



# **THE VICTORIAN ABORIGINAL HOUSING AND HOMELESSNESS SUMMIT**

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## **REPORT OF FINDINGS**

**2019**

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## The Victorian Aboriginal Housing and Homelessness Summit

### The Victorian Aboriginal and Homelessness Summit Report of Findings

#### Introduction

On Friday 5 April 2019, Aboriginal Housing Victoria convened Victoria's first Aboriginal housing and homelessness Summit. The purpose of the Summit was to inform the development of an Aboriginal Housing and Homelessness Policy Framework for Victoria. The Summit was attended by 127 people. Participants included Aboriginal Elders and Traditional Owners, Aboriginal social housing tenants, Aboriginal peak organisations and leaders, senior Government officials from the Departments of Premier and Cabinet and Health and Human Services, leaders of Victoria's Aboriginal community controlled organisations, senior members of Australian housing and homeless research organisations, mainstream housing and homeless providers and peak organisations and industry.

The day commenced with a keynote address by Jack Charles, followed by a community panel that included Aunty Pat Ockwell, Aunty Di Kerr, Aunty Shirley Firebrace and Sharyn Lovett. The panel discussed their personal housing and homelessness experiences and the current obstacles that Aboriginal Victorians continue to face in Victoria's housing economy. This set the scene for the day.

The majority of the Summit was dedicated to hearing the views of participants on thirteen core issues through thirteen individual workshops. Six workshops in the morning were organized according to the 'building blocks' of housing. Seven workshops were conducted in the afternoon to consider in detail the life events that impact on housing experiences and in particular the housing needs of specific cohorts of Aboriginal people and the challenges they face in achieving affordable, secure and good quality housing.

This report provides a snapshot of the ideas and suggestions raised through the workshops. The ideas generated through the Summit will be a major input, informing the development of the Framework. The Framework will take a 'rights-based' self-determination approach that places Aboriginal Victorians and their communities firmly at the centre of housing policy initiatives. The Framework will be presented to the State Government in the second half of 2019.

This report is organised in thirteen sections according to the structure of the Summit workshops. For each of the thirteen topics an effort has been made to organize feedback according to:

- The policy context for the workshop subject
- Priority actions
- Issues and challenges
- Principles to guide action
- Major service deficits, and
- Promising models or ideas on which to build.

The Report begins by exploring the Vision for the Framework.

## 1. Vision

### Policy Context

The primary objective of the Aboriginal Housing and Homelessness Framework is to improve housing outcomes for all Aboriginal Victorians across their life course.

This session sought to:

1. Draw on participants' experiences, wisdom and aspirations to develop a **vision** for Aboriginal housing and homelessness.
2. Identify how the vision can be **communicated** and **advocacy** for improved Aboriginal housing outcomes progressed.
3. Identify issues related to overarching **governance mechanisms** and provide advice on options that ensure buy in from all parties and support collective responsibility across all sectors.

### Priority Actions

The workshop group identified five priorities, as follows:

1. To create a state (or national) peak organisation to achieve "a voice" for Aboriginal people to achieve fair access to housing.
2. To pioneer change and build an Aboriginal community driven housing sector that caters for the holistic needs of the Aboriginal Community and builds intergenerational wealth.
3. That Aboriginal housing achieves its own identity and profile, characterised by culturally appropriate housing models.
4. To build intergenerational wealth, opportunities for rent to buy and contribute to the independence and security of Aboriginal people.
5. To wipe out Aboriginal homelessness.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Racism in the private rental market. This issue was identified in virtually every workshop as a pernicious factor undermining the housing aspirations of Aboriginal people Victoria every day.
2. Aboriginal organisations are excluded from state planning of the housing system.
3. Many northern suburbs of Melbourne where Aboriginal people have a long-standing connection (Fitzroy, Preston, Northcote, Thornbury, Reservoir, Bundoora) have become unaffordable.
4. Family members in social housing, not on the lease when the head tenant dies, often find themselves homeless.

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. The beginning of a Vision statement was suggested – ‘an Aboriginal community driven housing sector that caters for the holistic need of the Aboriginal community.’
2. The strength of community and the principle of self-determination should drive the Framework Vision.
3. The Framework should build security of tenure by finding ways to translate houses into intergenerational homes.
4. The Framework should understand housing as a vehicle for intergenerational wealth creation.
5. Cultural processes should guide all aspects of housing design - (eg children close to parent not at the other end of the house, capacity to accommodate larger numbers for sorry business).
6. The framework should set targets, including that Aboriginal people achieve parity with other people in their share of home ownership.
7. The Framework should aim to wipe out homelessness.
8. The Aboriginal community should use the Framework to hold Government accountable for housing outcomes (the role of a peak organisation is fundamental to this objective).
9. The Framework targets and objectives should be integrated with *Closing the Gap* targets.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Crisis accommodation.
2. Transitional accommodation.
3. An Aboriginal tenancy advisory group.

## Promising Models and Ideas on Which to Build

This workshop largely focused on broader policy rather than housing models but did identify *Rent to Buy* schemes as a model of interest to Aboriginal people. Such schemes feature in many of the formal conversations at the Summit.

## 2. Building Sector Capacity

### Policy Context

To maintain existing levels of social housing tenure under the projected population scenarios modelled for AHV, an additional 1438 social housing units are required for Aboriginal households in Victoria by 2021 and an additional 5085 by 2036.

This session sought to explore ways for Aboriginal people to be able to own, manage and grow stock. It recognised that this demands that we continue to build our professional capacity and find new funding sources or build partnerships.

