

Housing

Introduction

- 8.1 Aboriginals and Torres Strait Islanders across Australia have significant unmet housing needs. The greatest levels of need are in both rural and remote areas and large communities where the adequacy and shortage of housing contribute to overcrowding and poor health. In urban areas, however, the most pressing issue for Indigenous Australians is housing affordability as they face high housing costs and generally have low incomes.¹
- 8.2 This chapter examines urban housing needs by focusing on the types of long term housing most used by urban dwelling Indigenous people. Accordingly, the chapter looks at Indigenous access to three housing tenures: home ownership; private rental housing; and public rental housing. Another tenure, community rental housing is only examined in its urban context – in line with the inquiry terms of reference - although the Committee acknowledges it is the major source of accommodation in remote areas.
- 8.3 In a comparison between Indigenous and non Indigenous housing tenures the 1996 Census and 1999 Australian Housing Survey (AHS) indicate that:
- 31% of Indigenous households in non remote areas own or are purchasing their own homes, compared to 71% of non Indigenous households;² and

1 Department of Family and Community Services (FaCS), *Submissions*, p. S502; Aboriginal and Torres Strait Islander Commission (ATSIC), *Submissions*, p. S1513.

2 FaCS, *Submissions*, p. S503.

respectively).⁷ For the purposes of the AHS, Indigenous households were those that contained at least one Indigenous person over 15 years old and included houses rented from private and public landlords and Indigenous housing organisations as well as owner occupied houses.

- 8.8 Data from the 1999 Community Housing and Infrastructure Needs Survey (CHINS) indicated that dwellings in the urban and more densely populated rural areas of Australia were in better condition than dwellings in remote areas. For example, 33% of dwellings in sparsely settled or remote areas were reported as needing major repairs or replacement compared to only 25% for dwellings in other areas.⁸

Private Home Ownership

- 8.9 Most Australians live in accommodation that they own or are purchasing. However, as mentioned above, levels of home ownership and home purchasing for Indigenous households are well below those for other Australian households. The national rate of Indigenous home ownership is increasing, albeit very slowly – from 28% in 1991 to 31% in 1996.⁹ These figures hide the regional variation with home purchase rates highest in the ACT; Tasmania; Victoria; outer Sydney and surrounds; and outer Brisbane and surrounds.¹⁰ See also Appendix E.
- 8.10 Indigenous home ownership rates are likely to always fluctuate as a result of the rise and fall of home loan interest rates; the relative movements in property values; rates of Indigenous population growth; and changes in Indigenous employment and income status.¹¹ However, with 33% of Indigenous households living in the low cost, income sensitive housing tenures of public and community rental, compared to 5.5% of non Indigenous households, it is unrealistic to expect Indigenous home purchase and ownership rates to approach those of non Indigenous households without targeted assistance.¹²

7 ABS, 4712.0, p.9.

8 ABS, 4712.0, p.9. See also ABS, 4710.0, pp. 5, 28-29.

9 Commonwealth Grants Commission (CGC), *Draft Report of the Indigenous Funding Inquiry*, p. 91.

10 FaCS, *Submissions*, pp. S550-51.

11 ATSIIC, *Submissions*, p. S1524.

12 ATSIIC, *Submissions*, p. S1516.

- 8.11 There are now a number of mainstream and Indigenous specific programs that Indigenous people can access to make homeownership easier.

Mainstream Home Ownership Assistance Programs

- 8.12 The First Home Owners Grants Scheme is a Commonwealth Government mainstream initiative to offset the increased costs associated with acquiring a home as a result of the commencement of the Goods and Services Tax on 1 July 2000. The scheme provides eligible first home buyers with a grant for either \$14,000 towards the building or purchase of a new previously unoccupied home or \$7,000 towards the purchase of an existing home.¹³
- 8.13 Each state and territory Revenue Office is responsible for administering the grant in their jurisdiction, although ATSIC is an approved agent for the revenue offices and is able to accept completed applications for a grant from the scheme.¹⁴ In addition, the states and territories offer a number of concessions for home purchasers, although they may be means tested or have other restrictions.¹⁵ They are not Indigenous specific.¹⁶

Indigenous Specific Home Ownership Assistance

- 8.14 ATSIC funds and administers a concessional home loans program called the Home Ownership Program (HOP), which targets low income Indigenous families who would not otherwise be eligible for private sector finance. Applicants must meet certain eligibility requirements and the loans are available to purchase or build an average standard home for the region in which the applicants wish to live. The repayment amount is tailored to a borrower's ability to meet monthly repayments and the term of the loan generally will not exceed 32 years.¹⁷
- 8.15 HOP is based on broad commercial principles (ie, the ability to repay loans) and is self funding, relying for funding for new loans on revenue raised from loan repayments and loan discharges.¹⁸

13 First Home Owner Grant Online, First Home Owner Grant – General Information, www.firsthome.gov.au (August 2001).

14 First Home Owner Grant Online.

15 The Home Buyers' Duty Concession Scheme (ACT); First Home Plus (NSW); Queensland Stamp Duty Rebate (QLD); QuickStart New Home Grant (NT); Stamp Duty First Home Concession (SA, Tas, Vic, WA).

