



Victorian Aboriginal Housing
and Homelessness Forum

www.vahhf.org.au

10 April 2024

Commissioner Travis Lovett
Yoorrook Justice Commission
Level 9, 54 Wellington Street
COLLINGWOOD VIC 3066

Dear Commissioner Lovett

We welcome the opportunity to put forward a submission as a part of the Yoorrook Justice Commission's Education, Health and Housing Inquiry. We believe that it provides a clear path forward to addressing the ongoing housing and homelessness crisis experienced by Aboriginal people as a direct result of colonisation.

The Aboriginal Housing and Homelessness Forum (AHHF) comprises thirty-eight Aboriginal Community Controlled Organisations (ACCOs), Traditional Owner groups (TOs) and Aboriginal Trusts who are either delivering housing and homelessness services in Victoria or who are interested in becoming registered housing providers.

This submission is made on behalf of the AHHF and its thirty-eight member organisations.

The causes and impacts of Aboriginal housing exclusion and homelessness are culturally distinct and require a response that understands that the contemporary housing experience of Aboriginal people cannot be decoupled from the historical experience of dispossession and dislocation.

In recognition of the importance of safe, secure, and long-term housing and the ongoing disadvantage Aboriginal people experience in relation to housing and homelessness, Aboriginal communities across Victoria have worked tirelessly for decades to advocate for improved housing outcomes.

In 2019, the AHHF developed *Mana-na woorrn-tyeen maar-takoort*: Every Aboriginal Person Has a Home, which provides a roadmap to achieving quality housing outcomes for Aboriginal Victorians within a generation, and the creation of an Aboriginal specific housing and homelessness sector.

A mature and strong Aboriginal housing and homelessness sector is key to self-determined and culturally appropriate pathways and outcomes that shift the trajectory away from housing stress to collective and individual ownership of land and housing.

We encourage the Yoorrook Justice Commission to utilise *Mana-na woorrn-tyeen maar-takoort* as a blueprint for its recommendations to ensure that Aboriginal housing is in Aboriginal hands going forward.

It is time to right past wrongs and to end the housing and homelessness crisis faced by our people – secure, safe and affordable housing are our right and we should no longer be homeless in our own country.

We look forward to working with the Yoorrook Justice Commission in advancing this critical work.

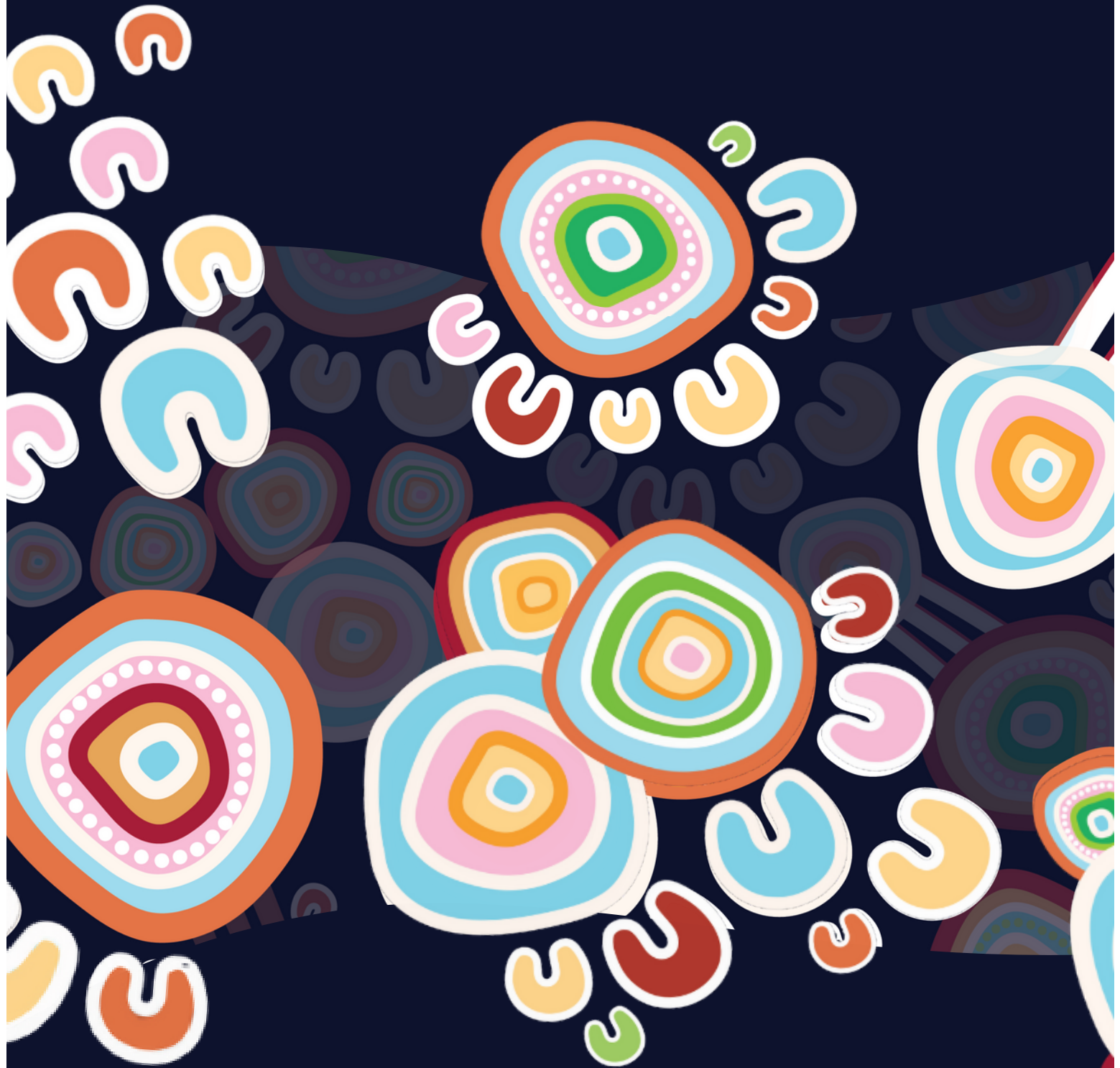
Yours sincerely



Darren Smith
Chair, Aboriginal Housing and Homelessness Forum



ABORIGINAL HOUSING AND HOMELESSNESS FORUM



*Aboriginal housing in Aboriginal hands
The time to right past wrongs*

**SUBMISSION TO YOORROOK
JUSTICE COMMISSION**

Self -determination is our starting point

The United Nations Declaration on the Rights of Indigenous Peoples describes self-determination as the ability for Indigenous people to freely determine their political status and pursue their economic, social and cultural development.

The Victorian Government's Self-determination Reform Framework acknowledges that Aboriginal Victorians hold the knowledge and expertise about what is best for themselves, their families and their communities. It sets out four enablers: Prioritise culture; Address trauma and support healing; Address racism and promote cultural safety; and Transfer power and resources to communities.¹

This means that Aboriginal housing is in Aboriginal hands. Land and housing are our right. Our housing solutions must be designed and delivered by us. We are the arbiters of good practice.

