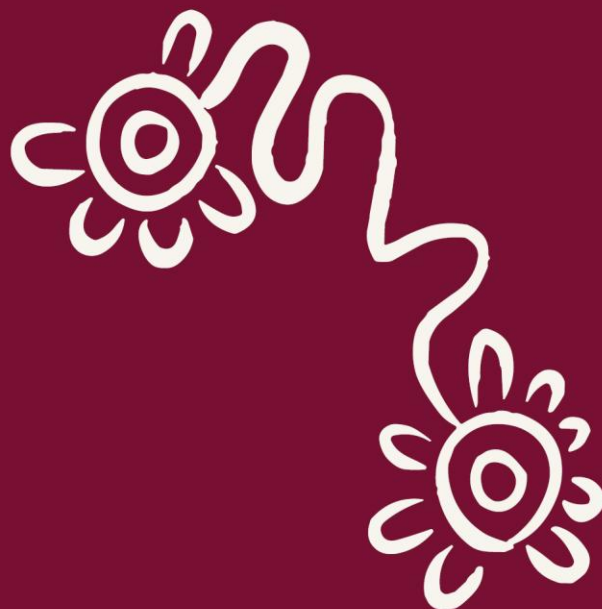




Social Housing Inquiry

Date: 8 October 2026

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Social Housing Submission

Senate Standing Committee on Economics

[Inquiry into Social Housing](#)

Acknowledgement of Country

AHCSA acknowledges the Traditional Custodians of the lands and waters across Australia and pays respect to Elders past and present. AHCSA also extends this respect to all Aboriginal and Torres Strait Islander people whose knowledge, culture and leadership continues to guide and strengthen Aboriginal Community-Controlled health.

Executive Summary

The Aboriginal Health Council of South Australia (AHCSA) welcomes the opportunity to provide this submission to the Inquiry on Social Housing. AHCSA is the peak body representing Aboriginal Community-Controlled Health Organisations (ACCHOs) in South Australia, whose members deliver culturally safe, holistic healthcare across metropolitan, regional, and remote areas. Housing inequity for Aboriginal and Torres Strait Islander peoples must be understood within the broader context of cultural, historical, political and social determinants, and the ongoing structural inequities that shape access to safe, secure and appropriate housing.

AHCSA situates this submission within the continuing influence of policies and systems that have historically excluded Aboriginal people from land, housing, and economic wealth, and the subsequent negative impacts these social and political inequities have on the health and wellbeing of Aboriginal people. For Aboriginal and Torres Strait Islander peoples, home is not defined solely by physical shelter, but is relational and grounded in connection to family, community, culture, spirituality, and Country. These relationships are central to identity, belonging, safety, and wellbeing (Anderst et al., 2025). Housing policy and systems that fail to recognise this risk entrenching ongoing inequities. Aboriginal and Torres Strait Islander peoples continue to experience significantly lower rates of home ownership, higher levels of overcrowding, rental stress, and housing insecurity compared with non-Aboriginal Australians (Moskos et al., 2026). These inequities are not only economic but are deeply connected to health, wellbeing, and social outcomes (Krieger, 2021).

AHCSA calls for a substantial increase in social housing investment for Aboriginal and Torres Strait Islander peoples, alongside Aboriginal community-controlled approaches to housing, to address the significant gap in housing access, affordability and security and ensure Aboriginal people, families and communities can access safe, secure and culturally appropriate homes.



Recommendations

AHCSA recommends that the Australian Government:

