



SUBMISSION TO YOORROOK HOUSING AND HOMELESSNESS INQUIRY

February 2024

CHIA Vic acknowledges the First Peoples of Victoria and their ongoing strength in practising the world's oldest living culture. We acknowledge the Traditional Owners of the lands and waters on which we live and work and pay our respects to their Elders past and present. We understand that because of the ongoing impacts of colonisation, a disproportionate number of First Peoples in Victoria do not have a safe, secure, affordable and appropriate place to call home, and we strive to support the community housing sector to provide First Peoples in Victoria with the homes they need.

Executive Summary

The Community Housing Industry Association Victoria (CHIA Vic) welcomes the opportunity to make a submission to Yoorrook Justice Commission Inquiry into Housing and Homelessness in Victoria. CHIA Vic is the peak body that represents the not-for-profit community housing sector in Victoria. CHIA Vic advocates for and supports the community housing sector to grow and thrive as part of a housing system where all Victorians have the dignity of an appropriate, secure and affordable home. Our member organisations provide over 23,000 homes to Victorians poorly served by, or excluded from, the private rental and ownership market. This includes Aboriginal Victorians, who are almost 4 times more likely to access Specialist Homelessness Services and have a much higher reliance on the social housing system than the general population.

A good home provides the foundation for the most important things in life. Yet Aboriginal Victorians face barriers to securing that foundation at every stage of the housing system. The rate of home ownership by Aboriginal Victorians is half that of other Victorians, leaving more Aboriginal people exposed to the insecurity of the private rental market where rents have never been more unaffordable, with just 9 per cent of all rentals across the state affordable to people on low incomes.¹ On top of costs, Aboriginal Victorians face prejudice, discrimination and structural disadvantage when trying to find a home in the private rental market.²

This leaves Aboriginal Victorians far more reliant on the social housing system than other Victorians, and means that decades of under investment in social housing has a disproportionate impact on the life chances and life outcomes of Aboriginal people.

This submission:

- Provides a brief overview of Victoria’s current social housing system and the specific needs of Aboriginal Victorians for social housing.
- Outlines two areas where urgent action is needed to build the scale and impact of social housing for Aboriginal Victorians:
 - The development of a long-term strategy for growing the supply of social housing for Aboriginal Victorians.
 - Ensuring access to appropriate and culturally safe supports.

Identifies opportunities for government to improve access to affordable rental and homeownership for Aboriginal Victorians.

About Community Housing

Community housing organisations (CHOs) are not-for-profit organisations that exist to support renters with safe, secure and affordable homes. The sector understands the needs of renters and is committed to building a fairer housing system.

There are currently 48 CHOs registered to provide housing in Victoria, and they collectively manage over 23,000 tenancies. Homes Victoria also directly manages approximately 65,000 homes as public housing, bringing the total number of social homes in Victoria to approximately 88,000. There are currently two Aboriginal community controlled registered housing agencies with active social housing programs in Victoria: Aboriginal Housing Victoria

¹ Homes Victoria Rental Report September Quarter 2023, <https://www.dffh.vic.gov.au/homes-victoria-rental-report-september-quarter-2023-word>, 18.

² Stone, W.M., Goodall, Z.A, Peters, A. and Veeroja, P. (2021), ‘Aboriginal Private Rental Access in Victoria: “Excluded from the Start”’, A Report Commissioned by the Consumer Policy Research Centre, Swinburne University of Technology, Melbourne. Accessed at: <https://www.rentingcommissioner.vic.gov.au/the-aboriginal-private-rental-access-project-report-and-recommendations-have-been-delivered>.

and Rumbalara Housing Ltd. Aboriginal Community Housing Limited also has a number of properties currently under development.

Regulation

Victoria's community housing sector is regulated by a dedicated, independent regulator, the Housing Registrar, which is responsible for setting performance standards and monitoring and publicly reporting on performance against those measures. This ensures renters are being provided with quality services and provides public accountability that CHOs are operating in line with their charitable missions and that all housing assets are protected and can only be utilised for the benefit of the community and current and future renters. This regulatory system means that there is an assurance and transparency for the public that any government investment in community housing stays in the sector, and that any operating surplus generated by CHOs through the development and management of homes is reinvested into the delivery of more social and affordable homes.

