



**Australian Government**

**Australian Institute of  
Health and Welfare**

# **Housing assistance for Indigenous Australians**



**Australian Government**

**Australian Institute of  
Health and Welfare**

*Authoritative information and statistics  
to promote better health and wellbeing*

# **Housing assistance for Indigenous Australians**

Australian Institute of Health and Welfare  
Canberra

Cat. no. IHW 131

**The Australian Institute of Health and Welfare is a major national agency which provides reliable, regular and relevant information and statistics on Australia's health and welfare. The Institute's mission is authoritative information and statistics to promote better health and wellbeing.**

© Australian Institute of Health and Welfare 2014



This product, excluding the AIHW logo, Commonwealth Coat of Arms and any material owned by a third party or protected by a trademark, has been released under a Creative Commons BY 3.0 (CC-BY 3.0) licence. Excluded material owned by third parties may include, for example, design and layout, images obtained under licence from third parties and signatures. We have made all reasonable efforts to identify and label material owned by third parties.

You may distribute, remix and build upon this work. However, you must attribute the AIHW as the copyright holder of the work in compliance with our attribution policy available at <[www.aihw.gov.au/copyright/](http://www.aihw.gov.au/copyright/)>. The full terms and conditions of this licence are available at <<http://creativecommons.org/licenses/by/3.0/au/>>.

Enquiries relating to copyright should be addressed to the Head of the Digital and Media Communications Unit, Australian Institute of Health and Welfare, GPO Box 570, Canberra ACT 2601.

This publication is part of the Australian Institute of Health and Welfare's Indigenous Observatory. A complete list of the Institute's publications is available from the Institute's website <[www.aihw.gov.au](http://www.aihw.gov.au)>.

ISBN 978-1-74249-594-1

### **Suggested citation**

Australian Institute of Health and Welfare 2014. Housing assistance for Indigenous Australians. Cat. no. IHW 131. Canberra: AIHW.

### **Australian Institute of Health and Welfare**

Board Chair  
Dr Andrew Refshauge

Director  
David Kalisch

Any enquiries about or comments on this publication should be directed to:

Digital and Media Communications Unit  
Australian Institute of Health and Welfare  
GPO Box 570  
Canberra ACT 2601  
Tel: (02) 6244 1032  
Email: [info@aihw.gov.au](mailto:info@aihw.gov.au)

Published by the Australian Institute of Health and Welfare

# Contents

Acknowledgments.....	iv
Abbreviations.....	v
Summary .....	vi
<b>1 Introduction.....</b>	<b>1</b>
1.1 Purpose and structure of this paper.....	2
1.2 Data sources.....	3
<b>2 Social housing.....</b>	<b>5</b>
2.1 What is social housing? .....	5
2.2 Social housing for Indigenous households .....	7
2.3 Allocation of new social housing assistance .....	10
2.4 Overcrowding.....	11
2.5 Standard of dwelling .....	12
2.6 Tenant satisfaction .....	13
<b>3 Financial and other assistance .....</b>	<b>17</b>
3.1 Commonwealth Rent Assistance .....	17
3.2 Private rent assistance .....	21
3.3 Assistance to purchase a home .....	22
3.4 National Rental Affordability Scheme .....	25
<b>4 Overall level of housing assistance .....</b>	<b>27</b>
4.1 Major housing assistance programs .....	27
4.2 Other housing assistance programs .....	28
<b>5 Data gaps.....</b>	<b>29</b>
<b>Appendix A: Key data sources .....</b>	<b>31</b>
<b>Appendix B: Comparing Census and administrative data about social housing .....</b>	<b>37</b>
<b>Appendix C: Technical notes .....</b>	<b>41</b>
<b>Appendix D: Additional tables.....</b>	<b>45</b>
<b>References .....</b>	<b>53</b>

# Acknowledgments

This paper was prepared by Adriana Vanden Heuvel from the Indigenous and Children's Group (ICG) at the Australian Institute of Health and Welfare (AIHW). Jessica Cargill, also from the ICG, assisted with this paper. Fadwa Al-Yaman, head of the ICG, provided ongoing advice on this paper over the course of its development.

We thank staff in AIHW's Housing Unit, as well as Geoff Neideck, head of AIHW's Housing, Homelessness and Drugs Group, for providing input to, and reviewing a draft of, this paper; their input and comments are greatly appreciated.

Special thanks to the following external reviewers:

- Vincent Ogu (NSW Department of Family and Community Services – Aboriginal Housing Office)
- Australian Bureau of Statistics
- Department of Social Services
- Department of the Prime Minister and Cabinet.

We also acknowledge the contribution of Indigenous Business Australia in reviewing the Indigenous Home Ownership Program section.

# Abbreviations

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AIHW	Australian Institute of Health and Welfare
Aust	Australia
COAG	Council of Australian Governments
CRA	Commonwealth Rent Assistance
CNOS	Canadian National Occupancy Standard
FTB	Family Tax Benefit
IBA	Indigenous Business Australia
ICHO	Indigenous community housing organisation
IHO <sub>p</sub>	Indigenous Home Ownership Program
METeOR	Metadata Online Registry
NAHA	National Affordable Housing Agreement
NSHS	National Social Housing Survey
NRAS	National Rental Affordability Scheme
NSW	New South Wales
NT	Northern Territory
Qld	Queensland
SA	South Australia
SIH	Survey of Income and Housing
SOMIH	State owned and managed Indigenous housing
Tas	Tasmania
Vic	Victoria
WA	Western Australia

# Symbols

- \* statistically significant difference at  $p < 0.05$
- .. not applicable
- n.a. not available

# Summary

A large proportion of housing assistance to Indigenous households is provided through mainstream housing assistance programs, particularly Commonwealth Rent Assistance and public housing, although targeted Indigenous-specific programs also play an important role.

## **Indigenous households 6 times as likely to live in social housing**

In 2013, Indigenous households were 6 times as likely as other Australian households to live in social housing (rates of 31% and 5%, respectively).

Public housing was the largest provider of social housing to Indigenous households, with about 30,800 Indigenous households living in such housing at 30 June 2013 – a rate of 14% of Indigenous households.

Indigenous community housing was the second largest provider – 8% of Indigenous households lived in such housing at 30 June 2013.

Available data suggest that almost 1 in 5 (18%) new allocations to social housing in 2012–13 were to Indigenous households.

## **About 1 in 4 Indigenous households received Commonwealth Rent Assistance**

An estimated 24% of Indigenous households received Commonwealth Rent Assistance (CRA) at 14 June 2013; by comparison, an estimated 15% of other households received such assistance.

Between 2009 and 2013, the number of Indigenous CRA recipients rose by 48%, while the number of other CRA recipients rose by 21%.

In June 2013, 61% of Indigenous CRA recipients would have been in rental stress (that is, spending more than 30% of income on rent) if they had not received CRA. The availability of CRA halved this proportion (30%).

## **Indigenous households more than twice as likely to receive housing assistance**

Available data suggest that in June 2013, Indigenous households were more than twice as likely as other households to have received support from at least one of the major housing assistance programs (that is, CRA and social housing programs). Between 43% and 46% of Indigenous households were estimated to have received such support, compared with 18% of other households.

## **Other assistance programs also important**

Of all households that received private rent assistance in 2012–13, 10% were Indigenous.

In 2012–13, 664 new home loans were approved through the Indigenous Home Ownership Program, with the average value of the new loan being around \$260,000. Between the program's inception in 1974 and 30 June 2013, a total of 15,798 home loans were provided through this program.

About 1 in 25 (4.2%) households living in homes made available through the National Rental Affordability Scheme from 1 May 2011 to 30 April 2012 were Indigenous.

# 1 Introduction

The absence of affordable, secure and appropriate housing can result in a number of negative consequences, including overcrowding, homelessness, and poor physical and mental health, all of which can lead to social exclusion. Housing options available to Aboriginal and Torres Strait Islander Australians are more limited than for other Australians due to a range of factors, including relatively low incomes, higher rates of unemployment, lower levels of financial literacy and, for some Indigenous people, living on community-titled land where individual home ownership is generally not available.

As detailed in *Housing circumstances of Indigenous Australians: tenure and overcrowding* (AIHW 2014b), Indigenous households were around half as likely as other Australian households to own their home in 2011, with 36% of Indigenous households being home owners (with or without a mortgage) compared with 68% of other households. Indigenous people are also more likely to be homeless and to use specialist homelessness services, with Indigenous clients comprising about one in five (22%) of all clients of such services in 2012–13. Further information about the use of specialist homelessness services by Indigenous people can be found in *Homelessness among Indigenous Australians* (AIHW 2014a).

Due to the multiple disadvantages that many Indigenous Australians experience in the housing market, they are a priority group for, or target of, many housing assistance services. Housing assistance aims to relieve the pressures of housing costs, and provide safe and secure housing for many low-income households, particularly those who are disadvantaged or vulnerable. Housing assistance can comprise:

- provision of housing (for example, social housing), with rents generally based on the tenant's income
- financial assistance with rent
- financial assistance with purchasing a home
- provision of services to assist in obtaining rental accommodation, sustaining tenancies or attaining home ownership.

Since 2009, the National Affordable Housing Agreement (NAHA) has been the principal agreement between the Australian Government and state and territory governments for improving housing affordability and outcomes for homeless Australians. The aspirational aim of the NAHA is that all Australians have access to affordable, safe and sustainable housing that assists them to participate in the labour force and more broadly in the community (SCFFR 2014). As detailed in Box 1.1, a number of National Partnership Agreements were established to support the NAHA. These partnership agreements have contributed to the objectives of the NAHA, as well as provided added support to programs that are not delivered under the NAHA – such as Commonwealth Rent Assistance and the National Rental Affordability Scheme.



### **Box 1.1: National Affordable Housing Agreement**

The National Affordable Housing Agreement, which started on 1 January 2009, is a joint commitment of the Australian Government and state and territory governments. While some of the National Partnership Agreements that were established to support the NAHA have expired, two are still active:

- the National Partnership Agreement on Homelessness (DSS 2013a; SCFFR 2014)
- the National Partnership Agreement on Remote Indigenous Housing (NPARIH).

Under the NPARIH, \$5.5 billion of funding was committed jointly by the Australian Government and state and territory governments over 10 years (to 2018) to address significant overcrowding, homelessness, poor housing conditions, and the severe housing shortage in remote Indigenous communities (SCFFR 2014).

One of the deliverables under the NPARIH is the building of up to 4,200 new houses by 2018 and the rebuilding or refurbishment of around 4,876 existing houses in remote Indigenous communities by 2014. At March 2014, around 2,400 new houses had been delivered and over 6,400 refurbishments completed (DPMC 2014).

In addition, other long-term structural reforms around remote Indigenous housing are being put in place under this Agreement, including reforms around the security of tenure arrangements and the nature of tenancy management arrangements (DSS 2013b).

## **1.1 Purpose and structure of this paper**

The purpose of this paper is to provide a statistical overview of the use of national housing assistance programs by Indigenous Australians in order to increase levels of understanding about the topic and to inform decision-making, planning and service delivery.

Housing assistance is provided to Indigenous Australians through a number of different government programs – both mainstream programs and Indigenous-specific programs. This paper provides information on the following national housing assistance programs:

- mainstream programs for which information on the Indigenous status of recipients is available – namely, public housing, mainstream community housing, Commonwealth Rent Assistance, private rent assistance, home purchase assistance and the National Rental Affordability Scheme
- Indigenous-specific programs – namely, state owned and managed Indigenous housing, Indigenous community housing and the Indigenous Home Ownership Program.

Indigenous Australians also receive housing assistance from a number of other national housing assistance programs – for example, the First Home Owners Grant and First Home Saver Accounts. Due to the lack of information on the Indigenous status of recipients, these forms of housing assistance are not covered in this paper.

The paper is structured as follows:

- The remainder of this section describes the data sources that were used to prepare this paper.
- Section 2 provides information on how many Indigenous (and other) households live in social housing and how this has changed over time. It also describes:
  - the allocation of new social housing assistance
  - the level of overcrowding in social housing

- the proportion of social housing dwellings that were considered to be of an acceptable standard
- satisfaction of tenants in social housing.
- Section 3 looks at the use of 4 financial assistance programs by Indigenous households – Commonwealth Rent Assistance, private rent assistance, home purchase assistance and the Indigenous Home Ownership Program – as well as assistance provided through the National Rental Affordability Scheme.
- Section 4 provides estimates of the number and rate of Indigenous households receiving assistance from one or more major housing assistance programs.
- Section 5 summarises some of the key gaps regarding available data on housing assistance to Indigenous households.

## 1.2 Data sources

The data presented in this paper came from several different sources. The key data collections used were:

- four administrative data collections related to the main social housing programs – these data are used to describe the number of Indigenous households living in social housing, the proportion of new social housing allocations provided to Indigenous households and the extent of overcrowding in social housing dwellings
- the 2012 National Social Housing Survey – data from this survey provide insights into the satisfaction levels of Indigenous households living in social housing compared with those of other households; these data are also used to describe the standard of social housing dwellings
- Commonwealth Rent Assistance (CRA) data – these data are used to describe trends in the number of Indigenous CRA recipients, as well as the impact of such assistance on the proportion of CRA recipients in rental stress
- the Private Rent Assistance data collection and the Home Purchase Assistance data collection – data from these national collections provide information on the number of Indigenous households assisted through these programs.