### Priority Actions

The workshop group identified five priorities, as follows:

1. To create a professional network for housing workers (to include ACCOs and mainstream).
2. To restore/recover a network of community owned hostels for Aboriginal people.
3. To engage in a behavior change campaign to change the mindset of Aboriginal people to see home ownership as a real option.
4. To address racism in the private rental market and across the housing system by working with the Government and the mainstream community (including the REIV) and with VALS to reduce racism in the housing market.
5. To achieve greater recognition that housing is a key basis for positive life outcomes and that social housing can be used as a platform for improving life outcomes.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Serious constraints in our current capacity to assist people move from homelessness to security of tenure.
2. The daily difficulties ordinary people face in navigating a complex housing system and economy with little assistance.
3. Racism is better masked but as entrenched as ever, particularly in the private rental market. Racism is endemic and removes hope – the law must support assertion of human rights. There is a need to work with VALS on legal empowerment.
4. ACCOs manage a small number of properties – housing is not their core business – they therefore need additional support with property management and skill development. CHIAVic may be well placed to provide this kind of support.
5. Housing is the core platform for empowerment.

### Principles

The following suggestions were raised which may inform the Framework Principles.

1. Capacity must underpin the aspiration of self-determination
2. The aspiration to own a home should be encouraged.

3. Partnership with the mainstream is essential (big housing providers, real estate agents). Such partnerships should be used to champion change. Capacity and skills are required to engage in partnerships on equal terms.
4. There is an ongoing need to maintain a sense of the responsibilities of tenants.
5. Aboriginal housing design must account for extended family – we need to build this understanding by housing providers.
6. Housing for highly traumatized people must be more than asset management – greater capacity and skill required to support people.
7. Upskill the Aboriginal community and build cultural competency in the mainstream – both are essential.

### Major Service Deficits

Major service deficits highlighted in this conversation included:

1. There is no capital growth in social housing but population growth is at record levels.
2. There is a dearth of emergency housing for homeless people, even for those with an extensive history of trauma and family violence. The closure of the Aboriginal hostels system was raised by almost every workshop. It is seen as a stolen infrastructure asset which has left a gaping hole.
3. Case management of homeless people is not sustained – it is critical that we support the journey and not simply intervene when crisis is reached.
4. Mainstream housing workers with cultural safety competency are urgently needed – the system is characterized by weak skills in assisting people with history of trauma to sustain tenancies.
5. Housing workers need considerable skill to help people access private rental support such as bond loans and to advocate.
6. Housing officers must be given the autonomy to exercise compassionate judgement (policy should not be a constraint on their capacity).
7. The community is lacking a hostel suitable for medical stays in Melbourne for Aboriginal people travelling from rural Victoria for treatment.
8. Housing for those exiting prison is required and should be away from where the trouble started.
9. ACCOs do not believe they are resourced to deliver services needed by the community.

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. Establish consortia of ACCOs to work together to share knowledge and build capacity.
2. Restore Aboriginal hostels as a form of transitional housing.
3. Investigate the use of the tiny house model on Aboriginal owned land.
4. Work with the REIV to build education and awareness and employ Aboriginal people in mainstream, private real estate markets, including through scholarships.

### 3. Increasing Home Ownership and Private Rental

#### Policy Context

In Victoria there is an under-representation of Aboriginal people in home ownership. Only 43% own or are purchasing a home (compared with 68% of Victorians overall). For most Australians the majority of their net wealth is banked in their house. Owning a house enables wealth accumulation and transfer to family and future generations. This is denied too many Aboriginal people.

Many Aboriginal people (between 27-35 % of the population) are in the private rental market where it is an enormous challenge to secure affordable, good quality accommodation. Many Aboriginal families and households are locked out of private rental altogether as racist attitudes deny them access to these markets.

This session sought to explore ways for Aboriginal people to own their own homes and improve access to good quality private rental accommodation.

#### Priority Actions

The workshop group identified six priorities, as follows:

1. In a population group where renting is the 'norm' for many people, Rent to Buy schemes have the potential to bridge the divide between renting and buying.
2. There is an argument to review rent setting policy across the housing sector (including examination of the increase in rent that comes with having family stay).
3. Opportunities for people to bequeath estates to provide affordable housing should be encouraged.
4. There must be a campaign to tackle discrimination and racism in the housing market.
5. The issue of Certificates of Aboriginality was raised (possibly with a view to the creation of a register).
6. Income generated through the Treaty process could be directed to social and affordable housing.

#### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Racism in the private housing market, particularly in private rental.
2. Market challenges and its failure to deliver more high quality housing at an affordable price-point.
3. Changing the mindset of Aboriginal people to believe that ownership is within their reach.

#### Principles

The following suggestions were raised which may inform the Framework Principles.

1. It begins with a dream – there is a need to instill aspirations for ownership in young people.

### Major Service Deficits

The Major deficit in this policy space is the failure of the housing market to deliver:

1. Houses for purchase at a price point affordable to people on average incomes.
2. Houses to rent at a price affordable to people on low to medium incomes.
3. Low interest loans – in previous generations the Commonwealth and State Banks saw provision of low interest loans to people on lower incomes as part of their social contract with the community.

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. IBA loans can be a useful vehicle.
2. Resurrect 'housing commission style' (eg rent to buy) home ownership opportunities.
3. Establish syndicates to buy homes, pool finances and access Aboriginal-owned land.
4. Educate Aboriginal people about the buying opportunities available and the life skills required to maintain a mortgage.

## 4. Building Supply of Social and Community Owned Housing

### Policy Context

One in four Aboriginal Victorians live in social (or public) housing. This rate of social housing rental is around 10 times that of other Victorians. This high level of social housing tenure is a consequence of low rates of home ownership, lower average incomes, unique barriers to private rental and high levels of homelessness. Based on projected population growth, to maintain existing levels of Aboriginal social housing tenure, an additional 1438 social housing units are required in Victoria by 2021 and an additional 5085 by 2036. This session examined ways to deliver the supply of social housing required to meet projected demand.