- 1. Adopt recommendations from the Senate Select Committee on Intergenerational Housing Inequity, particularly Recommendations 24-31** relating to First Nations housing, including the establishment of a First Nations Housing Commissioner, development of a First Nations Housing and Homelessness Plan, increased investment in Aboriginal community-controlled housing organisations, increased housing supply, and improved accountability and data collection. These recommendations are consistent with the National Agreement on Closing the Gap and reflect evidence provided by Aboriginal and Torres Strait Islander organisations throughout the inquiry.
- 2. Increase investment in social housing** that meets established sustainable housing standards and incorporates Aboriginal and Torres Strait Islander cultural considerations, with housing design informed and led by Aboriginal and Torres Strait Islander communities.
- 3. Implement the four Priority Reforms under the National Agreement on Closing the Gap across housing policy** and establish long-term funding for an Aboriginal and Torres Strait Islander community-controlled housing sector, underpinned by a self-determined National Aboriginal and Torres Strait Islander Housing Strategy and National Aboriginal Housing Plan. NATSIHA, as the national Aboriginal and Torres Strait Islander community-controlled housing peak body is well placed to lead this work in partnership with Aboriginal and Torres Strait Islander communities and governments (Senate Select Committee on Intergenerational Housing Inequity, 2026).
- 4. Align housing supply with current and projected community needs.** Ensure housing investment and future housing supply are informed by robust, disaggregated population projections and household needs assessments that reflect Aboriginal population growth, demographics and geographical distribution. The South Australian Government should undertake this planning in partnership with Aboriginal and Torres Strait Islander communities and community-controlled organisations to ensure housing supply is appropriately aligned with current and projected community needs.
- 5. Increase investment in safe, affordable and culturally appropriate housing** by reversing the decline in social housing supply, addressing the funding gap under the National Housing and Homelessness Agreement, and expanding targeted pathways to home ownership, including rent-to-buy and matched deposit schemes.
- 6. Invest in Aboriginal community-controlled housing delivery, planning and evaluation**, including disability and remote housing, ensuring Aboriginal communities have meaningful decision-making authority over housing that affects them. All remote housing should meet Housing for Health standards prior to transfer to community control.
- 7. Increase long-term investment in climate-resilient remote housing and energy infrastructure**, including improved thermal performance, reliable energy systems, and access to solar and battery technologies, while addressing energy insecurity and the impacts of pre-payment electricity schemes.



8. **Improved data collection and transparency**, ensuring Aboriginal and Torres Strait Islander housing data is gathered, analysed and reported by Aboriginal and Torres Strait Islander organisations (Senate Select Committee on Intergenerational Housing Inequity, 2026). AHCSA recommends implementing a national Aboriginal and Torres Strait Islander housing research, monitoring, and evaluation framework using community-determined indicators and disaggregated data to support accurate planning, accountability, and measurement of outcomes.

Introduction

Aboriginal and Torres Strait Islander peoples' connections to home is relational and extends beyond physical structures, encompassing deep connections to Country, kinship, culture and spirituality (Anderst et al., 2025). These relationships are fundamental to wellbeing, and provide an important foundation for understanding the role of social housing in supporting safe, secure and culturally appropriate homes for Aboriginal people, families and communities.

This submission considers the current role and adequacy of social housing for Aboriginal and Torres Strait Islander peoples, including access, affordability, housing supply, cultural appropriateness and the need for Aboriginal community control. It highlights the ongoing housing inequities experienced by Aboriginal people and the relationship between secure, appropriate housing and health and wellbeing. The submission also considers the need for sustained investment in social housing, including housing that is responsive to the needs of remote communities, climate resilience and energy security, and is underpinned by Aboriginal self-determination and community control.

Furthermore, planning for future housing supply must be informed by population data that appropriately represents Aboriginal and Torres Strait Islander people and communities. Population projections and urban planning should use disaggregated data including age, household and geographic demographics, to ensure the projected housing demand reflects the actual needs of Aboriginal communities. Aboriginal population growth and demographic patterns, including higher fertility, younger maternal age and a significant proportion of births occurring among mothers living in regional and remote areas, indicate growing demand for housing and services, particularly outside metropolitan areas (Australian Institute of Health and Welfare [AIHW], 2023).

Where Aboriginal populations are aggregated into broader population data projections, important demographic differences can be hidden, potentially resulting in housing supply that does not meet the needs of community. This is particularly important given the younger age profile of the Aboriginal population and the different household, cultural, and community needs that should inform housing design and planning. Aboriginal community-controlled organisations should be involved with population modelling, housing needs assessment and development planning, consistent with Aboriginal data sovereignty and self-determination.