See Appendix A for more detailed information on these collections, including method of data collection, scope, completeness of coverage and extent of missing data about Indigenous status.

In addition to the key data sources noted above, information from various reports about the use of the Indigenous Home Ownership Program and the National Rental Affordability Scheme by Indigenous Australians are also provided in this paper.

For each of the collections covered in this paper, Indigenous households are defined as those in which at least one person identified as being of Aboriginal and/or Torres Strait Islander origin.

### Data quality

As discussed in Section 5, missing information about the Indigenous status of households is an issue in housing assistance data collections, with the degree of severity varying across collections and jurisdictions, and over time. A second difficulty is the lack of full coverage of some of the data collections – particularly mainstream community housing and Indigenous

community housing collections. The combined effect of these difficulties is some degree of under-count in the number of Indigenous households living in social housing.

The Australian Bureau of Statistics (ABS) Census of Population and Housing also captures data about Indigenous and other households living in social housing (as part of information collected about the housing tenure of all households); these data are described in *Housing circumstances of Indigenous Australians: tenure and overcrowding* (AIHW 2014b).

Census data on the number of households living in social housing yield substantially lower numbers than data derived from the social housing administrative data collections described in this paper. Specifically, Census data suggest there were 15% fewer Indigenous households living in social housing in 2011 than the administrative data collections do. For all households, Census data suggest a shortfall of 11%. These differences could be due to a number of factors, including Census under-count of people, missing information about Indigenous status, and only dwellings that were occupied on Census night being captured in the Census (see Appendix B for further details). Data from the social housing administrative collections are therefore considered to be the better source of information about the number of households living in the various forms of social housing and thus this is the data source utilised in this paper.

## 2 Social housing

### 2.1 What is social housing?

Social housing is rental housing provided by state and territory governments and by community sectors to assist people who are unable to access suitable accommodation in the private rental market. Rents in such housing are usually set at below-market rates and are generally based on the tenant's income.

Social housing allocation policies generally give preference based on assessed need. While state and territory governments define greatest need for various social housing programs in different ways, some or all of the following factors tend to be taken into account:

- households that are homeless or find themselves in circumstances that are adversely affecting their health or place their life or safety at risk
- households that are in housing that is inappropriate to their needs
- households that have very high rental housing costs relative to their income (AIHW 2013b, 2013c).

Social housing is also targeted towards other special needs groups, including Indigenous people, those with disability, the young (that is, the principal tenant is aged under 25) and the elderly (principal tenant aged 75 or over) (AIHW 2013b).

There are four main social housing programs operating in Australia (Figure 2.1). Two of the programs are 'mainstream' programs available to all Australians – public housing and community housing. The other two are specifically targeted at Indigenous Australians – state owned and managed Indigenous housing, and Indigenous community housing. These programs provide housing to a total of 418,764 Australian households.

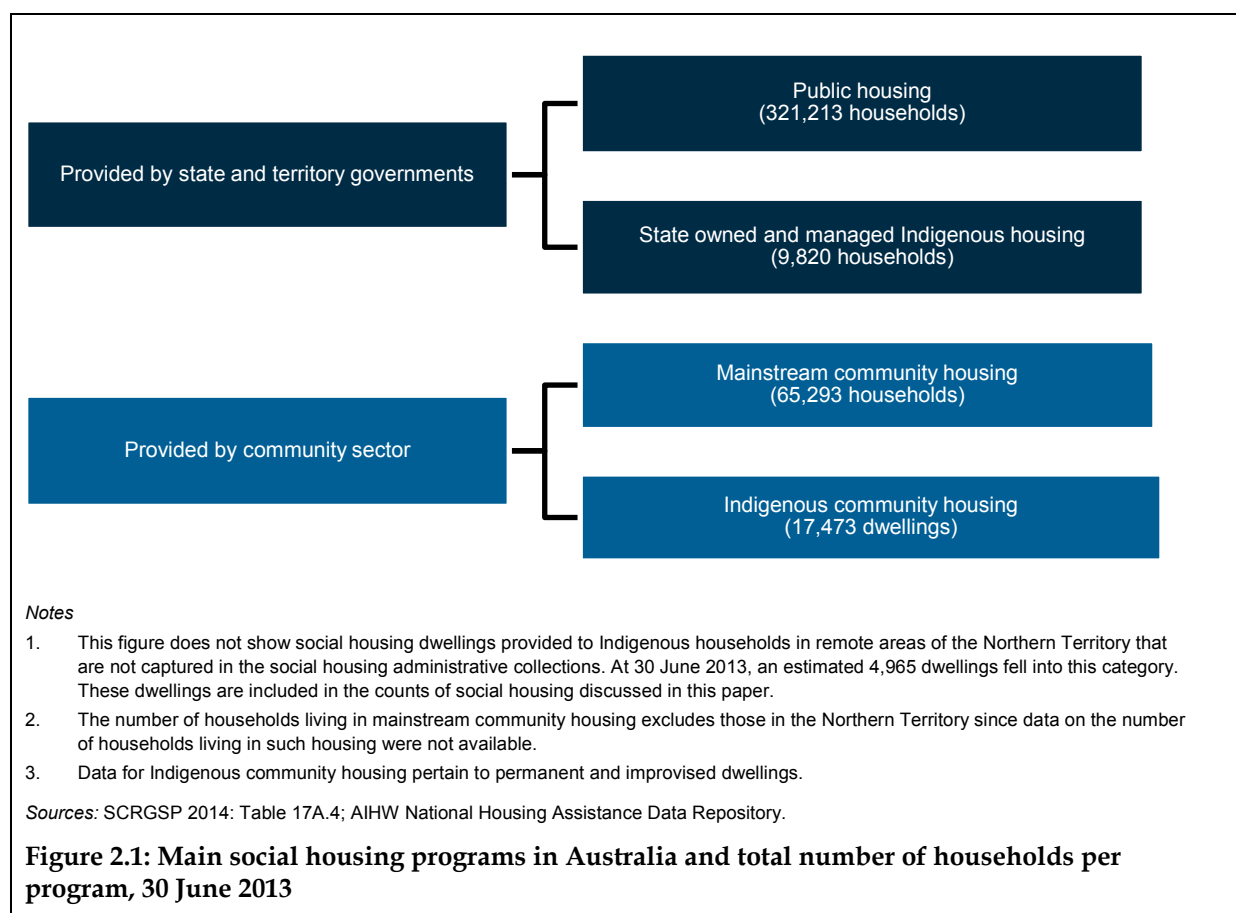
Crisis and transitional housing is an additional form of social housing, but it is not separately identified in this paper. Some crisis and transitional housing is managed by providers of social housing (and thus may be indirectly reported through social housing administrative data collections), while some is managed by providers of specialist homelessness services.

#### Mainstream social housing

Public housing – which is also referred to as public rental housing – is the largest social housing program (Figure 2.1). About 321,200 households lived in dwellings provided through this program at 30 June 2013 – this represents 77% of all households living in social housing. Public housing encompasses publicly owned (or leased) dwellings administered by state and territory governments to provide affordable and accessible housing, largely for low-income households in housing need. Public housing rents are subsidised (or rebated) for eligible low income tenants so that they generally pay no more than 30% of their gross income on rent (SCRGSP 2014).

Community housing – often referred to as 'mainstream' community housing – is the second largest social housing program; 65,293 households lived in this type of social housing at 30 June 2013 (16% of all households in social housing). These data do not include households living in mainstream community housing in the Northern Territory. Although data about the number of *dwellings* in mainstream community housing in the Northern Territory are

available (339 at 30 June 2013), data about the number of households living in these dwellings and, in turn, the Indigenous status of these households are not available (SCRGSP 2014).



Mainstream community housing is generally delivered by not-for-profit organisations to low- to moderate-income or special needs households. Community housing models vary across states and territories but, in general, community housing organisations typically receive some form of state or territory government assistance such as direct funding or the provision of land and property, although a number of community housing organisations are entirely self-funded (SCRGSP 2014).

For both the data collections about public housing and mainstream community housing, Indigenous status is self-identified, and reporting Indigenous status is not mandatory under program eligibility requirements. For these reasons, the available data about Indigenous households living in these forms of social housing indicate the minimum number of such households.

## Targeted Indigenous social housing

State owned and managed Indigenous housing (SOMIH), which is administered by state and territory governments, is targeted specifically at low- to moderate-income households with at least one Indigenous member. It includes dwellings managed by government Indigenous housing agencies for allocation to Indigenous tenants. At 30 June 2013, 9,820 households lived in state owned and managed Indigenous housing (Figure 2.1).

Indigenous community housing is owned and/or managed by an Indigenous community housing organisation (ICHO). These organisations may either directly manage the dwellings they own or sublease tenancy management services to the relevant state/territory housing authority or another organisation. This housing is made available to households with at least one Indigenous member. Due to the incomplete coverage of the Indigenous Community Housing data collection (see Appendix A), the number of Indigenous community housing *dwellings* (including both permanent and improvised dwellings) provides the best available estimate of the actual number of *households* living in Indigenous community housing. At 30 June 2013, available data indicate that there were 17,473 dwellings managed and delivered by ICHOs across Australia.

## 2.2 Social housing for Indigenous households

### Total provision

Public housing is the largest provider of social housing to Indigenous households. At 30 June 2013 it provided assistance to 30,774 Indigenous households – suggesting that 14% of all Indigenous households in Australia lived in public housing (Table 2.1). Indigenous households are over-represented in public housing – while Indigenous households make up about 3% of all households in Australia (ABS 2012a), they comprised 10% of all households in public housing.

Compared with public housing, available data indicate a relatively small number of Indigenous households (4,640) lived in mainstream community housing at 30 June 2013 – this equates to a rate of 2% of all Indigenous households. Of all households living in mainstream community housing at 30 June 2013, 7% were Indigenous households. As noted in Section 2.1, these data do not include households living in mainstream community housing in the Northern Territory since data were not available.

The SOMIH program operated in 4 jurisdictions in 2012–13: New South Wales, Queensland, South Australia and Tasmania; 9,820 households lived in this type of housing at 30 June 2013 in these 4 jurisdictions. The number of households living in SOMIH varied from 3% of Indigenous households in Tasmania to 14% in South Australia.

At 30 June 2013, 17,473 Indigenous community housing dwellings were recorded. This equates to a rate of 8% of all Indigenous households.

From 2008–09, a number of remote dwellings in the Northern Territory were transferred from Indigenous community housing programs to public housing. These dwellings, which are referred to as ‘Northern Territory remote public housing’, are not reported in either the Indigenous Community Housing data collection or the Public Rental Housing data collection. At 30 June 2013, an estimated 4,965 dwellings fell into this category – a rate of 40% of Indigenous households in the Northern Territory and 2% of all Indigenous households.

Across Australia, available administrative data suggest that about 67,700 Indigenous households lived in social housing at 30 June 2013 – this equates to about 3 in 10 Indigenous households (31%) (Table 2.1). By comparison, 5% of other Australian households lived in social housing (Appendix Table D2.1), suggesting that Indigenous households were over 6 times as likely as other households to live in social housing.

**Table 2.1: Mainstream and targeted social housing provided to Indigenous households, by state and territory, 30 June 2013**

Type of social housing	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
<b>Mainstream social housing provided to Indigenous households</b>									
Public housing									
Number	<sup>(a)</sup> 10,600	1,784	5,791	7,405	1,869	772	716	1,837	30,774
Rate <sup>(b)</sup>	13.9	9.4	9.4	31.9	14.8	8.0	28.4	14.9	14.2
Community housing <sup>(c)</sup>									
Number	2,301	395	1,039	604	180	98	23	n.a.	4,640
Rate <sup>(b)</sup>	3.0	2.1	1.7	2.6	1.4	1.0	0.9	n.a.	2.1
<b>Targeted Indigenous social housing</b>									
SOMIH									
Number	4,452	..	3,286	..	1,754	328	..	..	9,820
Rate <sup>(b)</sup>	5.8	..	5.4	..	13.9	3.4	..	..	4.5
Indigenous community housing <sup>(d)</sup>									
Number	<sup>(e)</sup> 4,734	1,961	<sup>(f)</sup> 4,777	<sup>(g)</sup> 2,439	<sup>(f)</sup> 1,102	<sup>(g)</sup> 62	..	<sup>(h)</sup> 2,398	17,473
Rate <sup>(b)</sup>	6.2	10.3	7.8	10.5	8.7	0.6	..	19.4	8.1
<b>Other social housing</b>									
NT remote public housing <sup>(i)</sup>									
Number	..	..	..	..	..	..	..	4,965	4,965
Rate <sup>(b)</sup>	..	..	..	..	..	..	..	40.2	2.3
<b>Total social housing</b>									
Number	22,087	4,140	14,893	10,448	4,905	1,260	739	9,200	67,672
Rate <sup>(b)</sup>	29.0	21.8	24.2	45.0	38.8	13.1	29.3	74.5	31.2

- (a) These data were provided by the jurisdiction; they were used instead of the data calculated from the AIHW's Public Rental Housing data collection due to an under-count in the unit record data.
- (b) Per 100 Indigenous households. Data on the total number of Indigenous households that were used to derive the rates are estimated household counts based on data from the ABS 2011 Census and ABS projections of growth in household numbers (see Appendix C.1).
- (c) Excludes the Northern Territory since data were not available.
- (d) Data pertain to permanent and improvised dwellings.
- (e) Data are based on dwellings that were actively registered with the Aboriginal Housing Office; data are not complete because not all actively registered organisations provided data.
- (f) Data for improvised dwellings were not available.
- (g) Does not include permanent dwellings for unfunded Indigenous community housing organisations as these data were not provided.
- (h) No data were collected on outstations due to distance and access issues.
- (i) Refers to an estimated number of social housing dwellings provided to Indigenous households in remote areas of the Northern Territory; these dwellings are not captured in any of the social housing administrative collections.

