of Families, Community Services and Indigenous Affairs, Editor. 2013, Australian Government: Canberra, Australia.
14. Chapman, J., *HOME OWNERSHIP Indigenous plan opens doors: The Australian dream is this family's reality: 1 State Edition*, in Advertiser. 2006, Nationwide News Pty Ltd: Adelaide, Australia.
15. Drake, C., et al., *Aboriginal housing policies must be based on community needs – not what non-Indigenous people think they need*, in *The Conversation*. 2021, The Conversation: Parkville, Australia.
16. Indigenous Business Australia and Deloitte Access Economics, *Indigenous Home Ownership Impact Analysis*. 2018: Sydney, Australia.
17. Moran, M., et al., *Indigenous Home Ownership and Community Title Land: A Preliminary Household Survey*. Urban policy and research, 2002. **20**(4): p. 357-370.
18. Australian Government. *Land and Housing - Indigenous Australians across the housing spectrum*. 2021 [cited 2021 10 December]; Available from: <https://www.niaa.gov.au/indigenous-affairs/land-and-housing#resources>.
19. Pawson, H., et al., *Housing Policy in Australia: A Case for System Reform*. 2020, Singapore: Palgrave Macmillan.
20. Steering Committee for the Review of Government Service Provision, *Overcoming Indigenous Disadvantage: Key Indicators 2020*, Productivity Commission, Editor. 2020, Commonwealth of Australia: Canberra, Australia.
21. Aboriginal and Torres Strait Islander Housing Queensland, *Pre-budget submission to the Australian Government*, Greg Kitson and N. Willmetts, Editors. 2022, ATSIHQ: Brisbane, Queensland.
22. Productivity Commission. *Performance Reporting Dashboard*. 2022 [cited 2020; Available from: https://performancedashboard.d61.io/housing_qld].
23. Australian Government, *Major city and regional area housing affordability: Private rental and potential first home buyers / December 2021*, National Housing Finance and Investment Corporation, Editor. 2021, Australian Government: Canberra, Australia.
24. Shane Wright, *Soaring prices drive call for huge investment in social housing*, in Sydney Morning Herald. 2021, Nine Entertainment Co.: Sydney, Australia.
25. Grattan Institute, *A place to call home: it's time for a Social Housing Future Fund*, B. Coates, Editor. 2022, Grattan Institute: Melbourne, Australia.
26. Productivity Commission, *Vulnerable Private Renters: Evidence and Options*, A. Government, Editor. 2019, Australian Government: Canberra, Australia.





Aboriginal and Torres Strait Islander
Housing Queensland

Ground Floor, 41 George Street
Brisbane Queensland 4001

07 3012 6349

admin@housingqueensland.com.au

HousingQueensland.com.au