Waiting lists and allocations

Social housing allocations are made from the shared, single social housing waiting list, the Victorian Housing Register (VHR). There are currently over 51,000 households on the VHR awaiting an offer of social housing, and an additional 9,000 who are already in social housing but require a transfer to a more suitable property. In 6,645 of these applications for housing at least one person in the household identifies as Aboriginal³. Put another way, more than one in ten households waiting for social housing in Victoria includes an Aboriginal person.

In the 2021/22 financial year, both public and community housing allocated approximately 13 per cent of all vacancies to Aboriginal households.⁴ However Aboriginal Housing Victoria, where 100 per cent of vacancies are allocated to Aboriginal households is counted in the community housing sector so the rate of allocations in the mainstream Community Housing sector is likely to be slightly lower than 13 per cent.

The Victorian Aboriginal Housing and Homelessness Framework

Victoria has a self-determined Aboriginal Housing and Homelessness Framework that has been adopted by the Victorian Government - *Mana-na woorn-tyeen maar-takoort*⁵. This document canvasses Aboriginal housing needs and trends, was developed and supported by Aboriginal Victorians and should form the basis of Government investment to meet Aboriginal housing needs. To date, some elements of the framework have been funded and progressed, however there are still critical elements that remain unfunded and require implementation.

The Framework provides critical insights into the housing and homelessness issues facing the Aboriginal community in Victoria and had a significant influence upon the development of this submission. CHIA Vic would like to acknowledge the time and knowledge that went into its creation.

The Victorian Housing System disadvantages Aboriginal Victorians

Aboriginal and Torres Strait Islander Victorians experience the housing system very differently to other Victorians. Rates of home ownership are lower, and renting, both in the private market and in social housing is higher. This means that Aboriginal Victorians are disproportionately exposed to the current disfunction in the rental market and shortage of housing in the social housing system.

³ Homes Victoria VHR application data for 30 September 2023. Accessed at: <https://www.homes.vic.gov.au/applications-victorian-housing-register-vhr#aboriginal-victorians-on-the-vhr>

⁴ Homes Victoria VHR allocations data for 2021/22. Accessed at: <https://www.homes.vic.gov.au/social-housing-allocations-202122#allocations-to-aboriginal-victorians>

⁵ Victorian Aboriginal Housing and Homelessness Framework, *Mana-na woorn-tyeen maar-takoort: Every Aboriginal Person Has a Home*. Accessed at: <https://vahhf.org.au/wp-content/uploads/2023/09/victorian-aboriginal-housing-and-homelessness-framework-complete-26-02-20-2.pdf>

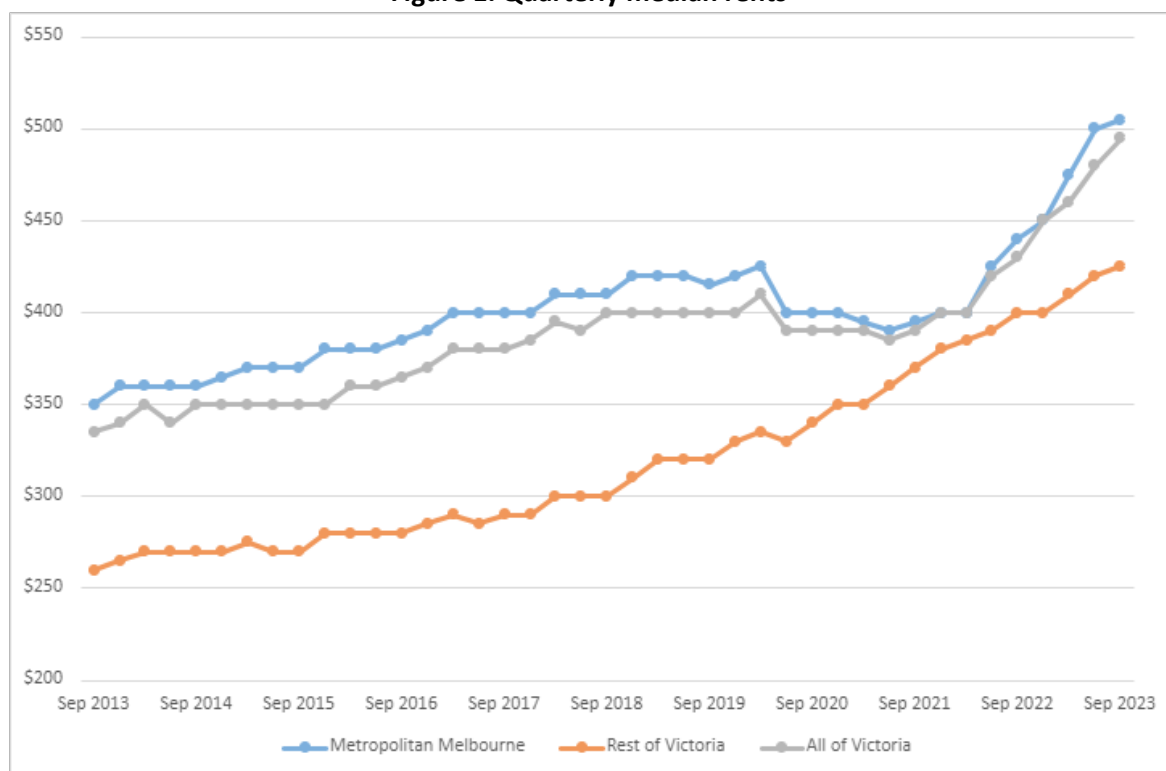
	% ABORIGINAL HOUSEHOLDS	% OTHER HOUSEHOLDS
Owned with a mortgage	29%	36%
Owned outright	15%	32%
Private rental	31%	21%
Social housing	12%	2%
Other rental	8%	5%
other/not stated	4%	3%
Total	100%	100%