### Priority Actions

The workshop group identified five priorities, as follows:

1. There is an urgent need for more transitional housing.
2. It is critical to build significantly more social housing.
3. Targeted housing solutions must align with Commonwealth policy, be Government funded and should include shared equity funding models.
4. There is a need to enable local solutions for housing, eg using local companies and people to build supply.
5. Building supply will require partnerships across the sector and involving mainstream providers.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. An additional 5,085 plus housing units are required by 2036 to prevent homelessness becoming worse.
2. It was noted that if existing policy settings remain in place there will be a significant explosion in Aboriginal homelessness and a rapid expansion in the Aboriginal population's proportional share of public housing places.
3. The workshop focused on the questions of how these 5,085 plus places will be financed, built and assets leveraged to create them.
4. The scale of Aboriginal homelessness and housing demand is of an order of magnitude greater than the mainstream. As a consequence an Aboriginal specific response is required commensurate with the scale of the problem.
5. The response required must build off Aboriginal cultural values and practices and involve the breadth of Aboriginal community organisations.
6. The nature of the Aboriginal housing challenge is also qualitatively different and responses should not be constrained by existing models of social and affordable rental housing. Community housing models must extend to include shared equity models and models of individual home ownership.

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. Planning regimes (including those exercised by local government) should facilitate affordable housing.
2. It is not correct to argue that giving priority to social housing is unaffordable. We are a rich nation and our Government investments reflect ethical choices. For example, we have a choice of investing in social housing or more prisons and the social housing option is the more affordable and sustainable choice for Governments.
3. It is important to align and integrate local, state and commonwealth housing policy.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Social housing growth commensurate with existing need.
2. Social housing growth commensurate with high population growth.
3. New models to develop funding sources or assets to leverage new social housing.
4. Government owned land for social housing.
5. A Social Housing Commissioner to advocate for social housing tenants.

## Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. A US model in which households are financially supported to purchase a house through a proportional Government contribution. When sold, a proportion of the sale is redirected to a social housing fund to support future affordable housing purchases.
2. A percentage of stamp duty could be hypothecated for dedicated capital investment in Aboriginal social and community housing. Other sources should also be explored for quarantined funding to build supply of Aboriginal housing.
3. Aboriginal people or organisations could form consortia to purchase Aboriginal housing.
4. Tax policy adjustments which facilitate institutional investment in social and affordable housing, including through superannuation funds.
5. Aboriginal building crews and apprentices could be employed to build new housing on Aboriginal land. An example cited was the TRY organisation which may be able to combine apprenticeship programs to build off-grid container homes.
6. The northwest housing fund in Western Australia provides a model for regional transition housing and Keystart in Western Australia provides a state housing model for shared equity and low interest loans.

## 5. Housing as a Base to Improve Life Outcomes

### Policy Context

Providing safe, secure, high quality housing is an essential platform for ending acute, extensive economic, social and cultural disadvantage. While stable housing is an essential element in stable, productive engagement in life's opportunities, more support is often required to lift people out of disadvantage. Aboriginal Households living in Aboriginal community owned housing are potential clients for support services which build pathways out of disadvantage. This includes, mentoring, life coaching, referral to health and support services, advocacy and advice, including on education and training opportunities, legal issues and family challenges. This session examined the use of housing as a platform on which to build on the strengths of Aboriginal people to help achieve more fulfilling life outcomes.

### Priority Actions

The workshop group identified five priorities, as follows:

1. More and better coordination is required between Aboriginal organisations and formal partnerships with other organisations and services. Sharing our information is important and there may be merit in establishing MoUs between housing providers and institutions (prisons, mental health facilities etc) to assist in transitions.
2. Support and learning plans for young people adopting a strengths based approach and connection with families and support services when combined with stable housing can change a young person's trajectory and put them on a successful path.
3. Young people living with Elders mentoring them is a model which can work well.
4. Rent to buy programs are needed to increase home ownership.
5. More culturally appropriate aged care is needed.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. People are so desperate for housing security that they are reoffending to get housed. The shortfall in housing is directly driving crime rates.
2. The loss of hostels has created a serious service gap.
3. Intergenerational poverty and poverty in old age are features of the lives of people who have no permanent home. The corollary is no superannuation and no inheritance on which to build the houses for the next generation.
4. Without housing our kids are taken away from us. Victoria's very high rates of Aboriginal homelessness cannot be divorced in policy terms from child removal.
5. Racism from real estate agents is a major factor in our inability to secure decent housing.

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. Housing is fundamental to living standards and should be at the heart of social policy
2. Housing policy must adopt a person centered approach – it is essentially about people not bricks and mortar; primacy must be given to its use as shelter not its use as an investment vehicle.
3. Home is the missing base which could reduce exposure to long-term disadvantage.
4. Secure housing would allow us to shift out of crisis mode and into early intervention. Housing provides a base for aspiration and goal setting rather than rolling crisis.
5. Culturally appropriate design is crucial to keeping the Mob together.
6. Diversity in housing stock is essential because there is diversity in our needs.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Without access to secure housing we will continue to see more kids in out of home care, no escape routes for people experiencing family violence and the revolving door with the justice system – people reoffending to get housed, school failure as schooling is disrupted by regular moves.
2. Long waits for services in the LaTrobe Valley for Family Violence services.
3. A one stop guide for relevant services – a central application or Facebook page which accessibly tells people where they can find support appears to be lacking.
4. MoUs with institutions linking transitional housing to the institutions, to support people transitioning out of hospitals, prisons, violent homes and leaving out of home care.
5. Crown Land which was Mission Land. This land could be handed back as part of Treaty agreements and used for housing and wrap around services.

## Promising Models and Ideas on Which to Build

This group identified the following model on which to build:

1. More Than a Landlord is making a real difference to people in AHV properties but needs to be available to Aboriginal families in mainstream social housing (government and community owned).

