

Reference: HOCE09/1032

The Committee Secretary
Senate Select Committee on Regional
and Remote Indigenous Communities
PO Box 6100
Parliament House
CANBERRA ACT 2600

Dear Sir/Madam

Please find attached a submission to the Senate Select Committee on Regional and Remote Indigenous Communities from the NSW Department of Human Services – Aboriginal Housing Office and Housing NSW.

Should you require any further information please contact Claire Croumbie-Brown, Director, Policy Branch, Aboriginal Housing Office on telephone (02)8836 9427.

Yours sincerely

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Chief Executive
Housing NSW, Department of Human Services

13.10.09

SENATE SELECT COMMITTEE ON REGIONAL AND REMOTE INDIGENOUS COMMUNITIES

SUBMISSION FROM ABORIGINAL HOUSING OFFICE and HOUSING NSW

i. Introduction

The NSW Aboriginal Housing Office and Housing NSW are both agencies within the recently established NSW Department of Human Services.

The NSW Aboriginal Housing Office has responsibilities exclusively in relation to social housing for Aboriginal people whilst Housing NSW is responsible for general social housing delivered through public housing and through mainstream community housing.

This submission covers the work of both the NSW Aboriginal Housing Office and Housing NSW.

ii. Aboriginal Demographics and Need for Housing and Social Services

There are 152,685 Aboriginal people in New South Wales, representing 2.2 per cent of the NSW population and 30 per cent of Australia's Aboriginal population¹. Over 43 per cent of Aboriginal people in NSW live in major cities and 52 per cent live in regional areas.

Only 5 per cent of the Aboriginal population resides in remote locations in NSW compared to 15 percent Australia-wide.

In both inner and outer regional areas the Aboriginal population is rapidly increasing, is becoming a larger part of the overall population and a range of measures show increasing needs for more social housing and related services in those areas.

Aboriginal population growth is stronger in regional areas than in remote areas in NSW. The Aboriginal population in regional areas is projected to increase from 82,424 in 2006 to 119,004 by 2021, an increase of 44 percent.

In remote areas the population is only projected to increase by 603 people. The percentage of Aboriginal people living in remote and very remote locations will decrease from 4.8 percent of the NSW Aboriginal population in 2006 to 3.2 percent in 2021.

Migration from more remote areas is contributing to population growth in regional areas. NSW Government projections and Census data show a clear movement of Aboriginal people away from remote and very remote areas to regional areas. Inner Regional Local Government Areas such as Lismore,

¹ 2006 data from ABS Experimental Estimated Resident Population, based on the 2006 Census of Population and Housing.

Wyong, Muswellbrook, Upper Hunter, Wagga Wagga and Walcha will experience Aboriginal population growth rates in excess of 4 percent per annum. By contrast, remote Local Government Areas such as Weddin, Lachlan, Forbes, Cowra, Bland, Cobar and Central Darling will experience negative growth rates over the projection period.²

Many of the inner and outer regional areas that are experiencing high growth rates among the Aboriginal population are also experiencing lower growth rates among the non-Aboriginal population. For example, in Tamworth the Aboriginal population increased by 39.5 percent between 1996 and 2001, while the non-Indigenous population increased by just 1.5 percent³. Taylpor and Biddle 2008 conclude from their analysis from the 2006 Census that this trend is widespread across regional Australia, is structural in nature and is expected to continue⁴. Areas are growing faster than the non-Aboriginal population

This means that the Aboriginal population is likely to comprise a steadily rising share of the local population of many inner and outer regional areas in the years ahead⁵. These regional towns are likely to face escalating housing needs by the increasing Aboriginal population.

Concurrently, there has been a net loss of private rental housing in many rural and regional areas in recent years. This decline in the proportion of private rental housing is a long term trend, and the housing being lost is largely affordable private rental housing. A total of 44 local government areas in non-metropolitan NSW lost occupied private rental stock between 2001 and 2006. 13 non-metropolitan local government areas had a lower proportion of private rental stock in 2006 than in 2001⁶. These include areas with growing Aboriginal populations, and will create a greater need for social housing assistance.

Aboriginal people are particularly impacted by the lack of affordable rental housing. Almost 60 percent of Aboriginal households live in rental accommodation, compared to just under 30 percent for all households in NSW. Aboriginal households face particular problems in the private rental market including relatively low income to pay for private rental, the lack of affordable housing suited to larger households, and discrimination by landlords and agents. In NSW, 64 percent of low income Aboriginal households in private rental housing are in affordability stress⁷.

Aboriginal people rely on social housing to a greater extent than the broader population. Nearly a third of Aboriginal households in NSW live in social

² Aboriginal Housing Office, LGA Population and Households Projections, NSW Aboriginal Population 2006-2021, October 2009

³ Taylor, J., 2006: *Population and Diversity: policy Implications of Emerging Indigenous Demographic Trends*, Discussion Paper No. 283/2006, Centre for Aboriginal Economic Policy Research Canberra.