Consistent with [Closing the Gap Outcome 9](#), and the Priority Reforms, this submission recognises that improving housing outcomes requires sustained investment, shared decision-making and strengthening the Aboriginal Community Controlled Sector.

Response to items within the Terms of Reference

The following sections respond to the Terms of Reference by drawing on available evidence, relevant data, organisational experience, and stakeholder perspectives.

a. The economic and social benefits of investment in social housing, including its impact on housing access, affordability, renting, homelessness and housing security

Housing as a Social Determinant of Health

Housing is a critical social determinant of health across the life course, shaping physical safety and material wellbeing as well as identity, belonging, cultural continuity and the capacity to maintain relationships of care and community (WHO, 2025). For Aboriginal and Torres Strait Islander peoples, access to safe, secure and culturally appropriate housing is particularly important given the ongoing impacts of colonisation, systemic racism and structural inequities across housing, health and social systems. Social housing can provide an important foundation for housing security, particularly where households are unable to access or sustain appropriate housing in the private market, reducing exposure to overcrowding, housing stress, homelessness and housing instability.

Improving Health and Wellbeing Outcomes

For Aboriginal communities, the benefits of social housing extend beyond housing security to health and wellbeing. Insecure, overcrowded, unsafe or culturally inappropriate housing is associated with preventable illness, maternal health risks, psychosocial stress and poorer physical and mental health outcomes (Krieger, 2021; NACCHO, 2021). Poor housing conditions can also increase exposure to health risks including faulty or poorly maintained health hardware, gastroenteritis, parasitic infections and skin disease (NACCHO, 2021). Prolonged housing instability and associated chronic stress may further contribute to poorer long-term health, reduced quality of life and accelerated biological ageing (Beese et al., 2022). Investment in safe, secure and appropriate social housing should therefore be understood as an investment in health prevention and early intervention, reducing the conditions that contribute to avoidable illness and supporting continuity of healthcare and other essential services.

Housing Security, Affordability and Cost of Living

The need for social housing is particularly significant given the financial pressures facing Aboriginal and Torres Strait Islander households. The Wiyi Yani U Thangani Report identified rising housing and living costs as significant contributors to housing insecurity, with increases in property and rental prices placing existing housing stock out of reach for many Aboriginal and Torres Strait Islander families (Australian Human Rights Commission, 2020). These pressures can be particularly acute for Aboriginal women and families due to unaffordable living costs, limited access to subsidies and lack of control over essential utilities. In remote communities, energy insecurity and poor housing energy efficiency can further increase household costs and undermine housing security.

Responding to Current and Future Housing Need

Evidence from AHURI further demonstrates that the nature of unmet housing need varies geographically, with rental affordability stress more prevalent in urban areas and overcrowding and poor-quality housing more pronounced in

remote communities (Moskos et al., 2026). Importantly, unmet housing need among Aboriginal and Torres Strait Islander peoples is projected to increase substantially by 2041, driven by population growth and broader housing pressures (Moskos et al., 2026). This highlights the need for sustained growth in social and community-controlled housing supply, rather than short-term investment that does not keep pace with population growth and housing need.

Benefits for Aboriginal Community Controlled Health Organisations and the Health System

From AHCSA's perspective, the benefits of social housing also extend to Aboriginal Community-Controlled Health Organisations (ACCHOs) and the broader health system. Housing instability can make it more difficult for people to maintain continuity of care, access health and disability services, and engage with prevention and early intervention. For ACCHOs, addressing the health impacts of housing insecurity can place additional demands on already stretched health and social and emotional wellbeing services. Stable housing can instead support continuity of care, reduce avoidable health system use and provide a stronger foundation for people to engage with health, education, employment and community services.

Social Housing as Preventative Health Infrastructure

Investment in social housing should therefore be considered both a social and economic investment. Increasing the supply of safe, affordable and culturally appropriate housing can reduce housing stress and homelessness, support health and wellbeing, strengthen participation in education and employment, and reduce the downstream costs associated with poor health and housing instability. For Aboriginal communities, these benefits are strongest when housing investment is underpinned by Aboriginal self-determination and community control, ensuring that housing responds to local priorities, cultural needs and community aspirations.

b. Historical levels of investment in social housing, and public housing in particular, including the reasons for its decline as a share of Australia's housing stock;

Historical underinvestment in social and public housing has contributed to persistent housing inequities experienced by Aboriginal and Torres Strait Islander peoples. Over time, social housing has not kept pace with population growth, housing demand and increasing cost, resulting in ongoing unmet need across many Aboriginal communities.