16 See: First Home Owner Grant Online portal, www.firsthome.gov.au (August 2001).

17 ATSIC, *Programs*, www.atsic.gov.au/programs (August 2001).

18 ATSIC, *Submissions*, p. S1602.

- 8.16 The 1996 Census indicated that 16,911 Indigenous households were buying their homes. At the same time, the HOP loan portfolio comprised 3,832 loans, representing less than a quarter of all Indigenous home purchasing households. While acknowledging the difficulty in assessing the contribution of HOP to Indigenous home ownership, ATSIIC notes that those who accessed HOP loans would not have been eligible for private sector finance.¹⁹
- 8.17 Those living in major urban areas, provincial cities and small towns have benefited most from HOP and ATSIIC estimates that the program has assisted more than 12,500 Indigenous home buyers since 1974.²⁰
- 8.18 There are also several state based initiatives to assist Indigenous families purchase houses – usually by allowing them to purchase the public housing they are renting using concessional or interest free loans.²¹ Under the Western Australian Aboriginal Home Ownership Program, for example, a household can buy part of their home in a shared equity with the Ministry of Housing, and purchase the remaining share at a later date when it can be afforded by the borrower.²²
- 8.19 Home ownership has socio-economic benefits aside from being a tenure choice. Privately owned homes can be used as security for further loans, become an appreciating asset and be a means of passing wealth to younger generations.
- 8.20 As a mechanism for improving Indigenous socioeconomic status, the Committee fully supports the various initiatives to encourage and assist Indigenous home purchasing where financially possible. At the Commonwealth level, the Committee thinks HOP should be expanded, particularly as one-off additions to the HOP capital base will have recurrent benefits as the money can be recycled through new loans.

Recommendation 38

- 8.21 **The Commonwealth Government provide additional funds to expand the capital base of the Home Ownership Program and to monitor and report the increase in Indigenous home ownership rates over the next five years.**

19 ATSIIC, *Submissions*, p.S1521.

20 ATSIIC, *Submissions*, pp. S1521, 1602.

21 See: South Australia Government, *Submissions*, p. 1191; Western Australian Government, *Submissions*, pp. S1149, S1643; FaCS, *Submissions*, p. S503.

22 Western Australian Government, *Submissions*, p.S1149.

- 8.22 A standard feature of mortgages is that the house and land being purchased is used as security by the lending institution financing the purchase. One of the barriers to Indigenous access to home (and business) finance in some areas is the difficulty of using the house and land being purchased as security. Much Indigenous land in rural and remote areas is held under inalienable or communal title or has restricted transfer rights on it, thus reducing the value to the lending institution of the land or houses on it as security.
- 8.23 The Committee is reluctant to see any extra barriers placed before Indigenous people seeking home ownership. As in previous inquiries, the Committee urges innovative solutions to the problem of raising security on leasehold or community title land, seeking alternative sources of security – such as long term leases or sub-leases on land. With cooperation from lending institutions, these types of ‘mortgageable’ leases on Aboriginal land would open up the sort of opportunities that other Australians take for granted.

Access to the Private Rental Market

- 8.24 There is evidence that the national supply of low cost private rental stock is shrinking and, that where it is available, it is often inappropriately sized or located for Indigenous tenants.²³ There is also anecdotal evidence to suggest that Indigenous people’s access to the private rental market is also limited due to discrimination.²⁴ The Queensland Government has identified what it sees as three types of ‘discrimination’:
- direct discrimination where Indigenous applicants are told dwellings are not available for rent when in fact they are available;
 - indirect discrimination through strict requirements for evidence of private rental histories, which Indigenous households are less likely to have than non Indigenous households; and
 - indirect discrimination through establishing onerous requirements as a general policy for rental housing applicants (eg, based on income or

23 FaCS, *Submissions*, p. S503; Queensland Government, *Submissions*, p. S1306. See also: Ballina Shire Council, *Submissions*, p. S356; Tenants Advice Service Inc (TAS), *Submissions*, p. S952.

24 See: ATSIIC, Victorian Office, *Submissions*, p. S582; Western Australian Equal Opportunity Commission, *Submissions*, pp. S436-37; Anglicare Australia, *Submissions*, p. S607; Institute for Aboriginal Development, *Submissions*, p. S40.

employment) and then making exceptions which largely favour non Indigenous clients.²⁵

- 8.25 There are other barriers that confront all low income earners that Indigenous people may face when trying to access the private rental market. Typically, low income earners will find it difficult to meet up front costs associated with private rental including bonds, stamp duty and utility connection fees.²⁶
- 8.26 The Department of Family and Community Services notes evidence indicating that the rate at which Indigenous households access the private rental market was considerably less in 2000 than it was in 1996.²⁷
- 8.27 The Committee is concerned at what seem to be considerable barriers facing Indigenous people trying to access or remain in the private rental market. For this reason, it is important that Indigenous people take advantage of Rent Assistance provided by the Commonwealth.