Source: 2021 Census, Victoria 2021 Census Aboriginal and/or Torres Strait Islander people QuickStats, accessed at: <https://www.abs.gov.au/census/find-census-data/quickstats/2021/IQS2>

Despite well documented discrimination against Aboriginal Victorians in the private market⁶, the 2021 Census shows that 31 per cent of households are reliant on this form of housing tenure.

Rents across Victoria are at record highs, and the long-term historical trend shows no signs of this slowing. As Figure 1 illustrates, despite a brief reprieve in Metropolitan Melbourne rents over 2020 and 2021 as a result of the COVID-19 pandemic, the pre-pandemic trend has now been resumed and rents continue to climb.

Figure 1. Quarterly median rents⁷



⁶ Stone, et al., Aboriginal Private Rental Access in Victoria: “Excluded from the Start”. Accessed at: <https://www.rentingcommissioner.vic.gov.au/the-aboriginal-private-rental-access-project-report-and-recommendations-have-been-delivered>.

⁷ CHIA Vic’s calculations from Homes Victoria Rental Report time series data, [Moving annual rents by suburb - September quarter 2023 \(Excel\)](#).

At the same time as rents have been rising, vacancy rates have also been going down, with the vacancy rate for metropolitan Melbourne in September 2023 sitting at 2.6%, and for Regional Vic at 1.9%.⁸ This means that rental costs are eating up a greater proportion of household incomes, and new rentals are even harder to find.

Renters have limited power in the current rental system in Victoria, and while rent increase can be challenged, the risk of eviction into a very tight rental market means that many people are reluctant to enforce their rights.

The shortage of affordable private rentals means that approximately 7% of Victorians have an unmet housing need, whether due to being homeless, overcrowding, or rental stress.⁹ These are households that would be eligible for and seek social housing, however decades of under investment has meant that there are simply not enough homes for those that need them.

Between 1962 and 1995, Victoria added 36,000 social housing dwellings at a rate of 1,100 additional social homes per year.¹⁰ By 1995, there were about 70,000 social housing units. However, over the last two decades, the growth of social housing has halved, while population has increased rapidly. Currently Victoria has about 88,000 social housing dwellings.

Victoria has the lowest percentage of social housing in the country at less than 3 per cent of our total housing stock. When the Big Housing Build ends, social housing will make up around 3.5 per cent of housing stock. This figure will still lag behind the national average of 4.5% and further still behind the OECD average of around 7%. For further comparison, countries which have prioritised social housing investment include the Netherlands (29.1%), Denmark (21%) and England (17%).¹¹

Aboriginal people are far more reliant on social housing than other Victorians. *Mana-Na Woorn-Tyeen Maar-Takoort - The Victorian Aboriginal Housing and Homelessness Framework* highlighted that around one in five Aboriginal Victorians are on the Victorian Housing Register and a similar proportion of Aboriginal households reside in social housing (1:5 compared to 1:50 of the general population). An additional 5,085 Aboriginal social housing units will be needed by 2036 to merely ensure that the existing scale of Aboriginal housing distress does not escalate.