The ongoing challenges in achieving Closing the Gap - Outcome 9, further demonstrate the cumulative effects of historical underinvestment. While some progress has been made, national reporting indicates that advancement towards the target of increasing the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized housing remains below the trajectory required to meet the 2031 target, highlighting the needs for sustained investment and structural reform.

In South Australia, the [South Australian Aboriginal Housing Strategy 2021 - 2031](#) acknowledges that appropriate housing remains out of reach for a growing number of Aboriginal people. Longstanding housing shortages, overcrowding and ageing housing stock continue to affect many Aboriginal communities, particularly in regional, remote and very remote areas.

The cumulative effects of underinvestment are reflected in continued overcrowding, housing insecurity and poorer health outcomes. Addressing current housing demand will require not only additional housing supply but long-term investment to address the historic shortfall in Aboriginal housing.

e. The role of modern methods of design and construction in building more social homes and creating communities with a high quality of life

Sustainable Housing Design

Housing is an important determinant of health; therefore, social housing should incorporate sustainable design. Sustainable housing design elements promote and protect health, are climate resilient and energy efficient (Rana 2025; Jacobs et al 2014).

In the Australian context, an example of sustainable housing standard is the Green Star Homes developed by the Green Building Council of Australia (Green Building Council Australia 2026). There are three elements to the Green Star Home design. Firstly, these homes are energy efficient, powered by renewable energy and are fossil-fuel free Australia (Green Building Council Australia 2026).

Energy Efficiency and Energy Security

Energy efficiency enables cooling in summer and retention of heat in winter to improve thermal comfort and reduce household energy bills Australia (Green Building Council Australia 2026). This helps shield financially stretched low-income households from the financial shock of high energy bills (SGS Economics and Planning 2025). The energy security prevents the occurrence of power disconnection which may result in food and medicine spoilage that further compound financial hardship and exacerbate health issues in low-income households (SGS Economics and Planning 2026).

Healthy Indoor Environments

Second, homes are designed to be well ventilated, reducing mould growth, indoor pollutants and the accumulation of airborne contaminants (Green Building Council Australia 2026). Improved ventilation has been associated with lower rates of asthma and respiratory illnesses (Rana 2025; Green Building Council Australia 2026). It is well established that poorly ventilated environments increase transmission of respiratory pathogens such as influenza, COVID-19 and tuberculosis (Coleman et al 2026). In addition, low-toxicity construction materials, such as low volatile organic compound paint and finishes, minimise residents' exposure to harmful chemicals within the home (Green Building Council Australia 2026).

Climate Resilience and Extreme Weather

Third, homes are built to withstand climate change conditions and extreme climate events such as bushfires, flooding and extreme heat (Rana 2025; Green Building Council Australia 2026). This feature is particularly important in social housing, as it can reduce the disproportionate impacts of climate change on disadvantaged populations, who are more likely to experience housing insecurity and are often more vulnerable to climate-related hazards.

Aboriginal-Led Solutions

Social housing development for Aboriginal and Torres Strait Islander communities should be led by the communities to ensure that cultural considerations are incorporated (Wilya Janta 2025; SGS Economics and Planning 2026). This cannot be a one-size-fits-all approach as cultural requirements may differ between communities. The 'Right Way Housing Guidelines' provide examples of cultural requirements such as homes having at least two entries and exits to allow for cultural avoidance principles, outdoor spaces for cooking and wide verandas to accommodate family and visitors and reduce overcrowding (SGS Economics and Planning 2026). Culturally appropriate housing is also sustainably designed as utilising local material is prioritised (SGS Economics and Planning 2026).

An example from the Wilya Janta Right Way Housing project is the use of locally produce mud bricks that line walls to keep the house cool in summer and warm in winter. Housing orientation is planned to optimise natural air movement (Wilya Janta 2025).