⁴ Ibid

⁵ Taylor, J. and Biddle, N., 2008: *Locations of Indigenous Population Change: What Can We Say*, CAEPR Working Paper No. 43/2008, Centre for Aboriginal Economic Policy Research, Canberra

⁶ Housing NSW Analysis

⁷ ABS Census 2006

housing, compared to 6 percent for non-Aboriginal households, reflecting the socio-economic disadvantage that many Aboriginal people experience. This combined with the trends above means that there is a growing need for social housing and related social services in regional areas of NSW.

iii. **Housing Needs Analysis in Regional and Remote**

The unmet Aboriginal social housing dwelling need across New South Wales was 4,270 dwellings in June 2008 and is expected to increase to 4,830 dwellings by 2011. The majority of this unmet need is in urban and regional locations. An estimated 3,997 dwellings were required to address unmet Aboriginal social housing dwelling need in urban and regional areas at June 2008, and this is expected to increase to 4,494 dwellings by 2011⁸.

The NSW Aboriginal Housing Office is undertaking a detailed demographic analysis to identify the long term housing needs of Aboriginal people by LGA. In the past analyses relating to future demographics which informs long term planning for new housing supply has focused on the general population. Such data has not been able to capture LGAs where Aboriginal populations are significantly increasing at the same time as non-Aboriginal populations are decreasing. For example, between 2001 and 2006, the non-Aboriginal population of Dubbo declined by or 0.8 percent but the Aboriginal population increased by 15 percent. This LGA level data on population growth for Aboriginal people is critical to medium and longer term planning for housing and related services.

The need for housing assistance in regional areas in particular is borne out in the rates of home ownership, access to private rentals, housing affordability and homelessness and over-crowding, discussed below.

a) Home Ownership

Only 36.2 per cent of NSW's Aboriginal households are either purchasing a home or own their own home, compared to 66.7 per cent for the total NSW population. Home ownership levels are correlated with socio-economic status, and home-ownership is a major source of wealth.

The proportion of the Aboriginal population who own or are purchasing their home is fairly similar across metropolitan, regional and remote areas, which means that the availability of private or social housing rental accommodation is equally important in each of these areas. However, with declines in affordable private rental housing in regional areas, the need for social housing is made more acute in these areas.

b) Private rental market

⁸ NSW Aboriginal Housing office, New South Wales Aboriginal social housing swelling needs gap 2006 to 2011

Approximately 32 per cent Aboriginal households in NSW are in the private rental market. This compares to 23 per cent for the total NSW population⁹.

The figures are 16 per cent for Aboriginal people in remote areas, in inner regional it is 32 per cent and outer regional 25 per cent¹⁰. Aboriginal people face multiple barriers in the rental market including discrimination, relatively low income to pay rent, and low workforce participation which can disadvantage rental applicants or tenants. Most private rental housing is unaffordable or inappropriate to meet the needs of large Aboriginal families and there is an absence of private rental options in some Aboriginal communities.

c) Overcrowding

Out of the Aboriginal households for which overcrowding can be determined, 6,322, or 12 per cent¹¹ of Aboriginal households in NSW were moderately or highly overcrowded in 2006. Most of these are in private rental housing, and the social housing stream with highest proportion of overcrowded households is Aboriginal and mainstream community housing. Overcrowding has negative consequences for health, education and family relationships, and can contribute to family violence¹².

The estimated number of dwellings required to meet 'all overcrowding need' in NSW, based on 2006 data was 1, 789 dwellings. The need was highly concentrated in metropolitan and regional areas, with 1,677 dwellings in non-remote areas (94 percent), and 115 properties in remote (and very remote) areas (6 percent). This compares to a national total of 5,334 dwellings of which 57 percent were urban areas and 43 percent were in remote or very remote areas¹³.

The Australian Institute of Family Studies, National Child Protection Clearinghouse presents the following discussion of studies of the impacts of overcrowding on child abuse and neglect¹⁴.

Inadequate housing is a major contributing factor to issues of child neglect. Stress associated with overcrowding can also contribute to family violence. Inadequate housing can place children at risk of physical and sexual assault as carers may not be able to lock doors and so protect children (and themselves) from intruders (Robertson, 2000). Concerns have also been raised that overcrowding and lack of privacy puts children at higher risk of sexual abuse and may expose children to adult sexual activity and/or

⁹ ABS 2006 Census of Population and Housing

¹⁰ Customised tables from ABS 2006 Census of Population and Housing

¹¹ Indigenous housing needs 2009, A multi-measure needs model, October 2009, Australian Institute of Health and Welfare, Canberra. Cat HOU214, p18.

