ABORIGINAL COMMUNITY HOUSING INDUSTRY ASSOCIATION NSW

Submission to the Productivity Commission

Closing the Gap Review 2026

ACHIA NSW response on shared decision-making, sustainable housing investment and accountability

Prepared by:
Lisa D Sampson, Chief Executive Officer
Shane Todd, Director Closing the Gap, Policy & Communications
Faria Hossain, Coordinator Closing the Gap

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Executive Summary

ACHIA NSW asks the Productivity Commission to assess whether the National Agreement on Closing the Gap (CtG) is changing the way housing decisions are made, funded and delivered. For Aboriginal people, success must mean more than a commitment, a meeting or a dwelling count. It must mean secure and suitable homes, stronger Aboriginal community-controlled housing providers, and Aboriginal communities exercising real authority over housing priorities and data. And housing – which is a key plank of a good life – must help yield better outcomes across all outcome areas of Closing the Gap.

This submission builds on ACHIA NSW's contribution to the NSW CAPO response and presents ACHIA NSW's own housing-sector position. It focuses on implementation: whether Aboriginal partners are resourced to participate, whether government funding reaches community-controlled providers on fair and predictable terms, whether agreed reforms are delivered, and whether measures reflect outcomes that communities value. And therefore, whether the housing outcomes we are currently producing springboard Aboriginal families and communities into experiencing happier healthier and all-round better lives.

The evidence shows why a broader housing response is needed. AHURI estimated that 45,700 low-income First Nations households had unmet housing need in 2021, approximately one in eight such households. A later AHURI synthesis projected that unmet need could grow by a further 26,400 households over 20 years without sufficient action. Unmet need includes affordability pressures as well as overcrowding and inadequate housing. [7] ABS Census data show that 53.1 per cent of Aboriginal and Torres Strait Islander households in NSW were renting in 2021, while 45.5 per cent owned their home outright or with a mortgage. [2]. This is substantially below the rates of renting versus home ownership rates in other demographic sections of the Australian population.

Such an ongoing pattern of housing disenfranchisement cannot be sustained and be reconciled with a country that has effectively held itself to account, faced and addressed the grim realities that successive policy failures have resulted in, and which reinforce ongoing housing inadequacy and precarity by First Peoples.

And yet, many great opportunities do exist to create a housing continuum which is managed by Aboriginal Community Controlled Organisations (ACCOs) for the benefit of their communities. With land already secured – and even despite unresolved land claims – more and more ACCOs are in a position to invest in and build housing developments, ranging from small to large, that have ongoing affordability mechanisms built into what MUST be mixed housing portfolios.

In order to achieve this, ACHIA NSW particularly asks the Commission to strengthen Recommendation 3 on sustainable, equitable funding and financing, and Recommendation 7 on community-defined housing measures under Outcome 9. These are connected: a target cannot be achieved without a housing system funded for the full range of need (the continuum), and funding efficacy cannot be judged without measures that show whether homes, services and community control are improving.

ACHIA NSW's Submission makes seven recommendations:

1. adequately resource Aboriginal participation;
2. make shared decisions traceable;
3. establish long-term funding and financing for Aboriginal community-controlled housing;
4. require governments to explain and resolve delivery delays;
5. reform administrative systems with Aboriginal tenants and providers;
6. strengthen Aboriginal data sovereignty, data access and reliability; and
7. develop jurisdiction-specific, community-defined housing measures alongside the national target.

About ACHIA NSW

The Aboriginal Community Housing Industry Association NSW represents Aboriginal community housing providers in NSW. ACHIA NSW supports and strengthens sector capacity and advocates for housing policy, investment and reform that respond to the needs and aspirations of Aboriginal people and communities, and the organisations they own and control (ACCOs).