¹ Victorian Government Self-determination Reform Framework

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INTRODUCTION AND BACKGROUND

1A. INTRODUCTION

Victoria is a modern, wealthy and largely urbanised state that hosts an Aboriginal housing emergency.

Being Aboriginal in this state means that we are:

- 15 times more likely to access support from specialist homelessness services than non-Aboriginal Victorians; nearly 19% of our community sought support from a specialist homelessness service in the last year and these numbers are even higher for women with 22.4% seeking support. The number of us seeking support from specialist homelessness services has increased by 14% over the last five years while there has been a corresponding 14% decrease for non-Aboriginal Victorians over the same period.
- Far less likely to own or be purchasing our own home; 42% of Aboriginal Victorians own or are purchasing their own home compared to 67% of the general community.
- More reliant on private rentals than non-Aboriginal Victorians but face racism and discrimination when we try to rent privately.
- Overly reliant on social housing with 20% of us living in social housing compared to 2% of the general population and a further 20%, or over 6000 Aboriginal households are waiting for social housing through the Victorian Housing Register, of which 4470 are on the priority list.

Before our society and economy were disrupted by colonialism our housing was harmonious with country and part of our community's way of life. But our homes were taken, along with our land, our children, and our culture. Each time we attempted to re-establish ourselves we were once again displaced, and this continued over the generations.

Today we experience severe housing deprivation, but its roots are of a different cause to that experienced by the general community.

Housing solutions must be based on and recognise:

- Historical dispossession.
- The accumulated and inter-sectional disadvantage that has resulted from that dispossession.
- That stable housing is absolutely fundamental if we are, as a minimum, to close the gap in our social and economic outcomes.
- The intergenerational impact of housing poverty which means we will need, and have a right to, a special 'leg up' so that we achieve housing equivalence.

Despite all that we have experienced we have survived, maintained our identity, and find our strength in culture and community. **This strength is the source of solutions that must be self-determined and co-designed with Aboriginal people and informed by Aboriginal culture and experiences.**

While we will continue to work with and grow our valuable partnership with the Victorian Government, particularly Homes Victoria, we must wrest back agency and control of our housing

outcomes. A mature and strong Aboriginal housing and homelessness sector is key to self-determined and culturally appropriate pathways and outcomes that shift the trajectory away from housing stress to collective and individual ownership of land and housing.

In the longer-term, Treaty should provide for a return of Aboriginal lands with funding that meets our right to housing and a fully Aboriginal controlled housing and homelessness system.

But the immediate housing and homelessness crisis cannot wait. Future generations rely on what we do now.

1.B BACKGROUND

The years since 2019 have seen significant progress in the form of groundbreaking policy frameworks, community buy in and decision-making partnerships with the Victorian Government

Policy development

Foundation documents:

Mana-na woorn-tyeen maar-takoort In February 2020, the Victorian Aboriginal community alongside the Victorian Government launched *Mana-na woorn-tyeen maar-takoort: Every Aboriginal Person Has a Home - The Victorian Aboriginal Housing and Homelessness Framework*. *Mana-na woorn-tyeen maar-takoort* was developed through the principles of Aboriginal self-determination, by the community, for the community. Implementation of the Framework is being led by the community through the Aboriginal Housing and Homelessness Forum (AHHF) which is convened and supported by Aboriginal Housing Victoria (AHV) with support from the Victorian Government. Aboriginal self-determination is the first order principle of the Framework and is fundamental to strengthening the housing and homelessness sector for Aboriginal people. It is through the knowledge and expertise of Aboriginal communities that advice is offered to respond to the needs of Aboriginal peoples across the housing and homelessness service systems. *Mana-na woorn-tyeen maar-takoort* is crucial to delivering a culturally safe housing and homelessness system which addresses the housing challenges that Aboriginal people face. It also supports the implementation of Victoria's \$5.3 billion Big Housing Build 10% net additional Aboriginal dwelling target, strengthens the housing sector for Victorian Aboriginal communities, provides strong governance and enhances the capacity of Aboriginal communities in the housing and homelessness sector.

- ***Blueprint for an Aboriginal-specific homelessness system in Victoria*** Using a significant grant from the Victorian Government, AHV led work with the AHHF to develop a Blueprint for an Aboriginal-specific Homeless System in Victoria ('Blueprint'). The Blueprint is based on extensive consultation with Aboriginal service users and Aboriginal and mainstream service providers. It sets out the service arrangements and system management enablers for an Aboriginal specific homelessness system. The Blueprint has been endorsed by the Government and implementation is being led by AHV and the AHHF in partnership with Homes Victoria.

This submission does not restate these documents. They are the foundation for addressing Aboriginal housing and homelessness and provide a strategic framework for our future actions.

Subsequent reports:

- **Excluded from the start – Aboriginal Private Rental Access in Victoria.** The Residential Tenancies Commissioner has produced a report and 14 recommendations to address the discrimination and barriers the Victorian Aboriginal Community faces when accessing the private rental market.
- **CHIAVic Aboriginal Cultural Safety Framework** - An Aboriginal Cultural Safety Framework for the Community Housing Sector
- **An Aboriginal Cultural Safety Framework for the Specialist Homelessness Sector** produced by the Council to Homeless Persons
- **20 Year Vision for the Aboriginal Community Housing Sector** and associated sector capacity building plan
- **Big Housing Build Package: Advancing Aboriginal housing objectives**

Governance and Partnerships


- **The Aboriginal Housing and Homelessness Forum (AHHF)** - The Aboriginal Housing and Homelessness Forum (AHHF) is unique in Australia. It brings together 38 Aboriginal Community Controlled Organisations (ACCOs) and Traditional Owner Groups (TOs) across Victoria who provide or have an interest in housing and homelessness services. The AHHF came together in 2019 in response to the growing crisis of housing insecurity and homelessness in the Victorian Aboriginal community. The purpose of the AHHF is to provide a dedicated space for community to engage in strategic thinking, planning, action, capacity building, information sharing, collaboration, advocacy and innovation to progress the strategic objectives of *Mana-na woorn-tyeen maar-takoort*. The AHHF is a culturally safe place that respects cultural protocols and the unique role that ACCOs and TOs play in their community. The AHHF represents the experience, expertise and views of the Aboriginal community, and it is from this base that the AHHF gets its strength. The AHHF works closely with its partners in Government who are active participants in the process, provide guidance and direction, but at all times recognise the power that comes from a community led response.

Through Victoria's Aboriginal leadership, the AHHF continues to make progress towards the objective of ensuring that within a generation all Aboriginal Victorians have a home.

- **Victorian Aboriginal Housing and Homelessness Framework Implementation Working Group (VAHHF IWG)** – co chaired by the CEO of Homes Victoria and the Chair of the Aboriginal Housing and Homelessness Forum, the VAHHF IWG is the key partnership mechanism between the Aboriginal community and Government to oversee delivery of the significant reforms identified in *Mana-na woorn-tyeen maar-takoort*.
- **Blueprint Steering Committee** – a subcommittee of the VAHHF IWG that oversees implementation of the Blueprint and Aboriginal homelessness systems reform.