## 6. Homelessness (the Experience for an Aboriginal Person)

### Policy Context

The number of Victorian Aboriginal homeless clients has been growing steadily over the past five years from 8327 in 2013-14 to almost 11,000 in 2017-18. The Estimated Resident Population at June 2016 identified 57,782 Aboriginal people in Victoria. These data suggest that 15-18% of Victoria's Aboriginal population may experience homelessness or be at risk of homelessness in any given year. The fact that Victoria's per capita investment in social housing (\$82.94) is half the national average (\$166.93) is having a calamitous impact on Victoria's most disadvantaged people – namely Aboriginal Victorians. The Victorian Government spends more per capita on homelessness services than other Australian Governments. While 20.9% of Aboriginal Australians who present to homeless services do so mainly because of family violence and 11.4% do so primarily because of a mental health issue, many have multiple needs. This session examined what the experience of homelessness is like for Aboriginal people in Victoria and how to respond.

### Priority Actions

The workshop group identified six priorities, as follows:

1. Accommodation and support should be tailored for different cohorts with different needs. For example some young people could thrive with a 'live in' mentor.
2. A review of current homeless service models is needed to establish what works and what doesn't and how to extend and expand successful models.
3. Targets are needed: including targets to reduce Aboriginal homelessness by a designated percentage per year. This is required to arrest growing rates of homelessness for which no Government is assuming responsibility and to break intergenerational patterns of trauma.
4. Available services should be easily connected, red tape reduced, accessible and culturally appropriate.
5. A land vacancy tax should be imposed with revenues invested in homelessness services.
6. More support is required for homeless people recently housed. New tenants need help in how to look after the house, pay bills, contribute to the community and sustain their tenancy to avoid revolving homelessness.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Homelessness is bound up in Australia's history of dispossession of Aboriginal people – previous governments created these issues for Aboriginal Victorians and they have a responsibility to right these wrongs, not to allow them to continue to escalate.

2. Homelessness is more than rough sleeping – much is invisible and the problem can be underestimated through official data. Census data is unreliable and the only accurate guide is homeless service usage data.
3. Who is homeless? A homeless person may be someone who:
  - lost a home after being housed all their lives or someone who keeps losing their home,
  - is without a place to call home,
  - couch surfs,
  - can have issues with family violence, drug/alcohol, mental health, or all the issues at once.

The experiences are diverse but the nature of the experience is that all homeless people experience grief, loss and trauma.

4. The housing economy affects homelessness. There are no affordable houses to buy, rents are high and climbing, our traditional home areas are gentrifying and social housing stock is decreasing relative to population.
5. Community housing organisations are outbid for affordable stock by investors and others.
6. Mums after separation have no rental history as their names were not on previous leases and their capacity to compete in a difficult market is nobbled.
7. Homeless people are often transient, have no phone and often do not wish to engage with communities and services (which they sometimes believe have failed or rejected them).

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. Proud, strong, Aboriginal identity needs to shine through homeless policy prevention and intervention.
2. People need to be placed in areas where they have supports and networks if homelessness is not to recur.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Emergency and transitional accommodation. In their absence, boarding houses are unsafe, expensive and expose people to drugs and alcohol.
2. Hostels have strict rules - can result in young people being excluded. Hostels should be owned by ACCOs, not privatised.
3. Social housing supply is over-run by demand. Many Aboriginal Victorians have stopped trying to access the system because they see it as hopeless and impenetrable. Culturally appropriate social housing is particularly scarce.
4. People identified as priority clients are given false hope because it can still take years to be housed.

5. Pilots that work are being stopped due to lack of funds or must constantly reapply to maintain core work.
6. No housing options exist for sexual offenders after their release from prison.
7. Accommodation which includes a (culturally appropriate) case management plan and integrated services based on need are lacking for high need clients.
8. Partnership with mainstream organizations to build life skills are lacking.

### Promising Models and Ideas on Which to Build

This group focused on the lived experience of homeless people rather than on service models. Service models were explored in more detail in the afternoon session on the homeless service system.

## 7. Housing Models to Support Young People's Education and Training

### Policy Context

A combination of individual factors (family homelessness, abuse and neglect, family conflict, family breakdown, drug and alcohol problems) and structural factors (housing costs, labour market, access to welfare support) can place Aboriginal young people at risk of homelessness. More than 50% of Aboriginal people seeking homelessness assistance are under 25. Chamberlain and McKenzie have shown that connection to a supportive learning environment acts as a protective factor for young people at risk of long-term homelessness. This session explored the relationship between education and training and housing for young people and looked at ways to improve housing outcomes for students.

### Priority Actions

The workshop group identified four priorities, as follows:

1. Culturally safe and inclusive services and schools.
2. Promoting engagement and participation for Koorie learners.
3. Hear what young people have to say about their housing needs.
4. Build young people's expectations of themselves and their aspirations.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Who will support the young person engaged in education away from home?
2. The need to build aspirations and extend educational attainment. This is only reasonable where stable housing is available.
3. Achieving culturally appropriate educational settings.

### Principles

The following suggestions were raised which may inform the Framework Principles.

1. High expectations for Aboriginal young people in terms of educational attainment are dependent on stable housing.
2. Education and training builds economic participation – requires stable housing as a learning platform.
3. Cultural safety for young learners is as important for education as it is for housing – both must be safe and inclusive.

4. There should be housing options for families to stay in the area where their children are being educated - regular school changes are linked in the data to later homelessness.

### Major Service Deficits

Major service deficits highlighted in this conversation included:

1. The absence of Government policy on the intersection between housing and education.
2. Promotion of Aboriginal participation in VET – which could provide a viable option for young people at risk of homelessness.
3. Absence of educational support for young people in out of home care and in juvenile justice facilities.
4. Funding for Aboriginal housing organisations or training providers to provide a one stop shop for education/training related housing options.
5. Private rental options which are Aboriginal friendly.

