

SUBMISSION TO THE PRODUCTIVITY COMMISSION

2026 Review of the National Agreement on Closing the Gap

OUTCOME 9 — ABORIGINAL AND TORRES STRAIT ISLANDER HOUSING Measuring Housing Need, Not Only Housing Occupancy

*Proposal for a new measure of unmet housing need and a dedicated
National Aboriginal and Torres Strait Islander Housing Needs Survey*

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Executive Summary

Closing the Gap Outcome 9 states that Aboriginal and Torres Strait Islander people should secure appropriate, affordable housing aligned with their priorities and need. The present headline Target 9A, however, principally measures whether people are living in appropriately sized (not overcrowded) dwellings. That is an important measure, but it is not a complete measure of housing need.

This submission proposes that Target 9A be retained as an overcrowding and housing suitability measure, but supplemented by a new national target that directly measures unmet Aboriginal and Torres Strait Islander housing need. The new measure should identify people and families who need housing, where they need it, the type of housing required, how long they have been waiting, and the additional housing supply required to meet that need.

The submission also proposes a dedicated National Aboriginal and Torres Strait Islander Housing Needs Survey, conducted outside and in addition to the five-yearly Census. The survey should be Aboriginal and Torres Strait Islander-led in design and implementation, undertaken at least every three years, and supported by annual administrative data where available.

Central proposition

Keep measuring overcrowding — but also measure housing need. Australia needs to know how many Aboriginal and Torres Strait Islander people and families need safe, secure and affordable housing, where they need it, what type of housing they need, and how long they are waiting.

1. Purpose of this Submission

I make this submission from many years of involvement in Aboriginal housing and from what I continue to see in Aboriginal communities. I support the intent of Closing the Gap Outcome 9: “Aboriginal and Torres Strait Islander people secure appropriate, affordable housing that is aligned with their priorities and need.”

However, I believe the present measurement of this Outcome is too narrow and does not adequately tell governments, Aboriginal organisations or communities the true extent of Aboriginal and Torres Strait Islander housing need.

Target 9A focuses on increasing the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized, or not overcrowded, housing to 88 per cent by 2031. Overcrowding is an important issue and should continue to be measured. But measuring overcrowding is not the same as measuring housing need.

The present target does not adequately answer the most important questions: How many Aboriginal and Torres Strait Islander people and families actually need a home? Where are they? What type of housing do they need? How long have they been waiting? How many additional homes need to be built?

2. The Experience in Our Communities

In my own community, and in many other Aboriginal communities I know in New South Wales, Queensland and Victoria, I see families with children experiencing housing insecurity, homelessness and overcrowding.

The reality of Aboriginal homelessness is not always a person sleeping on the street. It can include:

- a mother and children staying temporarily with relatives because they have nowhere else to go;
- two or three families living in a house designed for one family;
- children sleeping on lounges or mattresses because there are not enough bedrooms;

- a family moving between relatives and friends because they cannot obtain social housing or afford a private rental; and
- an Elder who needs appropriate housing but cannot find accommodation in the community where they have family, cultural and community connections.

Some of these people may not be visible on a housing waiting list. Some may not describe themselves as homeless. Others may have given up applying for housing because they believe there is little prospect of receiving a home. These circumstances represent genuine housing need and need to be measured.

3. Why Target 9A Is Not Enough

Target 9A is useful as a measure of overcrowding, but it should not be relied upon as the principal national measure of Aboriginal and Torres Strait Islander housing need. The 2021 Census reported that 81.4 per cent of Aboriginal and Torres Strait Islander people lived in appropriately sized dwellings, up from 78.9 per cent in 2016. At the household level, 9.5 per cent of Aboriginal and Torres Strait Islander households required one or more additional bedrooms.¹

Those statistics are important, but they do not provide a comprehensive count of households needing another dwelling. A household may satisfy an occupancy standard while still facing insecure tenure, unaffordable rent, poor housing condition or housing that is unsuitable for cultural, disability, family or geographic reasons.

The key measurement question

There is a fundamental difference between asking “What percentage of Aboriginal and Torres Strait Islander people live in appropriately sized housing?” and asking “How many Aboriginal and Torres Strait Islander households need housing that they do not currently have?”

4. Homelessness Must Be More Visible in Outcome 9

The scale and nature of Aboriginal and Torres Strait Islander homelessness demonstrate why housing need should be measured directly. The ABS estimated that 24,930 Aboriginal and Torres Strait Islander people were experiencing homelessness on Census night in 2021, representing 20.4 per cent of all people experiencing homelessness in Australia. Of those people, 60.0 per cent were living in severely crowded dwellings.²

Children are particularly important. Of the Aboriginal and Torres Strait Islander people experiencing homelessness in 2021, 5,895 were aged under 12 years.² A housing measurement framework should make the circumstances of children visible rather than allowing their need to disappear within a general occupancy statistic.