Action required

- 1.1 The Victorian Government invest in truth telling beyond the term of the Yoorrook Justice Commission to ensure the truth is told, shared and understood of the historical antecedents to the contemporary housing and homelessness crisis of Aboriginal people and families in



Victoria. This includes opening up colonial and government records and bringing the voices to the fore of Aboriginal people who can no longer tell their story other than through the oral histories within Aboriginal families.

- 1.2 *Mana-na woorn-tyeen maar-takoort* and *The Blueprint for an Aboriginal-specific homelessness system in Victoria* have been adopted both by the AHHF and the Victorian Government as the approved policy frameworks for Aboriginal housing and homelessness in Victoria. They must be fully implemented and where appropriate realigned with new policy and funding opportunities.
- 1.3 The Government's response should be proportionate to the scale and urgency of the Aboriginal housing and homelessness crisis facing Aboriginal Victorians. Governments must make investments calibrated to what is required to immediately arrest and reduce the growth in homelessness and housing disadvantage and significantly close the gap in housing and homelessness outcomes over the next 5 years. This must include investments now in the safety net of Aboriginal housing and homelessness services, development and expansion of renter and home ownership support programs and investments and reforms in the capability of, particularly Aboriginal but also mainstream, providers, sectors and systems so that in five years time there is a foundation in place in time to enable the longer term actions and investments that will achieve the vision that every Aboriginal person has a home.
- 1.4 In the short to medium term the Aboriginal homelessness crisis must be our number one priority. An ambitious target to reduce Aboriginal homelessness to at the very least the level of the general community must be agreed between Government and the AHHF, should form part of our Closing the Gap agreement with the Commonwealth and must guide all policies and actions.



ADDRESSING THE CRISIS

2. HOMELESSNESS – THE POINTY END OF THE ABORIGINAL HOUSING CRISIS

The problem

It is unacceptable that every year nearly 19% of Aboriginal Victorians need the support of specialist homelessness services. If the general population were to experience this level of homelessness it would be equivalent to 1.25 million Victorians.

These shocking levels of homelessness require an understanding of how historical trauma, culture and other interrelated factors have impacted on our housing and homelessness experience to this day.

Our communities are culturally rich and diverse with histories and heritages that were shaped over many thousands of years. **Homelessness was unknown prior to colonial settlement.**

Colonial settlement caused massive dispossession: from land, culture, language, community, and family. Our homes were literally taken from us.

The compounding impact of inter-generational dispossession, loss and disadvantage flows through into the complex inter-sectional disadvantages that Aboriginal people experience to this day.

Social exclusion, social profiling, historic stigma, and prejudice are frequently experienced by homeless people. For Aboriginal people this experience is concentrated and intensified and is frequently overlaid by a level of spiritual homelessness resulting from loss of land, culture, and community.

Priority groups including Elders, and those with a disability, in contact with the justice system, leaving out of home care, with mental health or drug and alcohol issues, as well as those experiencing family violence are likely to require greater specialist support and over a longer period, to achieve successful housing outcomes.

The reported recent trend of increasing numbers of children requiring homelessness support is extremely concerning and requires rapid intervention to prevent inter-generational homelessness impacting on future generations.

Family violence is a key driver of homelessness for Aboriginal women and children and the removal of Aboriginal children from their mums, families and communities.

The data

In 2022-2023 there were 11,860 Aboriginal Victorians who required support of specialist homelessness services. This accounts for over 13% of all clients seeking assistance throughout Victoria and nearly 19% of Aboriginal Victorians. These figures are unacceptable.

In terms of key cohorts, young people presenting alone account for 16.59% of all Aboriginal clients compared to 11.74% of all non-Aboriginal clients, family violence clients account for 46.93% of all

Aboriginal clients compared to 41.76% of all non-Aboriginal clients, and clients exiting custody account for 7.5% of all Aboriginal clients compared to 5.13% among non-Aboriginal clients.

Of Aboriginal clients who entered the service system homeless, 78.07% also exited homeless. These rates are similar among non-Aboriginal clients.²

The increase in children and young people requiring homelessness support in Victoria is alarming.

In 2022-23, 2,863 Victorian Aboriginal children accessed the specialist homelessness service. Almost 1,800 children were under the age of 9 years. 934 Aboriginal children remained homeless at the end of their support period, and of these 570 children were aged 9 years or younger, 145 children aged 10-14 years and 219 children aged 15-17 years.

What we have done

As we developed *Mana-na woorn-tyeen maar-takoort* it became very apparent that the task of building an Aboriginal homelessness system required far deeper consultation and consideration than we had the time or capacity to undertake at that point. The *Blueprint for an Aboriginal-specific homelessness system in Victoria* (Blueprint) was subsequently developed and sets out a framework encompassing service arrangements and system management. A plan for implementation and costings was also provided.

Implementation has been led by the Blueprint Steering Committee, a sub-committee of the VAHMF IWG.

Under these arrangements AHV undertakes the stewardship of the emerging Aboriginal homelessness system and supports co-design of the system elements, responses and reforms.

The 2023-24 State budget provided funding for two Aboriginal-specific homelessness entry points on a pilot basis for 18 months. These entry points were established in January 2024, by Ngwala Willumbong in the CBD and the Bayside Peninsula area and by Wathaurong Aboriginal Cooperative in the Barwon region.

We consider this funding a downpayment only. We urgently need system wide implementation if we are to achieve change.

Learnings and evaluation from these two entry points will guide the establishment of a statewide network of Aboriginal homelessness entry points, with each providing both common minimum service standards and locally appropriate practices and support.

Unsurprisingly entry points cannot be successful if they are not accompanied by pathways to housing. Extension of the Aboriginal Private Rental Assistance Program is one option but is limited by the undersupply and unaffordability of private rental properties.

More social housing is needed, and we make recommendations for additional social housing later in this submission.

Culturally appropriate transitional housing operated by our community is also urgently required. Amongst other solutions, we recommend development and funding of an **'Aboriginal Common**

² All data from AIHW Welfare report 2023


Ground' model, under Aboriginal ownership and designed around Aboriginal cultural values, which provides supported housing that includes:

- Round the clock support.
- Wrap around services.
- Connection with community and culture.

More than anything else we must double down on our commitment to deliver a far more appropriate specialist homelessness service system for Aboriginal people alongside a culturally capable and safe mainstream system.