The shortage of social housing is putting pressure on other service systems including homelessness, family violence, mental health, health, policing and justice. You cannot recover or stay safe without a stable, affordable home and recent analysis indicates that the current shortage of social and affordable rental homes is costing the Commonwealth and State/Territory governments almost \$677 million per year in avoidable justice, health and welfare costs. If nothing is done to address the social housing shortfall, this annual cost is predicted to rise to \$1.29 billion per year by 2036.¹²

The historic \$5.3 billion Big Housing Build (BHB) currently underway has been an opportunity for the community housing sector to grow the supply of social housing for Aboriginal Victorians, through a clear target for Aboriginal housing to be delivered under the program as well as dedicated funding rounds specifically for Aboriginal housing. The BHB will deliver over 800 new units of social housing for Aboriginal people in Victoria, with a clear goal that these be managed in a self-determined way.

⁸ Home Victoria Rental Report September quarter 2023, <https://www.dffh.vic.gov.au/homes-victoria-rental-report-september-quarter-2023-word>, 9.

⁹ Van den Nouwelant, R, Laurence, T and Soundararaj, B. (2022) Quantifying Australia's unmet housing need – Regional snapshots. Prepared for the Community Housing Industry Association. Accessed at: <https://cityfutures.ada.unsw.edu.au/social-and-affordable-housing-needs-costs-and-subsidy-gaps-by-region/>.

¹⁰ Community Housing Federation of Victoria (2016), *Quantifying the shortfall of Social and Affordable Housing*.

¹¹ AHURI, What is the Right Level of Social Housing for Australia, <https://www.ahuri.edu.au/analysis/brief/what-right-level-social-housing-australia>.

¹² Nygaard, Christian A. (2022), 'Cost of Inaction: Social and Economic Losses Due to the Social and Affordable Housing Shortage', Melbourne: Centre for Urban Transitions, Swinburne University of Technology), 3. Accessed at: <https://www.communityhousing.com.au/wp-content/uploads/2022/05/CHIA-Everyones-Home-Wider-Benefits-Analysis-31.3.2022.pdf?x31751>, 3.

It is critical for Aboriginal Victorians who are regularly priced out or otherwise excluded from the private rental market that the growth in social housing continues beyond the BHB. To bring the number of Aboriginal social housing in Victoria up to the minimum level recommended by *Mana-na woorn-tyeen maar-takoort*, which is 5,085 new units of social housing by 2036, Victoria needs to build an additional 300+ units a year.

The shortage of Social Housing exacerbates existing disadvantage

Aboriginal communities are culturally rich and diverse with histories and heritages that were shaped over many thousands of years.

The years after white settlement caused massive dispossession from land, culture, language, community and family. The impact of post-colonial settlement differed across communities, families and individuals.

The compounding impact of inter-generational dispossession, loss and disadvantage flows through to the disadvantage that Aboriginal people experience to this day. For Aboriginal people homelessness is a post-colonial construct.¹³

The legacy of this dispossession includes high rates of family violence, premature ageing, child protection involvement and homelessness. The shortage of affordable and appropriate housing exacerbates these existing disadvantages in a number of ways.

Homelessness

Approximately 17 per cent of Victoria's Aboriginal and Torres Strait Islander population seek Specialist Homelessness Services each year.

Over the last ten years the number of Indigenous Victorians accessing specialist homelessness services increased at a rate almost 4 times greater than that of non-Indigenous Victorians. In 2022-23, 13 per cent of Victorians seeking Specialist Homelessness Services support were Indigenous (against a population share of 1 per cent.)¹⁴

We cannot resolve homelessness without a home, and the shortage of social housing leaves households churning through the homelessness system while waiting for social housing.

Child protection

The Yoorrook Justice Commission has previously investigated the shocking rates of child removal in Victoria. Housing stress and homelessness contribute to child removal as they can precipitate child protection interventions, and be a barrier to family reunification. With Aboriginal children being removed from their families at 21.7 times the rate of non-Aboriginal Victorians (102.2 per 1000 vs 4.7 per 1000 in 2021-22)¹⁵ any contributing factors to this horrifying rate of removal should be addressed as a matter of urgency.