For Aboriginal and Torres Strait Islander people, homelessness must also be understood in a culturally informed way. Family and kinship obligations can mean relatives take people into their homes rather than allow them to sleep on the street. That cultural strength should not make housing need invisible. Measurement should distinguish between people choosing to live together according to family and cultural preferences and families being forced to share because another suitable and affordable dwelling is unavailable.

5. Proposed New Target 9C — Unmet Housing Need

Proposed Target 9C

By 2031, substantially reduce unmet Aboriginal and Torres Strait Islander housing need, with the longer-term objective that every Aboriginal and Torres Strait Islander person and family has access to safe, secure, affordable, culturally appropriate and appropriately sized housing in the community or region in which they need to live.

Progress against the proposed target should measure reductions in:

- Aboriginal and Torres Strait Islander people experiencing homelessness;
- families with dependent children experiencing homelessness or insecure housing;
- people temporarily staying with relatives or friends because they have no suitable housing of their own;
- households experiencing overcrowding and severe overcrowding;
- the number of additional bedrooms required within existing households;
- applicants on Aboriginal community housing, public housing and community housing waiting lists;
- priority housing applicants and the length of time they wait;
- people in demonstrated housing need who are not registered on a housing waiting list;
- rental stress and housing affordability;
- housing need of Elders and Aboriginal and Torres Strait Islander people with disability;
- poor housing condition or housing that is otherwise unsuitable; and
- the gap between the number of suitable affordable dwellings available and the number required to meet identified need.

The measure should report both percentages and absolute numbers. Percentages can improve while the actual number of people needing housing remains high or increases as the Aboriginal and Torres Strait Islander population grows.

6. A National Aboriginal and Torres Strait Islander Housing Needs Survey

I recommend that the Australian Government, in partnership with Aboriginal and Torres Strait Islander peoples, establish a dedicated National Aboriginal and Torres Strait Islander Housing Needs Survey. This survey should operate outside and in addition to the five-yearly Census.

The Census remains essential, but a five-year interval is too long to be the principal mechanism for understanding a rapidly changing housing need. A dedicated survey could provide deeper and more frequent information about homelessness, hidden homelessness, overcrowding, affordability, waiting lists and the housing supply required in particular communities and regions.

The survey should be Aboriginal and Torres Strait Islander-led in its design and implementation. Aboriginal Community Controlled Organisations, Aboriginal Community Housing Providers, Land Councils and local Aboriginal organisations should have a central role. Local Aboriginal organisations often know where families are moving between houses, where overcrowding is occurring, and where housing need exists that may never appear on an official waiting list.

7. What the Survey Should Measure

Who needs housing? The number of individuals and households who do not have safe, secure, affordable and appropriate permanent housing.

Where are people currently living? Including with family or friends, temporary or crisis accommodation, overcrowded housing, improvised dwellings and rough sleeping.

Are children involved? Specific reporting on Aboriginal and Torres Strait Islander children experiencing homelessness, overcrowding and housing instability.

Why is the household sharing accommodation? To distinguish cultural or family choice from involuntary overcrowding caused by lack of housing.

Are people registered for housing? Whether people are on Aboriginal housing, public housing or community housing waiting lists and, if not, why not.

How long have people been waiting? Waiting times should be measured nationally, by jurisdiction and region.

What housing is required? Bedroom size, accessible housing, Elders housing, family housing and other forms of accommodation.

Where is housing required? Housing need should be mapped at community and regional level, not only reported as national and state percentages.

What is the condition of existing housing? Whether homes are safe, habitable, maintainable and appropriate for the household.

Can households afford their housing? Rental stress, housing costs, security of tenure and barriers to private rental access.

8. Measure the Aboriginal and Torres Strait Islander Housing Supply Gap

The information collected should enable Australia to establish an Aboriginal and Torres Strait Islander Housing Supply Gap. Governments should be able to report, for each appropriate region:

- the estimated number of Aboriginal and Torres Strait Islander households in housing need;
- the number of suitable dwellings currently available;
- the number of additional dwellings required;
- the bedroom configurations and housing types required;
- where those dwellings are required;
- how many new or replacement dwellings have been delivered; and
- whether the identified housing deficit is increasing or decreasing.

This would provide a stronger basis for Commonwealth, State and Territory governments to plan capital investment. It would also enable Aboriginal housing organisations to plan housing management, workforce requirements, repairs and maintenance, land development and community services.