Action required

- 2.1 The Blueprint is a plan for system wide reform. It must be implemented in its entirety to achieve that reform.
 - 2.1.1 Aboriginal entry points must be extended across the state.
 - 2.1.2 Needs based funding must be delivered by the Victorian State Government for short, medium, and long-term accommodation options, to accompany the implementation of the Blueprint.
 - 2.1.3 Aboriginal designed, owned and operated Common Ground transitional housing models are urgently required and must be funded to provide culturally safe and secure housing that includes service support, as a pathway to long term independent living arrangements.
- 2.2 The Victorian Government must prioritise prevention and early intervention to arrest the number of Aboriginal people becoming homeless and progressing to chronic homelessness.
 - 2.2.1 All Government policy and funding proposals particularly those going through Cabinet must state the risk they carry of creating or contributing to Aboriginal homelessness.
 - 2.2.2 Intervention strategies that curtail the journey into homelessness must be developed on a whole of government basis with special attention on priority groups including Elders, those leaving out of home care, people experiencing or using family violence, those engaged in substance misuse, those with mental health needs and those engaged with the justice system.
 - 2.2.3 Government must take urgent steps to develop culturally appropriate, safe and affordable crisis, emergency and long term housing and support options for those that experience family violence, primarily women, and those that use violence.
 - 2.2.4 Consistent with Aboriginal data sovereignty principles, Aboriginal homelessness data must be transparently provided to the AHMF and Aboriginal community at least twice yearly to be interrogated, and to identify trends and emerging groups being impacted by homelessness. Intervention and remedial actions must be a priority.
- 2.3 A new ambitious Aboriginal homelessness target must be the benchmark against which all data are measured and which is the key measure in the medium term for assessing progress against *Mana-na woorn-tyeen maar-takoort*. (see 1.4)
- 2.4 Urgent action must be taken to curb the increasing numbers of children requiring homelessness service support. In 2022-23, 2,863 Victorian Aboriginal children accessed the specialist homelessness service. This included almost 1,800 children under the age of 9 years, of whom 934 remained homeless at the end of their support period.

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- 2.5 Homes Victoria must ensure that all parts of the Victorian homelessness system including housing and support resources that sit within the mainstream system, are culturally safe and responsive to the unique and specific needs of Aboriginal Victorians.
- 2.5.1 Homes Victoria Specialist Homelessness Service provider guidelines must at the least require all Specialist Homelessness Service providers to have completed Aboriginal cultural safety training and to demonstrate that they have systematically reviewed all of their policies and practices to ensure that they are culturally safe.
- 2.5.2 The Council to Homeless Persons Aboriginal Cultural Safety Framework for the Specialist Homelessness Sector should be implemented across the sector.
- 2.6 The State Government must commit to providing a needs based approach to supporting those with a high level of complex and varied support needs, as well as histories of chronic homelessness, for whom traditional housing pathways are not suitable or sustainable.



3. MORE HOUSING IS NEEDED

The problem

The affordable housing crisis is impacting heavily on our community. Our rates of home ownership are lower, inter-generational housing poverty relegates our ability to purchase homes in the private market, and racism and discrimination affect our chances of securing private rentals. Our relatively lower incomes, the younger age profile of our population and the complex disadvantages we experience further marginalise us in the private housing market.

We rely heavily on social housing. One in five of us live in social housing compared to 1: 50 of the general population. Over 6000 Aboriginal households are seeking housing through the Victorian Housing Register and 4470 of us are in the priority access category³. However we are competing with 60,000 other applicants on the Register.

To break out of the never-ending cycle of social housing shortage we need financial and other support to enter the private rental market along with schemes that improve our ability to purchase and own our own homes collectively and individually.

The data

AHV commissioned Dr Noor Khalidi to prepare Aboriginal community population and housing need projections for *Mana-na woorn-tyeen maar-takoort*. These projections were updated in 2023. The preliminary unpublished report projected that:

- The total Indigenous population of Victoria will increase from 78,698 persons on 30 June 2021 to 133,498 persons on 30 June 2041. This indicates 54,800 more Indigenous people will be residing in the State in 2041 compared to 2021 which shows an average annual growth rate of 2.6%.
- Indigenous households increased from 18,317 in 2011 to 33,893 in 2021 and are projected to increase to 64,271 in 2041.
- The number of persons living in Indigenous households grew from 62,697 in 2011 to 114,422 in 2021 and is expected to reach 214,881 in 2041. This is an average annual growth rate of 3.2% per year for the next 20 years.
- 43% of us own or are paying a mortgage on our own home compared to 68% of the general community, (Australia 2021).

For Aboriginal people who have not benefitted from the earnings that generally come with improved education and employment the housing situation is dire. Homelessness levels are deeply entrenched and tend to be at the hardcore and chronic end of the homelessness spectrum, while demand for social housing continues its fast growth.

Interventions must grapple with both aspects of housing demand:

- Firstly the deep, entrenched unmet demand for social and subsidised housing,

³ Homes Victoria website, VHR data September 2023. The priority access group includes Emergency management housing, Priority transfers (transfer applicants only) Homeless with support Supported housing, Special housing needs, Special housing needs aged 55 years and over his category only applies to single people or couples.

- Secondly the opportunity that a 'leg up' provides to secure affordable housing options in the private rental market and very importantly community and individual home ownership.

What we have done

Social housing

In 2020 the Government agreed with our proposal that 10% of the \$5.3 billion Big Housing Build's new social housing, or 820 new dwellings, would be targeted to Aboriginal Victorians, including 10% of the \$1.38 billion - Social Housing Growth Fund (includes: Rapid Grants Round, Homes for Aboriginal Victorians Round, Mental Health Round and Regional Round).

The Government has provided funding from the Community Housing Sector Development Fund to:

- Undertake feasibility assessments of ACCO housing portfolio growth and assess registration readiness
- Facilitate partnerships between mainstream housing providers and ACCOs to develop new Aboriginal social housing and support two way capacity building
- Develop local housing agreements between councils and ACCOs to build more Aboriginal social housing and improve support for Aboriginal renters
- Support Aboriginal housing providers to become registered and separately to mount housing development proposals.

In 2021 close to 13% of new public housing stock was allocated to Aboriginal Victorians, matching the proportion of need. Public Housing in Victoria continues to demonstrate leadership in their approach to allocations of new dwellings for Aboriginal Victorians.

Community Housing Providers have increased the allocation of community housing places to Aboriginal Victorians in 2020-21 by almost double since 2018-19. The attributing factor of the increase is the release of *Mana-na woorn-tyeen maar-takoort* and launch of the CHIAVic Aboriginal Cultural Safety Framework in 2020.

We will continue to advocate for growth of social housing stock commensurate with need, but over time we aim to change the housing trajectory from one of reliance on social housing to independent community and personal home ownership. In the longer run Treaty is the vehicle to achieve housing restitution and assert greater power and control over both our individual and community owned housing.

Private rentals

Aboriginal people face barriers at every stage of the private rental process. Access barriers for Aboriginal renters include:

- Lack of information about how the private rental market works.
- Lack of practical assistance to navigate the private rental market search and selection process.
- Persistent racism and discrimination.
- Poor rental history including adverse database listings.
- Lack of financial resources for upfront expenses and relocation costs.

As part of the launch of the *Mana-na woorn-tyeen maar-takoort*, the Government announced an **Aboriginal Private Rental Assistance Program** which aims to support Aboriginal people who are experiencing or are at risk of homelessness to either maintain their existing private rental or to secure a new private rental. The Program has been funded at over \$4m for two years to provide brokerage assistance and advocacy. It has assisted approximately 200 households to achieve private rental accommodation. The two-year pilot has succeeded as a proof of concept and should be extended and expanded.