ACHIA NSW is a member of the NSW Coalition of Aboriginal Peak Organisations (CAPO). Through shared governance arrangements, it contributes to policy development, decision-making and government accountability, with a particular focus on housing outcomes. ACHIA NSW's role includes elevating provider and community priorities, advocating for adequately resourced reform, supporting opportunities that strengthen the sector and taking a range of catalysing actions that propel ACHP sector chances forward.

Our Position

The Productivity Commission should examine the whole chain from commitment to outcome: who sets priorities, who controls decisions, how money is allocated and released, what services are delivered, and whether Aboriginal people experience lasting improvements. The National Agreement depends on genuine partnership and self-determination. In housing, that requires Aboriginal communities to shape priorities and Aboriginal community-controlled providers to have the resources and authority to deliver culturally appropriate responses.

Housing need is not limited to new construction. Communities need a range of options across crisis, transitional, social, affordable and home ownership pathways, alongside repairs, maintenance, land activation, infrastructure, asset management, workforce development and tenancy support. The right mix differs across metropolitan, regional and remote NSW and must be set with local communities and providers. The mix must respond to whole-of-life need. Be climate-ready and create a sustainable economic proposition that see housing portfolio remain in community control into the future.

The recommendations below are directed to governments and partnership arrangements. They are intended to make existing commitments actionable, measurable and accountable.

1. Genuine shared decision-making and participation

A seat at the table is not the same as influence. ACCO partners need to be involved early enough to shape options, receive the same relevant information as government, consult the communities and organisations they represent, and develop independent advice. Participation also requires resources for preparation, policy analysis, governance, travel where needed, and reporting back.

Clause 33 of the National Agreement recognises the need for adequate resourcing of Aboriginal and Torres Strait Islander partner organisations to participate in formal partnerships. In practice, funding should be available before and after meetings, and should cover the work required to participate meaningfully. Peak bodies should receive clear information about roles, decision rights, and available funding pathways.

ACHIA NSW's 2026 contribution to the review of the draft Closing the Gap Governance Handbook identified the value of clearer roles, responsibilities, decision-making authority and funding pathways. These arrangements should be explicit and shared by all parties. Government should not assume that an organisation can represent its sector without time and resources to consult and report back.

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Recommendation 1 | Strengthen and resource genuine participation

Governments should provide ACCO peak bodies and community-controlled organisations with sustainable funding to prepare, consult, develop policy advice, participate in decisions, support implementation and evaluate outcomes. Partnership arrangements should define roles, decision authority, information access and funding pathways, with practical support for smaller and newer organisations.

2. Transparent accountability for shared decisions

Joint decisions need a clear path to implementation. Partnership bodies should keep a shared record of decisions, actions, responsible agencies, funding status and due dates. When an action for which government is responsible is delayed, ACCO partners should be told why, what steps need to be taken to resolve it and when an updated decision will be made.

Progress reporting should distinguish between activity and delivery. A meeting held, a policy announced or funding allocated does not show whether a reform reached ACHPs or communities. Reports should state what has been delivered, what remains outstanding, who is responsible and how affected communities will be informed.

Accountability should be reciprocal. ACCOs are commonly required to report against funding agreements and service outcomes. Governments should meet comparable expectations for transparency on decisions, payments, delays and results arising from commitments made in partnership.

Recommendation 2 | Strengthen transparency and accountability for shared decisions

Partnership arrangements should maintain a shared implementation record with documented decisions, assigned responsibilities, funding status, timeframes and a process to escalate delays. Governments and ACCO partners should jointly monitor progress and communicate outcomes to the organisations and communities they represent.

3. Sustainable and equitable housing funding

Recommendation 3 is central to this submission. ACHPs need reliable, multi-year funding agreements that reflects the full cost of housing delivery. A funding model focused mainly on asset management of new builds – while necessary - will not address the sustainability of the homes already in service, the need to re-develop these, nor the organisations responsible for them. Funding should cover repairs and maintenance, asset management, tenancy support, governance, compliance, workforce development and culturally appropriate services, as well as provide for a variety of new supply across the housing continuum.