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. The Windamara Budj Bim Rangers program - providing land management experience and supported accommodation for young people while they work on Caring for Country and Working on Country programs.
2. Youth Foyers provide a sound model.
3. Koorie Liaison Officers (KLOs) could have a role in helping identify accommodation options. KLOs operate within most Victorian TAFEs, Polytechnics and dual sector universities and are available to assist Koorie students with course information, pathways into employment or further education, Abstudy/Centrelink information, and tutoring.
4. Breakfast clubs provide more than breakfast – they provide a bridge between learning and student's lives.
5. Community syndicates could be formed to purchase property to house students.

## 8. Housing Needs of Elders

### Policy Context

Because of their unequal burden of morbidity, unlike many Australians who experience an extended third age of healthy retirement, many Aboriginal Australians pass from middle age into fourth age dependency and decline. 100% of the Stolen Generation will be at least 50 years old by 2023. Compared to Aboriginal and Torres Strait Islander people in the same age cohort who were not removed as children, older Stolen Generations members are almost three times (2.7) less likely to own their own home and more likely to live alone. The challenge is sharpened by the fact that, forecast growth indicates the number of Elders over 60 will double over the 20 years from 2016 to 2036, from 4,359 in 2016 to almost 9,000 in 2036. Victoria faces real challenges in providing decent, secure housing for a growing numbers of Elders, many with significant support needs. These challenges were the basis for discussion at this conference session.

### Priority Actions

The workshop group identified five priorities, as follows:

1. Home ownership to be made more achievable.
2. A number of options were raised to make rental more affordable, including peppercorn rent for elders, establishing rental payment offsets for elders, providing subsidies on rents and living expenses for Elders.
3. Improve the suitability of housing for Elders, including its accessibility to transport, services and close proximity to existing community connections.
4. Elders should receive priority status for social housing allocation consistent with the health and safety challenges they face.
5. Solutions should be locally tailored and embedded in the community.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Elders expressed a desire to maintain larger houses to enable family members to visit and stay.
2. Many Elders have caring responsibilities – caring for grandchildren for example – which should be considered in determining social housing capacity. Kinship payments must also be adequate to enable Elders to support grandchildren in their homes.
3. There is considerable concern that - If an Elder dies – their house is lost to the community. Extensive discussion looked at special consideration in application of

eligibility criteria and rental terms and conditions for tenants who are Elders, including providing intergenerational social housing.

4. One suggestion for reducing costs was for the installation of solar power as a priority for houses occupied by Elders.

## Principles

The following suggestions were raised which may inform the Framework Principles.

- The health and safety challenges faced by Elders should be considered in determining eligibility for priority housing.
- Elders need additional support in the maintenance of their properties.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

- Rent to buy schemes were strongly advocated.
- Security measures, including security cameras to improve safety for Elder's properties.

## Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. An Aboriginal List for VCAT for tenancy disputes could be considered (modelled on the Koorie Court).
2. Consideration could be given to early access to superannuation for housing purchase in the light of lower life expectancy for Aboriginal people.

## 9. Housing to Improve Outcomes for People in the Justice System

### Policy Context

In Victoria, the rate of Aboriginal incarceration has doubled over the past 10 years from 989 per 100,000 in 2008-09 to 1,898 per 100,000 in 2017-18. Housing insecurity and homelessness are major drivers of offending and incarceration. Housing is often a condition of bail, parole and corrections orders so its absence not only drives contact with the criminal justice system it also locks Aboriginal people inside that system, road-blocking pathways out. The Australian prison estate now costs in the order of \$3.4 billion a year to operate. Social housing is vastly cheaper to build and operate. A redirection of government financial investment from prisons to social and transitional housing constitutes one of the most effective, untapped crime prevention strategies available to the Government. This session explored Aboriginal people's experience of the justice system as it relates to housing and homelessness.

### Priority Actions

The workshop group identified eight priorities, as follows:

1. Prevention, early intervention and diversion are vital (eg time out, drug and alcohol services, sobering up centres).
2. Build the capacity to sustain stable / independent living that is not based on a hard time limit but rather based on the achievement of life measures (demonstrated capacity to live independently).
3. Currently service funding for prisoners and ex-offenders is locked close to the city. To counter this workers in regional areas should receive higher salaries and other incentives.
4. Stable and secure accommodation for people who may otherwise be incarcerated.
5. Support for young people to be mentored, connected to country and hostels for young people.
6. Support for grandparents or those who are taking on a cultural obligation without an increase in rent.
7. Mapping out what we have in place, what has been lost, what we want to see in the future in terms of accommodation for prisoners exiting incarceration and more broadly.
8. Greater support for people in the transition from incarceration.

## Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Drug useage is a driver and detoxification facilities are in high demand.
2. Support services need to agree that completing a detoxification program should be a prerequisite for people with particular drug problems in their access to other intensive support (mental health / mentoring / related housing options).
3. Where do prisoners go? This includes young offenders, upon release when they have burnt all their bridges and have no support.
4. How to reduce the incidence of remand by providing housing for people who should not be held as unsentenced prisoners.
5. The need for housing which is self-contained and secure, preferably close to support services and employment. This kind of housing for people at risk of re-entering prison should be staffed 24/7. (The implication of this is that such facilities need to be relatively large.)

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. Homelessness should not be a reason for keeping people in prison – to do so is inconsistent with the prisoner's human rights.
2. Institutional facilities (including prisons) should be built with culturally appropriate architectural consultation.
3. Preventative measures lead to better outcomes and cost savings. Although it costs money and time to provide preventative support and training the investment delivers a greater return than punishment.
4. Housing should be linked to re-engagement in Aboriginal community and culture.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Clear policy for housing prisoners exiting incarceration.
2. Detox facilities close to where prisoners are (not just Melbourne). Waitlists are too long, exclusions are too rigid given there may be only one service available to the client (especially in regions). While banning a client is sometimes necessary it must be a last resort.
3. Support and planning with incarcerated people prior to release. (This should include the arrangement of access to secure housing.)
4. Commitment from housing organisations to commit housing stock as secure housing for those exiting the prison system.
5. Emergency accommodation.
6. A destination following emergency accommodation – transitional housing.

## Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. Common Ground approach. This should be researched to identify elements of this approach that may be incorporated into local solutions.
2. Percy Green approach. This should be researched to identify elements of this approach that may be incorporated into local solutions.
3. Better use of MoUs between interested organisations, including prisons and housing providers.

## 10. Housing Needs of People Experiencing Family Violence

### Policy Context

The composition of support provided to Aboriginal homeless clients in Victoria in 2017-18 was dominated by family violence services, which account for 33.6% of service types provided to people seeking homeless assistance. Family violence was also the most common reason for all Victorians seeking assistance from homeless services in 2016-17, accounting for 35% of demand. Children in the community are seriously impacted by family violence and 22% of Aboriginal people seeking homeless assistance nationally have children under 10 with them. Reducing family violence is fundamental to tackling homelessness and the Government has made this a priority. This session explored the relationship between family violence and homelessness.

### Priority Actions

The workshop group identified five priorities, as follows:

1. Family violence support services need to operate on a 24/7 basis not 9am-5pm.
2. Child protection should be focused on protecting the family from homelessness, helping to find housing options not removing children. Otherwise, child protection can become a deterrent for women wishing to leave an abusive relationship.
3. Incarcerated Aboriginal Victorians (including family violence offenders) need support with long term and transitional housing upon release, including wrap around services.
4. Housing providers could visit prisons and establish a rapport with prisoners to help them transition to housing upon release.
5. People experiencing family violence who need extra support should be visited more frequently by their agencies. AHV's *More Than a Landlord* program has improved the feeling of belonging for tenants and improved their outcomes.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Poverty is often the antecedent and provides the intersection between family violence and homelessness. Addressing poverty in the community is a major challenge.
2. Men's violence is driving children into out of home care. Reducing male violence is fundamental.
3. The group argued that Victoria has the highest rate of child abuse notifications and the highest rates of contact with homeless services and that the two facts are linked. Aboriginal women are significantly over-represented as victims of family violence. (Many notifications are triggered by children witnessing violence against their mothers.)

4. Many women are having children removed because they are homeless victims of violence. Fear of losing children deters women from leaving violent relationships
5. It was suggested that Aboriginal women are the fastest growing cohort of a growing prison population. Many of these women are also survivors of family violence.
6. Safety risks are amplified in regional areas, in part because opportunities to safely leave an abusive relationship are more limited.
7. Family violence is linked to the experience of very young people becoming pregnant (“kids having kids”).
8. The high cost of housing is driving displacement of people from their support communities. This makes them more vulnerable to family violence and makes escaping a violent relationship more difficult.
9. Family violence is more than intimate partner violence. It can include extended family and violence directed at parents.

### Principles

The following suggestions were raised which may inform the Framework Principles.

1. Family violence services must be 24 hour not 9-5.
2. Family violence services must be wrap-around/holistic and culturally sensitive.
3. Child Protection services should focus on supporting family. It is better to remove the family from homelessness than to remove the child from the family.

### Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Better accessibility is needed to services such as safe steps and lifeline. There is generally poor communication of what services offer and how to reach them.
2. Transitional housing, including for those leaving incarceration/youth justice facilities.
3. After hours crisis support services.

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. The AHV wellbeing team’s *More than a Landlord* program is a move back to a more holistic model – agencies such as VACCA need a similar wellbeing team capability.
2. Youth Foyers provide a useful model.
3. Refuges deliver a good model for supported accommodation more broadly.
4. A flexible family violence funding package (\$5,000 to \$10,000) to enable safe relocation from dangerous relationships is a model which can work.

## 11. Housing to Support Young People Leaving Care

### Policy Context

The over-representation of Aboriginal young people in out of home care (almost one in ten) and the over-representation of this cohort in the homeless population within a year of leaving (more than one in three) helps explain why more than half of the Aboriginal people in contact with homeless services in Australia are aged under 25. This session explored the challenges faced, including the risks of homelessness, for young people leaving out of home care.

### Priority Actions

The workshop group identified seven priorities, as follows:

1. There is a need to connect with Aboriginal young people before they leave care – from 16 (young people need to understand their genealogy to be ready to connect with the community – this should be part of their care plan).
2. Support services should include trauma informed support models.
3. Leaving care planning should start earlier at the age of 15-16.
4. There is a need to map existing funding and identify gaps and duplication in services for young people in care. The needs of this group are so high that prioritised funding is demanded. A funding formula should be informed by leaving care projections.
5. A framework should be developed for measuring preparedness to leave care with key indicators that can be measured before leaving care. These would include measures of life skills, financial independence, educational attainment and social connections.
6. The Government should expand Aboriginal youth mentoring programs state-wide and recurrent funding for existing and future programs.
7. A challenge exists to address inequality and discrimination in access to a range of services, including housing, employment, health and welfare services for Aboriginal young people in out of home care.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Approximately 75-100 young Aboriginal people leave care each year. While large as a proportion of their cohort, this group is small enough to economically, viably be targeted with intensive support services.
2. Inter-generational poverty is driving structural inequity which leads Aboriginal people to be more vulnerable and is driving out of home care numbers
3. The State is not a parent and kids can't come home.

4. Housing, employment and life skills are absent for many of these young people. It is unreasonable to expect them to survive without these resources.
5. The ice epidemic is causing a plethora of problems for the cohort of young people in out of home care.
6. Young couch surfers need more support and deserve better.
7. Racial discrimination in the real estate market has a crippling effect on aspiration.