The Residential Tenancies Commissioner has led work to investigate apparent discrimination against Aboriginal people in the private rental market. A Report **Excluded from the start** has been prepared and the Commissioner (with input from members of the VAHMF Implementation Working Group) has made recommendations to the Minister for Consumer Affairs.

Home ownership

To address the home ownership gap, State and Federal Governments have introduced policy measures to facilitate Aboriginal private home purchases. In Victoria, one policy measure has been the Victorian Government's increased financial support for Aboriginal participants of the Victorian Homebuyer Fund (VHF) shared equity scheme.

AHV has promoted and implemented parts of the VHF in the Aboriginal community.

VHF measures are welcomed by the AHMF, however the State Government's dependence on providing only monetary support to homebuyers fell short of the VAHMF Objective 3.4.2 – Establish an Aboriginal end-to-end pilot support program to increase homeownership, incorporating: tailored shared equity home purchase, special financing, loan vehicles, advice and related support to enter the market – which sets out the need for a more holistic policy agenda to tackle the structural barriers locking out many Aboriginal families.

Principally, support needs to be provided to capture the distinct needs of potential homebuyers on a wider range of incomes (especially in the lower bracket) and with a wider range of ages (especially Elders or those moving towards retirement).


Support could include exploration of lending through different deposit streams (like personal superannuation withdrawals or employer/organisation contributions), expanding the funding for programs like Indigenous Business Australia's Indigenous Home Ownership Program which enables discounted borrowing to those without high income or saving means but is incapacitated by staff shortages and restricted lending capital resulting in a long waitlist, and investing in new homeownership models like Rent-to-Buy which can provide more access for households to move along the housing continuum.

Action required

Housing supply

3.1 Meet the demand for a projected 30,000 plus additional Aboriginal households by 2041 through all forms of housing tenure.⁴

⁴ Preliminary data from Khalidi report

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- 3.2 Ensure that inclusionary zoning and other planning levers, take into account Aboriginal housing needs and create opportunities for Aboriginal housing growth
 - 3.3 Make more land available for Aboriginal housing development projects by reforming surplus government land processes and reforming procurement processes to reduce risks related to community housing providers needing to hold land in developments (while waiting on funding decisions) and to provide more options to meet procurement requirements around land certainty.
 - 3.4 Given the critical importance of growth in Aboriginal housing supply that government must work to minimise housing costs for ACCOs and TO Groups, including ensuring stamp duty, land tax and council rate exemptions are in place.
 - 3.5 Embed housing goals and targets in all relevant Government strategic frameworks for Aboriginal people and mainstream policies where relevant.

Social housing

- 3.6 Homes Victoria must work with the AHHF to identify Aboriginal population projections and associated social housing need to establish an equivalent pipeline of social housing growth and commit to a ten year investment plan to fund that growth.
- 3.7 Secure at least 10% of Community and Public Housing for Aboriginal Victorians indexed to the proportion of Aboriginal people accessing specialist homelessness services in the relevant area and updated on an annual basis.


Private rental

- 3.8 Open Doors to Private Rental and rental sustainment by:
 - 3.8.1 Expanding the APRAP pilot program ongoing, statewide, and at scale. All APRAP roles must be properly resourced (whilst this program has been expanded it is still not state-wide).
 - 3.8.2 Implement all recommendations from the Residential Tenancies Commissioner to tackle discrimination in the private rental market, in accordance with the findings from the “Excluded from the Start” Report and include mechanisms for ensuring accountability and enforcement.
- 3.9 Create sustainable incentives for ethical investment in affordable and culturally appropriate build to rent schemes to rapidly increase supply. This includes income and land tax concessions for affordable rental investment and addressing impediments for institutional investors.

Home Ownership

- 3.10 Home ownership must be a vehicle for restoration of inter-generational wealth to the Aboriginal community.
- 3.11 Open doors to home ownership by piloting and establishing a scalable Aboriginal Rent to Buy program where Aboriginal people can build equity in a property, initially through renting, incorporating:
 - A five year rental period.
 - Assistance with financial literacy, saving for a deposit, low interest loan and reducing debt.
 - Opportunity to enter into shared equity at the end of 5 years or purchase outright.



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- A commitment to expanding the pilot as success is demonstrated.
- 3.12 Building off the learnings of the Victorian Homebuyer Fund design an Aboriginal-specific shared equity program, where a Government co-contribution reduces participant's financial barriers to entry.
- 3.13 Develop models that provide pathways to home ownership for renters residing in ACCO and TO houses, which may include leveraging of ownership through shared equity between the renter and ACCO or TO group.



4. HOUSING - THE FOUNDATION FOR BREAKING CYCLES OF DISADVANTAGE

The problem

Having a house changes a person's life from the very first night that they have a place to call home. Without housing, returns on investment in areas such as health, education and employment are simply not met.

Housing is a human right. It goes beyond meeting a fundamental material need. Housing is the platform for the fulfillment of life's aspirations. When we have a safe and secure home, we are better able to support our families, participate in our community and practice our culture.

While many of our community are doing well, too many of us are homeless, have experienced family violence, have mental health or drug and alcohol problems or other disabilities. All too often Aboriginal people are part of the Victorian Housing Register priority allocations group but wait for extended periods before finding social housing.

Setting up a new house is a daunting experience, and even more so when renters carry complex multiple disadvantages. For the majority of people who have secured housing there is no support available through the specialist homelessness system to establish and sustain tenancies. Where it is available, it is generally limited to those entering private rental through APRAP, or where they are already engaged in support such as from Homelessness to a Home.

This puts rental agreements at risk.

Unsuccessful housing dashes people's expectations, destroys their confidence and is costly to landlords.

The data

4470 Aboriginal people are on the Victorian Housing Register priority list.⁵


What we have done

AHV's More Than a Landlord initiative demonstrated that a solid housing platform can provide a powerful base for culturally safe integrated support programs and long term life planning. This program is at imminent risk of ceasing due to lack of funding continuity.

Action required

- 4.1 Establish culturally appropriate tailored housing and support for all Aboriginal people living in social housing noting the need for specially targeted packages for high priority groups including Elders, young people especially those involved in juvenile justice and leaving out of home care, people experiencing or using family violence, those engaged in substance misuse, those with mental health needs and those engaged with the justice system especially people leaving prison.
- 4.2 Resume funding AHV's More Than a Landlord initiative to support renters in all forms of social housing and through Lifeskills coaches, to create the opportunity for life plans that fulfill individual and family aspirations, including participation in economic life through education and employment.