Rental Assistance

- 8.28 Rent Assistance is a mainstream non taxable income support supplement paid to individuals and families in recognition of the extra housing costs faced by those who pay private rent. Assistance is only available to social security recipients paying more than certain threshold amounts in rent. The thresholds are based on varying scales depending on rent paid and the number of adults and dependent children in the dwelling.²⁸
- 8.29 For example, as of 1 July 2001, a single person in receipt of social security benefits with no dependent children can start receiving Rent Assistance if their fortnightly rent is more than \$78.00 and receive up to a maximum of \$88.00 that will be paid once their fortnightly rent is more than \$195.33. A couple with three or more children can start receiving Rent Assistance if their fortnightly rent is more than \$151.90 and receive up to a maximum of \$116.48 per fortnight that will be paid once their fortnightly rent is more than \$307.21.²⁹ Centrelink will assess a person's eligibility for Rent Assistance when the person claims a pension, allowance or benefit.

25 Queensland Government, *Submissions*, p. S1306.

26 Queensland Government, *Submissions*, pp. S1306-07.

27 FaCS, *Submissions*, p. S503.

28 See: www.centrelink.gov.au/internet/internet.nsf/payments/rent_assistance.htm (August 2001).

29 See: *How much Rent Assistance do I get?* www.centrelink.gov.au/internet/internet.nsf/payments/rent_assistance.htm (August 2001).

- 8.30 Approximately 1% of all Rent Assistance recipients living in capital cities identified themselves as Indigenous, while 5.7% of all Rent Assistance recipients living in small towns identified themselves as Indigenous.³⁰ Furthermore, only 26% of 'tenure eligible' Indigenous income support recipients received Rent Assistance, while 55% of all other tenure eligible recipients received Rent Assistance.³¹ These figures suggest that Indigenous people may not be taking full advantage of this Centrelink provided service.

Recommendation 39

- 8.31 **The Government review Indigenous access to the Rent Assistance Program and the extent to which it enables Indigenous families to enter or remain in private rental accommodation.**
- 8.32 The Committee notes that state and territory governments also offer mainstream programs to assist low income households experiencing difficulty in securing or maintaining private rental accommodation. This is in the form of rent subsidies, help with bonds or advice and information.³² Some jurisdictions also offer Indigenous specific rental assistance programs, such as the Private Rental Assistance Scheme funded by the South Australian Aboriginal Housing Authority.³³
- 8.33 The Committee believes that where Indigenous households wish to rent privately and can afford private rental accommodation with the support of Rent Assistance, they should be encouraged to do so. Supporting families in private rental will take pressure off public housing waiting lists and may offer a more cost effective way of accommodating low income earners than public housing.

Public Housing

- 8.34 While most Australians are able to house themselves or enter the private accommodation market (rental or purchasing) without government assistance, others, especially low income groups and social services recipients, cannot do so. For these people, state and territory public housing agencies provide low cost stable housing where rent is linked to

30 FaCS, *Submissions*, p. S504. The figures may underestimate the Indigenous uptake of Rent Assistance if Indigenous recipients do not identify themselves as being such.

31 ATSI, *Submissions*, pp. S1515-16.

32 See www.aihw.gov.au/housing/assistance/private_market_assist/htm (August 2001).

33 South Australian Government, *Submissions*, p. S1191.

people's incomes and capacity to pay. Indigenous people in urban areas can access mainstream public housing and usually also public housing that has been reserved for Indigenous tenants. It is expected that, broadly, public housing will meet the needs of Indigenous people living in urban areas.³⁴ The option of using community housing managed by Indigenous organisations in urban areas is discussed later.

- 8.35 The Commonwealth, state and territory governments provide public housing under the umbrella of the Commonwealth State Housing Agreement (CSHA). This program environment is discussed before there is a discussion of some of the particular problems and difficulties faced by Indigenous tenants.

The Legislative and Policy Framework

- 8.36 The *Housing Assistance Act 1996* provides the legislative basis for the Commonwealth's provision of financial assistance to the states and territories for housing. The Act authorised the Commonwealth to form and enter into a Commonwealth State Housing Agreement (CSHA) with the states and territories. The second CSHA is in force from 1 July 1999 until 30 June 2003.