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. Support services must be ongoing for young people as they leave care.
2. Family – Culture – Community: these are what keep people strong. If family is missing, culture and community must step in.
3. There is a need to escalate cases to local (DHHS) offices if young people are “turfed out” of care early.
4. It is essential for the community to create relationships with young people before they leave care.
5. Getting young people back home before they reach the age of 18 should be an aspiration.
6. Leaving care plans should include a cultural component, including returning to country.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Targeted Care Packages (TCPs are intended to enable children to move from residential care and are expected to make sure that children are safe, healthy and living in stable arrangements where they are given the opportunity to participate in and enjoy the things that every child or young person needs for healthy development.)
2. Affordable houses for young people leaving care. Social housing waiting lists are dispiriting and disempowering – housing can appear to be a chimera.
3. Basic skills for life and mechanisms for educational engagement.
4. There is a deficit in transitional housing – the closure of hostels has left a terrible service gap.
5. There are insufficient Aboriginal specific crisis support services.
6. There is a need for far better planning before young people leave care, including measures to assess their preparedness to live independently.
7. Mainstream services lack accountability, for example they are not required to demonstrate cultural competency.
8. There is a need to audit gaps in service delivery.

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. The proposal to allow young people to stay in care until they are 21.
2. Managed units with lead tenants to teach life skills – this requires a build budget.
3. Youth Foyers have merit.
4. The Canadian Government funds university provision without fees for young people leaving care.
5. Other states provide 24 hour 'pick up' youth services.
6. Bendigo has a 3-4 year intensive mentoring trial in place.
7. Moreland Council is undertaking a rough sleepers' pilot which should be monitored for positive outcomes.
8. The Good Shepherd's financial counselling program is valuable.

## 12. Homelessness: System or Chaos?

### Policy Context

Pathways out of homelessness depend on recognition of the role all domains play in housing security: an affordable and accessible private housing market; better support in navigating critical life events; higher incomes and social supports; and better case management of homeless people. This session examined the homeless service system – the need for sustained and integrated housing and homeless assistance that travels with the person through their career of homelessness so that solutions are sustainable.

### Priority Actions

The workshop group identified six priorities, as follows:

1. Mainstream services focus on the "house" Aboriginal organisations focus on the "person", they go above and beyond for their clients, and often work as a band aid for a broken system. Person centered support for homeless people is essential.
2. Adopting a *Housing First* model is critical and provides the opportunity to join up with other services in holistic delivery.
3. Self-determination - owning our own stock – is an important part of the solution (given extensive racism in the private rental market and discrimination from landlords).
4. More and better wrap-around services are needed.
5. We need an early warning system to catch those slipping into homelessness to prevent it.
6. We need calibrated policy and program responses to address the stages of homelessness: prevention; early intervention; and chronic homelessness, each need to be tackled differently.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Entry points to the system are difficult to discover, particularly for the homeless.
2. The housing service system is organized around the (depleted) housing stock not around the homeless person.
3. Racism prevents access to the private market – this is placing enormous pressure on Government and community housing systems.

### Principles

The following suggestions were raised which may inform the Framework Principles.

1. The homeless service system must be person centered, not centered on the deficits of the housing system.

2. Eviction needs to be a last resort (rent extension, case management, earlier engagement with VACSAL and other options must be fully exhausted before eviction is imposed.)
3. Homeless people cannot find their way into the system. They usually need support to present to a housing authority. The system should recognize and fund this.
4. Transitional and social housing properties should be located close to support services.

### Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Case management is not sustained – there is a need for more wrap-around services.
2. The housing available is unsuitable – people with priority are placed in long-term housing without support services (when they should begin in short term housing where there are more support services and then transition).
3. Better funding for agencies to support tenancies to reduce evictions would be a smart investment by Government.
4. Aboriginal hostels were sold and left a gaping hole with no revenue returned to the Aboriginal community.
5. Efforts to engage with the REIV to increase sensitivity in dealing with Aboriginal clients.

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. NSW Rent Choice is a form of Private Rental Assistance (PRA) that supports households to access safe and affordable housing in the private rental market. It provides a time limited private rental subsidy for up to three years and facilitates access to support services, including training and employment opportunities, to build capacity for independent living.
2. The *Housing First* model. Its trial in the LaTrobe Valley is promising to help with mental health assessments.

## 13. Disability

### Policy Context

Aboriginal Australians are twice as likely to have a severe or profound disability. Across Australia almost 29,000 people with one or more limitations with a core activity (self-care, mobility, and/or communication) presented to a Specialist Homelessness Support agency for assistance in 2016–17. Appropriate housing and support services in Australia for people living with disability are more difficult to access than for people without a core activity limitation. It is a critical challenge to understand the extent to which the introduction of the National Disability Insurance Scheme (NDIS) is meeting the housing aspirations of Aboriginal Victorians. This session explored the housing challenges of Aboriginal people with a disability.

### Priority Actions

The workshop group identified five priorities, as follows:

1. We need more data on Aboriginal community NDIS requirements.
2. We need to exploit opportunities for former group homes as transitional housing while properties are purpose built.
3. A model for financial support is needed for housing for people with a disability, particularly up front funding for construction. Currently there is no access to revenue (rent) during the construction period.
4. We must build a greater capacity to share knowledge across sectors, including Government, ACCOs, mainstream services and other Aboriginal organisations.
5. There is a challenge to extend funding (Bank of Australia) opportunities for disabled Aboriginal Victorians to achieve home ownership. This may involve a mix of sources, with shared equity, FHO grants etc.

### Issues and Challenges

The workshop identified a range of issues and challenges, including:

1. Access to the NDIS is a challenge. There are significant bureaucratic barriers and these are particularly acute for those with an intellectual disability.
2. Most Aboriginal people rent and renters cannot modify their homes to accommodate an acquired disability.
3. There is no effective interface and unclear respective responsibilities between public housing and the NDIS and yet each is dependent on the other to deliver essential programs.
4. 94% of people do not have access to Specialist Disability Accommodation (SDA) as part of the NDIS. (SDA is a new form of capital funding for NDIS participants. SDA funding is intended for participants who require a specialist dwelling that reduces their need for person-to-person supports).