¹² Steering Committee for the Review of Government Service Provision (SCRGSP) 2007, *Overcoming Indigenous Disadvantage: Key Indicators 2007*, Productivity Commission, Canberra.

¹³ Indigenous housing needs 2009, A multi-measure needs model, October 2009, Australian Institute of Health and Welfare, Canberra. Cat HOU214, p48.

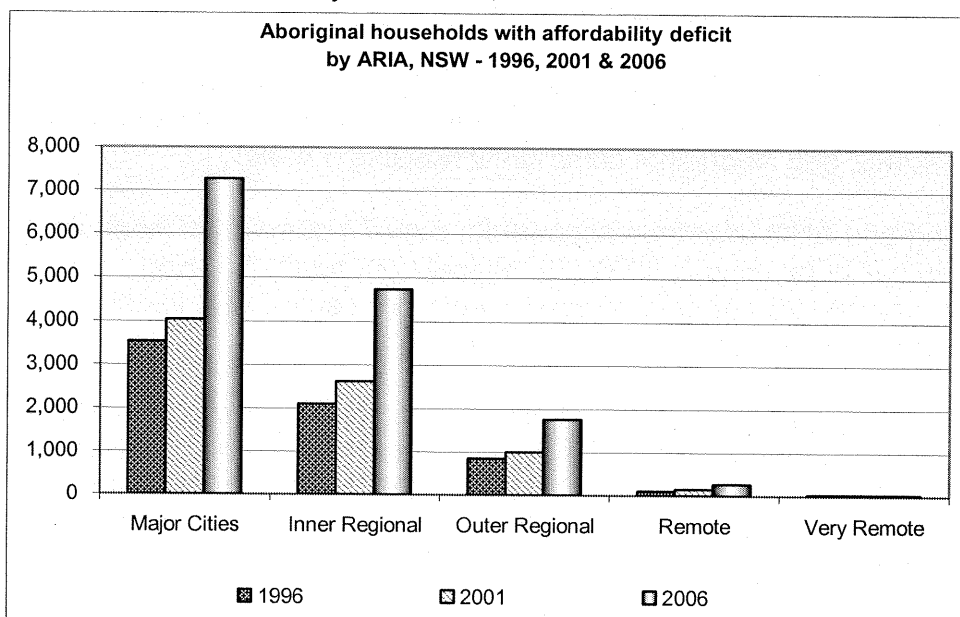
¹⁴ Australian Institute of Family Studies, National Child Protection Clearinghouse (2009) 'Child protection and Aboriginal and Torres Strait Islander Children', Resource Sheet No. 10, Updated February 2009. Accessed 12.10.09 from: www.aifs.gov.au/nch/pubs/rs10/rs10.html.

pornographic materials leading to inappropriate child sexualisation (Anderson and Wild, 2007).

d) Housing Affordability

A household is said to have a housing affordability problem if 30 percent or more of income is spent on housing costs¹⁵. Evidence from three consecutive censuses, 1996, 2001 and 2006, show strong evidence of housing affordability stress among Aboriginal households in NSW, with housing affordability stress increasing over the 10 year period. As at June 2006, 50.5 percent of all low and moderate income Aboriginal households in private rental accommodation were spending more than 30 percent of household income on housing costs.

In the Accessibility Remoteness Index of Australia (ARIA) regions, housing affordability deficits are dominant in major cities, followed by inner regional areas. The graph below shows affordability deficits for Aboriginal households by ARIA region for NSW for the years 1996, 2001 and 2006.



Source: ABS Census – Special tables, 1996, 2001 and 2006

Note: Affordability deficit here refers to households paying 30 percent or more of their income on housing costs

e) Homelessness

The Aboriginal homelessness rate Australia-wide is 3.5 times that for non-Aboriginal people¹⁶. NSW has an Aboriginal homelessness rate of 110 per

¹⁵ Housing is affordable when households, which are renting or purchasing, are able to pay their housing costs and still have sufficient income to meet other basic needs such as food, clothing, transport, medical care and education. Housing is affordable if it costs no more than 30 percent of a household's gross income in NSW. The definition of affordability varies according to a household's individual circumstances (Centre for Affordable Housing, Housing NSW website (www.housing.nsw.gov.au)).

¹⁶ Australian Institute of Health and Welfare 'Housing Needs' 2005

10,000 people, compared to 40 per 10,000 people in the non-Aboriginal population¹⁷.

Aboriginal people's experience of homelessness is in many ways similar to that of non-Aboriginal people but there are also significant differences. The differences include hidden homelessness where Aboriginal people who would otherwise be homeless stay with members of extended families and often for extended periods of time. This results in overcrowding of houses which has significant ramifications for other members of the family and for the condition of the house itself. A second key difference is the level of mobility within the Aboriginal population where Aboriginal people move from one location to another for purposes such as work, training, family matters or funerals. With this mobility comes periodic episodes of homelessness as opposed to entrenched homelessness.