Bilateral Agreements

- 8.37 A feature of the second CSHA is that it provides for bilateral housing agreements between the Commonwealth and each state and territory. Indigenous specific agreements exist between ATSIC, the Commonwealth and New South Wales, Western Australia, South Australia, the Northern Territory, Queensland and the Torres Strait region. The agreements generally pool (either notionally or actually) Commonwealth and state or territory funds for the purchase or construction and maintenance of public rental and/or community rental housing for Indigenous people.³⁵ The agreements also offer the following benefits:
- less duplication between programs and departments;
 - coordination of all responsible parties and clarification of roles and responsibilities; and
 - greater decision making roles for Indigenous people at the state, territory and community levels.³⁶

34 FaCS, *Submissions*, p. S502.

35 FaCS, *Submissions*, pp. S504-05.

36 See: CGC, *Draft Report of the Indigenous Funding Inquiry*, p. 89; ATSIC, *Submissions*, pp. S507-08.

- 8.38 The agreements have consolidated the role of Indigenous housing authorities or boards. These exist in some states and the Northern Territory, with varying degrees of Indigenous representation and independence from mainstream housing authorities.³⁷ The authorities provide policy advice to government, establish Indigenous housing priorities, may allocate Indigenous housing funds (pooled or otherwise) and manage houses transferred from the mainstream public rental stock.

Indigenous Housing Programs

- 8.39 The Aboriginal Rental Housing Program (ARHP) is an Indigenous specific element of the CSHA, funded by the Department of Family and Community Services (FaCS). The ARHP budget for 2001-02 is \$91 million.³⁸ The states and Northern Territory can use ARHP for capital construction, upgrades and house maintenance and other related housing functions such as financial and asset management training for Indigenous housing organisation staff.³⁹
- 8.40 ARHP funds are deployed differently in each jurisdiction. In the Northern Territory, for example, all funds are channelled to the community housing sector, while in Queensland the funds are used for community housing and public housing reserved for Indigenous tenants.⁴⁰ However, as a national trend in recent years, funds are increasingly being directed to community rather than public housing.⁴¹
- 8.41 The other major Indigenous specific program is ATSIC's Community Housing and Infrastructure Program (CHIP). The CHIP budget for 2001-02 is \$231 million.⁴² Among other things, CHIP funds the construction and maintenance of rental housing, the provision of essential infrastructure and municipal services. Some 70% of CHIP funding is expended in remote areas, while 25% is expended in rural areas and the remainder in urban areas.⁴³

37 Indigenous Housing Authority Northern Territory; Aboriginal Housing Authority (SA); Aboriginal Housing Board (WA); Aboriginal Housing Office (NSW).

38 Commonwealth Government, *Our Path Together, Statement by the Honourable Philip Ruddock MP, Minister for Reconciliation and Aboriginal and Torres Strait Island Affairs*, 22 May 2001, p. 28.

39 FaCS, *Submissions*, p. S1478. The Australian Capital Territory does not receive ARHP funding.

40 FaCS, Comments on the Draft Report of the Commonwealth Grants Commission's Indigenous Funding Inquiry, Submission No. IFI/SUB/0077, p.6. See www.cgc.gov.au/ifi (August 2001).

41 ATSIC, *Annual Report 1999-2000*, p. 94; ATSIC *Submissions*, p. S1537; CGC, *Draft Report of the Indigenous Funding Inquiry*, p. 88.

42 Personal communication, ATSIC, Secretariat, July 2001.

43 ATSIC, *Submissions*, p. S1536. See also: ATSIC *Submissions*, p. S1507. Note, however, the use of CHIP funds for the provision and maintenance of housing infrastructure and municipal services in town camps (see chapter 4).

Indigenous Housing Needs

- 8.42 Estimates based on a number of assumptions about acceptable housing and related infrastructure standards and data from surveys show that about \$2.2 billion is needed to address capital Indigenous housing needs. This is approximately seven times the current annual funding from all sources. Of this, some \$0.5 billion is required to meet the housing shortfall in urban areas.⁴⁴
- 8.43 Emerging Indigenous housing needs cannot be measured definitively at this stage. However, it is estimated that an extra \$120 million alone will be needed each year to meet the growth in demand created by the rising Indigenous population and household formation.⁴⁵ The high Indigenous population growth rate coupled with urban drift suggests that it is in urban areas that the rate of increasing demand will be greatest.
- 8.44 Current housing policy appropriately focuses on identifying and meeting Indigenous housing needs where they are greatest. Policies to maximise the effectiveness of housing expenditure by pooling funding and reducing program duplication and overlap will also help reduce unmet housing needs. However, meeting the total demand for Indigenous housing is beyond the current budget priorities of governments.

Barriers to Public Housing

Affordability

- 8.45 Almost 30% of Indigenous households live in poverty. While the cause of poverty in non urban areas tends to be low incomes, the cost of housing is the main cause of poverty in urban areas.⁴⁶ Twelve percent of Indigenous households in urban areas are in poverty before housing costs are taken into account ('poverty before housing'), but this figure rises to 30% after housing costs for all tenures are taken into account ('poverty after housing').⁴⁷ Housing costs include rent, water rates and any repairs or maintenance provided by the tenant.⁴⁸ Despite public housing rents being

44 ATSIIC, *Submissions*, p. S1510.

45 ATSIIC, *Submissions*, p. S1510.

46 ATSIIC, *Submissions*, p. S1513.

47 ATSIIC, *Submissions*, p. S1514. A household whose income before paying housing costs is less than its non housing income need is in poverty before housing. A household whose income after paying housing costs is reduced below its non housing income need is in poverty after housing.