The need is substantial. AHURI's analysis estimated that 45,700 low-income First Nations households had unmet housing needs in 2021. It found that most of this unmet need related to unaffordable rental housing (81 per cent), with severe overcrowding accounting for 14 per cent and inadequate housing conditions for 4 per cent. AHURI projected an additional 26,400 households with unmet need over 20 years [7] and estimated that 3,600 additional dwellings per year would be needed nationally to meet projected need among low-income First Nations households. [1] These are national estimates, but AHURI identifies NSW among the jurisdictions with the greatest unmet need. This stands to reason: with 3.4 percent of NSW residents identifying as being Aboriginal and/or Torres Strait Islander, NSW has the largest Aboriginal and Torres Strait Islander population of any Australian state or territory in absolute numbers.

A sustainable investment framework should span generations, not follow short election cycles. It should support a planned and steady growth in community-controlled housing assets and organisational capability. Funding rounds should be predictable, transparent and accessible to smaller and regional providers. Governments should publish the amount committed, the amount paid, the time taken to pay it and what proportion reaches Aboriginal community-controlled organisations and the housing pipeline they create, control, manage and retain directly.

The framework should support a portfolio of housing responses, agreed with Aboriginal partners and tailored to local need, viz:

- new crisis, transitional, social, affordable and perpetually affordable housing, including shared-equity pathways where communities choose them;
- repairs, maintenance and upgrades to existing homes;
- land activation and enabling infrastructure that make housing development possible;
- asset management funding aligned with local costs and the life cycle of housing assets;
- workforce development, organisational governance and compliance capability; and
- culturally appropriate tenancy support and services that recognise family, kinship and community responsibilities.

Case study 1 | The scale and shape of unmet housing need

AHURI's national analysis found that about 45,700 low-income First Nations households had unmet housing need in 2021, around one in eight. This measure is broader than overcrowding: most unmet need was associated with unaffordable rent, followed by severe overcrowding and inadequate housing conditions. [1]

This evidence matters for funding design. A response focused only on increasing dwelling numbers will miss households who need affordable rental options, repairs, housing appropriate to the size of family units, and support to sustain a tenancy. It also shows why a single national measure cannot describe the full housing situation in every community.

AHURI projected that unmet need could rise by 26,400 households over 20 years [7] and estimated that 3,600 additional dwellings per year would be needed nationally to meet projected low-income need. NSW was among the places with the greatest unmet need. These are modelled estimates, not a count of a single NSW program's applicants; governments should update them with Aboriginal-led local data and transparent assumptions. [1]

AIHW data add a further system-level measure. At June 2025, 2,600 (25 per cent) of tenants living in State Owned and Managed Indigenous Households (SOMIH) were in underutilised dwellings. Of those households, 64 per cent were single-adult households. AIHW defines underutilisation as two or more bedrooms surplus to household requirements. SOMIH data was unavailable for the Northern Territory and for Indigenous-owned and managed community housing holdings across the nation. These figures can inform Aboriginal-led planning about the fit between available housing and changing household needs; they do not by themselves establish what an individual household needs. [6]

The Commission should use this evidence to recommend the development of a long-term investment plan that addresses affordability, supply, condition and provider sustainability together, with local priorities set through Aboriginal-controlled decision-making.

AHURI's 2026 study of the Indigenous housing system also describes a fragmented system with complex governance and weak coordination, and recommends a comprehensive long-term strategy, dedicated investment and stronger Indigenous community-controlled housing. The report draws on interviews with 60 Indigenous housing stakeholders as well as document analysis. [3] This supports a funding architecture that is coordinated across programs and designed with the organisations expected to deliver housing.

Recommendation 3 | Establish sustainable and equitable funding and financing arrangements

The Commission should recommend that governments work with Aboriginal community-controlled housing providers and their peak bodies to establish a long-term investment framework. It should provide predictable multi-year funding for new supply, repairs, maintenance, land and infrastructure activation, asset management, workforce, governance and tenancy support; offer equitable access for smaller and regional providers; publish transparent allocation and payment information; and streamline proportionate reporting requirements.