Sources: SCRGSP 2014: tables 17A.4, 17A.5 & 17A.7; AIHW National Housing Assistance Data Repository.

## Provision by state and territory

The rate of Indigenous households assisted by the various social housing programs varied across the states and territories, particularly so for public housing. Compared with other jurisdictions, available data suggest that Western Australia (32% of Indigenous households in that state) and the Australian Capital Territory (28%) had the highest rates of Indigenous households living in public housing at 30 June 2013, while Tasmania had the lowest rate (8%) (Table 2.1).

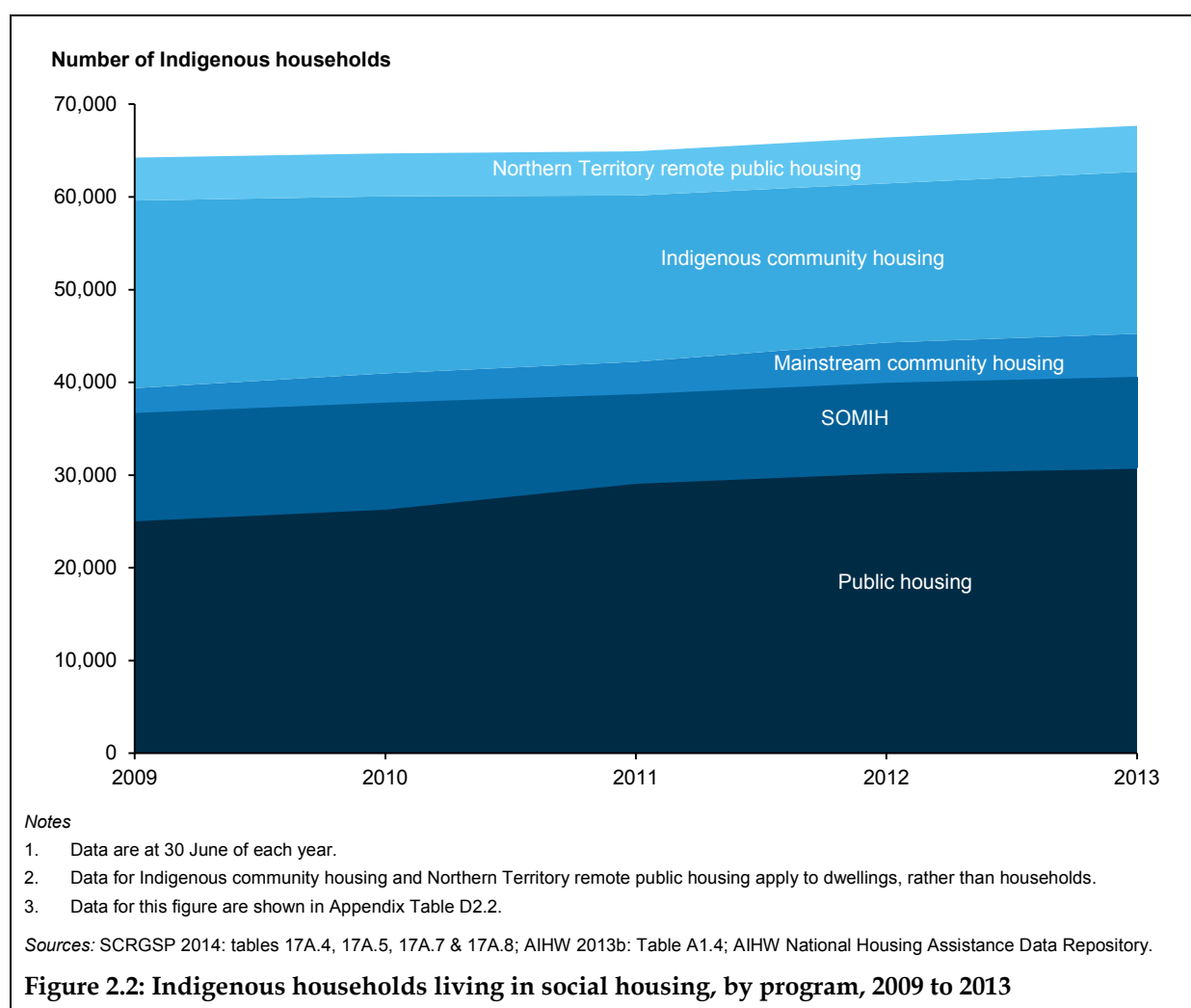
Among the four states with a SOMIH program, South Australia had the highest rate (14% of Indigenous households in that state), while for Indigenous community housing, the Northern Territory had the highest rate (19%).

Compared with other social housing programs, there was less variation across the jurisdictions in the rates of Indigenous households living in mainstream community housing (with rates ranging from 1% to 3% of Indigenous households).

Considering all social housing provision collectively, available data suggest that the rates of Indigenous households living in social housing ranged from a low of 13% in Tasmania to a high of 75% in the Northern Territory.

## Trends in provision

Figure 2.2 shows the number of Indigenous households living in social housing between 2009 and 2013 by type of social housing. Overall, available data suggest an increase of 5.3% in the number of Indigenous households living in social housing over the 5-year period. This compares with an increase of 3.6% for other households (Appendix Table D2.2).





The number of Indigenous households living in public housing rose by 23% between 2009 and 2013 (from 25,115 to 30,774 households respectively). This rise is in contrast to a fall of 4% in the number of other households living in public housing over the same period (Appendix Table D2.2). Some of the observed increase for Indigenous households may be due to an improvement in Indigenous identification in the Public Housing data collection (with missing data about Indigenous status dropping from 17% in 2009 to 14% in 2013).

The number of Indigenous households living in housing provided by the mainstream community sector also rose between 2009 and 2013, from 2,680 to 4,640 households – a 73% increase. For other households, the rise was also 73%. The growth over time in the contribution of the mainstream community housing sector reflects changes in government policy that have encouraged this sector to play a larger role in the provision of social housing (Productivity Commission 2010).

In contrast to the increased numbers of Indigenous households living in public housing and mainstream community housing, the number living in SOMIH fell by 15% between 2009 and 2013, from 11,582 to 9,820 households. At least part of the reason for this change was a transfer of dwellings between programs. In the past, all Australian states (but not territories) had a SOMIH program but Victoria and Western Australia have not had such a program since around 2010 when SOMIH dwellings were transferred to other social housing programs (SCRGSP 2014).

Available data also suggest a drop in numbers for Indigenous community housing over time, with 14% fewer dwellings at 30 June 2013 (17,473 dwellings) than at 30 June 2009 (20,232 dwellings).

## **2.3 Allocation of new social housing assistance**

The number of new allocations of social housing in any one year is affected by many factors, with a key factor being the availability of new dwellings. Of all of the various types of social housing programs, mainstream community housing has undergone the most rapid expansion in the availability of dwellings over recent years (AIHW 2013b; SCRGSP 2014). However, much of this increase is due to the transfer of housing from other forms of social housing, with such transfers generally counted as new allocations.

Another factor affecting the availability of housing for new allocations is the length of tenure of those living in social housing. Both public housing and SOMIH tend to be characterised by long tenure of households – at 30 June 2012, 29% of SOMIH households and 39% of public housing households had been in the same dwelling for over a decade (AIHW 2013b). Data on new allocations were not available for Indigenous community housing.

Across the three social housing programs for which data are available, there were about 5,900 new allocations to Indigenous households in 2012–13; this is up from about 5,400 in 2008–09 (an increase of 9%) (Table 2.2). Of all the new allocations in 2012–13, 18% were to Indigenous households compared with 17% in 2008–09.

In each of the years considered, the majority of new allocations to Indigenous households were in public housing, with 3,782 new public housing allocations to Indigenous households in 2012–13. Of all new allocations to public housing in that year, 18% were to Indigenous households.

**Table 2.2: Allocation of new assistance to Indigenous households, by social housing program<sup>(a)</sup>, 2008–09 to 2012–13**

	Public housing		SOMIH <sup>(b)</sup>	Mainstream community housing <sup>(c)</sup>		Total	
	Indigenous	% of all households		Indigenous	% of all households	Indigenous	% of all households
2008–09	3,346	16.1	1,107	920	9.3	5,373	16.9
2009–10	3,282	16.3	1,069	1,143	8.9	5,494	16.1
2010–11	3,720	17.8	948	1,361	8.1	6,029	15.6
2011–12	3,818	17.9	774	1,399	10.3	5,991	16.8
2012–13	3,782	17.8	858	1,241	11.1	5,881	17.6

(a) Data on new allocations were not available for Indigenous community housing.

(b) By definition, all new allocations in the SOMIH program were to Indigenous households.

(c) Excludes the Northern Territory since data were not available.

Source: AIHW analyses of SCRGSP 2014: tables 17A.5, 17A.6 & 17A.7.

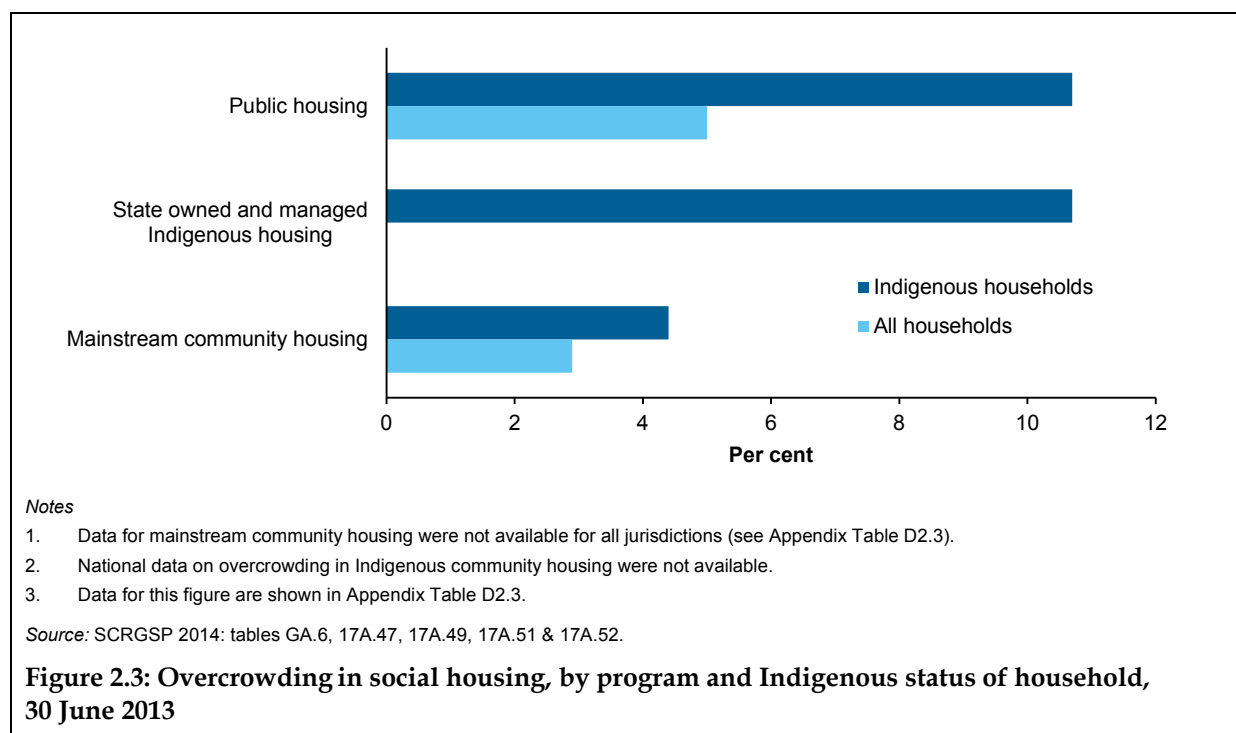
Between 2008–09 and 2012–13, the number of new allocations to Indigenous households increased by 436 households in public housing (a 13% increase) and by 321 households in mainstream community housing (35%). Meanwhile, the number of new allocations in SOMIH decreased by 249 households over the 5 years—a 23% drop. This is at least partly because, as noted earlier, Victoria and Western Australia integrated their SOMIH dwellings into other social housing programs during the period considered.

## 2.4 Overcrowding

Overcrowding, which refers to a dwelling that is too small for the size and composition of the household living in it, can put stress on the infrastructure of the dwelling, such as food preparation areas, bathrooms, laundry facilities and sewerage systems. It can also adversely affect the physical and mental health of residents. The Council of Australian Governments (COAG) regards the prevalence of overcrowding in Indigenous households as an indicator of community health and wellbeing, and accordingly this is a focus area of the National Partnership Agreement on Remote Indigenous Housing (SCFFR 2014; SCRGSP 2011).