48 See: ABS, *Australian Housing Survey: Housing Characteristics, Costs and Conditions*, 4182.0, 1999, Appendix 1. Housing costs do not include electricity and/or gas charges.

capped at 25% of household gross assessable income, it is still high enough to tip many Indigenous households into poverty after housing as the table below indicates.⁴⁹

Percentages of Indigenous Households Renting Public Housing in Urban Areas in Poverty - Before and After Housing Costs are Taken into Account.⁵⁰

	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Aust
Before	25%	25%	22%	21%	22%	21%	14%	24%	22%
After	48%	46%	41%	42%	41%	46%	27%	54%	43%

Source ATSI, *Submissions*, p. S1514.

- 8.46 The Committee does not have evidence to compare the Indigenous and non Indigenous rates of before and after housing poverty rates for public tenants. However, on the basis of the table above, it appears that public housing rents may be set too high for some Indigenous (and possibly non Indigenous) households to manage.

Agency initiative

Centrelink Automatic Rental Deductions – National

In December 1998, Centrelink introduced Centrelink, a voluntary direct deduction scheme for income support customers.

Under the Scheme, tenants of public and community housing organisations, among others, can ask Centrelink to direct a portion of their income support payments automatically to pay for rent and housing related services such as electricity, gas and water.

As of June 2000, over 5,500 Indigenous people used Centrelink.⁵¹

Centrelink helps families budget and the guaranteed payment of rent to landlords helps customers maintain tenancies.

- 8.47 Household gross assessable incomes are calculated on the assumption that tenants receive all social security benefits to which they are entitled. Given the evidence in chapter three of the barriers Indigenous people face accessing mainstream services, it is possible that some Indigenous people

49 The rental cap is set as part of the Commonwealth State Housing Agreement.

50 See also: CGC, *Draft Report of the Indigenous Funding Inquiry*, p. 9.

51 FaCS, *Submissions*, p. S509.

are less likely than non Indigenous people to claim all the entitlements for which they are eligible. If this is the case, actual household income may be below assumed income. In any event, the Committee believes that the issue of after housing poverty for all public housing tenants should be investigated. The Committee recommends accordingly.

Recommendation 40

8.48 The Commonwealth State Working Group on Indigenous Housing ('the Working Group') is to review the extent to which poverty after housing affects Indigenous and non Indigenous households in public rental housing.

The Working Group is to investigate strategies to reduce the differences between the rates of before and after housing poverty for all households in public rental housing.

Suitability of Housing Stock

8.49 While attention is increasingly being paid to the appropriate design and construction of houses for Indigenous people living in remote areas, the shortage of suitably designed housing stock in urban areas remains a problem for Indigenous people.⁵²

8.50 The 1996 Census indicates that Indigenous families, on average, are larger than non Indigenous families (3.7 people per family compared with 2.7 people per family respectively).⁵³ Other data indicates that elderly Indigenous people have a strong preference for staying with families and receiving aged care at home.⁵⁴ The result is that Indigenous families tend to need larger houses than other mainstream housing tenants.

8.51 Public houses are often older stock (particularly in rural areas) and of three bedroom design.⁵⁵ That means Indigenous people face larger waiting lists for four, five or six bedroom houses or overcrowding in three bedroom houses. Delays in obtaining suitable housing can also force those without housing to move into the accommodation of family members, and in the words of one group:

52 See: Tangentyere Council, *Submissions*, p. S291; Healthabitat for the Commonwealth, State and Territory Housing Ministers' Working Group on Indigenous Housing, *The National Indigenous Housing Guide*, 1999.

53 ABS, 1996 *Census of Population and Housing: Aboriginal and Torres Strait Islander People*, 2034.0, 1998.

54 Department of Health and Aged Care, *Submissions*, p. S1086.

55 See: Western Australian Government, *Transcripts*, p. 234; Burns Aldis, *Submissions*, p. S365.

This is not traditional Aboriginal extended family living but forced-shared accommodation because of an insufficient supply of suitable housing. It exists in many urban centres.⁵⁶

- 8.52 This suggests that, when designing houses, public housing authorities need to take into account the needs of Indigenous tenants. There needs to be sufficient large enough houses built, but also those designed with robust fixtures and walls and easy maintenance gardens that can stand the wear and tear of large families.⁵⁷