⁵ VHR waiting list numbers, Homes Victoria website Priority list including priority transfers December 2023

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- 4.3 Implement programs currently providing successful early-intervention and preventative support to sustain renters across the state, based upon data relating to the number of people accessing specialist homelessness services who are at risk of homelessness. For example, the Aboriginal Tenancies at Risk program



THE HOUSING SYSTEM SUPPORTS AND STRENGTHENS OUR COMMUNITY AND CULTURE

5. HOUSING FIRST FOR FIRST PEOPLES

A core principle of *Mana-na woorn-tyeen maar-takoort* is **Housing First** which states that the housing and homelessness safety net provides Aboriginal clients with dignity, respect and quality of life.⁶


The Australian Housing and Urban Research Institute (AHURI) describes Housing First as a model that *prescribes safe and permanent housing as the first priority for people experiencing homelessness. Once housing is secured, a multidisciplinary team of support workers can address complex needs through services like drug and alcohol counselling or mental health treatment. However, an individual's engagement with these support services is not required for them to maintain accommodation. Each individual is assisted in sustaining their housing as they work towards recovery and reintegration with the community at their own pace..... While there is some variety in the way the model has been adopted by different countries, the guiding principle of Housing First is that safe and secure housing should be quickly provided prior to, and not conditional upon, addressing other health and well-being issues. In contrast, other models make housing provision conditional, such as by requiring individuals to abstain from alcohol or drug use or comply with mental health programs to qualify for housing. Such approaches can make it hard for those experiencing homelessness to become well enough to qualify for housing or make it difficult to maintain tenancy if they do get into housing.* AHURI, *What is the Housing First Model and How does it work?*, quoted in *Mana-na woorn-tyeen maar-takoort* page 30.

Homelessness Australia has developed principles that promote the implementation of Housing First Australia wide: (Housing First Principles for Australia – Homelessness Australia website)

- People have a right to a home.
- Housing and support are separated.
- Flexible support for as long as it is needed.
- Choice and self-determination.
- Active engagement without coercion.
- Social and Community Inclusion.
- Recovery oriented practice.
- Harm reduction approach.

An **Aboriginal Housing First statement** should build upon, adapt and nuance these principles to achieve a system based on policy and practice that as a minimum commit to the following:

⁶ In this section we are referring Housing First as a principle for the design and operation of the housing and homelessness system as distinct from the Homes Victoria “Housing First” program that provides support for homeless people entering house.

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- **Self-determination** is at the heart of all we do. Housing responses are designed for and delivered by Aboriginal people. Aboriginal people are the arbiters of good practice.
 - **Aboriginal culture is our strength** and is a protective factor for our communities, families and children. It is fundamental to our social and emotional wellbeing.
 - We do better when our homes **link to our culture and community**.
 - Choice of housing matters. Sometimes a mainstream house is preferred.
 - Our **family and mob** are part of who we are, and we have an obligation to house and support them.
 - **Service support** is provided for as long as is needed and we are connected into Aboriginal led services as we wish.
 - **Housing is a platform for our lifelong aspirations** and underpins the pathways our children will take to live a self-determined life.

The Noongar Housing First Principles developed in 2021 by Noongar Mia Mia are exemplary. They are a model for us to learn from. We must work with our community to develop a locally based and culturally appropriate Aboriginal Housing First policy.

Action required

5.1 An Aboriginal Housing First policy is developed in consultation with our community and becomes a non-negotiable principle underpinning the policy and practice of Victoria's housing and homelessness system.



6. ABORIGINAL CULTURAL SAFETY

The problem

The housing and homelessness system lacks cultural accreditation. Just as general housing policy has suffered from decades of neglect, the cultural safety standards and guidelines that are taken as usual practice in areas such as health have not been applied systematically in the housing and homelessness systems.

A culturally safe housing and homelessness system is one where Aboriginal people can access a system which is responsive to their housing needs, and respects and understands self-determination, connection to land, culture and family networks.

The Victorian Review of Social Housing Regulation commissioned work on “Aboriginal Victorians and Social Housing Regulation”(October 2021).

Findings and Options drew on national and international literature, Victorian consultations and data and included that:

1. Culturally safe tenancies

- An Aboriginal landlord is valued but Aboriginal people must have choice
- Culturally safe tenancy groups are desired and valued
- Aboriginal service partners sustain tenancies and provide pathways to community connectedness
- A feeling of shared ownership is wanted
- Codesign of policies and services leads to culturally appropriate and successful outcomes
- Culturally safe, consistent and constructive support from housing officers is highly valued
- More Koorie housing officers are needed in the mainstream
- Social housing is more than just a landlord; multi-faceted wrap around service delivery sustains tenancies
- Welfare checks make tenants feel safe

2. Cultural safety and self determination

- Must be embedded across performance standards and as appropriate met by all mainstream housing providers
- Questions of cultural safety as an enforceable ‘competency’ or a demonstration of adherence to a cultural safety process that builds over time are for debate
- What is the consequence for not meeting cultural safety standards?
- Should a cultural safety standard be the primary mechanism for protecting tenants? Will it improve rights of social housing tenants compared with private rental?
- Where do cultural and human rights fit into regulation?

We acknowledge the commitment both CHIAVic and the CHP have shown by developing Aboriginal Cultural Safety Frameworks for their sectors. However these Frameworks are an optional resource only.

Aboriginal cultural safety is an essential **performance standard** for all Housing and Homelessness providers.

- As part of Housing Registration, Community Housing Providers, other than those who are registered to target housing to particular client groups, should meet an Aboriginal Cultural Safety standard. Evidence that the standard is met would include adoption of the CHIAVic Aboriginal Cultural Safety Framework, progress toward a registered Reconciliation Action Plan or other recognised cultural safety framework. Cultural safety training in each community housing provider would be required as a baseline standard. To meet the cultural safety standard each CHA would give priority to auditing their governance, tenancy and allocations policies and practices against the CHIAVic Aboriginal Cultural Safety Framework or other recognised framework.
- Specialist Homelessness Service provider guidelines must also require each SHSS to meet an Aboriginal Cultural Safety standard. The guidelines should draw on the Council to Homeless Person's "An Aboriginal Cultural Safety Framework for the Specialist Homelessness Sector." This approach would prioritise mechanisms for monitoring and accountability to ensure that the mainstream SHS is compliant with the Framework and can demonstrate improved outcomes for Aboriginal clients. This will also foster capacity building among mainstream SHS to work effectively with Aboriginal community members experiencing homelessness.
- The office of the Victorian Housing Registrar must demonstrate cultural safety and all its staff should undergo cultural safety training.
- The public housing provider must adopt and adhere to Aboriginal cultural safety standards.

More broadly, all parts of the Housing and Homelessness systems must be interrogated and reformed to ensure that policy and practice are culturally safe for Aboriginal people.

Action required

Aboriginal cultural safety must be embedded across all parts of the housing and homelessness system and in all organisations. As a minimum we expect that:

- 6.1 Homes Victoria Specialist Homelessness Service provider guidelines require all Specialist Homelessness Service providers to have completed cultural safety training and to have systematically reviewed all of their policies and practices to ensure that they are culturally safe. (see 2.4)
- 6.2 The Council to Homeless Persons Aboriginal Cultural Safety Framework for the Specialist Homelessness Sector is implemented across the homelessness sector. (see 2.4)
- 6.3 Homes Victoria in conjunction with the AHHF defines Aboriginal Cultural Safety performance standards that must be met by Specialist Homelessness Service providers.
- 6.4 The Victorian Housing Registrar in consultation with the AHHF defines an Aboriginal Cultural Safety performance standard which becomes a requirement for community housing registration.
- 6.5 Funding for all new social housing development bids includes Aboriginal Cultural Safety as an essential funding requirement.
- 6.6 The CHIAVic Aboriginal Cultural Safety Framework is implemented across the community housing sector.
- 6.7 The public housing provider adopts and adheres to Aboriginal cultural safety standards.