This is not to say that entrenched homelessness does not exist amongst Aboriginal people –it does. The high levels of family and sometimes even community breakdown too often result in entrenched homelessness.

iv. Aboriginal People and Social Housing

Social housing includes mainstream public housing –124,500 dwellings; mainstream community housing –16,100 dwellings; Aboriginal Housing Office properties – 4,405; and Aboriginal community housing – 4,481.

Public housing and AHO dwellings account for over 73 per cent of Aboriginal households in social housing in NSW. Aboriginal community housing accounts for a further 23 per cent while around 4 per cent of Aboriginal households are in mainstream community housing.

Table 1 shows the number and percentage of Aboriginal households in Public Housing, owned and managed by Housing NSW and the number in Aboriginal Housing Office dwellings managed by Housing NSW by Housing Division. The majority of households in Northern NSW and Southern and Western NSW are regionally located.

Table 1 - Number and Percentage of Indigenous households in Public Housing (PH) and Aboriginal Housing Office (AHO) dwellings by Housing Division

Housing NSW Division	Aboriginal households in PH*	% of all Aboriginal households in PH	Aboriginal households in AHO	% of all Aboriginal households in AHO
Central Sydney	1,168	12%	372	9%
Greater Western Sydney	3,124	32%	791	19%
Northern NSW	2,754	28%	1,482	36%
South and Western NSW	2,726	28%	1,440	35%
Total NSW	9,772	100%	4,085	100%

¹⁷ ABS 2001 Census Data – Counting the Homelessness

Table 2 shows the number and percentage of Aboriginal households in Public Housing, owned and managed by Housing NSW and the number in Aboriginal Housing Office dwellings managed by Housing NSW by Statistical Divisions.

Table 2 - Number and Percentage of Indigenous households in Public Housing (PH) and Aboriginal Housing Office (AHO) dwellings by Statistical Divisions (ABS)

Statistical Division	Aboriginal households in PH*	% of all Aboriginal households in PH	Aboriginal households in AHO#	% of all Aboriginal households in AHO
Sydney	4,621	47%	1,228	30%
Hunter	1,128	12%	272	7%
Illawarra	816	8%	274	7%
Central West	551	6%	226	6%
Mid-North Coast	485	5%	374	9%
Murray	174	2%	119	3%
Murrumbidgee	478	5%	246	6%
North Western	436	4%	371	9%
Northern	526	5%	588	14%
Richmond-Tweed	283	3%	180	4%
South Eastern	273	3%	207	5%
Total NSW	9,772	100%	4,085	100%

Notes

* Estimated using 2006 Census (ABS) and June 2008 Housing NSW stripfile

December 2008 Housing NSW stripfile

v. Role of Housing in Social Outcomes

Housing plays an important role in improving social, economic and health outcomes. Poor housing outcomes are associated with other dimensions of disadvantage. There is growing evidence that improvements in housing can promote better outcomes in areas such as health and education. In part, this is because stable, affordable housing can provide a base from which people can more predictably access services and support, and participate in the community and the economy.

Housing that is in a poor condition may be associated with exposure to potentially toxic particles such as lead and asbestos, asthma triggers (such as mould, moisture, dust mites, and rodents), and mental health stressors such as violence and social isolation.

Overcrowding in housing has been identified as a key factor in poor educational outcomes for Aboriginal students as the environment is not conducive to appropriate study behaviour or school attendance.

Inadequate housing is a major contributing factor to issues of child neglect. Stress associated with overcrowding can also contribute to family violence.

Inadequate housing can place children at risk of physical and sexual assault as carers may not be able to lock doors and so protect children from assault.

vi. Ex-reserves and missions

There are 63 former reserves and missions in NSW on which Aboriginal people live. There are 20 former reserves in inner regional ARIA zones, 28 in outer regional areas and 13 in remote and very remote areas. There are around 1,160 dwellings on these regional and remote reserves and most are isolated from services.

The problems on the former reserves range from poor housing management, community conflict, social problems including family violence and substance abuse. The former reserves are often isolated from employment, training, education and other services which the general community take for granted. People living on these former reserves and many of their residents are more likely to be mobile or at least more frequently mobile as they look for work and visit family members elsewhere.

The former reserves and the dwellings there-on were transferred to the ownership of Local Aboriginal Land Councils under the Aboriginal Land Rights Act in 1983. Funding for repairs and maintenance of these dwellings has been through funding from both the Australian and NSW Governments.

The ex-reserves have a range of complex issues first and foremost of which is significant socio-economic disadvantage combined with little if any opportunity for the residents to improve their situation.