Overcrowding

- 8.53 Overcrowding can be exacerbated when children or grand children are rotated between family members (see chapter five) or when households take responsibility for extended family evicted from other public housing.⁵⁸ ATSIIC presented evidence that some 18% of Indigenous families in public housing were living in overcrowded conditions.⁵⁹
- 8.54 Overcrowding and high numbers of children lead to extra wear and tear on premises (and gardens), particularly in houses with easily breakable plaster walls, flywire screens and glass windows. As a result, people face high maintenance costs, more frequent inspections and tension with neighbours.⁶⁰ This often results in evictions of tenants, who may have accumulated debts from unpaid maintenance bills or rent and, as a consequence be barred from accessing other public housing. Evicted tenants tend to move in with relatives and friends, resulting in overcrowding and possibly the next eviction:

This situation cements effective barriers to housing as each family in turn is rendered ineligible due to their “poor history”.⁶¹

- 8.55 Overcrowding also has an impact on health, being a major determinant of the prevalence of respiratory infection/pneumonia in children and affecting access to washing facilities, toilets; the efficiency of the waste

56 Tangentyere Council, *Submissions*, p. S285.

57 See: TAS, *Submissions*, p. S961.

58 See: Social Responsibilities Commission, Anglican Province of WA, *Submissions*, p. S1067; Indigenous Housing Association, *Submissions*, p. S382; Tangentyere Council, *Transcripts*, p. 438.

59 ATSIIC, *Submissions*, p. S1513.

60 See TAS, *Submissions*, p. S958; Social Responsibilities Commission, *Submissions*, p. S1067; Institute for Aboriginal Development, *Submissions*, p. S40. Tangentyere Council, *Submissions*, p. S1589.

61 TAS, *Submissions*, p. S957. See also Bega Garnbirringu Health Services, *Submissions*, p. S61.

water systems; and access to food storage, preparation and cooking facilities.⁶²

Visitors

8.56 Witnesses complained that some public housing authorities are also unsympathetic to the cultural traditions that may oblige households to accommodate visitors – often members of extended families - for varying reasons for short or medium terms.⁶³ Short term visitors, for example coming to see a family member in hospital, may also be forced to stay with relatives because of the lack of alternative affordable short term accommodation. The Committee took evidence of one tenant who was regularly forced out of her house to stay with a friend because of ‘the big influx of family into her home’ which filled the house.⁶⁴ The problem, as one official described:

If you have got non-Aboriginal people either side of you, you have got a high visitation rate of relatives who come to town with a high population pressure on that particular house and you are unfamiliar with the suburban expectations of behaviour, hours, noise and so on, it seems to me that you are leading people into a formula that really sets them up to fail.⁶⁵

8.57 The result is that it is visitors rather than the tenants themselves that put a tenancy at risk. A consequence is that neighbours may see Indigenous families as anti-social and so object to further Indigenous tenants.⁶⁶

8.58 The Committee acknowledges the cultural sensitivities involved in accepting or refusing visitors. However, the Committee also does not want to see families with children evicted from their homes because of the behaviour of visitors – family or otherwise. The Committee looks to guidance from Indigenous people on this issue and suggests that Elders and community leaders discuss appropriate balances between cultural obligations to visitors and the need to ensure that Indigenous tenants have the best possible chances to remain in public housing free from risk of eviction.

62 *National Indigenous Housing Guide*, pp. 59-60.

63 Social Responsibilities Commission, *Submissions*, p. S1067; Tangentyere Council, *Submissions*, p. S1590; Goldfields Land Council, *Transcripts*, p. 18; Indigenous Housing Association, *Transcripts*, p. 398.

64 Grannies Group, *Transcripts*, p. 347.

65 Northern Territory Government, *Transcripts*, pp. 370-71.

66 See Indigenous Housing Association, *Transcripts*, p. 397.

Adapting to Urban Life

8.59 'Urban Drift' is the term used to describe the movement of Indigenous people from remote areas into urban centres to settle. The reasons for moving may include searching for work, the need to access urban based services (such as renal dialysis machines), or to join family who have moved there earlier.⁶⁷ Some people, used to community based life may take time to adapt to the expectations of urban living. Many:

face difficulties in adjusting to a mainstream urban life style, and lack skills in a wide range of areas, from budgeting, to managing the behaviour of visitors and routine house maintenance, necessary to succeed in an urban setting. This lack of urban living skills all too often leads to unsatisfactory outcomes, such as eviction from housing.⁶⁸

8.60 Public housing authorities do provide training services in conjunction with Indigenous agencies for those who have had difficulties maintaining tenancies. The courses are usually delivered by Indigenous organisations and help Aboriginal people to understand their rights and responsibilities as public tenants.⁶⁹ Such training is particularly important in light of the comments above on the risks to eviction caused by visitor overcrowding.

Transients

8.61 Public Housing authorities need also to consider the provision of suitable living space and facilities for transient people or 'itinerants' who stay for varying periods on the fringes of urban centres. Many have health and substance abuse problems and their behaviour can lead to tension with town residents. At a minimum facilities available should include running water, toilet amenities and basic shelters. Provision of such services will require cooperative efforts between Indigenous organisations, housing and health authorities and local governments.