7. HOUSING REGISTRATION STANDARDS EMBRACE THE STRENGTHS OF ABORIGINAL ORGANISATIONS

The problem

“Aboriginal people consistently say that they want an Aboriginal landlord. Aboriginal providers are better placed to embed cultural safety, have strong networks with other human services, aim to build housing that resonates with their community and understand complex family structures.”

The Victorian Review of Social Housing Regulation commissioned work on “Aboriginal Victorians and Social Housing Regulation”(October 2021).

As it stands the vast majority of Aboriginal providers of community housing operate outside of the registered housing system, creating a major obstacle when ACCOs seek housing funding for new builds, upgrades and management transfers. Arguably Aboriginal renters in these circumstances do not receive the same protections as other community housing residents.

Under current arrangements Aboriginal organisations are expected to adapt to institutionalised mainstream standards. Rather, performance standards should respect Aboriginal cultural norms and not inadvertently compromise good Aboriginal practice. For example the provider’s performance on rental arrears and evictions may vary according to family and community issues and should not be judged outside of the organisation’s overall financial sustainability.

Aboriginal organisations meet various additional accreditation requirements for their other services.

Where an organisation has say three or more accreditations (majority of ACCOs have a minimum of seven) the Regulator could recognise corporate areas such as Finance, Governance and Human Resources that are already audited by several separate independent accreditors every year as a ‘given’, and just focus on the landlord and housing stock components of the regulations. Aboriginal and Torres Strait Islander governance principles must also be respected and valued and could become a legitimate standard in the Victorian Regulatory system for Aboriginal providers.

At present the Victorian Housing Registrar does not require that community housing providers:

- Ask and record whether housing applicants identify as Aboriginal and/or Torres Strait Islander, or
- The number of Aboriginal and Torres Strait Islander tenants they house and their tenancy outcomes.

The data

Approximately 38 ACCOs and Traditional Owner Groups⁷ provide housing and homeless services for their community. Housing is only one of a range of services that they may offer.

AHV and more recently Rumbalara Aboriginal Co-operative are the only registered Aboriginal community housing agencies in Victoria.

⁷ VAHMF website, About the AHHF 2024

ACCOs (other than AHV) and mainstream registered community housing agencies house roughly the same number of Aboriginal households.

What we have done

We have worked with the Social Housing Regulatory Review Panel to provide options to improve the Victorian Housing Regulatory system for Aboriginal renters and Aboriginal Housing providers.

The status of the Social Housing Regulatory Review is unclear and therefore implementation of options has not occurred.

We have also worked with Homes Victoria and the Victorian Housing Registrar to facilitate pathways to registration for Victorian ACCOs. A sign of early success is that several other ACCOs are in the process of seeking community housing registration.

Action required

7.1 The findings and options report commissioned by the Social Housing Regulatory Review is implemented as appropriate in partnership with the AHHF, including that:

- 7.1.1 The Victorian Housing Registrar adapt performance standards where appropriate to ensure that they embed self-determination, build on the strengths of Aboriginal organisations and are culturally safe.
- 7.1.2 Pathways to registration are developed for ACCOs and Traditional Owner Groups.
- 7.1.3 The Victorian Housing Registrar requires all community housing providers to ask and record:
 - Whether housing applicants identify as Aboriginal and/or Torres Strait Islander, or
 - The number of Aboriginal and Torres Strait Islander tenants they house and their tenancy outcomes.

7.2 Public and community housing data reports are provided to the Aboriginal community and relevant Aboriginal governance and community forums, with KPIs on quality-of-service provision, access for Aboriginal people and spread and number of allocations, sustained tenancies, evictions and complaints. These reports form part of a continuous improvement process for the Victorian Housing Registrar and Homes Victoria, provide feedback on the overall performance of the Social Housing System and registered organisations regarding outcomes for Aboriginal people and organisations and inform improvements at the systems and organisational level for both ACCOs, mainstream Community Housing Providers and public housing.

8. STRONG ABORIGINAL COMMUNITY CONTROLLED HOUSING ORGANISATIONS

In 2022 Karabena Consulting was engaged to prepare a vision and implementation plan for Aboriginal Community Controlled Organisations and Traditional Owner Groups engaged in or with aspirations of delivering housing services.

The 20 year vision

A unified and vibrant Victorian Aboriginal community housing sector delivering quality services and housing equity within a generation.

Our vision is for a unified, strong, financially viable, self-determining Aboriginal housing sector that, over the next 20 years, is a significant contributor to ensuring every Aboriginal Victorian has a home. This will be achieved through providing community housing as part of a pipeline out of homelessness and towards private rental and home ownership for all Aboriginal Victorians.⁸

The vision and associated implementation plan is intended to guide the transformation of the Aboriginal community housing sector from being loosely organised, under-resourced and straining to cope with a burgeoning Aboriginal homelessness and housing crisis into a platform that advances Aboriginal self-determination and ensures every Aboriginal Victorian has a home that supports their social, economic and cultural wellbeing.

The future Aboriginal community housing sector


The Aboriginal community housing sector is comprised of a diverse range of Aboriginal organisations providing community housing to their communities. First and foremost, this includes registered Aboriginal housing agencies formally providing community housing. It also includes ACCOs and Traditional Owner Groups that own and manage housing as community asset for Aboriginal Victorians.

As experts in the delivery of culturally responsive tenancy and property services to the Aboriginal community, these housing agencies will be resourced to provide case management support to sustain tenancies for vulnerable families and individuals and to ensure tenants are provided with wrap-around supports when needed. They will also be resourced to provide support and assistance to tenants on their pathway to building better lives, including those who choose housing independence through private rental and home ownership.

These sophisticated organisations will be capable of meeting community housing regulatory requirements and performance standards commensurate with the level of complexity of their business activities and operational risks. They will also demonstrate high levels of governance with strong skills-based Boards and experienced executives with the requisite legal, financial, asset management, and tenancy and community housing skills.

As accomplished innovators in the delivery of housing to the Aboriginal community, these housing agencies will be able to leverage their core community housing capabilities and assets to deliver growth in housing supply for the Aboriginal community. They will also be adept at accessing funding

⁸ Karabena Consulting 20 Year Vision for the Aboriginal Community Housing Sector 2022



and developing and delivering unique community housing models that encompass individual and collective community home ownership, as well as programs that improve Aboriginal Victorians' access to private rental and individual home ownership.