Family Violence

In the 12 months prior to March 2022, Aboriginal Victorians reported being the victims of family violence at three times the rate of non-Aboriginal Victorians (4.3 % of the Aboriginal population vs 1.3 % of the non-Aboriginal population).¹⁶ Family violence interventions and prevention require that both victim survivors and perpetrators

¹³ CHIA Vic (2020), 'Community Housing Aboriginal Cultural Safety Framework'. Accessed at: <https://chiavic.com.au/wp-content/uploads/2021/06/CHIA-Vic-Cultural-Safety-Framework-FINAL-1.pdf>.

¹⁴ Australian Institute of Health and Welfare (2023), 'Specialist homelessness services annual report 2022–23'. Accessed at: <https://www.aihw.gov.au/reports/homelessness-services/specialist-homelessness-services-annual-report/contents/state-and-territory-summary-data-and-fact-sheets>.

¹⁵ Victorian Government Aboriginal Affairs Report 2022. Accessed at: <https://www.firstpeoplesrelations.vic.gov.au/victorian-government-aboriginal-affairs-report-2022/clone-children-family-and-home>.

¹⁶ Monitoring Victoria's family violence reforms: Aboriginal-led prevention and early intervention (2022). Accessed at <https://www.fvrim.vic.gov.au/monitoring-victorias-family-violence-reforms-aboriginal-led-prevention-and-early-intervention/frameworks-evaluations>.

have accommodation to allow women to leave violent relationships, or for perpetrators to be removed from the home. It is well documented that the shortage of affordable housing can result in perpetrators returning to the home, or women and children becoming homeless as a result of family violence.

Criminal justice interactions

Aboriginal Victorians have a much higher rate of incarceration, with 167 per 1000 Aboriginal people incarcerated compared to 1.27 per 1000 in the general population in 2022.¹⁷ The growth of Aboriginal women incarcerated has tripled over the past decade, with Aboriginal and Torres Strait Islander women in Victoria 22 times more likely to be imprisoned than non-Aboriginal women.¹⁸

Housing is a critical in preventing recidivism, with former prisoners in stable housing much less likely to re-offend than those experiencing homelessness or housing instability¹⁹. The shortage of social housing can also extend incarceration for longer than is necessary as it is often a condition of bail, parole and corrections orders.

Ageing

Aboriginal Victorians face earlier onset of acute and chronic conditions associated with ageing, and so require housing options that include or can incorporate the appropriate aged care services. This includes the need for housing options that support multi-generational living and family care for Elders in the home.

Housing underpins a good life

For all Victorians, safe, secure and affordable housing underpins a good life. For Aboriginal Victorians, safe secure and affordable housing is also necessary to maintain connection to culture and community. Housing responses and management practice need to consider how housing services are delivered in a culturally appropriate way, and designed with Aboriginal communities.

The majority of Victorians waiting for social housing are single person households, however Aboriginal households (where at least one Aboriginal person lives) are more likely to be family households (76.3 per cent compared to 70.1 per cent) and are less likely to be a person living alone (16.6 per cent compared with 25.9 per cent).

Aboriginal households have kinship obligations to family members that include providing housing to those in need. This can result in households being overcrowded, and mainstream rental systems not allowing for these obligations, or requiring additional rent to be paid that the lead renter cannot culturally recoup from other family members.

This means that housing for Aboriginal people can have different requirements than for mainstream housing and should be designed with the local Aboriginal community to respond to local needs. AHV completed a project in Dandenong in 2023 that demonstrates what culturally safe design could look like.

¹⁷ Sentencing Advisory Council Imprisonment Rates for Aboriginal and Torres Strait Islander People in Victoria (2022). Accessed at: <https://www.sentencingcouncil.vic.gov.au/sentencing-statistics/victorias-indigenous-imprisonment-rates>.

¹⁸ Smart Justice for Women: Policy Platform 2023–2024 (2023), accessed from: <https://www.fclc.org.au/sjfw>

¹⁹ [Supported housing for prisoners returning to the community \(aic.gov.au\)](https://www.aic.gov.au)

Culturally safe design – Wilma Avenue, Dandenong

AHV welcomed renters to their new homes at Wilma Avenue, Dandenong, Boonwurrung Country in early 2023. The homes were designed by Indigenous architect James Gilliland and Indigenous landscape designer Charles Solomon worked closely with AHV's Nicky McNamara.