⁶⁷ Northern Territory Government, *Submissions*, p. S361.

⁶⁸ Northern Territory Government, *Submissions*, p. S1362. See also: Goldfields Land Council, *Transcripts*, p. 16; Yahnging Aboriginal Corporation & Peedac Pty Ltd, *Transcripts*, p. 302.

⁶⁹ See: Institute for Aboriginal Development, *Submissions*, p. S39. *Transcripts*, pp. 458-59; Northern Territory Government, *Submissions*, p. S1373. Western Australian Government, *Submissions*, pp. S1647-48.

Manguri Head Leasing Program – Perth, WA

The Western Australian Ministry of Housing provides the Manguri Corporation with Supported Accommodation Assistance Program funds to manage 15 Ministry of Housing properties for ‘dysfunctional tenancies’.

The initiative is designed to assist those families who have been evicted from public housing because of ‘anti-social behaviour’ and who would not be allowed back into public housing.

Manguri is responsible for rent collection, property maintenance, property standards and tenant behaviour.

Four families have ‘been moved to the point where they can come back into mainstream rental’.⁷⁰

Data Collection

- 8.62 Until very recently, it has been difficult for public housing authorities to measure the extent to which Indigenous people use, or seek access to mainstream housing services due to a lack of consistent ‘identifier’ information in data collections.⁷¹ For example, the Queensland Department of Housing has only been recording whether its tenants are Indigenous or not since 1997, and even then the records rely on self identification – which may lead to under reporting.⁷²
- 8.63 The 1999-2003 CSHA includes a subsidiary National Housing Data Agreement signed by state and territory housing authorities, FaCS, the Australian Bureau of Statistics and the Australian Institute of Health and Welfare.⁷³ A complementary Agreement on National Indigenous Housing Information was signed by the same parties, ATSIC and the Torres Strait Regional Authority.⁷⁴ Both agreements outline a commitment to obtain nationally relevant mainstream and Indigenous specific housing data respectively.

70 Western Australian Government, *Transcripts*, p. 228; *Submissions*, p. 1134.

71 FaCS, *Submissions*, p. S505.

72 Queensland Government, *Submissions*, p. S1302.

73 ABS, Housing: Housing Assistance, www.abs.gov.au/ausstats (August 2001).

74 ATSIC, *Submissions*, pp. S1540-41.

- 8.64 The collection of such data will allow a more accurate picture of Indigenous housing needs in public housing and other tenures and allow for a better targeting of resources.
- 8.65 The variations between the different public housing programs; the quality and quantity of their public housing stock; and the different structures in place to meet Indigenous specific needs make it difficult to take a national perspective. The Committee applauds initiatives by public housing authorities to assist Indigenous tenants meet their tenancy obligations irrespective of where they live. Again, however, these strategies will vary from jurisdiction to jurisdiction. The key is to provide flexible programs that meet the needs of local Indigenous tenants.
- 8.66 The Committee understands the complexity of the issues facing public housing authorities. They are charged with: providing housing stock that meets the needs of all tenants - Indigenous and non Indigenous; providing equitable service for all tenants and maintaining the quality of their housing stock. At the same time, housing authorities have a responsibility to ensure that the accommodation needs of their Indigenous tenants and potential tenants are met.
- 8.67 The Committee sees the bilateral and multilateral housing agreements as the best mechanisms for ensuring public funding is spent as efficiently as it can be and that the housing needs of Indigenous people – urban and non urban - are identified and met to the fullest extent possible. It is within that broad context that the needs of Indigenous households in public housing are most likely to be met.

Indigenous Controlled and Owned Housing

- 8.68 Community owned rental housing is a major form of housing provision for Indigenous people in remote areas, although only 2% of urban households are accommodated in such housing.⁷⁵ Some 20% of community households in urban areas are in discrete Indigenous communities, usually former reserves and missions that were once on the edge of towns which have now grown around them.⁷⁶
- 8.69 The organisation and funding of community housing varies from state to state and within states. For example, in Western Australia, the Ministry of Housing provides housing stock to Indigenous housing organisations which then manage the properties. The housing stock remains Ministry of Housing property and the Ministry can request inspections of stock it
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75 ATSIIC, *Submissions*, p. S1517.

