

27 July 2023

Committee Secretary

Senate Standing Committees on Community Affairs

Re: Inquiry into the worsening rental crisis in Australia

FPDN welcomes the opportunity to make a submission into the inquiry into the worsening rental crisis in Australia.

The First Peoples Disability Network (FPDN) is the national peak organisation of and for Australia's First Peoples with disability, their families and communities. We actively engage with communities around Australia and represent Aboriginal and Torres Strait Islander people with disability in Australia and internationally. Our goal is to influence public policy within a human rights framework established by the United Nations Convention on the Rights of Persons with Disability and the United Nations Declaration on the Rights of Indigenous Peoples. Consistent with our principle of community control, our organisation is governed by First Peoples with lived experience of disability.

FPDN recognises the unique opportunity Closing the Gap and Australia's Disability Strategy to ensure the legislation, policies, programs and service delivery are accessible, inclusive and equitable for First Nations people with disability. We recognise our community operates in multiple worlds – First Nations, disability, and mainstream society. The disability sector reflects this and is a complex and interconnected web of

approaches to enable First Nations people with disabilities to realise their rights to participate in all aspects of their life. These enablers, approaches, services and supports need to exist across the entire life-course, including the Aboriginal and Torres Strait Islander Community Controlled Sector and mainstream disability sector, as well as mainstream organisations and services.

Consistent with the social and cultural models of disability within which FPDN works, we recognise that Aboriginal and Torres Strait Islander people are disproportionally affected by the worsening rental crisis in Australia. This impact is widespread and has social, emotional, physical, economic and cultural impacts. Finding affordable and stable housing has become increasingly difficult as rental prices are increasing with low vacancy rates on rental properties. ABS statistics from the 2016 census showed that for First Nations people 56% of dwellings were rented, 26% of dwellings were owned with a mortgage and 12% of dwellings were owned outright. These statistics highlight that First Nations households were between 1.7 and 2.4 times more likely to live in rented residences than non-Indigenous people. Living in rental housing can contribute to housing insecurity through financial stress and the ABS data showed that "Aboriginal and Torres Strait Islander households that rented were almost twice as likely as other households to be paying more than 30 per cent of household income on rent." The current housing crisis, alongside the rising cost of living contribute to the lack of housing options for people on low incomes.

FPDN strongly believes that addressing the needs of this marginalised group of First Nations people with disability is crucial for ensuring a fair, equitable, and inclusive rental system that respects the rights and well-being of all individuals.

¹ Treasury.gov.au, 'Improving housing supply and affordability,' n.d., accessed 16 June 2023.

² ABS, 'Census of population and housing: Characteristics of Aboriginal and Torres Strait Islander Australians,' 2018, accessed 3 April, 2023.

³ ABS, 'Census of population and housing: Characteristics of Aboriginal and Torres Strait Islander Australians,' 2018, accessed 3 April, 2023.

⁴ ABS, 'Census of population and housing: Characteristics of Aboriginal and Torres Strait Islander Australians,' 2018, accessed 3 April, 2023.

We write to the Senate Community Affairs References Committee to highlight the following issues requiring focus as part of the inquiry:

- 1. The lack of accessible housing creates additional challenges to obtaining appropriate housing for First Nations people with disability. Housing needs to be accessible for people with disability: accessibility can include, but is not limited to, ramps for wheelchairs, bathrooms with accessible showers, and handrails.
- 2. The lack of affordability around home ownership and private rental housing pushes First Nations people, and particularly those with disability, into social housing. However, social housing has long wait times and limited supply.
- 3. There is a lack of housing data around the intersection between being a First Nations person and having a disability⁵ which means that the true extent of lived experience is unknown. However, what is known is that in urban areas, First Nations households experience considerable disadvantage around housing affordability where the private rental market is priced high and is combined with competition for tenancy.⁶
- 4. When disability and poverty intersect, First Nations people are likely to have unmet housing needs.⁷ The impact of intersectionality, where disability and poverty combine, affect even the ability to search for rental housing as appropriate and affordable transport is required to view available houses, and access to digital technology is required to apply for housing.⁸
- **5. Overcrowding**, or the lack of adequate bedrooms, means that people may be sleeping on the floor or the couch, ⁹ and that overcrowding can lead to homelessness where the tenant is evicted due to having additional people in their

⁵ E Grant, G Zillante, A Srivastave, S Tually and A Chong, 'Housing and Indigenous disability: lived experience of housing and community infrastructure,' 2017, accessed 27 March 2023.

⁶ M Andersen, A Williamson, P Fernando, S Redman and F Vincent, 'There's a housing crisis going on in Sydney for Aboriginal people: focus group accounts of housing and perceived associations with health,' *BMC Public Health*, 2016, 16: 429.

⁷ R van den Nouwelant, L Troy and B Soundararaj, 'Quantifying Australia's unmet housing need: A national snapshot,' 2022, accessed 27 March 2023.

⁸ M Andersen, A Williamson, P Fernando, S Eades and S Redman, 'They took the land, now we're fighting for a house: Aboriginal perspectives about urban housing disadvantage,' *Housing Studies*, 2018, 33:4, 635-660.