5. Purpose built housing for a person with a disability can take 2 years – this raises the question of how a person with a disability is to cope in the interim.
6. ACCOs need the information and funding which would allow them to be NDIS providers or at a minimum to advocate in the NDIS.
7. There would be merit in NDIS staff visiting ACCOs to understand the potential for wrap around services which would enhance the outcomes for Aboriginal NDIS clients – dialogue is needed and this would be a useful first step.
8. Given the levels of disability in the community there should be some purpose built residential accommodation in the AHV portfolio to accommodate people with a disability.
9. Given its impermeability, there may be a need to form partnerships with community organisations which have decoded the NDIS to build access points for Aboriginal people.
10. Consideration should be given to discussing with Bank Australia options for supporting investment for Aboriginal people with disability, possibly as part of shared equity models and linked to First Home Owner grants.

## Principles

The following suggestions were raised which may inform the Framework Principles.

1. The NDIS should support the carer/family of the person with a disability.
2. Housing planning principles should reflect the need for accessible/adaptable design. Building to platinum standard costs \$40,000 more. This is a good investment if needed but this needs to be balanced with cost and sometimes simply building wider spaces (sufficient for wheel chair passage) can be achieved at lower cost.
3. ACCOs and AHV should consider formalising their relationship around advocacy and engagement of people with a disability.

## Major Service Deficits

Major service deficits highlighted in this conversation included:

1. Front end capital investment to build accommodation to underpin NDIS support packages is lacking. Building this capacity will be expensive early days but rent will kick in to recover costs over time and independent living is less expensive for Government in the long term.
2. There is a chronic lack of advocacy for people to access the NDIS – there are essentially no Aboriginal advocates in the system.
3. NDIS is opaque, particularly in terms of removal of a service if family or friends provide informal support. There are perverse incentives to remove support from a family or community member.
4. Accommodation which is age appropriate is still lacking and young people are still being trapped in nursing homes with people who are experiencing end of life.

5. The glacial speed of occupational therapy assessments is creating backlogs of (1-2) years in achieving modifications which are essential for daily living.
6. Sharing of data between NDIS, DHHS, VHR is lacking (disability may only be clear where a client comes previously from disability services – in other instances there is a lack of assessment).

### Promising Models and Ideas on Which to Build

This group identified the following models and ideas on which to build:

1. The NDIS is showing promise in terms of capacity building to support independent living skills.
2. Sometimes the support package is sound but may not be useful without housing.
3. Group homes for Aboriginal people with disabilities provide inbuilt cultural support/safety. This model could be adopted for transitional accommodation while purpose built properties are delivered.
4. Bank of Australia loans for people in tandem with SDA packages have promise.
5. Partnership between ACCOs, Government and mainstream community organisations to improve out of home care outcomes have been fruitful. This model may be transferrable to the disability sector.

## Conclusion

The Victorian Aboriginal Housing and Homelessness Summit was convened in order to provide the community with the opportunity to inform the Aboriginal Housing and Homelessness Framework. This report of the findings of the Summit is comprehensive because the quality of input from the community at the Summit warranted a detailed overview of that input. The conference organisers have been impressed by the richness of the ideas, the authority of the analysis and the generosity of spirit in which contributions were made.

The Aboriginal community understands the lived experience of housing stress and homelessness and the limitations that experience places on our life aspirations. What is perhaps clearer now is that the community also has a vision for how these problems may be tackled. The scale of the challenge and the many dimensions of housing disadvantage can be daunting. This Summit demonstrated that, trusted with sound information and evidence and armed with clear insight, members of the Aboriginal community have the capability to direct the policy debate on housing and homelessness towards solutions.

It is particularly striking in the analysis of workshop respondents that there are so many creative ideas, so much interest in the viability of promising models and such a clear values base for addressing the enormous challenges we face. The challenge is to reduce the incidence of homelessness, build supply of social housing, increase access to the private rental market and build intergenerational wealth through growing home ownership. The contributions to afternoon sessions captured in this report reinforce the determination that as we advance the Framework nobody in the community should be left behind. Our assessment is that the comprehensiveness of contributions from Summit participants will mean that this wisdom may also have value for policy makers beyond the housing and homelessness portfolios.

Some persistent themes emerged through many of the workshops:

- Deep concern at persistent racism in the private rental market
- Anger at the closure of Aboriginal hostels
- The need for clearer entry points to the homeless system
- Solutions must be led and owned by the Aboriginal community
- The service system must have cultural safety
- A willingness to forge new alliances and partnerships to shift the shape of the housing debate
- Population growth speaks to housing demand growth when social housing options are already swamped
- Current levels of homelessness cannot be accepted and new ways of working, funding and supporting vulnerable people are necessary
- Many promising models do exist and must be strategically applied to improve housing outcomes

- Aboriginal people deserve to own homes in the same numbers as other Australians and this is how we will build intergenerational wealth, and
- A secure house provides a platform out of disadvantage and housing policy must be given greater primacy in Government policy.

As this detailed report demonstrates, there is much that we know and deep understanding on which to build. The Summit findings will help inform the development of the Housing and Homeless Framework over the coming months. As that work proceeds, we will be checking in with the Aboriginal Executive Council and Government partners and will be guided by the Framework Steering Committee. We aim to have a Framework document completed in the second half of this year. It will be a more rigorous and comprehensive Framework as a consequence of the valuable contribution from Summit participants. We wish to gratefully acknowledge your work which we have attempted to accurately capture in this Report.

**Aboriginal Housing Victoria**

**June 2019**