Various approaches can be used to define and measure the extent of overcrowding. The Canadian National Occupancy Standard (CNOS) is an internationally accepted measure that is often used in Australia. It measures the bedroom requirements of a household based on the number, sex, age and relationships of usual residents. Overcrowding is generally deemed to exist if one or more additional bedrooms are required to meet this standard. Additional information about the CNOS and the measurement of overcrowding can be found in *Housing circumstances of Indigenous Australians: tenure and overcrowding* (AIHW 2014b). As noted there, whether a person lives in a dwelling that is overcrowded is a subjective concept; those deemed to be living in overcrowded conditions based on a particular standard may themselves not feel overcrowded.

Administrative data indicate that at 30 June 2013, 11% of Indigenous households in public housing were considered to be living in overcrowded conditions (Figure 2.3). About 13% of Indigenous households in public housing in both *Remote* and *Very remote* areas were living in overcrowded households, as were 11% in *Outer regional* areas, 9% in *Inner regional* areas and 11% in *Major cities* (Appendix Table D2.3). Indigenous households in public housing were twice as likely as all households to be overcrowded (11% and 5% respectively).



Just over 1 in 10 (11%) households living in SOMIH were deemed to be overcrowded. As was the case for public housing, households living in SOMIH in more remote areas were more likely to be overcrowded than those living in more urban areas, with the proportion ranging from 17% in *Very remote* areas to 9% in *Major cities* (Appendix Table D2.3).

Compared with the other types of social housing considered, a substantially smaller proportion of Indigenous households living in mainstream community housing were overcrowded (4%). And this proportion was fairly similar to the corresponding proportion for all households living in such housing (3%). Note that data on overcrowding in this type of social housing were not available for all jurisdictions (see Appendix Table D2.3), and no data on overcrowding by remoteness were available.

## 2.5 Standard of dwelling

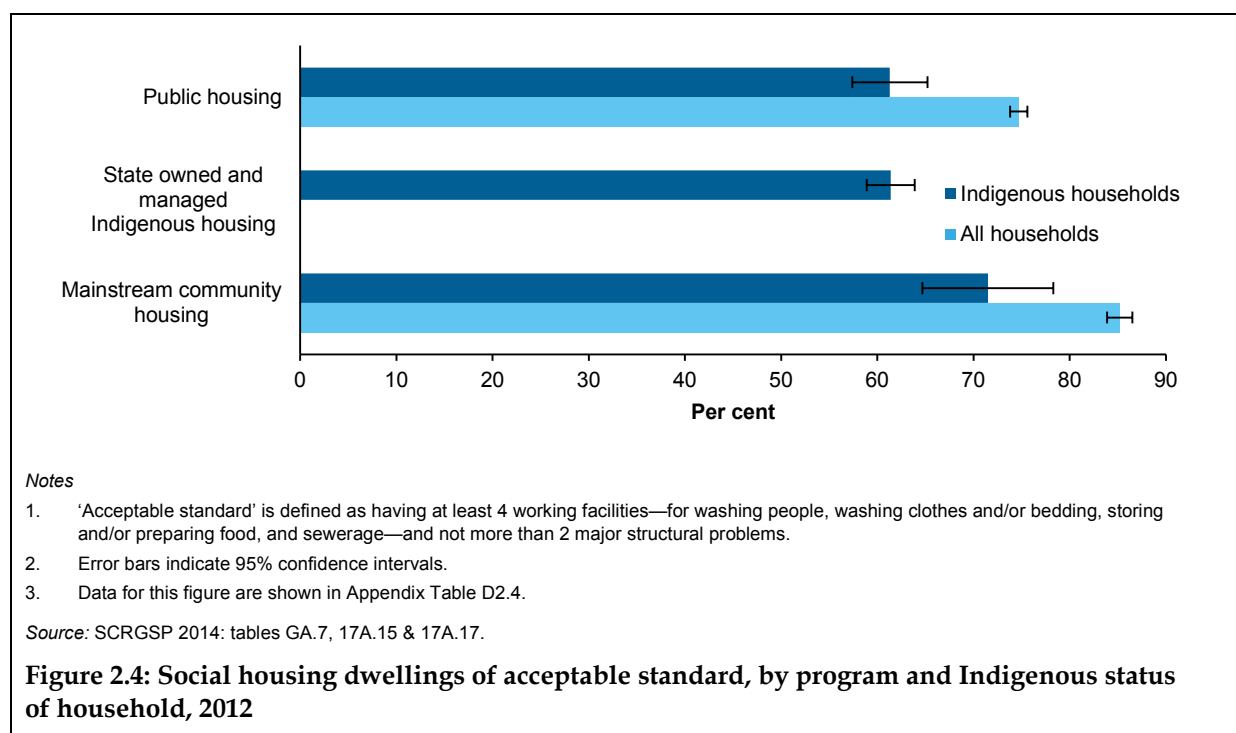
While various approaches can be used to assess whether a dwelling is of an acceptable standard, one method is to consider the structural soundness of the dwelling and whether or not facilities work. Using this method, a dwelling can be deemed to be of an acceptable standard if it has at least 4 working facilities – for washing people, washing clothes and/or bedding, storing and/or preparing food, and sewerage – and not more than 2 major structural problems (for example, major cracks in walls/floors, major electrical problems, major roof defects) (SCRGSP 2014).

In the National Social Housing Survey (NSHS), data are collected from tenants about the facilities in their home (whether they have them and, if they do, whether they work) and about any structural issues in their home. This information is used to derive the proportion of social housing dwellings that were considered to be of an acceptable standard. The NSHS does not cover the Indigenous community housing sector.

Note that in the NSHS data, in a small proportion (4%) of state owned and managed Indigenous housing households, no household member was identified as being Indigenous.

Since this type of housing is targeted at Indigenous households, a reporting issue exists in the data (discussed further in Section 5). SOMIH data shown in this paper apply to all households that indicated they were living in SOMIH (regardless of reported Indigenous status).

Nationally, in 2012, 61% of Indigenous households in public housing reported that they lived in dwellings of acceptable standard, as did 61% of those in SOMIH and 72% in mainstream community housing (Figure 2.4). Compared with all households, Indigenous households living in public housing and mainstream community housing were significantly less likely to be living in dwellings of an acceptable standard.

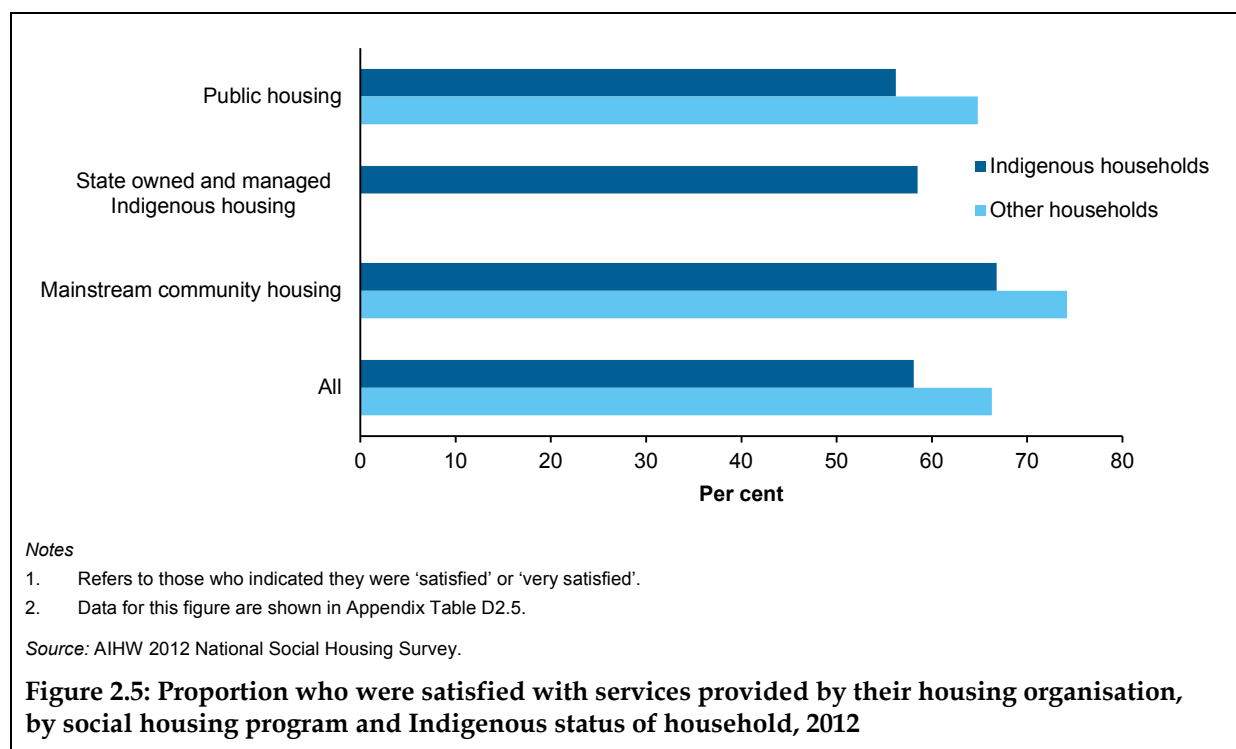


## 2.6 Tenant satisfaction

### Overall satisfaction

The 2012 National Social Housing Survey provides information on tenant's satisfaction with the services provided by their housing organisation. Over half (58%) of the respondents in Indigenous households indicated they were satisfied with the services provided, with those living in mainstream community housing most likely to be satisfied (67%), followed by those in SOMIH (59%) and public housing (56%) (Figure 2.5).

Considering the three types of social housing collectively, satisfaction levels were 8 percentage points lower among respondents in Indigenous households (58%) than other respondents (66%). The lower level of satisfaction among the Indigenous respondents may be related to the fact they were more likely to be living in a dwelling with three or more structural problems and in dwellings that were inadequate for their needs (AIHW 2013e).



## Satisfaction with amenities

As part of the 2012 NSHS, tenants were asked about whether selected amenities (such as size of the home, easy access and entry, and car parking) were important to their household. Those who said a particular amenity was important were then asked if their household's needs were met in relation to that amenity. As shown in Appendix Table D2.6 (and excluding those for whom the amenity was not applicable), each one of the selected amenities was important to at least 8 in 10 Indigenous households, with the exception of 'modifications for special needs', where just over 7 in 10 Indigenous households indicated that this was important. The proportion of Indigenous households indicating an amenity was important was generally similar to the proportion recorded for other households.

Of all amenities regarded as important, tenants in Indigenous households were most likely to consider that ease of access and entry to their home met their needs. About 86% of Indigenous households in public housing that indicated this amenity was important gave this response, as did 89% of those in SOMIH and 94% in mainstream community housing (Table 2.3). In contrast, thermal comfort was far less commonly rated as meeting needs, with 47% of Indigenous tenants in public housing who indicated this amenity was important saying it met their needs, as did 58% in SOMIH and 60% in mainstream community housing.

Among public housing households, Indigenous households were less likely than other households to indicate that the amenities they considered important met the needs of their household (Table 2.3). In particular, the difference was statistically significant in all cases but one (with the exception being car parking). Furthermore, there was a 10 percentage point gap or more for the following amenities:

- modifications for special needs (63% of Indigenous households and 78% of other households)
- water efficiency (69% and 83%)

- yard space and fencing (69% and 81%)
- energy efficiency (62% and 73%).

**Table 2.3: Amenities rated as meeting the needs of the household<sup>(a)(b)</sup>, by social housing program<sup>(c)</sup> and Indigenous status of household, 2012 (per cent)**

Amenity	Public housing		SOMIH <sup>(d)</sup>	Mainstream community housing	
	Indigenous	Other		Indigenous	Other
Size of home	76.2	85.8 *	85.5	79.9	86.9
Number of bedrooms	77.1	86.3 *	85.2	75.6	86.2
Modifications for special needs	62.9	77.9 *	72.6	59.4	81.1 *
Easy access and entry	85.9	90.9 *	89.1	93.6	91.2
Car parking	79.7	82.4	87.5	76.4	81.5
Yard space and fencing	68.9	81.4 *	80.8	75.0	83.9
Privacy of the home	77.5	84.1 *	82.8	80.3	86.3
Safety and security within the home	73.5	81.5 *	77.0	79.7	86.8
Safety and security outside of the home within the neighbourhood	69.3	77.2 *	77.5	75.2	83.8
Energy efficiency	61.6	72.6 *	71.2	70.6	78.7
Water efficiency	68.8	83.0 *	78.0	69.1	86.6 *
Thermal comfort	47.3	56.2 *	57.7	60.0	67.2

\* statistically significant difference between Indigenous and other households at  $p < 0.05$

(a) The proportion of households rating the particular amenity as meeting the needs of the household (rather than not meeting needs) is based on those households that indicated that the particular amenity was important to the household.

(b) Responses reflect the views of the person completing the survey form and may not reflect the views of other members of the household.

(c) Tenants living in Indigenous community housing are not in scope of the National Social Housing Survey, from which these data are derived.

(d) In a small proportion (4%) of households living in SOMIH, no member was identified as being Indigenous. The data shown here apply to all households living in SOMIH.

