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With thanks:

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About ANTaR

ANTaR is a national advocacy organisation working for Justice, Rights and Respect for Australia's First Peoples. We do this primarily through campaigns, advocacy, and lobbying.

Our current national campaigns include:

- Constitutional Recognition and Equality for Constitutional change to recognise Australia's First Peoples and remove discriminatory elements from our founding document: and
- Advocating for treaty and agreement-making processes across Australia.

We also engage in national advocacy across various policy and social justice issues affecting Aboriginal and Torres Strait Islander communities, including anti-racism campaigns, native title, languages and cultures, economic and community development, remote communities' services and infrastructure, health, and human rights.

ANTAR is a foundational member of the Close the Gap Campaign Steering Committee, the Change the Record Campaign Steering Committee, and the Redfern Statement Alliance.

ANTAR has been working with Aboriginal and Torres Strait Islander communities, organisations and leaders on rights and reconciliation issues since 1997. ANTaR is a non-government, notfor-profit, community-based organisation.

Introduction

Thank you for the opportunity to provide comments to inform the Productivity Commission's review of the *National Housing and Homelessness Agreement* (NHHA).

While the NHHA commenced in July 2018, the agreement is yet to reach its key objective: that affordable, safe, and sustainable housing is available to all Australians. As this submission will show, the NHHA is failing to provide access to affordable, safe, and sustainable housing for Australia's First Nations Peoples; any recommendations of the Productivity Commission review must have this as a fundamental priority for the future of the NHHA.

Our submission will address several of the questions raised in the Commission's Issues paper, as they concern Aboriginal and Torres Strait Islander housing and homelessness specifically.

Housing is a foundational social determinant of health. Poorly built, poorly maintained, overcrowded and dysfunctional housing costs lives and is a major contributing factor in the decades-wide life expectancy and health gaps. As the AIHW have stated:

Historically, Aboriginal and Torres Strait Islander people have experienced much higher rates of homelessness and have been overrepresented among clients seeking homelessness and social housing services than non-Indigenous Australians.

First Nations Peoples face many structural barriers to access safe, stable, and culturally-appropriate housing. One of the most significant barriers is availability. When compared to other Australians, First Nations Peoples are not even half as likely to own their own home. There is also a lack of available quality housing, both private and social. One in five First Nations households live in dwellings that do not meet an acceptable living standard; that is, dwellings with more than two major structural flaws. The lack of available safe, functional housing – private or social – is a clear barrier with many detrimental health effects.

Another important structural barrier to safe, stable, and culturally-appropriate housing is affordability. First Nations Peoples are 11 times more likely to be pushed toward social housing, and four times more likely to be living in dwellings that are overcrowded than non-Indigenous Australians. Almost all of these houses are government owned, with tenants forbidden to undertake repairs. Those that cannot access sub-standard social housing are forced onto the

streets. First Nations peoples <u>represent 20% of the homeless population</u>—despite only representing 3% of the general population.

Racial discrimination in the rental property market is a detrimental and an increasingly-experienced barrier for First Nations Peoples. For example, the amount of <u>First Nations Peoples</u> unfairly prevented from renting or buying a property has increased from 15% in 2018 to 21% in 2020. This runs counter to NHHA outcome 7(e) that stipulates that First Nations people have the same housing opportunities as other Australians.

The Productivity Commission's <u>Issues Paper</u> recognises the disparities in housing and homelessness for Aboriginal and Torres Strait Islander peoples. The NHHA is clearly not delivering for Aboriginal and Torres Strait Islander communities and must be completely transformed to make the impact it needs to.

The effects of housing disadvantage

The impacts of the lack of stable housing are pernicious and multifaceted. Poor access to quality housing, as a vital aspect of overall health, can affect life expectancy, child mortality, disability, chronic disease, and family violence. Furthermore, the financial burden and insecurity associated with the lack of access to housing has been shown to <u>stifle individual wellbeing and social inclusion</u>.

The effects of the lack of stable housing ripple through First Nations communities. The vulnerabilities of housing and homelessness can hinder child development, and lead to First Nations children coming to the attention of child protection authorities. This is particularly alarming since First Nations children represent one in every three children in out-of-home care, according to the Family Matters Report 2021. With this overrepresentation likely to double by 2029, providing access to stable housing must be accepted as a matter of priority in the NHHA.

What needs to be done?

In looking for solutions, it is necessary to understand and implement First Nations perspectives on housing and homelessness. We must listen to the voices of First Nations-led bodies such as Change the Record, a national coalition of First Nations legal, health, and family violence experts. Without their insight, governments risk falling into the top-down, paternalistic trap of enforcing housing policy to First Nations Peoples, rather than with them. Listening to First

Nations cultural knowledge is the first step towards mitigating the unique challenges faced by First Nations Peoples.

What is important to Aboriginal and Torres Strait Islander people and communities in the context of housing?

The importance of social determinants such as housing on the health and wellbeing of Aboriginal and Torres Strait Islander peoples and their communities cannot be overstated. Making adequate and safe housing available should be a first order policy objective as part of the national agenda to close the gap. Housing must meet cultural needs. It must be sustainable and it must be secure.

