



Ngalgarra Resources Indigenous Corporation

ICN: 11778 ABN: 7529 32527 83

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Housing Supply Regulation Inquiry

15 June 2026

Dear Commissioners,

Marang Ngarin (good morning).

Ngalgarra Resources Indigenous Corporation is based on Barapa Barapa Country - NSW/VIC border area of Kulin Nation; and, submits its full support for the recommendations advanced by AEON as part of the Housing Supply Inquiry and urges the Productivity Commission to adopt and implement those recommendations in full - it's time to open our hearts and shine Ngalgarra (bright) for solutions to help our current and future generations.

As an all women Aboriginal-led organisation, I write to you as the CEO of Ngalgarra Resources Indigenous Corporation and as a West Galari Wiradyuri woman with Barapa Barapa bloodlines and ask that the Commission please consider the current housing crisis to be inseparable from the broader issues of self-determination, cultural continuity, community governance, economic participation, and the right of First Nations peoples to determine our own futures.

For too long, Aboriginal communities have been subjected to externally imposed housing models, planning systems, and infrastructure frameworks that fail to reflect our cultural obligations, kinship structures, community aspirations, and connection to Country. The result has been chronic housing shortages, overcrowding, homelessness, social disadvantage, and the exclusion of Aboriginal people from meaningful participation in decisions affecting our communities.

The recommendations proposed by AEON (which have had broad community consultation including Aboriginal consultations) provide a practical pathway toward addressing these systemic barriers by supporting community-led housing, innovative settlement models, local decision-making, and alternative forms of development that can increase housing supply while strengthening social outcomes.

Ngalgarra Resources Indigenous Corporation submits that the Productivity Commission should give significant weight to Australia's commitments under the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), including but not limited to:

- Article 3 – the right of Indigenous peoples to self-determination;
- Article 18 – the right to participate in decision-making in matters affecting our rights through representatives chosen by ourselves;
- Article 19 – the obligation on governments to consult and cooperate in good faith to obtain Free, Prior and Informed Consent before adopting measures affecting Indigenous peoples;





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- Article 21 – the right to improvement of economic and social conditions, including housing;
- Article 23 – the right of Indigenous peoples to determine and develop priorities and strategies for exercising our right to development;
- Article 32 – the right to determine priorities and strategies for the development and use of our lands, territories and resources.

These principles are directly relevant to the Housing Supply Inquiry.

Housing is not merely a commodity. For Aboriginal peoples, housing forms part of a broader social and cultural infrastructure that sustains families, communities, language, culture, economic participation, and connection to Country. These connections have spanned hundreds of thousands of years for some of our people. The kinship model of housing and our way of life has been choked by Colonial systems and red tape. It's time to address it and move forward.

Accordingly, Aboriginal communities must have the right to determine how housing is designed, delivered, managed, and governed within our communities. We must also be empowered to develop culturally appropriate infrastructure models that reflect Indigenous governance systems, collective ownership structures, environmental stewardship, and intergenerational responsibilities. We know what we need to do.

Ngalgarra Resources Indigenous Corporation submits that many existing planning, infrastructure, and regulatory frameworks continue to operate as barriers to community-led housing initiatives, particularly in regional and remote areas. These barriers disproportionately affect Aboriginal organisations seeking to provide housing, social infrastructure, cultural facilities, and economic development opportunities for their communities. They do not have our prior informed consents. The future changes can, and we can all work together in positive ways with that in mind.

The Productivity Commission should therefore recommend reforms that:

- recognise and support Indigenous-led housing initiatives;
- reduce unnecessary regulatory barriers to community-based housing models;
- support cooperative, collective and community-owned housing structures;
- recognise Indigenous governance systems in housing and infrastructure planning;
- strengthen Free, Prior and Informed Consent processes in housing policy development;
- facilitate access to land, finance, infrastructure and planning pathways for Aboriginal organisations;
- support culturally appropriate housing design and settlement models determined by Indigenous communities themselves.

Ngalgarra Resources Indigenous Corporation believes that meaningful progress on housing supply will not be achieved through conventional market mechanisms alone steeped in a colonial approach. We need to de-colonise this systemic approach. It's time to embrace: Community-led and

connection to sky, land, waters, flora, fauna and community: As above, so below. We pay our respect to all First People's past, present and emerging.





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Indigenous-led housing solutions.

They must form part of Australia's long-term housing strategy. AEON is voicing the solution.

We therefore strongly endorse the recommendations put forward by AEON and respectfully urge the Productivity Commission to incorporate those recommendations into its final report and policy advice to government.

In doing so, the Commission will not only contribute to increased housing supply but will also advance the principles of self-determination, community empowerment, and Indigenous rights recognised under the United Nations Declaration on the Rights of Indigenous Peoples.

Yours faithfully,

Ngalgarra Resources Indigenous Corporation

On behalf of Aboriginal communities, families, and future generations seeking culturally appropriate, community-led housing solutions across Australia.

Annex A – Indigenous Rights, Self-Determination and Housing Policy

Ngalgarra Resources Indigenous Corporation

Supporting Legal and Policy Framework

This Annex is provided in support of the submission made by Ngalgarra Resources Indigenous Corporation to the Productivity Commission Housing Supply Inquiry.

1. United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP)

Australia formally endorsed the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) in 2009.

While UNDRIP is not directly incorporated into Australian domestic legislation, it represents the internationally accepted minimum standard for the survival, dignity, wellbeing and rights of Indigenous peoples and provides an important framework for government policy, decision-making and legislative reform.