The NSW Government through Two Ways Together is undertaking work to improve the lot on reserves and the NSW Government in partnership with the NSW Aboriginal Land Council has committed funding to do upgrades to water and sewerage infrastructure on the former reserves and to maintain the infrastructure. The NSW Government through funding available under the Remote Indigenous Housing National Partnership will be rolling out funding to do backlog maintenance on the dwellings on these reserves.

vii. Policy Overview

The Australian and NSW Government have made significant commitments to improving social and economic outcomes for Aboriginal people, including through the Council of Australian Government's 'Closing the Gap' targets, a number of national agreements, and the NSW State Plan and Two Ways Together.

Policy for Aboriginal housing is informed by national reform directions to address Aboriginal disadvantage. The *National Indigenous Reform Agreement* establishes targets to 'Close the Gap' between Indigenous and

non Indigenous Australians in health, education and employment outcomes. The Closing the Gap targets are:

1. Close the life expectancy gap within a generation
2. Halve the gap in mortality rates for Indigenous children under five within a decade
3. Halve the gap in employment outcomes between Indigenous and non-Indigenous Australians within a decade
4. Halve the gap for Indigenous students in reading, writing and numeracy within a decade
5. Ensure all four year olds have access to early childhood education within five years
6. At least halve the gap for Indigenous students in Year 12 attainment or equivalent attainment rates by 2020

The National Indigenous Reform Agreement recognises housing as a key contributor to Closing the Gap.

viii. National Social Housing Agreements and Initiatives

Achievement of Closing the Gap targets is supported through a range of national social housing agreements and initiatives including:

- Nation Building - Economic Stimulus Plan
- National Affordable Housing Agreement
- National Partnership Agreement on Remote Indigenous Housing
- National Partnership Agreement on Social Housing
- National Partnership Agreement on Homelessness
- National Rental Affordability Scheme (NRAS)

Each of these agreements and initiatives provide either direct or potential benefits to Aboriginal people primarily in the form of additions to social or affordable rental housing. In some cases, agreements include specific objectives on reducing Indigenous homelessness or improving housing opportunities for Indigenous people including through home purchase.

Apart from the Remote Indigenous Housing National Partnership Agreement where the Australian Government requires all 310 new houses to be in remote and very remote NSW, the National Agreements will provide benefits for Aboriginal people in regional as well as urban locations.

a) Social Housing Initiative

The Social Housing component of the Nation Building Economic Stimulus Plan is a short term funding boost for the construction of social housing¹⁸, which will result in around 6,000 new social housing dwellings in NSW. In NSW, the majority of the new social housing dwellings will be transferred to

¹⁸ The Social Housing component of the Nation Building Economic Stimulus Plan will provide \$2b for new social housing construction in NSW to be delivered by June 2012. Funding is also tied to a series of social housing reform directions including growth of the not-for-profit sector as set out in Appendix 1.

mainstream community housing providers. It is expected that Aboriginal households will comprise a significant proportion of newly tenanted households in the properties. Data shows that between 7 percent-10 percent of new community housing allocations are to Aboriginal applicants.¹⁹ In addition, around 300 of the new dwellings are expected to be transferred to the Aboriginal Housing Office.

b) National Affordable Housing Agreement

From 1 January 2009 the *National Affordable Housing Agreement* (NAHA) replaced the Commonwealth-State Housing Agreement (CSHA) and the Supported Accommodation Assistance Agreement.

The NAHA's outcomes include:

- that Indigenous people have the same housing opportunities as other Australians - in relation to homelessness services, housing rental, housing purchase and access to housing through an efficient and responsive housing market, and
- that Indigenous people have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities.

Previously, the CSHA funded the Aboriginal Rental Housing Program which provided a primary funding stream to the AHO. Under the NAHA however, there is no dedicated funding stream for Aboriginal housing which means that funding for Aboriginal housing programs is drawn from the total allocation to NSW. Currently, the NAHA only maintains existing funding levels to States and Territories, that is, there is no funding for growth. In 2008/09 funding to NSW under the NAHA was \$380m.

Given lack of funding for growth under the NAHA, alternative source of funding will be needed to address Aboriginal housing disadvantage.

c) National Partnership Agreement on Remote Indigenous Housing

The *National Partnership Agreement on Remote Indigenous Housing* provides capital funding from the Commonwealth over 10 years from 1 January 2009 for new dwellings in Remote and Very Remote areas²⁰ and for back-log maintenance across NSW.

Funding for back-log maintenance will provide a significant benefit to Aboriginal communities.

New houses under this Agreement are to be placed in remote and very remote locations. As the data provided in this submission shows, housing need for Aboriginal people in NSW is low in remote and very remote areas – both now and into the future - relative to the rest of the state. In the NSW context, not only is the bulk of the NSW Aboriginal population located in urban

¹⁹ NSW Department of Aboriginal Affairs, 2008, *Two Ways Together Report on Indicators 2007*

²⁰ As defined under the Accessibility/Remoteness Index of Australia – ARIA

and regional locations but the growth rate of the Aboriginal population is declining in non coastal areas and growing in all coastal regions.

d) National Partnership Agreement on Social Housing

The *National Partnership on Social Housing* provides funding²¹ for new social housing construction for 2008/09 and 2009/10 only. Expression of Interest processes for both funding rounds in NSW have now closed. The NP is expected to result in the construction of approximately 600 additional properties in NSW by June 2012.