The 10 apartments were specifically designed for Aboriginal renters, and the design was inspired by the culture and Country of the Ngaruk Willam people. The development features a larger two-bedroom Elder residence that provides space for family or friends to stay, and a large enough kitchen-dining area to have a cuppa and a yarn. The Elder residence is located on the ground floor near the front entrance, providing opportunity for Elders welcome people and be a first point of contact when visitors arrive. The landscape features plants selected for their symbolic meanings and traditional uses in medicine and tools, which can be used by residents as a cultural learning tool.

Developing a Growth Strategy

In order to address the housing needs of Aboriginal Victorians there needs to be a clear strategy to grow the supply of social housing overall, and the proportion targeted to, and delivered by, the Aboriginal community. *Mana-na woorn-tyeen maar-takoort* calls for 10 per cent of all social housing to be allocated for Aboriginal Victorians, and for dedicated funding to be made available for Aboriginal community controlled social housing.

The Big Housing Build is the first funding program to commit that 10% of the new social housing units being built under this initiative will be for Aboriginal Victorians. Under this program, new opportunities have been created for Aboriginal Controlled Community Organisations (ACCOs) to access funding and become housing providers for their community. However, more is needed to ensure that every Aboriginal Victorian has a home.

CHIA Vic echoes the call in *Mana-Na Woorn-Tyeen Maar-Takoort* for government to **include Aboriginal specific targets as part of all Government housing funds and initiatives**, and fund at least 300 units of dedicated social housing for Aboriginal Victorians each year, with the aim of reaching 5,085 additional units in Aboriginal control by 2036.

The Commonwealth Government's Housing Australia Future Fund will deliver 20,000 units of social housing and a further 10,000 units of affordable housing across Australia over five years. As yet there is no dedicated funding stream for Aboriginal housing nor is there a target. **CHIA VIC recommends that the Victorian Government partners with the Commonwealth to ensure that 10 per cent of HAFF projects in Victoria are dedicated to Aboriginal households.**

Further, the structure of HAFF funding will primarily be through availability payments, which require organisations to finance construction and acquisition through debt, and pay that back over time through annual availability payments. These financial structures can be challenging for smaller organisations, those in regional areas, or those with complex tenant groups and as such may not be appropriate for small ACCO housing providers just building their portfolios. Housing Australia, who administer the HAFF, have discretion to approve capital grants of up to 30 per cent of the construction cost. **CHIA Vic recommends that the Victorian Government partner with ACCOs to increase the capital contribution to these projects and reduce the debt burden on ACCOs.**

Support the growth and longevity of the ACCO housing sector in Victoria

Both the Big Housing Build and the Commonwealth Housing Australia Future Fund are making funding available to ACCOs who wish to build homes for their communities. However, lessons from the early rounds of the BHB are that the transition from an ACCO operating housing as part of a broader business to setting up a dedicated registered housing agency requires significant work, changes to governance arrangements, and most importantly buy-in from the community.

There is real benefit for Aboriginal people being housed by their own community, but government must consider the wider supports and funding required for an ACCO community housing sector to thrive long-term. This includes funding for feasibility and start-up costs, additional time to allow for community consultation and co-design of new housing projects, and access to assistance as required to establish the policies and procedures that blend sound housing management with cultural ways of working.

There are a range of views across the ACCO sector about the appropriateness of the Victorian Government's requirement to become a registered housing organisation in order to receive funding. At a minimum, contracts and regulatory arrangements must take into account the significant regulatory and reporting burden placed on ACCOs by multiple funding and regulatory bodies. A coordinated 'collect once, use often' approach to regulation should be pursued across Government.

Continue to embed and improve the cultural safety of mainstream housing organisations

As well as supporting the growth of the ACCO sector, there are important steps the mainstream community housing sector can take to make the housing system fairer for Aboriginal Victorians, including committing to allocating a minimum of 10 per cent of all vacancies to Aboriginal Victorians, in line with demand as demonstrated on the VHR. The task of ensuring that Aboriginal Victorians have safe and secure housing shouldn't be left to the ACCO sector alone and should be taken on as a collective responsibility by the whole sector.