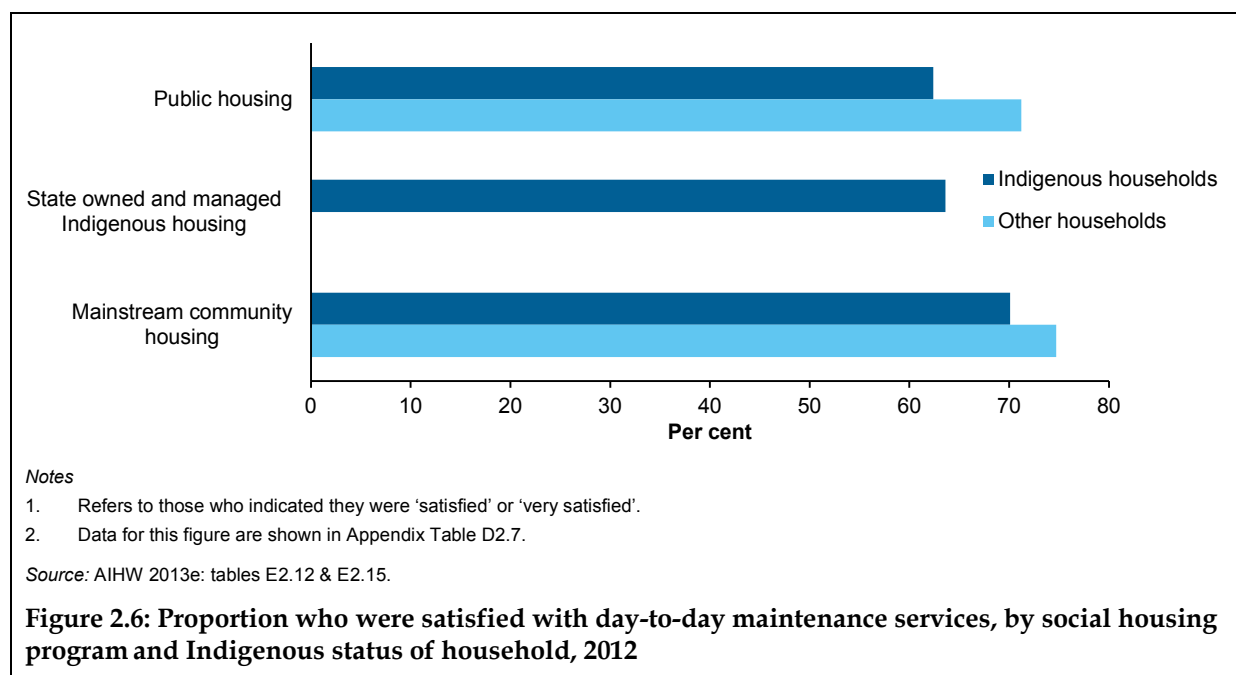
Source: AIHW 2013e: tables 2.6 & E2.9; AIHW 2012 National Social Housing Survey.

## Satisfaction with maintenance services

The 2012 NSHS asked respondents to rate their level of satisfaction with maintenance services in relation to:

- day-to-day maintenance—including fixing slow-dripping taps, faulty internal door locks, or single power points or lights not working
- emergency maintenance—including fixing a blocked or broken toilet system, burst water service or main, gas leaks, flooding, electrical faults or storm or fire damage.

Between 60% to 70% of social housing tenants in Indigenous households were satisfied with the day-to-day maintenance services they received: 62% of public housing tenants, 64% of SOMIH tenants and 70% of mainstream community housing tenants (Figure 2.6). Satisfaction was lower among Indigenous households than other households for both public housing (62% and 71% respectively) and mainstream community housing (70% and 75%).



Compared with day-to-day maintenance services, satisfaction levels among Indigenous households were somewhat higher in relation to emergency maintenance services, with 69% of Indigenous households living in public housing satisfied with these services, 70% in SOMIH and 75% in mainstream community housing (Appendix Table D2.7). As was the case with day-to-day maintenance, satisfaction was lower among Indigenous households than other households, especially in public housing.

### 3 Financial and other assistance

In addition to providing social housing, Australian governments provide financial and other assistance to improve access to housing in both the public and private sectors. There are a number of such programs in place to assist with either home purchase (particularly for first and low-income home buyers) or with rent payments (see AIHW 2013b; SCRGSP 2014).

In this section, information is provided about financial assistance to Indigenous Australians for housing through:

- 3 national mainstream financial assistance programs for which information on the Indigenous status of recipients is available – namely Commonwealth Rent Assistance, private rent assistance and home purchase assistance
- an Indigenous-specific program – the Indigenous Home Ownership Program.

Information is also provided about housing assistance provided to Indigenous people through the National Rental Affordability Scheme.

Households may be receiving housing assistance from more than one program – for example, a household may be living in National Rental Affordability Scheme housing and receive Commonwealth Rent Assistance (FaHCSIA 2012b).

In addition to the national programs described in this section, there are a number of state-specific programs that provide financial housing assistance to Indigenous households. Examples include Nunga loans in South Australia and the Aboriginal Home Ownership scheme that is part of Western Australia's Keystart initiative (FaHCSIA 2010; SCHH 2013). State-specific programs are not covered in this paper.

#### 3.1 Commonwealth Rent Assistance

Of all housing assistance programs, the Commonwealth Rent Assistance program provides assistance to the largest number of Australians, as well as the largest number of Indigenous Australians. CRA is a non-taxable income supplement funded by the Australian Government that is provided to assist renters with the cost of housing. It is paid to two types of renters:

- income support recipients (for example, people receiving the Disability Support Pension)
- low- and moderate-income families with children (see Appendix A for further information).

Recipients of CRA are 'income units' rather than households. This means that unrelated adults living together in one household, but not as a family, may each receive CRA payments. But in practice most income units are households. Based on data from the ABS 2011–12 Survey of Income and Housing, there are an estimated 94% as many households as income units among CRA recipients in Australia (see Appendix C.2).

As part of the collection of information about CRA recipients, Indigenous status is self-identified and the reporting of Indigenous status is not mandatory. For these reasons, the counts of Indigenous recipients of CRA should be considered to be under-counts.

See Box 3.1 for further information about CRA, as well as for explanations of key terms.



### Box 3.1: Commonwealth Rent Assistance

CRA is paid to people on low and moderate incomes who are renting in the private housing rental market. It may also be payable to people living in mainstream community housing or Indigenous community housing, and to those living in SOMIH in New South Wales.

However, it is not payable to people living in SOMIH in states other than New South Wales or to people living in public housing since those households are charged below market rent.

Payment of CRA continues as long as recipients meet income tests for their primary payment type (see below for an explanation of this term) and continue to pay a predetermined amount of rent. The amount of CRA paid to recipients varies by the composition of the family and the rent they pay, up to a maximum amount.

Some CRA recipients may also be eligible for other assistance, such as bond assistance available through private rent assistance programs.

#### Key terms explained

For CRA purposes, an **income unit** is defined as a single person with or without dependent children, or a couple with or without dependent children who is eligible for CRA. An income unit is not identical to the concept of 'household' as referred to in Census or social housing administrative data since there can be multiple income units in a household. In this paper, the term 'recipient' is used interchangeably with the term 'income units' when discussing those who receive CRA.

A **dependent child** is defined as a child for whom an adult member of the income unit receives Family Tax Benefit Part A at more than the base rate.

Each income unit is allocated a **primary payment type**. For income units that receive more than one applicable payment type, the primary payment type is assigned based on a hierarchy of the payments received, with precedence given to pensions, then other social security payments and then the Family Tax Benefit Part A (for further information see Appendix A).

**Rental stress** is defined as the cost of housing being high relative to household income, particularly for low- to moderate-income households. It is commonly calculated as those spending more than 30% of income on rent.

**Indigenous income units** are defined as those income units in which at least one member has self-identified as Indigenous.

*Sources:* AIHW 2013b, 2014c; SCRGSP 2014.

## CRA recipients

Of the 1.3 million income units receiving CRA at 14 June 2013, about 54,900 (4.3%) were reported as having an Indigenous member (Table 3.1). The proportion of CRA recipients that were Indigenous has increased somewhat over the years from 3.6% in 2009 to 4.3% in 2013.

The number of Indigenous CRA income units increased by 48% between June 2009 and June 2013. By comparison, the number of other CRA income units increased by 21% over the same period (Table 3.1).

**Table 3.1: Commonwealth Rent Assistance recipients (income units), by Indigenous status, 2009 to 2013**

	Indigenous	Other	Total	Indigenous as proportion of total (%)
5 June 2009	37,181	1,000,956	1,038,137	3.6
4 June 2010	42,797	1,062,357	1,105,154	3.9
3 June 2011	46,230	1,091,770	1,138,000	4.1
1 June 2012	49,750	1,138,717	1,188,467	4.2
14 June 2013	54,888	1,213,091	1,267,979	4.3
Change between 2009 and 2013 (%)	47.6	21.2	22.1	..

Sources: SCRGSP 2010: tables 16A.48 & 16A.50; SCRGSP 2011: tables 16A.53 & 16A.55; SCRGSP 2012: tables 16A.57 & 16A.59; SCRGSP 2013: tables GA.18 & GA.19; SCRGSP 2014: tables GA.15 & GA.17.

Of Indigenous recipients receiving CRA at 14 June 2013, about one-third (35%) lived in capital cities, compared with 61% of other recipients (Table 3.2). The proportion of Indigenous CRA recipients living in capital cities (rather than in other areas) varied considerably by jurisdiction; for example:

- less than 1 in 3 in New South Wales (27%) and Queensland (31%)
- 50% or more in the Northern Territory (51%), Western Australia (60%) and South Australia (63%).

**Table 3.2: Commonwealth Rent Assistance recipients (income units), by geographic location<sup>(a)</sup> and Indigenous status, 14 June 2013 (per cent)**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(b)</sup>
<b>Indigenous recipients</b>									
Capital city	26.7	42.8	30.6	60.1	63.3	40.0	100.0	51.3	34.7
Rest of state or territory	73.3	57.1	69.3	39.8	36.6	60.0	..	48.7	65.3
<b>Total Indigenous recipients</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Other recipients</b>									
Capital city	56.0	70.4	45.7	79.5	78.7	44.1	100.0	77.3	60.5
Rest of state or territory	44.0	29.5	54.3	20.3	21.3	55.9	..	22.7	39.4
<b>Total other recipients</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

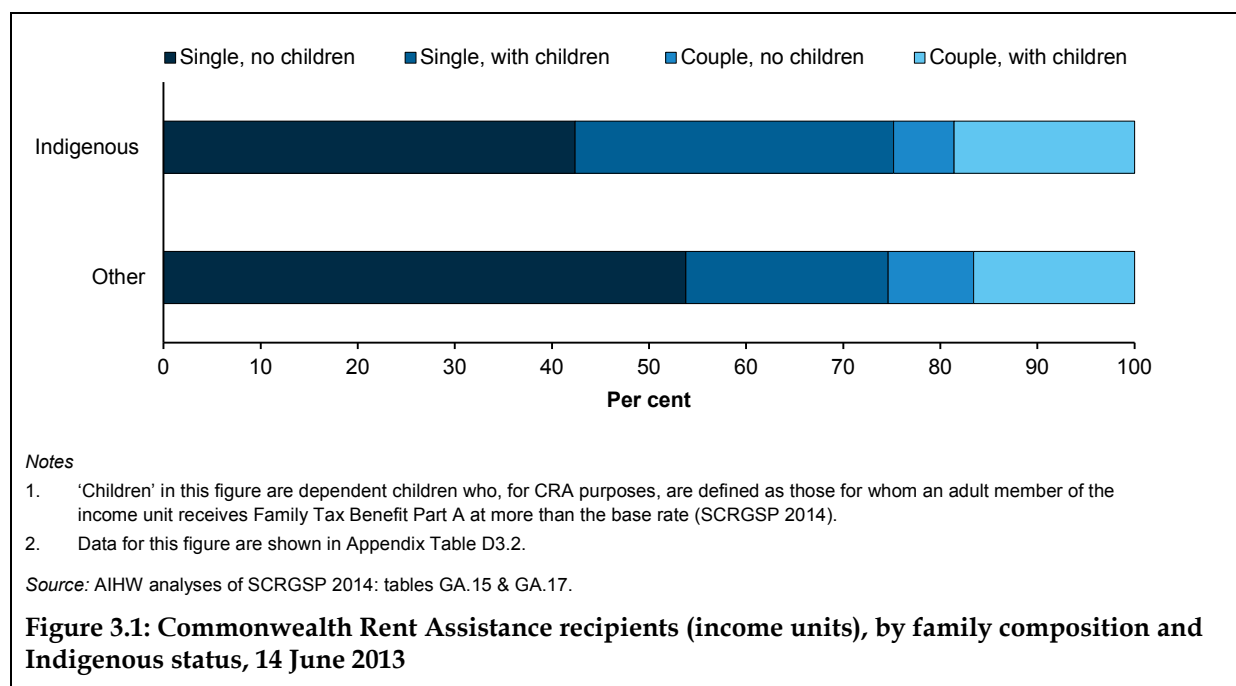
(a) State and territory data include recipients in unknown localities within that jurisdiction.

(b) Includes recipients in 'Other territories' and those for which the address was not known.

Source: SCRGSP 2014: Table GA.21.

Between 2009 and 2013, there was an increase in the number of Indigenous recipients receiving CRA in all states and territories, although the extent of the increase varied from 28% in Western Australia to 54% in New South Wales and 61% in the Australian Capital Territory (but note the number of Indigenous CRA recipients in the Australian Capital Territory is relatively small) (Appendix Table D3.1).

One-third (33%) of Indigenous recipients who were in receipt of CRA at 14 June 2013 were one-parent families with dependent children; this is higher than the corresponding proportion for other recipients (21%) (Figure 3.1). In contrast, Indigenous recipients (42%) were less likely than other recipients (54%) to be single with no dependent children.