It is expected that Aboriginal households will comprise a proportion of newly tenanted households in these properties given the current proportion of new community housing allocations to Aboriginal applicants, as noted above.

e) National Partnership Agreement on Homelessness

The *National Partnership Agreement on Homelessness* provides funding²² to reduce homelessness through initiatives in the areas of prevention and early intervention, breaking the cycle of homelessness, and a better connected service. The NP on Homelessness includes as a performance benchmark "reducing the number of homeless Indigenous people by a third by 2013".

f) National Rental Affordability Scheme

The aim of the Commonwealth Government's *National Rental Affordability Scheme* (NRAS) is to stimulate the supply of up to 50,000 new affordable rental dwellings nationally²³. Under the NRAS, successful applicants receive a 10 year indexed subsidy of \$6000 per dwelling per year from the Commonwealth Government and \$2000 per dwelling per year from the State Government in direct or in-kind financial support provided that dwellings are rented for 20 percent below market rents to eligible tenants for 10 years. Eligible dwellings are those that have previously not been lived in as a residence²⁴.

Successful applicants under round one of NRAS include many mainstream community housing organisations, many of whom will also act as property and tenancy managers for other successful applicants.

A total of 1000 new affordable rental homes will be delivered in NSW under round one of the funding.

²¹ \$400m nationally over two years

²² \$800m nationally (including State matching funds) will be provided over 5 years commencing on 1 July 2009. In NSW around \$100m of Commonwealth funds are available over 4 years.

²³ The NRAS is designed to encourage pooling of resources from participating organisations including loans and other capital contributions.

²⁴ Under the National Rental Affordability Scheme dwellings must either:

a) not have been lived in as a residence or b) not have been lived in as a residence since having been made fit for occupancy where otherwise the dwelling was recognised as being uninhabitable or c) if it has been converted to create additional residences, then a part of the dwelling or building that is capable of being lived in as a separate residence must not have been lived in as a separate residence

It is understood that there are no Aboriginal-specific projects in round one. Round 2 of the scheme closed on 27 March 2009. Currently, the NRAS is funded until 2012 but there may be further funding rounds post 2012.

ix. NSW Policies and Initiatives

a) State Plan

The State Plan sets out the goals the community wants the NSW Government to work towards. It identifies priorities for Government action that will help achieve each of these goals over the next 10 years. Overcoming Indigenous disadvantage is a key priority of the NSW Government. Appropriate and adequate housing is an essential part of closing the gap between Indigenous and non-Indigenous Australians and is reflected in the State Plan.

Priority F1 - Improved health, education and social outcomes for Aboriginal people includes a specific target to ensure that all Aboriginal communities have access to environmental health systems.

Priority E6 - New dwellings in metropolitan and regional NSW states that Aboriginal people in common with the general population, will benefit from the increased land supply and housing mix targeted under the State Plan.

b) Two Ways Together

Two Ways Together is the NSW Government's 10 year plan (2003-2012) to improve the lives of Aboriginal people and their communities. Aboriginal Affairs NSW is the lead agency for this Plan and will present to the Senate Select Committee on this.

The Plan aims to achieve better outcomes for Aboriginal people in the seven areas of:

- health
- housing
- education
- culture and heritage
- justice
- economic development; and
- families and young people.

c) NSW Department of Human Services

The NSW Aboriginal Housing Office and Housing NSW are both part of the recently formed NSW Department of Human Services. Many of the initiatives lead by the NSW Aboriginal Housing Office are done in collaboration with Housing NSW and visa versa.

Aboriginal Affairs NSW which is also part of the NSW Department of Human Services will be presenting to the Senate Select Committee. This submission does not cover work lead by Aboriginal Affairs NSW.

d) NSW Aboriginal Housing Office

Overview of the Aboriginal Housing Office

The NSW Aboriginal Housing Office (AHO) is responsible for the planning and management of Aboriginal housing programs in NSW, and focuses on addressing outstanding Aboriginal housing need, improving and maintaining Aboriginal housing assets and ensuring Aboriginal Community Housing Providers are trained and resourced to effectively manage housing. The AHO has an all Aboriginal Board and maximises the involvement of Aboriginal people in the development and delivery of policy and programs.

AHO Dwellings

The AHO owns over 4,300 properties for Aboriginal public housing. Housing NSW provides tenancy and property management services for these properties. The AHO has upgraded 3,737 of its properties since 1997, to bring them to the AHO's standard and improve the housing, living conditions and quality of life of tenants. It has increased housing stock by 1,000 homes since its inception.