To do this CHOS must ensure that they are providing a culturally safe service for renters and a culturally safe workplace for staff. CHOs are committed to ensuring their renters have safe, appropriate and affordable housing, and are aware that cultural safety is a critical element to provide that for Aboriginal applicants, renters and staff. CHIA Vic launched the *Community Housing Aboriginal Cultural Safety Framework*²⁰ in 2020 to support the sector in examining their housing programs and identifying ways to improve their cultural safety for renter and staff. Several CHOs have taken on this work, as has CHIA Vic, and others have begun the process of developing Reconciliation Action Plans (RAPs).

Thirteen community housing organisations have completed a RAP, with six progressing from a Reflect RAP to an Innovate RAP.

REFLECT	INNOVATE
Evolve Housing	Community Housing Ltd
Haven Home Safe	EACH Housing*
Housing Choices Australia	Haven Foundation*
Housing First	Mission Australia Housing (Victoria)*
MCM Housing Ltd*	Uniting Housing Ltd*
VincentCare Community Housing*	Women's Housing Ltd
YWCA Housing*	

* indicates the RAP has been done by the parent organisation and is broader than just the housing business

A further three CHOs have started the work to implement CHIA Vic's Aboriginal Cultural Safety Framework: Launch Housing, VincentCare Community Housing and Common Equity Housing Ltd.

CHIA Vic and the community housing sector recognise that there is more to be done and it is an important area for continuous learning, growth and improvement. To support this CHIA Vic and AHV have jointly established a Partnership Advisory Committee comprised of mainstream CHOs, ACCOs and Traditional Owner groups, which is

²⁰ <https://chiavic.com.au/wp-content/uploads/2021/06/CHIA-Vic-Cultural-Safety-Framework-FINAL-1.pdf>

exploring the role of partnerships in progressing the growth of the ACCO sector and the cultural safety of the mainstream sector. CHIA Vic is actively looking for additional ways to build stronger connections with ACCO housing providers and to embed cultural safety into our own business.

Ensuring the mainstream sector provides a culturally safe environment for Aboriginal renters remains a critical step in building a fairer community housing sector as part of a fairer housing system for all Aboriginal Victorians.

Ensuring access to appropriate and culturally safe supports

In principle, all renters should have access to support services if they are needed to sustain tenancies, and to help them live independently and build meaningful lives. Unfortunately, this is not currently the case and provision of appropriate support to renters can be ad hoc and inadequate. This is particularly true for Aboriginal Victorians, who not only struggle to access services but may also distrust services and institutions as a result of previous negative experiences. This can lead to unwillingness by Aboriginal renters to engage with housing and support organisations —particularly mainstream services—in order to maintain their tenancy.²¹

Culturally appropriate supports that are available to build the relevant skills (such as tenancy and financial capability skills) and ensure that critical life events do not derail a rental tenancy are essential to growing the proportion of Aboriginal Victorians in the private rental and home ownership market. These supports should include measures to inform and enable Aboriginal Victorians to access housing, including to build Aboriginal Victorians' understanding of their rights and responsibilities; and measures to reduce digital barriers for Aboriginal renters.

It is important that support programs are flexible and holistic, with different types of support provided depending on the individual's circumstances and housing aspirations. An example of this is AHV's *More than a Landlord* program, which is outlined below.

Key areas of focus when it comes to improving access to culturally safe and appropriate supports should be expanding access to AHV's *More than a Landlord* program for all Aboriginal community housing renters, ensuring more broadly that Aboriginal renters have access to culturally safe support services, and implementing the VAHFF Blueprint for an Aboriginal-specific homelessness system in Victoria.

Culturally safe tenancy support – *More than a landlord*

AHV's *more than a landlord* program aims to maximise opportunities for Aboriginal households to enjoy the broader health and socioeconomic benefits that long-term, secure and affordable housing can provide. Through the program:

- New tenancies are provided with a welcome kit which includes essential household items.

- Life coaches support renters to identify and work towards personal goals.

- Like skills workers provide intensive support to renters with immediate needs, and introductory support to new renters.

The program has successfully supported 50 renters, however funding for the program has been ad-hoc, restricting its outreach across the state. This highlights the importance of ongoing funding to enable programs like this to continue.