How do housing needs differ between urban, regional and remote areas?

There are clearly logistical, demographic and economic differences between urban, regional and remote areas of housing as it concerns First Nations peoples. However, the fundamental issues of overcrowding and timely access and support services are consistent regardless of the setting.

Housing solutions should include well resourced Aboriginal and Torres Strait Islander community-controlled housing providers and support services. As in other sectors such as health and justice, community-controlled organisations understand, firstly, the communities they are created to serve and, secondly, the right pathways to provide better outcomes. An Aboriginal and Torres Strait Islander community-controlled housing sector should be supported and resourced to grow sustainably, to offer choice for First Nations communities with housing supports that are specific to need and culturally appropriate.

How are Aboriginal and Torres Strait Islander people, communities and communitycontrolled housing organisations involved in the development, design and delivery of housing programs? How could this involvement be strengthened?

The NHHA must commit to more investment in community controlled, culturally appropriate housing for First Nations Peoples. The dire housing picture, as mentioned, has been marred by underinvestment in community-controlled housing, government neglect of existing housing, mainstreaming of previously community-controlled housing, and a lack of consultation with First Nations Peoples. The NHHA should, as a first step, mandate a National Aboriginal Housing

peak body with State and Territory peak bodies to codesign new builds and meet the needs of families.

Secondly, the NHHA must invest in more specialist community-controlled services to promptly address homelessness within First Nations communities. First Nations Peoples are 10 times more likely to use homelessness services, and 23 times more likely to use such services in remote areas. Despite this, there is still a lack of community-controlled services for First Nations people. This requires greater funding for early intervention services, especially for women and children experiencing family violence.

Does the NHHA (and the actions required under it) clearly specify the objectives and housing outcomes for Aboriginal and Torres Strait Islander people and communities? Further review of each sub agreement with the State and Territory jurisdictions under the umbrella of NHHA needs to be considered carefully to consider the specific objectives and their adequacy. The umbrella of NHHA does not provide clear specific objectives, is too broad and does not give place to community-led solutions.

What improvements could be made?

The NHHA must also review the distribution of funding across jurisdictions. As it stands, the NHHA distributes funds based on per capita measurements, rather than according to the level of need. As the <u>Aboriginal Health Council of Western Australia</u> highlights, jurisdictions with larger social housing portfolios and higher services costs are often overlooked by per-capita funding. This review should seriously consider a distribution of funds that takes such disparities into account to provide safe and secure housing for First Nations Peoples.

Are the roles and responsibilities of the Australian, and State and Territory Governments in improving housing and homelessness outcomes for Aboriginal and Torres Strait Islander people clear and appropriate?

Again, a closer inspection of each State and Territory plan-agreement with the Federal Government that sits under the NHHA umbrella agreement must be undertaken.

The Federal Government must:

 Provide the coordination between the jurisdictions to ensure, as much as possible, consistency in approach and outcome; and Provide the funding necessary to achieve the objectives of the NHHA.

The States and Territories must be held more accountable for their responsibilities regarding the housing of Aboriginal and Torres Strait Islander peoples in their jurisdiction. The National Agreement on Closing the Gap – which more directly obligates each State and Territory government to meet the targets set out with regular reporting on each – is a good first development.

The NHHA must be geared to deliver on the National Agreement (see below) and strengthen the coordination between Aboriginal peak organisations and the mainstream housing bodies.

How does the NHHA intersect with the *National Agreement on Closing the Gap*? How should the next NHHA align with the *National Agreement on Closing the Gap*? One major mechanism for Federal action on housing is the *National Agreement on Closing the Gap*. The renewed housing target, target 9, aims to:

By 2031, increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88 per cent.

While it is promising that the new National Agreement has included housing as a key socioeconomic target, this specific target does not go far enough to address housing disadvantages
experienced by First Nations Peoples, particularly those living in remote communities. As

Michael Dillon illustrates in his submission to this review, target 9 is likely to be reached mainly
due to the projected demographic changes to the First Nations population – such as an
increasingly urban, middle class cohort – rather than by government action. The major
consequence is that, while the modest target will be met, little genuine progress will be made to
address the systemic housing disadvantage suffered by almost a quarter of a million remote
First Nations Peoples. Greater funding – or, at least, funding based according to the level of
need in each jurisdiction – is needed to ensure remote communities do not fall through the
cracks in the Closing the Gap housing target.

Conclusion

Thank you for the opportunity to provide a submission on this important policy area. Adequate, safe and sustainable housing is a fundamental determinant for the health and wellbeing of

Aboriginal and Torres Strait Islander peoples. The AHHA must work for all Australians and deliver the quality housing and services across Australia that will make closing the gap possible. ANTaR offers our ongoing support to the Productivity Commission in this review work, particularly as it concerns Aboriginal and Torres Strait Islander peoples.

Sincerely,

Paul Wright

National Director, ANTaR