As noted in Box 3.1, payment of CRA is dependent on recipients meeting income tests for their primary payment type. Among Indigenous CRA recipients, the most common primary payment types were:

- Newstart Allowance (27%)
- Disability Support Pension (24%)
- Parenting Payment-Single (21%).

Indigenous CRA recipients were less likely than other recipients to be receiving the Age Pension (5% and 18% respectively) and twice as likely to be receiving Parenting Payment-Single (21% and 10%) (Appendix Table D3.3).

## Rate of households receiving CRA

As noted earlier, there were about 54,900 Indigenous income units receiving CRA at 14 June 2013. In order to estimate the number and rate of receipt of CRA among Indigenous *households* (rather than income units), we have used information from the ABS 2011–12 Survey of Income and Housing that indicates that there are an estimated 94% as many households as income units among CRA recipients in Australia (see Appendix C.2). Using that information, an estimated 51,400 Indigenous households in Australia received CRA at 14 June 2013 (Appendix Table D3.4). This equates to about 1 in 4 (24%) Indigenous households. In contrast, a smaller proportion of other households – 15% – received such assistance.

The rate of Indigenous households receiving CRA varied across the jurisdictions, with the rate highest in New South Wales (28% of Indigenous households), followed closely by Queensland (27%). The rate of other Australian households receiving CRA was also highest in those 2 jurisdictions, although the order was reversed (Appendix Table D3.4).

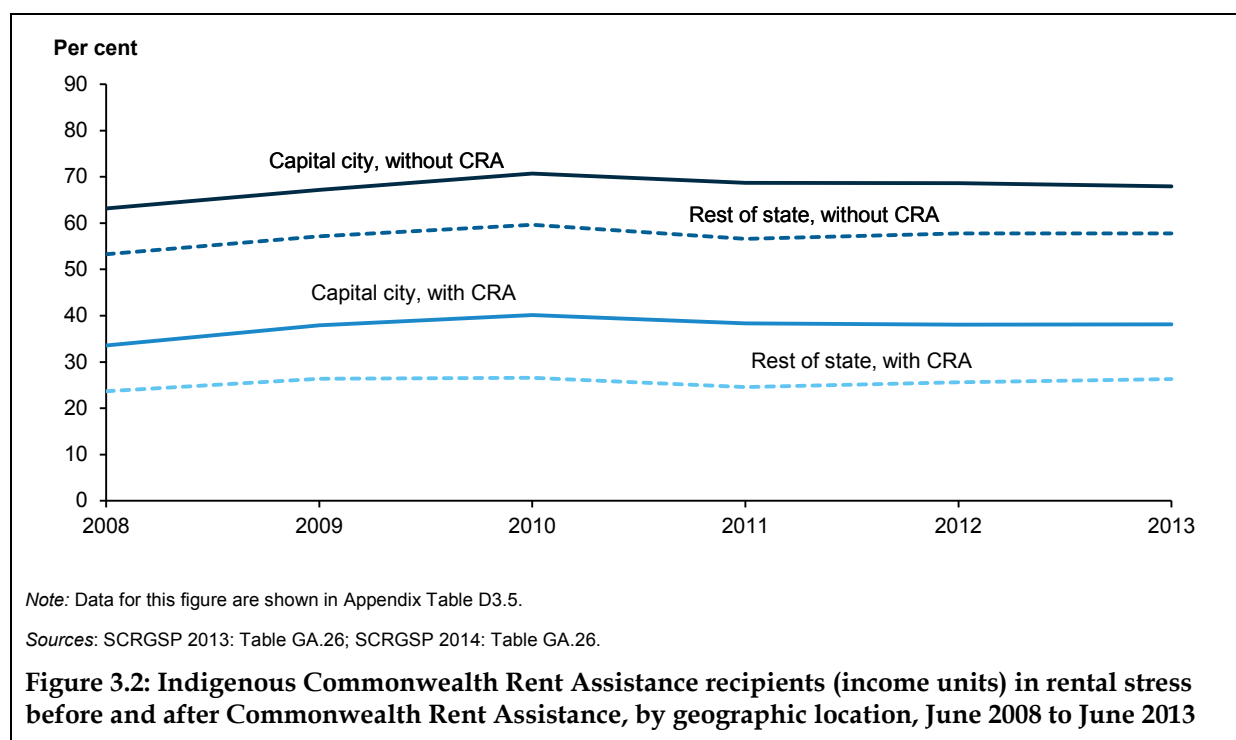
## Impact of Commonwealth Rent Assistance on rental stress

Since CRA reduces the amount of rent paid by recipients, it, in turn, reduces the incidence of rental stress among CRA recipients. Rental stress is commonly calculated as spending more than 30% of income on rent.

In June 2013, 61% of Indigenous CRA recipients would have been in rental stress if they had not received CRA. The availability of CRA reduced this proportion to 30%. In comparison, 67% of all CRA recipients would have been in rental stress without CRA in 2013, while 40% remained in rental stress after receiving CRA (Appendix Table D3.5).

The proportion of Indigenous recipients in rental stress after receiving CRA remained fairly consistent at around 30% between June 2009 and June 2013, while it was slightly lower (27%) in June 2008 (Appendix Table D3.5).

For each of the years from 2008 to 2013, a greater proportion of Indigenous CRA recipients living in capital cities (68% in 2013) than those in other areas (58% in 2013) would have been in rental stress without CRA (Figure 3.2). While CRA reduced the level of rental stress substantially for those located in capital cities and those elsewhere, the proportion in rental stress remained higher in capital cities in all of the years considered. In 2013, 38% of Indigenous recipients in capital cities were in rental stress after receiving CRA compared with 26% in other areas.



## 3.2 Private rent assistance

Private rent assistance is financial assistance provided to eligible low-income households experiencing difficulty in securing or maintaining private rental accommodation. This type of assistance is usually a one-off form of support that may include bond loans, rental grants, rental subsidies and payment of relocation expenses. Private rent assistance is provided either directly by states and territories, or by not-for-profit organisations funded by state or

territory governments. The range of services provided through this program differs by jurisdiction. As detailed in *Housing assistance in Australia* (AIHW 2013b), while all states and territories provided bond loans in 2011–12, five jurisdictions provided rental grants, subsidies or relief and two provided relocation expenses and two provided other types of assistance.

Indicating one's Indigenous status is not an eligibility requirement for private rent assistance and such information is not mandatory information for collection in all state housing authorities systems (see Appendix A).

In 2012–13, about 9,400 Indigenous households received private rent assistance in Australia – 10% of all households that received such assistance (Table 3.3). Some households received multiple instances of assistance. In 2012–13, there were approximately 11,700 instances of assistance provided to Indigenous households (indicating an average of 1.2 instances of assistance per household).

**Table 3.3: Number of households receiving private rent assistance, by Indigenous status, 2012–13**

	Indigenous households	All households	Indigenous households as % of all households
Number of households assisted	9,431	90,521	10.4
Number of instances of assistance	11,741	118,100	9.9

Source: AIHW National Housing Assistance Data Repository.

### 3.3 Assistance to purchase a home

Currently, the two main forms of mainstream government assistance generally available nationally to home buyers are:

- home purchase assistance – administered by states and territories
- First Home Owners Grant – funded by the Australian Government and administered by state and territory treasury departments.

In addition, the Indigenous Home Ownership program is a home purchase assistance program targeted specifically at Indigenous people.

Data on the Indigenous status of those receiving a First Home Owners Grant are not available and thus information about this program is not provided in this paper.

#### Home purchase assistance

Home purchase assistance programs delivered by states and territories provide financial assistance to households to help improve their access to home ownership. While a range of different home purchase assistance programs are delivered across jurisdictions, they are all generally targeted towards low-income households and provide one or more of the following types of assistance:

- direct lending (including government loans, shared equity and bridging loans)
- deposit assistance
- interest rate assistance
- mortgage relief
- other assistance grants.

Some other types of assistance may be provided (such as non-financial assistance and home renovation services), but those types of assistance are out of scope for the purposes of the information presented in this paper.

The recording of Indigenous status is not mandatory under this program's eligibility requirements and the level of missing data about Indigenous status is very high in state housing authority administrative systems. Nationally, information about Indigenous status was missing for 49% of households in the 2012–13 Home Purchase Assistance data collection. Thus the available data about home purchase assistance programs under-report the extent to which Indigenous households make use of these programs.

In 2012–13, a total of 38,648 households benefited from the provision of home purchase assistance. Of these, 1% (312 households) were identified as being Indigenous (AIHW National Housing Assistance Data Repository).

## **Indigenous Home Ownership Program**

The Indigenous Home Ownership Program (IHO) is a national program that provides affordable housing loans and related services to eligible Indigenous people to assist in the purchase of housing. The IHO is in effect a merger of the following two programs that existed separately before 2012:

- Home Ownership Program
- Home Ownership on Indigenous Land Program.

The Home Ownership Program was created in 1974 to support Indigenous people to purchase housing in established markets; it provided assistance mostly to people in urban and regional areas.

In contrast, the Home Ownership on Indigenous Land program, which was established in 2005, sought to increase home ownership on Indigenous community-titled land (IBA 2007), which is mostly located in remote areas. This program was set up in recognition of the unique barriers to home ownership on such land (ANAO 2010; Memmott et al. 2009; SCHH 2013).

The merging of the two programs into a single program was announced in the Australian Government's 2012–13 Federal Budget, with the merged program continuing to provide services to those seeking home ownership in established markets and to those on Indigenous community-titled land (Australian Government 2012).

The IHO is delivered jointly by Indigenous Business Australia (IBA) and the Australian Government. A number of the key products and services provided through the program are shown in Box 3.2. The level of financial assistance and the products/services that people are eligible for depends on a range of individual circumstances, as well as location.

The largest annual number of new home loans were approved – 664 – through the Indigenous Home Ownership Program in 2012–13 – up from 404 new loans in 2011–12 and 606 in 2010–11 (Appendix Table D3.6). Over the 6-year period from 1 July 2007 to 30 June 2013, a total of 2,859 loans were approved, while a total of 15,798 loans have been provided from the program's inception in 1974 to 30 June 2013.

The total value of the 664 new loans approved in 2012–13 was \$172.9 million – with an average value of around \$260,000. These new loans assisted an estimated 1,645 Indigenous people (including children) to live in owner-occupied housing (IBA 2013). In addition, IBA

was actively facilitating home ownership opportunities in 12 remote Indigenous communities through the IHOp during 2012–13.

### **Box 3.2: The Indigenous Home Ownership Program**

The IHOp assists in increasing levels of home ownership among Indigenous Australians by addressing barriers such as loan affordability, low savings, impaired credit histories and limited experiences with long-term loan commitments. Examples of products and services available through the program are as follows:

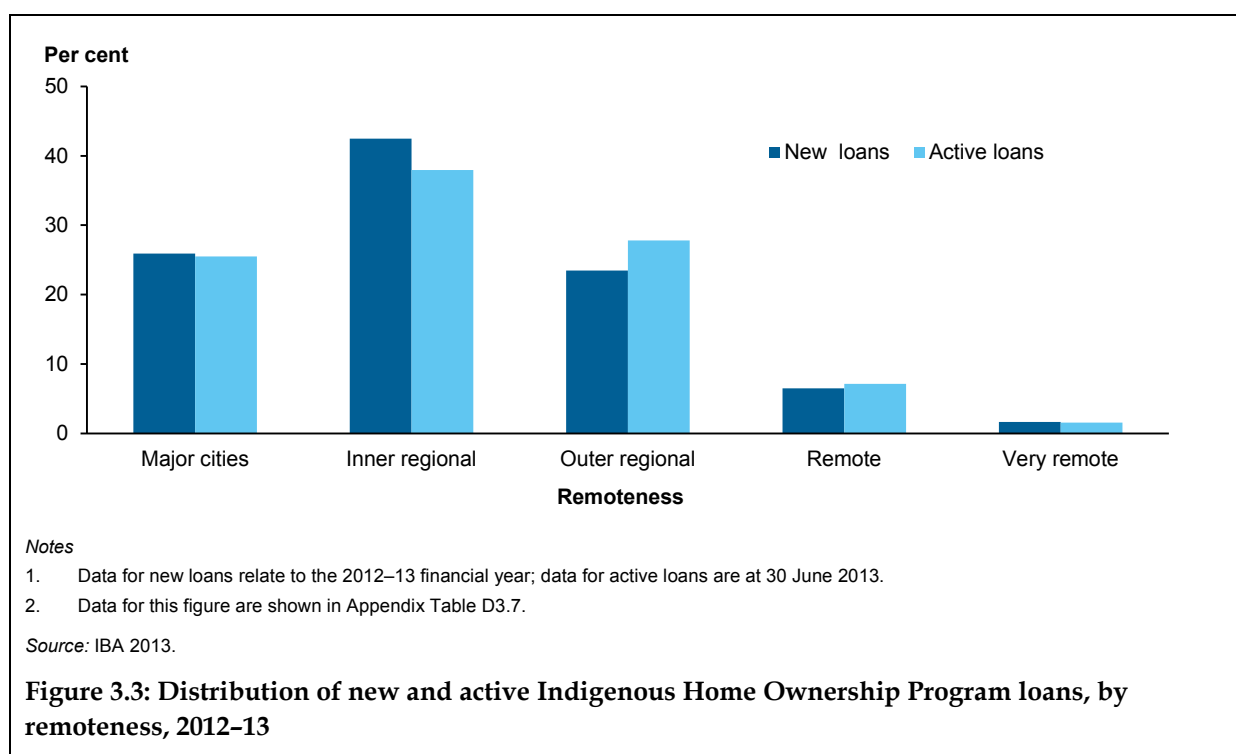
- *IBA home loans*: loans with concessional interest rates are provided to eligible Indigenous Australians who wish to purchase an established residential property, purchase land and/or construct a new home, or make essential improvements to an existing home. Applicants require a minimum deposit. Most loans are offered to first home buyers who have the capacity to repay a long-term loan but are unable to secure finance from a bank or other home lending institution.
- *Establishment cost grants*: these may be offered to cover start-up costs associated with buying a house (for example, legal advice, conveyancing costs and stamp duty).
- *Co-payment grants*: additional loan repayments may be provided to eligible borrowers to improve loan affordability.
- *Good Renter's Discount*: a discount of up to 20% of the value of the property being purchased by eligible IBA approved borrowers with a good rental history may be provided. This discount will not be available from 1 July 2014 (DPMC 2014).
- *Matched Savings Scheme*: this scheme provides a matching grant for a home loan deposit to assist borrowers in saving the required minimum deposit needed to participate in the IHOp.
- *Money management education*: education provided to potential borrowers to make them aware of the benefits, risks and obligations of home ownership, and to build financial skills.