4. Government accountability for delivery

The gap between agreed commitments and implementation can undermine trust, consume the capacity of organisations and delay benefits for communities. When a jointly developed initiative stalls, ACCOs are often left seeking explanations, rebuilding relationships and trying to maintain momentum without certainty about funding, ownership or the next decision.

The NSW Price Guide Tool provides a practical example raised by ACHIA NSW. The initiative was developed to help Aboriginal community-controlled organisations understand and explain the full cost of delivering services, supporting more informed funding discussions. Earlier work included research and an initial digital tool to Minimum Viable Product (MVP) stage. The next stage as already scoped and agreed to requires testing and implementation, but the funding, ownership, technical access and delivery responsibilities need to be confirmed. The issue is not simply a project delay; it is whether government systems can carry a partnership commitment already made under the h2022 – 2024 NSW Implementation Plan under Closing the Gap through to its promised next step; fund it, track it and be accountable.

Governments should be accountable for their role in implementation, just as ACCOs are accountable for funded services. If an initiative cannot proceed as agreed, the relevant government party should explain the reason, identify what can be changed, and work with ACCO partners on a revised and funded pathway. A commitment should not disappear into an administrative or political 'black hole' without a decision visible to the partners who helped shape it.

Recommendation 4 | Strengthen government accountability for delivery

The Commission should recommend clear responsibilities, confirmed funding pathways, agreed timeframes, regular reporting and formal escalation processes for commitments made through Closing the Gap partnerships. Where an initiative is delayed or cannot proceed, governments should provide ACCO partners with a written explanation and jointly agree a practical pathway forward.

Case study 2 | The NSW Price Guide Tool and follow-through

The Price Guide Tool was developed to help ACCOs articulate the costs of delivering services and support more informed funding negotiations. It is intended to make the resources required for culturally appropriate service delivery more visible.

Work led through the CAPO Project auspiced through NSWALC produced research and an initial digital version. ACHIA NSW has engaged with Aboriginal Affairs NSW and NSW CAPO about the next stage. The proposed next stage includes testing and feedback before wider use. A change in delivery arrangements has made it important to confirm the project owner, funding source, technical access, governance and ongoing support.

For ACHIA NSW, this example shows the practical cost of unresolved commitments. Without a clear decision and timetable, organisations cannot plan staff time, retain project knowledge or tell providers when and how they can participate. Delay also risks higher restart costs and lower confidence in partnership processes.

The Commission should recommend that when a partnership initiative changes delivery organisation or is delayed, governments provide a written status, identify the accountable decision-maker, confirm funding and technical access, and agree a time-limited pathway with Aboriginal partners. The specific funding status and chronology should be verified by ACHIA NSW before lodging this case study.

5. Government systems and culturally safe service delivery

Shared decisions must be reflected in the everyday systems that govern funding approvals, procurement, contracts, repairs, applications and tenancy support. ACHPs and tenants should be involved in designing and reviewing these processes. Government requirements should be proportionate to the size and capability of the provider and should not duplicate information already supplied elsewhere.

For tenants, culturally safe service delivery is experienced through practical interactions: whether applications are understandable, repairs are prioritised and completed, communication is respectful, complaints are resolved, and a tenant can access support that recognises family and cultural responsibilities. Aboriginal tenants should help define what good service looks like and how it is assessed.

The Commission should examine approval and payment times, procurement barriers, contract changes, complaint outcomes, NCAT statistics on Aboriginal-headed household tenancy matters/hearings (in NSW, and the equivalent of these in order jurisdictions) and the use of tenant feedback. These measures can reveal where administrative processes are obstructing housing outcomes and whether agencies are acting on what tenants and providers report.