⁹ R Fitzgerald, '<u>Deborah Jones lost nearly all her possessions in a one-in-50-year flood that battered Timber Creek</u>,' 2023, accessed 6 January, 2023.

home with the associated noise and other issues. ¹⁰ Statistics show that 18% of First Nations households were overcrowded. When geographical area was factored in, 28% of non-urban households were overcrowded for First Nations people. ¹¹ Similarly, state by state, the Northern Territory had 53% of households as overcrowded, whereas the ACT had the lowest percentage of overcrowding (9%). ¹²

- 6. Findings have shown that **homelessness** is significantly higher for First Nations individuals when compared to non-Indigenous individuals.¹³ For First Nations people, homelessness echoes the dispossession of land and culture due to colonisation where First Nations people were forcibly removed from their land and from their families. This trauma has become intergenerational, and has combined with systemic racism, discrimination and poverty.¹⁴ Without accessible and affordable rental housing, First Nations people with disability are at greater risk of homelessness.
- 7. Direct and indirect discrimination affects First Nations people with disability when it comes to obtaining and maintaining housing. Examples of racism are prevalent for First Nations people applying for rental properties within the private rental system where those who were more identifiable as Aboriginal were less likely to be accepted as rental tenants. Likewise, if First Nations people had access to housing, research showed that they were likely to be subject to racism from non-Indigenous neighbours. The United Nations Declaration on the Rights

¹⁰ S Vallesi, E Tighe, H Bropho, M Potangaroa and L Watkins, 'Wongee Mia: An innovative family-centred approach to addressing Aboriginal housing needs and preventing eviction in Australia,' *International Journal of Environmental Research and Public Health*, 2020, 17, 5501.

¹¹ ABS, 'Census of population and housing: Characteristics of Aboriginal and Torres Strait Islander Australians,' 2018, accessed 3 April, 2023.

¹² ABS, 'Census of population and housing: Characteristics of Aboriginal and Torres Strait Islander Australians,' 2018, accessed 3 April, 2023.

¹³ S Vallesi, E Tighe, H Bropho, M Potangaroa and L Watkins, 'Wongee Mia: An innovative family-centred approach to addressing Aboriginal housing needs and preventing eviction in Australia,' *International Journal of Environmental Research and Public Health*, 2020, 17, 5501.

¹⁴ S Vallesi, E Tighe, H Bropho, M Potangaroa and L Watkins, 'Wongee Mia: An innovative family-centred approach to addressing Aboriginal housing needs and preventing eviction in Australia,' *International Journal of Environmental Research and Public Health*, 2020, 17, 5501.

¹⁵ M Andersen, A Williamson, P Fernando, S Eades and S Redman, "They took the land, now we're fighting for a house": Aboriginal perspectives about urban housing disadvantage,' *Housing Studies*, 2018, 33:4, 635-660

¹⁶ M Andersen, A Williamson, P Fernando, S Eades and S Redman, "They took the land, now we're fighting for a house": Aboriginal perspectives about urban housing disadvantage,' *Housing Studies*, 2018, 33:4, 635-660

of Indigenous Peoples (UNDRIP)¹⁷ of which Australia is a signatory, states that Indigenous people are to be free from all types of discrimination. This includes discrimination around rental housing.

Policy Recommendations

FPDN recommends the following actions:

a) Consult First Nations people with disability around what appropriate housing looks like. Rental housing solutions need to take into consideration kinship models of care to provide adequate bedrooms to prevent overcrowding (see Closing the Gap Target 9)¹⁸ and housing needs to be accessible for people with disability.

b) Partner with First Nations community-controlled disability services to increase rental housing accessibility. The implementation of community-controlled organisations is one of the priority reforms in the Closing the Gap Agreement. ¹⁹ Similarly, the United Nations Declarations on the Rights of Indigenous Peoples ²⁰ article 18 declares that "Indigenous peoples have the right to participate in decision-making in matters which would affect their rights, through representatives chosen by themselves in accordance with their own procedures." This decision-making can be done through community-controlled services and sectors that deliver culturally safe, accessible and inclusive disability-rights informed rental housing services.

c) **Prioritise** affordable and stable rental housing for First Nations people with disability. Stable housing positively impacts the domains of education, employment and health.

d) **Cultivate** cultural safety through appropriate resources to inform First Nations people with disability about their rights as renters.

¹⁷ United Nations, '<u>United Nations Declaration on the Rights of Indigenous Peoples</u>,' 2007, accessed 6 Iuly. 2023.

¹⁸ Closing the Gap, '9. People can secure appropriate, affordable housing that is aligned with their priorities and need,' accessed 7 July 2023.

¹⁹ Closing the Gap, '<u>6. Priority Reform Two – Building the Community-Controlled Sector</u>,' accessed 7 July 2023.

²⁰ United Nations, '<u>United Nations Declaration on the Rights of Indigenous Peoples</u>,' 2007, p 16, accessed 6 July, 2023.

e) Acknowledge the additional challenges to finding rental housing in rural and remote

areas. Further work needs to be done to provide accessible and affordable rental housing

for First Nations people with disability in rural and remote areas.

FPDN strongly urges the Senate Community Affairs Committee to consider these policy

recommendations and take prompt action to address the unique needs and challenges

faced by First Nations people with disability. By implementing these measures, we can

help ensure the social, emotional, physical, economic and cultural wellbeing of our

community and move towards a housing system that is equitable, inclusive, and respects

the human rights of all individuals.

We thank the Senate Community Affairs References Committee for the opportunity to

participate in this inquiry and FPDN would be happy to discuss the matter further with

you.

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