Aboriginal community housing agencies aim to be responsive to the housing needs and aspirations of Victoria's Aboriginal communities. They are individually connected both to their clients and their communities and are collectively united as powerful and effective advocates providing high-quality and actionable advice on Aboriginal housing policy reform and implementation. They are also strategic in their partnerships with each other, local councils, mainstream housing and service agencies, philanthropic organisations, developers, builders, and financiers – all of which bring in additional value to advance Aboriginal housing objectives and outcomes.⁹

Realising the vision


A fully realised Aboriginal housing and homelessness sector will need to be built over time and will require focus and sustained effort by Aboriginal sectoral members and government. Challenges relating to professional governance, fit-for-purpose regulation and workforce development and training all must be addressed.

An immediate challenge is presented by the fact that AHV and more recently Rumbalara Co-operative are the only ACCOs who have registration as Community Housing Providers. (Recommendations relating to Registration are addressed in section 7.) This is a fundamental impediment to accessing Government social housing funding which would allow ACCOs to build their scale to become viable. One means of building capacity and scale is through management or ownership transfers of existing public housing stock, housing Aboriginal families. AHV's annual surveys of tenants confirm that the overwhelming preference of Aboriginal social housing tenants is to have an Aboriginal landlord. Understanding the needs of its tenants, AHV is able to provide a high level of stability in tenancies.

The development of Aboriginal community housing agencies will be facilitated by maintaining or increasing the 10% target of social housing investment directed to the Aboriginal community. The envisioned Aboriginal specific housing and homelessness system will move beyond crisis management and will meet the needs of all Aboriginal Victorians including those experiencing family violence, our Elders, young people and those who have come into contact with the justice system. Integrated, trauma-informed services will meet First Nations people's needs in culturally safe ways. Going forward, this system will be integrated within a secure and ongoing pipeline of investment in social and community housing on a scale that is able to address rising homelessness, the growing housing needs of the Victorian Aboriginal population and the increasingly complex needs of our Elders.

Ongoing support for ACCOs in the medium term will be required. Housing growth will need to be coupled with workforce development strategies, rental and property management expertise and strategies that recognise that the scale ACCOs will reach will not be sufficient to internalise the financial, asset management and development expertise required for the further housing growth

⁹ Taken from Karabena Consulting 20 Year Vision for the Aboriginal Community Housing Sector 2022



necessary to meet community need. A capacity building sector development plan is necessary to support and sustain ACCO growth over the medium to long term.

Action required

- 8.1 Transfer management of Aboriginal public housing, based on choice, to Aboriginal community housing providers to accelerate growth and scale in the Aboriginal community housing sector.
- 8.2 Governments treat social and affordable housing as essential social infrastructure and adopt a regular, reliable revenue stream to provide a long term funding pipeline for ACCOs to develop new Aboriginal housing supply matched to need.
- 8.3 Through inclusionary zoning designate a proportion of Aboriginal social housing to be owned by ACCOs, when selling vacant land to developers.
- 8.4 Require all new social and affordable housing growth funding rounds to designate specific allocations to ACCOs.
- 8.5 An Aboriginal Capacity Building Sector Development strategy that encompasses Aboriginal housing growth and workforce capacity development is developed and implemented to support the growth and maturity of the Aboriginal housing sector.



TREATY

9. PREPARING FOR TREATY

“The opportunity Treaty provides for Victoria to achieve reconciliation and to heal the wounds of past injustices, is a poignant reminder that a gaping legacy of the past is continuing housing poverty unbroken since the time of colonisation.”¹⁰

Mana-Na Woorn-Tyeen Maar-Takoort is a living document that is designed to respond to the needs of the Victorian Aboriginal community. Our goal is straightforward: that every Aboriginal person has a home. Housing is a basic human right. It is central to wealth creation and provides the opportunity for Aboriginal people to flourish. Where people aspire to live on their own land housing should follow.

The Treaty and/or Treaties negotiated with the Victorian State Government will be a vehicle for the Aboriginal community to assert self-determination and realise economic self-sufficiency. Treaties must take greater power and control over the housing and homeless systems and assert greater control over both our individual and community housing.

Establishment of an overarching policy for investment into housing and homelessness that can be secured through Treaty would be an important first step, matched by processes and reporting that reinforce accountability of mainstream providers and government agencies to the Aboriginal community for housing programs, services and human outcomes.

The gross injustices caused by theft of our lands and the loss of our homes are felt to this day. They must be addressed as a priority. An obvious start would be redirection of a proportion of land tax to Aboriginal land and housing. The NSW Government did just this in the 1983 when they agreed to fund the new Land Council system to the amount of 7.5 per cent of land tax revenue collected each year for 15 years. The money was paid to the NSW Aboriginal Lands Council and was intended to be compensation for loss of land through dispossession and the subsequent revocation of reserves. The land rights system has been self-funding since 1998. The system is now funded through interest generated from the Statutory Investment Fund. The granting of claims now remains the sole form of compensation for dispossession of land which is available under the Aboriginal Land Rights Act, 1983 (ALRA).¹¹

Treaty is an opportunity to redress the inequitable levels of home ownership experienced across our community. The home ownership obstacles that the general community face are exacerbated because of our history and the resultant inter-generational disadvantage we face. It is difficult to raise a deposit when our incomes are lower, we do not benefit from the bank of mum and dad and our debt levels are higher. The amount we need to borrow is greater, placing a cap on what we can afford to buy therefore limiting choice of dwellings. Our larger families and community obligations often mean we need bigger houses, but they are out of financial reach. We are far less likely to take

¹⁰ *Mana-na woorn-tyeen maar-takoort* p23

¹¹ NSW Aboriginal Land Council

the security of owning our own house into retirement, creating further financial disadvantage. The unfamiliarity many of us have with the process of home purchase further exacerbates the problem.

Treaty is an opportunity for the Government to boost home ownership and provide restitution to Aboriginal people. This will require an open minded and bold approach. Everything must be on the table including:

- Reduced or zero interest rates.
- A government guarantee that may provide the assurance banks need to forego loan mortgage insurance and greater security to reduce lending rates.
- Grants to individuals for a deposit or toward the house purchase.
- Processes for renters to buy community and public housing where they reside including a grant to an ACCO or TO group be held as equity in the home, or as an equity top up on government's shared equity.
- A grant to help with costs of home ownership purchases including accessing expert financial advice, conveyancing, building and pest inspections.

Action required

- 9.1 Development of an overarching policy for investment into housing and homelessness that can be secured through Treaty, matched by processes and reporting that reinforce accountability of mainstream providers and government agencies to the Aboriginal community for housing programs, services and human outcomes, commences immediately.
- 9.2 The Victorian Government invests 7.5% of Land Tax into return of land and creation of community housing stock owned and managed by ACCOs and TO Groups, in recognition that sovereignty of the land was never relinquished.
- 9.3 Treaty provides the opportunity through the release of land for ACCOs and TO Groups to provide housing in all forms.
- 9.4 The right of Aboriginal people to live and be housed on their country or where they are part of an established community is a cornerstone of Treaty.
- 9.5 Land acquisition and land transfer for Aboriginal housing as part of Treaty agreements must consider all development costs including planning rezoning and costs of supporting infrastructure including roads and utility connections in addition to costs of building.
- 9.6 Soldier settlement land must be returned to Aboriginal people and their families to right historic wrongs.