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The Productivity Commission should consider the following Articles particularly relevant to housing supply, settlement planning, infrastructure development and community governance:

Article 3 – Self-Determination

Indigenous peoples have the right to self-determination. By virtue of that right, Indigenous peoples freely determine their political status and freely pursue their economic, social and cultural development.

Housing and community infrastructure are fundamental components of social and economic development and should therefore be determined by Indigenous peoples wherever possible.

Article 18 – Participation in Decision-Making

Indigenous peoples have the right to participate in decision-making in matters affecting their rights through representatives chosen by themselves in accordance with their own procedures.

Housing policy affecting Aboriginal communities should be developed in partnership with Aboriginal organisations and representative bodies.

Article 19 – Free, Prior and Informed Consent

States shall consult and cooperate in good faith with Indigenous peoples through their representative institutions before adopting legislative or administrative measures that may affect them.

This principle is widely known as Free, Prior and Informed Consent (FPIC).

Article 21 – Improvement of Economic and Social Conditions

Indigenous peoples have the right to the improvement of their economic and social conditions, including housing, sanitation, health, education and employment.

Article 23 – Indigenous Priorities for Development

Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development.

Housing solutions designed and governed by Indigenous communities should be recognised as a legitimate and preferred pathway where communities seek to pursue those models.





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Article 32 – Development of Lands and Resources

Indigenous peoples have the right to determine priorities and strategies for the development or use of their lands, territories and resources.

Housing and settlement planning on Indigenous-owned or Indigenous-managed lands should therefore be driven by Indigenous priorities and decision-making.

2. Free, Prior and Informed Consent (FPIC)

FPIC is a recognised international human rights standard and forms a central component of UNDRIP.

FPIC requires that Indigenous peoples are:

- Free from coercion or undue influence;
- Consulted before decisions are made;
- Provided with complete and accessible information;
- Able to provide or withhold consent through their own representative institutions.

FPIC extends beyond consultation.

It recognises Indigenous peoples as rights holders and decision-makers rather than merely stakeholders.

In the context of housing and infrastructure policy, FPIC supports:

- Indigenous-led housing design;
- Indigenous-led settlement planning;
- Community-controlled housing governance;
- Shared decision-making regarding infrastructure investment;
- Respect for cultural obligations, kinship systems and connection to Country.

3. Australian Policy Commitments

The Australian Government has repeatedly committed to advancing the principles of self-determination through:

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- The National Agreement on Closing the Gap;
- Priority Reform One – Formal Partnerships and Shared Decision-Making;
- Priority Reform Two – Building the Aboriginal Community-Controlled Sector;
- Priority Reform Three – Transforming Government Organisations;
- Priority Reform Four – Shared Access to Data and Information.

These commitments recognise that better outcomes are achieved when Aboriginal and Torres Strait Islander peoples design, deliver and govern services affecting their communities.

Housing policy should be assessed against these commitments.

4. Evidence Supporting Indigenous-Led Housing and Community Development

Evidence from Australia and internationally demonstrates that self-determined approaches produce stronger social, cultural and economic outcomes.

Examples include:

Aboriginal Community Controlled Housing Organisations (ACCHOs)

Across Australia, Aboriginal Community Controlled Housing Organisations have demonstrated success in providing culturally appropriate housing services, tenancy support and community-based housing management.

Indigenous Community Housing Organisations

Many Indigenous housing providers have achieved improved tenancy outcomes through governance models that combine local decision-making with professional management and accountability.

Community-Led Settlement Models

Intentional communities, cooperative housing models, community land trusts and Indigenous-led settlement projects demonstrate that local governance and collective ownership structures can increase housing supply while strengthening social cohesion and resilience.

Indigenous Ranger and Caring for Country Programs

Government evaluations have consistently shown that Indigenous-led programs deliver stronger outcomes when communities retain decision-making authority over priorities, resources and

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implementation.

The same principles apply to housing and social infrastructure.

5. Recommendations to the Productivity Commission

Ngalgarra Resources Indigenous Corporation recommends that the Productivity Commission:

1. Recognise Indigenous self-determination as a relevant principle in housing reform.
2. Support implementation of AEON's recommendations in full.
3. Recommend planning and regulatory reforms that facilitate Indigenous-led housing developments.
4. Recognise Free, Prior and Informed Consent as a guiding principle for housing and infrastructure policy affecting Indigenous communities.
5. Support cooperative, collective and community-owned housing models.
6. Increase direct support for Aboriginal Community Controlled Organisations to develop and manage housing and related social infrastructure.
7. Ensure future housing policy aligns with Australia's commitments under UNDRIP and the National Agreement on Closing the Gap.

Conclusion

Aboriginal peoples possess the inherent right to determine how housing, community infrastructure and development occur within our communities and on our traditional lands.

The housing crisis presents an opportunity to move beyond centrally imposed models and support self-determined, community-led solutions that reflect Indigenous aspirations, cultural obligations and governance systems.





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The Productivity Commission should therefore give substantial weight to UNDRIP, the principles of Free, Prior and Informed Consent, and the demonstrated success of Indigenous-led development models when considering the recommendations of AEON and broader housing reform.

Best wishes with your review of the submissions. If we can help, please don't hesitate to reach out.

Kind regards,

Juanita 'Wanda' Halden
CEO

Ngalgarra Resources acknowledges Sovereignty never ceded, Traditional Owners, communities throughout Australia and we recognise their continuing connection to sky, land, waters, flora, fauna and community: As above, so below. We pay our respect to all First People's past, present and emerging.