Recommendation 5 | Reform government processes for responsive service delivery

Governments should review funding, procurement, contracting, reporting and service processes with Aboriginal housing providers and tenants. They should improve transparency and timeliness, remove unnecessary administrative barriers, respond to complaints and report how feedback has changed policy and practice. Performance measures should include housing quality, tenancy stability, cultural safety and tenant experience as well as supply and expenditure.

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6. Aboriginal data sovereignty, access to and reliability of housing data

Reliable housing data is essential for planning, advocacy and evaluation. Providers and communities need information about housing need, waiting lists, overcrowding, property condition, repairs, tenancy outcomes and investment. They should also have the systems, workforce and analytical support to interpret and use that information locally.

Priority Reform Four requires governments to strengthen Aboriginal access to data and information. Data should not flow only from ACCOs to government for compliance reporting. Data streams need to flow both ways. Aboriginal communities and their representative organisations should help determine what is collected, how it is governed, who can access it and how it is used. Information gathered from ACHPs should be returned in usable formats and should support local planning and decision-making.

National datasets are useful but have substantial and deleterious limits. These datasets are incomplete and systematically underestimate need.

For example, ABS housing suitability measures use the Canadian National Occupancy Standard. The lack of reliable data on Indigenous Owned and managed community housing assets has already been alluded to earlier in our Submission. The ABS itself cautions that Census measures may not fully capture Aboriginal perspectives on appropriate housing, household composition or homelessness. [2]

There is compelling evidence that official housing datasets do not fully capture the true extent of Aboriginal housing need, particularly household occupancy, overcrowding and hidden homelessness. The Australian Bureau of Statistics (ABS) explicitly acknowledges that overcrowding measures may be affected by under-reporting of actual household occupants because Aboriginal tenants fear negative consequences from housing providers if they disclose people residing in their homes beyond those permitted under tenancy agreements. [8]

These fears may include eviction or loss of tenancy; rent increases or reassessments of household income; allegations of breaching occupancy limits or tenancy conditions; punitive inspections or increased scrutiny; being held responsible for the behaviour of extended family members or visitors; and jeopardising future housing eligibility or security of tenure. These are plausible consequences tenants may fear, although the available ABS evidence does not independently quantify each fear. Importantly, Aboriginal cultural obligations of kinship, family support and demand-sharing mean households frequently accommodate extended family, visitors, people experiencing homelessness and relatives accessing health, education or other essential services. Conventional occupancy measures often fail to adequately recognise these living arrangements. The scale of broader data limitations is demonstrated by the 2021 Census net undercount of Aboriginal and Torres Strait Islander people of 17.4%, compared with 0.7% nationally, although this cannot be attributed solely to housing-related under-reporting. [9]

Furthermore, the Australian Institute of Health and Welfare reported that, in 2025, 9.7% of First Nations public housing households were overcrowded, compared with 4.3% of all public housing households. [6]

The Commission should support complementary, community-defined measures and data governance that protect sensitive tenant information against emerging best practice in Indigenous Data Sovereignty principles while enabling Aboriginal organisations to make decisions with evidence.

Collectively, these findings demonstrate that reliance on administrative tenancy records, declared household composition and conventional occupancy measures risks materially understating Aboriginal housing demand and the extent of hidden homelessness. Housing investment and planning decisions must

therefore be informed by culturally appropriate, community-controlled data collection and Aboriginal-led assessments of actual household need, rather than relying exclusively on official administrative datasets,

Recommendation 6 | Strengthen Aboriginal data sovereignty and sector capability

Governments should establish culturally appropriate data governance with Aboriginal communities, providers and peak bodies. They should invest in provider data systems, workforce and analysis; reduce duplicated reporting; return information in accessible formats; and ensure ACCOs influence data collection, access, linkage and use.