9. Reporting Between Censuses

I recommend that the dedicated Housing Needs Survey be conducted at least every three years, with administrative information and key indicators updated annually where reliable data are available. The Census could continue to provide the national population benchmark while the dedicated survey provides deeper information about housing need.

The survey should be designed so that results can be compared over time, while still allowing communities to describe forms of housing need that conventional statistical measures may miss.

10. Community and Regional Housing Needs Assessments

National percentages can conceal significant differences between communities. One community may need ten additional homes while another may need hundreds, and the type of housing required may be very different.

The national survey should therefore support local and regional Aboriginal Housing Needs Assessments. Aboriginal organisations should be resourced to participate in identifying need and developing regional housing plans. This would give practical meaning to the words in Outcome 9 that housing should be aligned with Aboriginal and Torres Strait Islander peoples’ “priorities and need”.

11. Proposed Headline Indicator

Aboriginal and Torres Strait Islander Unmet Housing Need Rate

The proportion and number of Aboriginal and Torres Strait Islander households that require safe, secure, affordable and appropriately sized housing but do not currently have access to it.

This indicator should be reported alongside the existing overcrowding measure, homelessness measures, waiting times, housing affordability measures and the estimated number of additional dwellings required.

12. Recommendations

1. Target 9A be retained as an overcrowding and housing suitability measure but not be relied upon as the principal measure of Aboriginal and Torres Strait Islander housing need.
2. A new Target 9C be established specifically measuring unmet Aboriginal and Torres Strait Islander housing need.
3. Homelessness, including culturally informed measures of hidden homelessness and temporary residence with family because of housing shortage, become a headline measure under Outcome 9.
4. Families with dependent children experiencing homelessness, overcrowding and housing insecurity be separately identified and reported.
5. A National Aboriginal and Torres Strait Islander Housing Needs Survey be established outside and in addition to the five-yearly Census.
6. The survey be designed and implemented in genuine partnership with Aboriginal and Torres Strait Islander peoples, Aboriginal Community Controlled Organisations and Aboriginal housing organisations.
7. The survey be conducted at least every three years and supplemented, where possible, by annual administrative data.
8. Housing waiting lists across Aboriginal housing, public housing and community housing be incorporated into measurement of unmet housing need, while recognising that waiting lists alone do not capture everyone who needs housing.
9. An Aboriginal and Torres Strait Islander Housing Supply Gap be calculated nationally, by State and Territory and at appropriate regional levels.
10. Governments use the identified housing supply gap to establish transparent housing construction and investment targets.

13. Conclusion

Closing the Gap should measure what Aboriginal and Torres Strait Islander communities actually experience. The existing overcrowding measure tells us something important, but it does not tell us everything we need to know.

We need to know how many of our people need homes. We need to know how many of our children are growing up without secure housing. We need to know how many families are moving between relatives because they cannot obtain a home of their own. We need to know how many people are waiting for housing, how long they are waiting, where the housing needs to be built and what type of housing is required.

Most importantly, governments need to know how many additional homes are required to meet actual need. Without that information, it is difficult to see how Australia can properly plan, fund or measure progress towards the stated Outcome that Aboriginal and Torres Strait Islander people secure appropriate and affordable housing aligned with their priorities and need.

Final proposal

Keep measuring overcrowding — but start measuring housing need. Once that need has been properly measured, establish transparent housing supply and investment targets to meet it.

References

1. Australian Bureau of Statistics, Housing Statistics for Aboriginal and Torres Strait Islander Peoples, 2021. The ABS reported that 81.4% of Aboriginal and Torres Strait Islander people lived in appropriately sized dwellings in 2021 and that 9.5% of Aboriginal and Torres Strait Islander households required one or more additional bedrooms. <https://www.abs.gov.au/statistics/people/aboriginal-and-torres-strait-islander-peoples/housing-statistics-aboriginal-and-torres-strait-islander-peoples/2021>
2. Australian Bureau of Statistics, Estimating Homelessness: Census, 2021. The ABS estimated 24,930 Aboriginal and/or Torres Strait Islander people were experiencing homelessness in 2021; 60.0% were living in severely crowded dwellings and 5,895 were aged under 12. <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/2021>
3. Productivity Commission, Closing the Gap Review 2026. The Commission is conducting its second three-yearly independent review of the National Agreement. Initial submissions are due 26 October 2026. <https://www.pc.gov.au/inquiries-and-research/closing-the-gap-review-2026/>
4. Productivity Commission, Call for submissions — Closing the Gap Review 2026. <https://www.pc.gov.au/inquiries-and-research/closing-the-gap-review-2026/call/>