76 ATSIIC, *Submissions*, p. S1513.

suspects is being misused.⁷⁷ At the other end of the spectrum are community housing organisations that own and manage small numbers of dwellings – often relying on grants or CDEP placements to meet revenue shortfalls to stay viable.⁷⁸

8.70 Data from the 1999 Community Housing and Infrastructure Needs Survey (CHINS) indicates the existence of nearly 300 urban based Indigenous housing organisations, nearly 60% of which are in NSW and 40% of which own and/or manage less than nine dwellings.⁷⁹

8.71 Commonwealth and state housing ministers and ATSIC have agreed on the need and strategies to rationalise the number of Indigenous housing organisations so as to deliver economies of scale and also to improve their asset and financial management skills and accountability.⁸⁰ The Committee took evidence on the difficulties of amalgamating Indigenous housing organisations, not the least, because:

a lot of organisations have been in existence for years now and they have been autonomous all these years, it is going to be very difficult to bring everybody together under one banner....⁸¹

8.72 ATSIC has also noted the difficulties of reducing Indigenous housing organisation numbers:

The processes that are involved in rationalising these kinds of services touch on issues about the structure of communities themselves – the authority structures and the political structures – and, unless those issues are worked through to come up with a sustainable organisation that can balance a range of community and political interests, the rationalisation process will not work.⁸²

8.73 There is clearly a need to review the structure and distribution of Indigenous housing organisations to ensure that economies of scale and better management structures can improve the efficiency of the community housing sector. The Committee applauds the initiatives to reduce the number of Indigenous housing organisations, particularly if the outcome will allow the construction and maintenance of more dwellings. Agencies need to publicly report on progress towards further reducing the

77 Western Australian Government, *Submissions*, p. S1640. See also TAS, *Submissions*, pp. S953-54.

78 ABS, 4710.0, p. 30.

79 ABS, 4710.0, p. 27.

80 ATSIC, *Submissions*, pp. S1527–29.

81 Ninga Mia Village Aboriginal Corporation, *Transcripts*, p. 21.

82 ATSIC, *Transcripts*, pp. 180-81.

number of Indigenous housing organisations and on any impediments to the amalgamations.

Employment and Training Opportunities

- 8.74 The Committee sees the construction and maintenance of housing for Indigenous people (and others) as an excellent source of employment and training for Aboriginals and Torres Strait Islanders. While of particular relevance in remote areas, opportunities also exist in urban areas, as demonstrated by the public housing maintenance contracts won by the CDEP organisation Peedac Pty Ltd in Perth.⁸³
- 8.75 The mix of capital and recurrent expenditure under ARHP and CHIP is being reviewed with a greater emphasis now being placed on recurrent expenditure.⁸⁴ Capital expenditure allows the construction, purchase and upgrade of housing, while recurrent expenditure funds the repairs and maintenance of existing housing stock where rental income and service charges are not sufficient to meet the costs involved. The focus on recurrent expenditure funding provides the potential for ongoing Indigenous employment in the housing sector once houses have been constructed.
- 8.76 Members encourage Indigenous housing organisations and other organisations constructing and maintaining Indigenous housing stock to make the most of the opportunities to employ and train Aboriginal and Torres Strait Islanders. This will be particularly significant in areas where there are few other employment opportunities.

Non Private Dwellings

- 8.77 The chapter so far has discussed different housing tenures that could all be classed as 'private dwellings'. The 1996 Census also indicated data about the number of Indigenous people living in 'non private dwellings'. For example, Indigenous people represent:
- 38% of all people living in corrective institutions for children;
 - 14% of the population of prisons for adults;
 - 14% of all people in hostels for the homeless and refugees.⁸⁵

83 See chapter seven and Peedac Pty Ltd & Yahnging Aboriginal Corporation, *Transcripts*, p. 300.

84 See ATSIIC, *Submissions*, pp. S1528-29, 1534.

85 FaCS, *Submissions*, p. S538.

- 8.78 In contrast, the number of Indigenous people living in nursing homes, private hospitals and retirement homes is only 25% of the number that would be expected on a population basis.⁸⁶
- 8.79 The Committee has not received sufficient evidence to draw conclusions about this data, other than to note that the figures reflect much of the disadvantage faced by Indigenous people in comparison to the wider community.

Conclusion

- 8.80 The Committee believes that as a first preference and where possible, Indigenous people in urban areas should be encouraged and assisted to enter the private housing market, either as renters or purchasers.
- 8.81 Proportionally, the housing needs of families in remote areas are greater than they are in urban areas. However, in absolute terms the numbers of those needing housing or relief from overcrowding in the two groups are similar (6,700 families identified in rural areas versus 6,500 families identified in urban areas).⁸⁷ However, given the Indigenous population growth and its increasing urbanisation, demand for Indigenous access to affordable housing in urban areas is likely to increase. This, in turn, will place further pressure on public housing. The pressure will not fall until the chronic levels of poverty and unemployment also decline and more Indigenous people can take up rental or purchase options in the private market.
- 8.82 The challenge for planners and housing organisations will be to balance the housing priorities of urban and non urban households and allocate the scarce resources accordingly. The Committee notes the progress of the current CSHA towards meeting Indigenous housing needs, although there is still a large unmet housing demand in urban (and remote) areas. The needs based focus and use of robust, nationally consistent performance indicators will help ensure that public housing allocations are spent as efficiently as possible.

86 FaCS, *Submissions*, p. S538.

87 ATSIIC, *Submissions*, p. S1513.