²¹ Moskos, et al., 'What works' to sustain Indigenous tenancies in Australia', <https://www.ahuri.edu.au/research/final-reports/374>, 18.

Expanding housing access up the housing spectrum

Growing Aboriginal Victorian's access to the private rental market and homeownership is a critical pillar of *Mana-na woorn-tyeen maar-takoort*. Social housing alone cannot meet the housing needs and aspirations of the Aboriginal population. Low rates of home ownership undermine housing security and the capacity to build intergenerational wealth, while low rates of access to the private rental market limit personal autonomy and mobility.

Affordable rental programs

Victoria's Housing Statement was launched in September 2023 and includes a number of commitments to growing the supply of affordable housing.²² **CHIA Vic is advocating for all affordable delivered through the housing statement to be delivered as affordable rentals.**

Given the discrimination towards Aboriginal Victorians in the private rental market, establishing a dedicated affordable rental market, run by the Community Housing Sector, provides an opportunity to ensure that Aboriginal Victorians can access a wider range of housing options, overcoming the discrimination in the private market.

The Victorian Government should commit to 10 per cent of all affordable housing programs be allocated to Aboriginal Victorians.

Home ownership

The Victorian government currently operates a shared equity scheme with a stream targeted to Aboriginal Victorians. This stream provides a higher level of support for Aboriginal applicants (a 35% government contribution rather than the standard 25%) and the funding for Aboriginal Housing Victoria to share information about the scheme with the Aboriginal community, in an attempt to remove some of the barriers to home ownership.

However, lower incomes, lower rates of employment and systemic barriers faced by Aboriginal Victorians require additional supports to increase the number of households able to access this scheme.

These include building aspirations for homeownership, and creating ongoing supports that work with Aboriginal Victorians as they build their financial literacy, save up a deposit, and purchase a home. This could be achieved through a homeowner access scheme, which brings together new and existing educational resources on becoming a homeowner, financial counselling and coaching programs to work with clients as they save up for a deposit, and a program navigator function which can assist Aboriginal clients into the most suitable pathway to homeownership for them.

CHIA Vic recommends that the Victorian Government establish an Aboriginal home-ownership access scheme.

²² Victoria's Housing Statement (2023). Accessed at: <https://www.vic.gov.au/housing-statement>.

Conclusion

Decades of under investment have led to a critical shortage of social housing in Victoria, that is now having ramifications across the rental market. Due to discrimination and structural disadvantage, Aboriginal Victorians are far more reliant on the social housing system to secure shelter than non-Aboriginal Victorians. This means that under investment has had a disproportionate impact on the lives and life chances of Aboriginal Victorians.

It is critical that the Victorian Government establish a specific housing supply strategy for Aboriginal Victorians that includes:

- Construction of a minimum of 300 units of social housing a year, by and for Aboriginal communities
- A dedicated supply of affordable rentals targeted to Aboriginal Victorians
- Culturally appropriate supports to sustain housing and build economic participation
- Targeted assistance to support home ownership

In order to improve housing options and outcomes for Aboriginal Victorians, CHIA Vic recommends that the Victorian Government:

1. Fully implement the recommendations of *Mana-na woorn-tyeen maar-takoort*.
2. Include Aboriginal specific targets as part of all Government housing funding and initiatives.
3. Partner with the Commonwealth to ensure that 10 per cent of HAFF projects in Victoria are dedicated to Aboriginal households.
4. Partner with ACCOs to increase the capital contribution to Housing Australia Future Fund projects and reduce the debt burden on ACCOs.
5. Expand support for the delivery of self-determined housing by providing funding to ACCOs for feasibility and start-up costs, community consultation and co-design of new housing projects, and access to assistance as required to establish the policies and procedures that blend sound housing management with cultural ways of working.
6. Expanding access to AHV's *More than a Landlord* program for all Aboriginal community housing renters.
7. Ensuring more broadly that Aboriginal renters have access to culturally safe support services.
8. Implement the VAHHF Blueprint for an Aboriginal-specific homelessness system in Victoria.
9. Ensure that all affordable housing delivered through the Housing Statement initiatives be delivered as affordable rentals.
10. Commit to 10 per cent of all affordable housing programs being allocated to Aboriginal Victorians.
11. Establish an Aboriginal Home-ownership access scheme.