AHO Information Service

The AHO has an Aboriginal Housing Information Service that provides information to Aboriginal people on homelessness, emergency accommodation, dealing with private landlords and real estate agents and home purchase.

AHO Support to the Aboriginal Community Housing Sector

In NSW, around 4,600 Aboriginal housing properties are managed by Aboriginal Community Housing Providers. Aboriginal Community Housing Providers are able to provide housing and services that are culturally and socially appropriate due to their close links with local communities, their advocacy role and their involvement in regional forums and committees. The standard of Aboriginal community housing properties has been improving through repairs and maintenance, with consequent improvements in the quality of life of Aboriginal tenants. To date, work on over 3,500 homes has been completed over 7 years, with a focus on health and safety, benefiting 15,000 occupants. The AHO has completed a comprehensive property condition assessment survey to inform future maintenance planning. The AHO is also assisting the Aboriginal community housing sector to improve its viability through a Sector Reform strategy, discussed in relation to 1(e) of the Terms of Reference.

The AHO also provides funding and support to the Aboriginal Community Housing Sector. Since its establishment, the AHO has managed a system of registration of ACHPs. This is a pre-requisite for receipt of government funding distributed by the AHO for the purposes of housing acquisition and construction, and housing repairs and maintenance. However the AHO must not provide funding to a registered organisation without a Funding Agreement being in place.

AHO maintains a register of Aboriginal housing organisations and supports the sector through the annual AHO registration process by providing workshops in each region. These workshops cover a range of management tools such as rent setting, policies and procedures and the AHO registration process. Since 1998 the Aboriginal Housing Office has completed over \$75 million worth of repairs and maintenance on ACHP properties.

AHO Sector Reform

The AHO is leading work to reform the Aboriginal community housing sector. The reforms will deliver a sector which is viable, sustainable and one in which government and other agencies will have confidence to grow. Experience overseas with the mainstream community housing sector has demonstrated that the community sector is an important vehicle to borrow private sector finance and to increase new supply in a very tax effective manner. The proposed reforms will ensure the long term viability of the sector and delivery improved housing outcomes for Aboriginal people through improvements to housing stock and appropriate rent and tenancy management programs.

Home Ownership

Many Aboriginal and Torres Strait Islander families have difficulty in obtaining finance from a bank or a building society to buy a home. The AHO in partnership with Indigenous Business Australia (IBA) have an established home loan scheme to help Aboriginal and Torres Strait Islander people who are tenants of AHO to buy the homes they are living in.

The program provides a range of housing loan products to help eligible Aboriginal and Torres Strait Islander people buy their own home. IBA can help with initial advice, an assessment of financial circumstances and with low interest loans - providing applicants are eligible to receive assistance. The AHO will pay any legal costs associated with the purchase of the property up to a maximum of \$2500. The sale of AHO properties is exempt from Stamp Duty.

Between 2004 and 2008, 18 home loans valued at around \$3.6 million were approved.

e) Housing NSW

The NSW Department of Housing (Housing NSW) has a commitment to provide products that are appropriate to the needs of Aboriginal people, reduce barriers to housing services for Aboriginal people, support Aboriginal staff and train non-Aboriginal staff in order to best serve Aboriginal clients.

Aboriginal people are entitled to the range of Housing NSW products available to all clients. Housing NSW has implemented a number of strategies to improve Aboriginal people's access to mainstream products and services, including mainstream public housing and mainstream community housings.

Initiatives include:

- Aboriginal people in public housing are entitled to one extra bedroom to assist them to meet family and cultural responsibilities without experiencing significant overcrowding.
- The public housing locational needs policy requires priority-housing applicants to demonstrate a need to live in an area, and recognises Aboriginal people's connection to a location for historical, family or clan reasons.
- In light of lower life expectancy in the Aboriginal population, Aboriginal people aged over 55 can access public housing assistance available to elderly clients (available to those over 80 in the general population), which entitles those over 55 years to priority housing and dwellings specifically for elderly clients subject to need.
- Aboriginal people aged over 45 are offered a ten-year lease for their public housing tenancy, offered on the basis of age to those over 65 in the general population.
- A number of supported housing partnership projects under the Housing and Human Services Accord will focus on Aboriginal people.
- Aboriginal people are a priority group for the Partnership Against Homelessness, a network of NSW Government agencies which aims to improve services for homeless men and women, including through coordination of support services.
- Housing NSW's Aboriginal Service Improvement Team supports the development of improved service delivery strategies and initiatives across the department.
- The Community Housing Division has an Aboriginal Access Strategy for community housing developed in cooperation with the AHO. The strategy guides future management of mainstream community housing for Aboriginal people, and supports culturally appropriate housing management practices in the sector. A metropolitan Aboriginal access project is also exploring community housing options for Aboriginal people in the Metropolitan Sydney region.
- Culturally appropriate outreach services in urban and rural Aboriginal communities assist Aboriginal people to access housing products and services.
- Regional Homelessness Committees are about to be established across parts of NSW the NSW Homelessness Action Plan 2009-2014 *A Way Home: Reducing Homelessness in NSW*. These Committees will lead the NSW Government's implementation of the NSW Homelessness Action Plan. It is expected that the Committees will assist in identifying some of the more complex Aboriginal housing issues, from a whole-of-Government and community perspective. These issues may include overcrowding and vacancies, family reunion, transience, and the need to travel to access services, access to housing to resolve family violence risk, and child protection risks. Federal funding will be available to approved projects across these communities that focus on prevention of homelessness.