CASE STUDY: Wilyajanta

Present-day houses in Tennant Creek and remote communities across the NT reflect ongoing failures in design, including poor thermal performance, lack of cultural consideration, overcrowding and insufficient maintenance. As a result, residents face health issues and financial hardships, often making difficult choices between paying expensive electricity bills for air conditioning and meeting basic needs, such as medication, food and education. **Through culturally sensitive collaboration, design and building, Wilya Janta is pushing to define a new standard for housing in these communities. Using a three-stage timeline Wilya Janta is working with community and industry to build homes in Tennant Creek which will act as a feasibility study for culturally and climate safe housing.** With proven viability and community expansion of the iterative model in Tennant Creek, Wilya Janta will seek formal partnerships with the NT Government and Community Housing providers to assist in broad adoption of the model for delivery of community directed housing.

AHCSA supports increased and sustained investment in social housing for Aboriginal and Torres Strait Islander peoples, including through an adequately resourced Aboriginal community-controlled housing sector. This investment should be informed by robust, disaggregated population data projections and household needs assessments that reflect Aboriginal population growth, demographics and geographical distribution. The South Australian Government should undertake this planning in partnership with communities and community-controlled organisations to ensure future housing supply is appropriately aligned with current and projected community needs. Investment should be long-term and responsive to geographic differences in need, with particular attention to overcrowding, remote housing quality, affordability, climate resilience and energy security. Social housing investment should be understood not simply as increasing housing stock, but as a critical investment in the health, wellbeing, safety and self-determination of Aboriginal people, families and communities.

h. Appropriate governance and administrative arrangements to deliver social housing at a scale to meet current and future need;

Aligning Housing Governance with Closing the Gap

The National Agreement on Closing the Gap (2020) recognises that improving housing outcomes requires structural reform, shared decision-making with Aboriginal and Torres Strait Islander peoples, and accountability across governments, rather than incremental improvements to service delivery. Despite this commitment, progress towards Target 9a remains below the trajectory required to meet the 2031 target, highlighting that current housing policy settings are insufficient. Persistent overcrowding reflects systemic constraints in housing supply, affordability and tenure security, rather than individual circumstances.

Aboriginal Leadership and Shared Decision -Making

Achieving Outcome 9 requires genuine Aboriginal participation in housing governance, planning and decision-making. Housing policies and programs should be designed, delivered and evaluated in partnership with Aboriginal communities and organisations, consistent with the [Priority Reforms](#) under the National Agreement on Closing the Gap. Aboriginal peoples must be empowered to shape housing policies and services that affect their communities, ensuring that housing solutions reflect local priorities, cultural obligations and community aspirations.

Strengthening Community-Controlled Housing

Target 9b further recognises the relationship between housing and essential infrastructure and services, particularly in remote Aboriginal and Torres Strait Islander communities. Achieving Outcome 9 therefore requires more than increasing housing stock; it requires sustained investment in social and community-controlled housing, genuine Aboriginal participation in housing governance, and reforms to mainstream housing systems that address overcrowding, affordability and access to secure, appropriate housing.

Conclusion

For Aboriginal and Torres Strait Islander peoples, home is relational and grounded in connection to family, community, culture, spirituality and Country. Safe, secure and culturally appropriate housing is more than a place to live; it is fundamental to health, wellbeing, cultural continuity and community connection. Housing inequities experienced by Aboriginal and Torres Strait Islander peoples reflect the ongoing impacts of structural exclusion from land and housing systems, and persistent policy and funding gaps. Addressing these inequities requires sustained investment in social and Aboriginal Community Controlled housing, grounded in self-determination, cultural safety and community priorities.

Implementing the recommendations in this submission including increasing social housing supply and investment, strengthening the Aboriginal community-controlled housing sector, embedding the Closing the Gap Priority Reforms, and ensuring housing is safe, culturally appropriate and climate-resilient is essential to improving housing and health outcomes for Aboriginal people, families and communities.

We thank the Committee for its time and consideration, and for the opportunity to contribute to this important work.

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