Sources: ANAO 2010; IBA 2013, 2014; SCHH 2013.

A quarter (26%) of the new IHOp loans in 2012–13 were to Indigenous people purchasing homes in *Major cities*, 42% to those in *Inner regional* areas, 24% to those in *Outer regional* areas, and 8% in *Remote* and *Very remote* areas combined (Figure 3.3). Two-thirds of the new loans were to people purchasing in New South Wales (34%) and Queensland (33%) (Appendix Table D3.7).

At 30 June 2013, the total number of active home loans in the IBA portfolio was 4,110, with a value of \$800 million. The distribution of all active loans by remoteness was similar to that of new loans (Figure 3.3), as was the distribution by jurisdiction (Appendix Table D3.7).

One of the performance measures for the IHOp is that more than 90% of new home loans are issued to first home buyers (IBA 2014). In 2012–13, 94% of the loans were made to first home buyers (Appendix Table D3.6).



## 3.4 National Rental Affordability Scheme

The National Rental Affordability Scheme (NRAS) is an initiative aimed at increasing the availability of affordable rental houses for low- and moderate-income households (DSS 2014). Through this scheme, which began on 1 July 2008, the Australian Government, in conjunction with states and territories, has offered financial incentives to persons or entities—such as the business sector and community organisations (including some community housing organisations)—to build and rent dwellings to low- and moderate-income households at a rate that is at least 20% below prevailing market rates. To date, there have been five open calls for applications for NRAS allocations of incentives. Successful applicants are referred to as approved participants.

To be eligible for tenancy in NRAS housing, tenants must live in low- and moderate-income households, as tested against household income thresholds (DSS 2014). These thresholds differ according to the composition of the household. Households living in National Rental Affordability Scheme housing may receive other forms of housing assistance such as Commonwealth Rent Assistance.

Each year, approved participants collect data from their tenants and provide those data to the Australian Government. Responding to many of the questions asked by approved participants is optional for NRAS tenants—with one such question being Indigenous status (FaHCSIA 2012b). Thus the reported number of Indigenous tenants and households in NRAS housing is likely to be an under-count.

The latest publicly-available data about tenants in NRAS housing apply to the period from 1 May 2011 to 30 April 2012. For that 12-month period, a total of 7,758 homes were tenanted under the NRAS, with most of these located in *Major cities* (80%), 20% in *Inner and outer regional* areas, and less than 1% in *Remote and very remote* areas (FaHCSIA 2012b). Indigenous households lived in 4.2% of all the tenanted NRAS homes in 2011–12 (Table 3.4).



In addition to household-level data, information about the Indigenous status of individual tenants in NRAS housing is available. The number of Indigenous and total NRAS tenants more than tripled over the 3-year period from 2009–10 to 2011–12 (Table 3.4). For each of those years, the proportion of tenants that indicated they were Indigenous remained at around 5%.

**Table 3.4: Number of tenants and households living in National Rental Affordability Scheme housing, by Indigenous status, 2009–10 to 2011–12<sup>(a)</sup>**

	Tenants			Households		
	Indigenous tenants	All tenants	Indigenous tenants as % of all tenants	Indigenous households	All households	Indigenous households as % of all households
2009–10	168	3,507	4.8	n.a.	n.a.	n.a.
2010–11	349	7,543	4.6	n.a.	n.a.	n.a.
2011–12	701	15,719	4.5	327	7,758	4.2

(a) Years refer to period between 1 May of one year and 30 April of following year.

Sources: DSEWPC 2011; FaHCSIA 2012a, 2012b.

## 4 Overall level of housing assistance

Housing assistance programs provide an essential safety net for those Australians who experience difficulty in securing or sustaining affordable housing. This support becomes increasingly important as factors such as population growth, changing demographics, dwelling supply constraints and the consequential affordability issues place pressure on the capacity of Australians to meet their housing needs.

### 4.1 Major housing assistance programs

Participation in the five major housing assistance programs – namely the 4 main social housing programs (including NT remote public housing) and Commonwealth Rent Assistance – by Indigenous and other households was described in sections 2 and 3 of this paper. Key findings were:

- 31% of Indigenous households (67,672 households) lived in social housing at 30 June 2013, compared with 5% of other Australian households
- an estimated 24% of Indigenous households (estimated 51,400 households) received CRA at 14 June 2013, compared with 15% of other Australian households.

There is considerable interest in knowing the overall proportion of Indigenous and other households that receive assistance from at least one of the five major housing assistance programs. Deriving this estimate is not straightforward because some households living in certain types of social housing are also eligible for CRA. In particular, and as described in Box 3.1, CRA:

- may be payable to households living in SOMIH in New South Wales, in mainstream community housing or in Indigenous community housing
- is not payable to people living in SOMIH in states other than New South Wales or to those living in public housing because these households are charged below market rent.

Thus to determine the proportion of households receiving assistance from one or more major housing assistance programs, we need information on the number of households that are *both* receiving CRA and living in social housing in order to avoid double-counting. Data from the AIHW National Housing Assistance Data Repository suggest that, at a minimum, 76% of households living in community housing (including both mainstream community housing and Indigenous community housing) were also receiving CRA (see details in Appendix C.3). Taking this proportion into account allows one to derive the *maximum* number of households receiving assistance from one or more of the major housing assistance programs. Meanwhile, the *minimum* number can be derived by assuming that the extent of overlap between CRA receipt and living in social housing is actually 100% – that is, that all households living in social housing that may be eligible for CRA actually receive it.

Using this approach, between 92,538 and 99,056 Indigenous households are estimated to have received support from one or more of the major housing assistance programs in June 2013 (Table 4.1). This equates to rates of between 43% and 46% of Indigenous households in receipt of such assistance; by comparison, the corresponding rate for other Australian households is 18%. Thus, based on these estimates, Indigenous households were more than twice as likely as other households to be receiving support from one or more of the major housing assistance programs in 2013.

**Table 4.1: Households in major housing assistance programs, by Indigenous status, 30 June 2013**

Housing assistance program	Indigenous households		Other households	
	Number	Rate <sup>(a)</sup>	Number	Rate <sup>(a)</sup>
Public housing	30,774	14.2	290,439	3.7
Mainstream community housing <sup>(b)</sup>	4,640	2.1	60,653	0.8
SOMIH	9,820	4.5	..	..
Indigenous community housing <sup>(c)</sup>	17,473	8.1	..	..
NT remote public housing <sup>(d)</sup>	4,965	2.3	..	..
Commonwealth Rent Assistance <sup>(e)</sup>	51,431	23.7	1,136,689	14.5
<b>Estimated total assistance</b>				
Minimum estimate <sup>(f)</sup>	92,538	43	1,427,128	18
Maximum estimate <sup>(g)</sup>	99,056	46	1,442,009	18

(a) Per 100 households. Data on the total number of Indigenous households that were used to derive the rates are estimated household counts based on data from the ABS 2011 Census and ABS projections of growth in household numbers (see Appendix C.1).

(b) Excludes the Northern Territory since data were not available.

(c) Data pertain to permanent and improvised dwellings. Coverage of this collection is not complete (see Table 2.1).

(d) Refers to an estimated number of social housing dwellings provided to Indigenous households in remote areas of the Northern Territory; these dwellings are not captured in any of the social housing administrative collections.

(e) Refers to an estimated number of households receiving CRA at 14 June 2013 (see Appendix C.2).

(f) Reliable data are not available on the number of households living in social housing who also receive CRA. This minimum estimate assumes all households living in social housing that could potentially receive CRA did so.

(g) This estimate assumes 76% of the households living in social housing that could potentially receive CRA did so. This proportion is possibly an under-estimate meaning that the maximum number of households receiving one or more types of assistance could be lower (see Appendix C.3).

Sources: AIHW analyses of SCRGSP 2014: tables GA.17, 17A.4, 17A.5, 17A.7 & 17A.8; AIHW National Housing Assistance Data Repository.

## 4.2 Other housing assistance programs

In addition to the major assistance programs and as discussed in Section 3 of this paper, Indigenous households receive assistance through a number of other national housing assistance programs. The number of households receiving assistance through these programs is summarised in Table 4.2. Data are not available on whether or not any one household is receiving assistance from more than one of these programs or if they are also receiving assistance through a major housing assistance program – for example, a household may be living in NRAS housing and receiving CRA (FaHCSIA 2012b). Thus in Table 4.2, the number of households receiving housing assistance has not been summed to derive an overall count.

**Table 4.2: Indigenous households receiving assistance from other national housing assistance programs**

Housing assistance program	Time period	Indigenous households	All households	Indigenous households as % of all households
Private rent assistance	2012–13	9,431	90,521	10.4
Home purchase assistance	2012–13	<sup>(a)</sup> 312	38,648	0.8
Indigenous Home Ownership Program	2012–13	4,110	..	..
National Rental Affordability Scheme	<sup>(b)</sup> 2011–12	327	7,758	4.2

(a) There was a high level (49%) of missing data about Indigenous status in the 2012–13 Home Purchase Assistance data collection.

(b) Refers to period between 1 May 2011 and 30 April 2012.

Sources: AIHW National Housing Assistance Data Repository; FaHCSIA 2012b; IBA 2013.

## 5 Data gaps

Quality housing assistance data are essential for measuring the effectiveness of housing assistance in meeting the needs of Indigenous people, as well as for policy development, planning and improvements in service delivery.

Over time, improvements are being made to the quality and availability of information on Indigenous people in housing-related data collections. These improvements reflect a commitment by governments, under the National Affordable Housing Agreement (see Box 1.1), to share and continually improve data to provide a nationally consistent picture of the housing sector. Nonetheless, this paper highlights a number of ongoing issues with the available data on housing assistance provided to Indigenous Australians.

One issue is that in some sources of housing assistance data, information on the Indigenous status of recipients is not available. An example is the First Home Owners Grant.

A second issue is the high level of missing information about Indigenous status in some of the data collections. For the public housing program, for example, information about Indigenous status was missing for 14% of households at 30 June 2013, with this proportion ranging from 0% to 55% across the jurisdictions (Table 5.1). Among those that received home purchase assistance in 2012–13, the Indigenous status of 49% of households was not recorded nationally, with the proportion ranging from 0 to 100% across the jurisdictions. These sizeable differences by jurisdictions suggest that different approaches are being used by states and territories to:

- enquire about Indigenous status of those accessing the programs, and/or
- differentiate between ‘missing’ and ‘non-Indigenous’ responses when reporting Indigenous status.

**Table 5.1: Proportion of households for which information about Indigenous status was missing or otherwise not available, mainstream national housing assistance data collections**

Data collection	Date to which data apply	Per cent	
		National level	Range across jurisdictions <sup>(a)</sup>
Public Rental Housing data collection	30 June 2013	14	0 to 55
Community Housing data collection	30 June 2013	<sup>(b)</sup> n.a.	0 to 22
National Social Housing Survey <sup>(b)</sup>	2012	<sup>(c)</sup> 26	21 to 30
Commonwealth Rent Assistance data in the Australian Government Housing Data Set	14 June 2013	<sup>(d)</sup> n.a.	<sup>(d)</sup> n.a.
Private Rent Assistance data collection	2012–13	11	0 to 95
Home Purchase Assistance data collection	2012–13	49	0 to 100

(a) Includes only those jurisdictions for which information on the level of missing Indigenous status data was available.

(b) The proportion of mainstream community housing records with missing Indigenous status information could be calculated for 5 out of the 7 jurisdictions that provided information to the Community Housing data collection in 2012–13.

(c) Includes missing, invalid and ‘don’t know’ responses.

(d) Information about Indigenous status in Commonwealth Rent Assistance data distinguished between two groups: Indigenous recipients and others (that is, non-Indigenous recipients and those with missing information about their Indigenous status were combined). Thus the level of missing data about Indigenous status could not be determined.

Sources: AIHW National Housing Assistance Data Repository; AIHW National Social Housing Survey; Australian Government Housing Data Set.