7. Measuring meaningful housing outcomes

Recommendation 7 is the second highest priority for ACHIA NSW. Closing the Gap Target 9 tracks the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized housing, with a national target of 88 per cent by 2031. [2] Overcrowding is a serious issue, but it is not a complete account of housing security or of the work of ACHPs in NSW who are at the heart of their communities. One national indicator cannot show whether households can afford rent, whether homes are in good repair, whether tenants feel safe, or whether housing investment is building community-controlled assets.

The measure also needs careful interpretation. ABS reports that in 2021, 87.5 per cent of Aboriginal and Torres Strait Islander people in NSW lived in appropriately sized housing, while household-based figures use a different denominator. The ABS notes that the standard used may not fully reflect Aboriginal understandings of appropriate housing and crowding. [4] Governments should therefore report the existing target transparently while developing complementary measures and targets with Aboriginal communities and providers that are meaningful to each jurisdiction.

Measures should reflect the housing continuum and differ where local circumstances require it. Communities should help define progress in metropolitan, regional and remote settings. This should include housing availability, affordability, quality, repairs, tenancy stability, cultural safety, tenant experience and access to a range of housing choices, including home ownership where desired. Data should also show whether investment is increasing the capacity and assets of ACCOs.

A jurisdictionally informed framework should include:

- baseline and regular reporting on affordability, overcrowding, housing condition, repairs, housing availability and tenancy stability;
- community-defined indicators for cultural safety, tenant experience, family wellbeing and local housing priorities;
- measures of the relationship between housing security and children’s health, education, safety and wellbeing;
- measures of Aboriginal home ownership and growth in community-controlled housing assets where relevant; and
- transparent reporting on housing investment, delivery, maintenance and the share reaching Aboriginal community-controlled providers.

Case study 3 | NSW housing measures need a broader view

ABS Census data shows that in 2021, 53.1 per cent of Aboriginal and Torres Strait Islander households in NSW were renting, 16.3 per cent owned their home outright and 29.2 per cent owned with a mortgage. [2] These figures describe tenure, but do not by themselves show whether a rental is affordable, secure, in good condition or culturally appropriate.

AHURI's unmet-need analysis likewise shows that housing need is broader than crowding: unaffordable rental housing was the largest component of estimated unmet need. [1] A jurisdictional housing dashboard that tracks only the number of people in appropriately sized homes could therefore miss important pressures in rent, quality and housing security.

Community-defined measures can make those gaps visible. In NSW, Aboriginal communities and providers should help select measures that fit local needs and should be able to interpret the results alongside government. Data should identify progress in housing supply and condition while respecting Aboriginal data governance and tenant privacy.

The Commission should recommend that states publish a baseline, report a consistent set of national measures, and add jurisdiction-specific indicators co-designed with Aboriginal partners. Results should be used to redirect investment and improve delivery, not only to describe performance.

Recommendation 7 | Establish community-defined housing measures under Outcome 9

The Commission should recommend that governments work with Aboriginal communities, providers and peak bodies in each jurisdiction to retain the national overcrowding target and add community-defined measures of affordability, housing quality, repairs, availability, tenancy stability, cultural safety, tenant experience and provider-sector strength. Governments should set baselines, report regularly and use the results to guide future policy and investment.

Recommendations at a glance

1. Resource meaningful Aboriginal participation across the full partnership cycle.
2. Make shared decisions transparent, traceable and accountable.
3. Establish a long-term, equitable funding and financing framework for Aboriginal community-controlled housing.
4. Require governments to explain and resolve delays in agreed commitments.
5. Reform government systems with Aboriginal providers and tenants to improve service delivery.
6. Strengthen Aboriginal data sovereignty, and access to useful, reliable housing data.
7. Retain Target 9 and add jurisdiction-specific, community-defined measures of sustainable housing outcomes.

ACHIA NSW urges the Productivity Commission to place greater weight on implementation, reciprocal accountability and Aboriginal self-determination. Progress should be judged by whether commitments are funded and delivered, whether community-controlled providers are stronger, and whether Aboriginal people and families experience secure, suitable and culturally meaningful housing over time.

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