The NSW Homelessness Action Plan

Housing NSW is the lead agency for the NSW Homelessness Action Plan 2009-2014 *A Way Home: Reducing Homelessness in NSW*. It sets out a

vision for reducing homelessness in NSW – where people never become homeless, people who are homeless do not become entrenched in the system, and people who have been homeless do not become homeless again.

This vision includes effective and coordinated services where people have access to relevant homelessness services without having to negotiate complex pathways through multiple systems, and there are seamless referrals and linkages to other services needed.

The Action Plan will reform how homelessness services are delivered in NSW, and will shift the focus away from crisis services as the primary response and towards services that prevent homelessness and provide long-term support to allow people to stay safely in their home. This includes a flexible approach whereby a range of support and accommodation models allow responses to be tailored to individual needs.

The Action Plan includes a focus on assisting people leaving statutory care, custodial care, and disability or health services who are at risk of homelessness to secure appropriate accommodation and support.

There is a focus on support for women, children and young people at risk of homelessness because of domestic and family violence and seeking to escape violence while remaining in their homes or obtaining secure, safe housing according to their circumstances and needs.

The NSW Homelessness Action Plan includes a number of actions targeted towards Aboriginal communities. Addressing the needs of Aboriginal communities will be a specific focus of the regional homelessness planning process.

The Action Plan also includes a focus on ensuring that staff within the service system understand the issues associated with Aboriginal homelessness and have the skills to meet the needs of the individual and their extended family.

Bourke Housing and Accommodation Support Initiative (HASI)

Both the AHO and Housing NSW in partnership with NSW Health are implementing a progressive and innovative model of HASI that is culturally appropriate for Aboriginal people for the remote area of Bourke. The model brings together the key elements that have been identified as central to implementing the HASI packages in Bourke within a holistic community wellness approach for Aboriginal people. The model develops six primary themes:

1. Aboriginal consultancy in the planning, development and implementation of the support packages.
2. Joint service stakeholder care coordination.
3. Development of cultural competency training and use of culturally sensitive educational and engagement material.

4. Identification of the client systems boundaries as the significant cultural/social wellbeing network for service provision and support.
5. Targeted service provision to the identified wellbeing network to develop sustainable 'cells' of wellness in the Bourke community and around the HASI client.
6. Enhancement of the original HASI package by the provision of one off funds over a period of two years to develop a brokerage capacity in response to critical community development and drug/alcohol mental illness co-morbidity.

The NSW HASI program has provided a number of opportunities to develop flexible service provision partnerships across a wide range of stakeholders.

In particular, the delivery of HASI support to Aboriginal people has been identified as requiring an alternative approach. This is to ensure that the service delivery model is both culturally sensitive, and that it develops the holistic social and emotional wellness framework for HASI predicted in the NSW Aboriginal Mental Health Wellbeing Policy 2006-2010.

There are currently 5 high support HASI packages allocated to Bourke - these are currently operational with services being offered within the new model of service delivery. Further Aboriginal clients are being supported by Richmond Fellowship within this model.

Orana Far West Safe Houses

Housing NSW and the AHO in partnership with the Department of Community Services is currently working to improve housing options for women and children escaping family violence in the remote towns of Wilcannia, Bourke, Brewarrina, Walgett and Lightning Ridge. The program is aiming to include upgrading crisis accommodation, and enhancing exit housing options through acquisition of dedicated transition and exit houses in each location and through enhancing access to the social housing portfolio, through better and more reliable housing assessment, housing application case management, and establishment of support service agreements to ensure that any new tenancies are sustained. This is a small, but sophisticated service model, which takes a different approach to delivering long term housing outcomes to women and children.

x. Concluding Comments

The NSW Government through Housing NSW and the Aboriginal Housing Office is responding to housing need and working to improve housing for Aboriginal people. However, as this submission details there is a burgeoning need for additional housing for Aboriginal people in regional NSW and this need is rapidly growing.

Climate change is also likely to hasten the migration from remote to regional areas further increasing the pressure for additional dwellings.

Housing for Aboriginal people in regional NSW needs to include greater home ownership, increased private rental housing and additional social housing.