The issue of the high level of missing data about Indigenous status raises problems when drawing conclusions about the extent of use of various housing assistance programs by Indigenous households, especially when the degree of missing data varies across jurisdictions and over time.

A third key issue relates to the lack of full coverage of some of the data collections, meaning that a complete national picture of the number and characteristics of Indigenous (and other) households living in social housing is not available. For example, the number of Indigenous households living in mainstream community housing is incomplete since such data were not available for the Northern Territory. Also, data about the number of households living in Indigenous community housing is incomplete in a number of states and territories, as outlined in Table 2.1. The incomplete coverage at least partly reflects sector capacity and reporting limitations and is especially an issue with households living in remote and very remote areas of Australia. Existing data improvement activities include further improving the coverage and completeness of data in the community housing collection, and enhancing quality in the collection of data on Indigenous community housing (AIHW 2013a, 2014d).

A fourth issue is that a large number of dwellings (almost 5,000) that provide social housing to Indigenous households in the Northern Territory are not reported by the Northern Territory Government in any of the social housing administrative collections, meaning little information is available about these dwellings and the households that live in them.

Fifth, there is a lack of reliable information on the number of households that receive assistance from more than one housing assistance program – and, in particular, those receiving CRA and living in community housing. As discussed in Section 4, this information is needed in order to provide an accurate picture of the overall proportion of Indigenous and other households that receive assistance from at least one major housing assistance program. At the time of writing, improving the identification of households receiving CRA and also living in community housing was being considered as part of a broader cross-government project designed to fix critical data gaps under the NAHA.

Sixth, in the National Social Housing Survey, respondents in 4% of households living in state owned and managed Indigenous housing did not indicate that any members were Indigenous. Given this type of housing is targeted at Indigenous households, there is a clear reporting issue: some respondents possibly skipped the question about Indigenous status, the wording of the question may need refinement (see Appendix A for details on the questions used), or there may be other reasons for the problem.

Other data gaps have been identified in cross-government work being undertaken by the Housing and Homelessness Data Network (formerly the Housing and Homelessness Information Management Group). This work includes projects designed to improve the evidence base to support the NAHA (HHDN 2014) such as:

- capturing housing outcome indicators for Indigenous people (for example, impact on educational attainment and employment)
- assessing the comparability (collection method, scope, reference periods, etc.) of national data sources (for example, the National Aboriginal and Torres Strait Islander Social Survey and general population surveys) that are regularly used to compare the housing outcomes of Indigenous and non-Indigenous Australians
- improving on current sparse and infrequent data collections about the condition and amenity of remote Indigenous housing, and the quality and reliability of essential services.

# Appendix A: Key data sources

## Commonwealth Rent Assistance data

Data presented in this paper about Commonwealth Rent Assistance were published in the *Report on government services 2014* (SCRGSP 2014). The Australian Government collects administrative data about CRA as part of its processes to monitor the CRA program, with such data stored in the Australian Government Housing Data Set.

The CRA data provide point-in-time information about income units in receipt of Centrelink payments. CRA paid by the Department of Veterans' Affairs or paid to Abstudy recipients on behalf of the Department of Education is not included.

An income unit is defined as the base unit that is used to calculate a CRA entitlement amount. It consists of a person and:

- any other person treated as their current partner under the *Social Security Act 1991*
- any other person for whom either they, or their partner, receives Family Tax Benefit (FTB).

Indigenous income units are defined as those income units where at least one member has self-identified as Indigenous. Reporting Indigenous status is not mandatory under program eligibility requirements. Information on the extent of missing data about Indigenous status in CRA data cannot be determined since, in those data, information about Indigenous status only distinguishes between two groups: Indigenous recipients and others. That is, data about non-Indigenous recipients and those with missing Indigenous status information are not separately identified.

In CRA data, a dependent child is one in respect of whom an adult member of the income unit receives Family Tax Benefit Part A at more than the base rate. There has been a break in series in CRA data about family composition due to changes in whether children aged 16 to 19 could attract more than the base rate of FTB Part A (SCRGSP 2014). Thus data about family composition as shown in this paper may not be directly comparable with data presented elsewhere for earlier years.

A primary payment type is assigned to each income unit receiving CRA. This payment type is based on the payment(s) received by each member in the income unit, with a hierarchy applied that gives precedence to pensions, then other social security payments and then the FTB Part A. The specific hierarchy is as follows: Disability Support Pension, Carer Payment, Age Pension, Parenting Payment (Single), Newstart Allowance, Austudy, Parenting Payment (Partnered), and Family Tax Benefit Part A (SCRGSP 2014).

## Home Purchase Assistance data collection

The Home Purchase Assistance data collection covers the provision of home purchase assistance provided by states and territories under the National Affordable Housing Agreement. The collection is compiled by the AIHW based on data provided by all states and territories from their administrative systems (AIHW 2013b).

For the purpose of this collection, home purchase assistance relates to the provision of financial assistance to enable households to improve their access to home ownership and includes:

- direct lending (including government loans, shared equity loans and bridging loans)
- deposit assistance
- interest rate assistance
- mortgage relief
- other assistance grants.

It excludes: non-financial assistance (for example, home purchase advisory and counselling services), home renovation/ maintenance services, and sale-to-tenant programs.

Care should be taken when comparing data across jurisdictions due to differences in the types of home purchase assistance programs run and differences in broader jurisdictional housing systems.

The recording of Indigenous status is not mandatory under this program's eligibility requirements. For almost half (49%) of all households that received home purchase assistance in 2012–13, information on Indigenous status was missing. Thus data on the number of Indigenous households that receive such assistance should be considered a minimum estimate. Note that the rate of missing information about Indigenous status varied widely across jurisdictions from 0% to 100%. This suggests that different approaches are being used by states and territories to enquire about the Indigenous status of home purchase assistance recipients and/or to differentiate between 'missing' and 'non-Indigenous' responses when reporting Indigenous status.

For further information about the Home Purchase Assistance data collection, see the data quality statements and other related information in AIHW's Metadata Online Registry (METeOR) <<http://meteor.aihw.gov.au/content/index.phtml/itemId/181162>>.

## National Social Housing Survey

The 2012 National Social Housing Survey is the most recent in a series of surveys designed to provide information on social housing tenants and their experiences (AIHW 2013d, 2013e). The 2012 survey collected information from a randomly selected sample of households from three social housing programs – public housing, community housing and SOMIH – between May and July 2012. The Indigenous community housing sector is not captured in the NSHS.

The survey provides information about:

- the characteristics of tenants
- tenants' housing histories and satisfaction with their housing
- use of other health and community services by households.

The response rate for the 2012 survey was 16%, with 13,381 useable surveys received (8,984 for public housing, 1,346 for SOMIH and 3,051 for community housing). The response rate for the previous survey – which was conducted in 2010 and covered public housing and community housing but not SOMIH – was considerably higher, at 39%. Possible reasons for the low response rate in 2012 include:

- deadline dates for response of 14 days from the initial mailing date – such a tight timeline is likely to have been especially problematic for those living in more remote areas where mail delivery takes substantially longer
- other tenant surveys being conducted at the same time

- in contrast with the 2010 survey, supplementary computer-assisted telephone interviews were not conducted in 2012 (Lonergan Research 2012).

Due to the low response rate, some non-response bias in the 2012 data is expected but the extent of such bias has not been measured. All states and territories participated in the survey if the relevant program operated in their respective jurisdictions, and all remoteness areas were included in the sample.

Surveys in this series commenced in 2001, and have been conducted on an irregular basis (about every 2 to 3 years). There are major methodological differences between survey cycles. In particular, the sample design and the questionnaire of the 2012 survey differed in a number of important respects from previous versions of the survey. Thus caution should be used when comparing 2012 results with those of earlier surveys.

An Indigenous household is one which included one or more people who were identified as being of Aboriginal and/or Torres Strait Islander origin. The format of the survey question on the NSHS form is shown in Figure A.1. Data on Indigenous status was missing (including invalid or 'don't know' responses) on one-quarter (26%) of the survey forms, with this proportion ranging from 21% to 30% across the states and territories.

**24. Are you or any members of your household of Aboriginal or Torres Strait Islander origin?**

	<u>Yourself</u> Cross one box only	<u>Others in household</u> Cross all that apply
Neither Aboriginal or Torres Strait Islander origin	<input type="checkbox"/>	<input type="checkbox"/>
Aboriginal but not Torres Strait Islander origin	<input type="checkbox"/>	<input type="checkbox"/>
Torres Strait Islander but not Aboriginal origin	<input type="checkbox"/>	<input type="checkbox"/>
Both Aboriginal and Torres Strait Islander origin	<input type="checkbox"/>	<input type="checkbox"/>
Don't know	<input type="checkbox"/>	<input type="checkbox"/>
No others in household		<input type="checkbox"/>

Source: AIHW 2013e.

**Figure A.1: Question about household Indigenous status on the 2012 National Social Housing Survey**

In the NSHS, Indigenous households accounted for 8% of households living in public housing and 9% in community housing. For a small proportion (4%) of households living in SOMIH, respondents did not indicate that any members were Indigenous. Because SOMIH is specifically for Indigenous households, in this paper this 4% of households has been regarded as having at least one Indigenous member in the household.

Weights were applied to the NSHS data when calculating outputs in order to more closely match the characteristics of the respondents to the relevant population. The weighting approach took into account jurisdiction, social housing program type and, for all but the Australian Capital Territory, remoteness areas (based on the Australian Statistical Geography Standard Accessibility/Remoteness Index of Australia).

For the NSHS, any resident in the household could complete the survey. Responses to the survey therefore reflect the views of the person who completed the form and may not reflect the views of other members of the household.



NSHS data shown in a few of the tables in this paper differ from those reported in AIHW's detailed report about the survey (see AIHW 2013e). This is because some of the data published in the detailed report were unweighted; all tables shown in this paper present weighted data and the relevant source for each table is noted.

Further information about the 2012 NSHS survey can be found in the two AIHW reports about the survey (see AIHW 2013d, 2013e).

## Private Rent Assistance data collection

The Private Rent Assistance collection covers the provision of financial assistance to enable households to access and maintain accommodation in the private rental market and includes: bond loans, rental grants, rental subsidies, relocation expenses, and other assistance grants (AIHW 2013b). It does not include non-financial assistance, for example, tenancy support services and tenancy guarantees.

Capturing Indigenous status is not mandatory in the Private Rent Assistance data collection. In the 2012–13 data collection, the Indigenous status of 11% of households that received such assistance was not provided. However, this rate varied widely across jurisdictions from 0% to 95%. This suggests that different approaches are being used by states and territories to enquire about Indigenous status of PRA recipients and/or to differentiate between 'missing' and 'non-Indigenous' responses when reporting Indigenous status.

For further information about the Private Rent Assistance data collection, see the data quality statements and other related information in AIHW's Metadata Online Registry (METeOR) <<http://meteor.aihw.gov.au/content/index.phtml/itemId/181162>>.

## Social housing data collections

The AIHW receives housing assistance data for the four main social housing programs from the states and territories annually. These data are aggregated and included (along with other data) in the National Housing Assistance Data Repository. The 4 social housing collections in the repository are:

- Community Housing data collection
- Indigenous Community Housing data collection
- Public Rental Housing data collection
- State Owned and Managed Indigenous Housing data collection.

The data in this paper on the various social housing programs were sourced from those collections, and provided to the Australian Government for publication in the *Report on government services 2014* (SCRGSP 2014). Unless otherwise stated, that report is the source of information presented in this paper about social housing use by Indigenous (and other) Australians.

Overviews of the 4 data collections are provided below. For further information about these collections, see the data quality information provided in Chapter 17 of the *Report on Government Services 2014* (SCRGSP 2014) and the data quality statements and other related information in AIHW's Metadata Online Registry (METeOR) <<http://meteor.aihw.gov.au/content/index.phtml/itemId/181162>>.

## **Community Housing data collection**

The Community Housing data collection comprises annual data provided to the AIHW by states and territories. Data about community housing in the Northern Territory were not provided to the AIHW for the years considered in this paper; thus the Australian totals do not represent the whole community housing sector in Australia.

Community housing, for the purpose of this collection, includes all tenancy (rental) units under management of a community housing organisation (with the exception of Indigenous community housing organisations). Dwellings are excluded where the tenancy management is by the State Housing Authority or by specialist homelessness services agencies. Additional jurisdictional-specific inclusions and exclusions also apply. These jurisdiction-specific inclusions and exclusions reflect a number of factors including differences in the definition of community housing across jurisdictional legislation, difficulties in identifying some organisations such as those that are not registered or funded by the state/territory housing authority, and inconsistencies in reporting such as the inclusion of transitional housing and NRAS dwellings owned or managed by community housing organisations (SCRGSP 2014).

The Community Housing data collection includes information about mainstream community housing organisations, the dwellings and tenancy rental units they manage, households on the waiting list, and the tenants and households assisted.

Data are not directly comparable across jurisdictions or over time due to a number of factors, including varying response rates and, as noted above, differing jurisdictional-specific inclusions and exclusions.

An Indigenous household is defined as a household in which one or more members (including children) identify as an Aboriginal and/or Torres Strait Islander. Indigenous status is self-identified and not mandatory to report under program eligibility requirements. Based on available data, the proportion of community housing records with missing Indigenous status information could be calculated for 5 out of the 7 jurisdictions that provided information to the Community Housing data collection in 2012–13. Those data indicated that Indigenous status was missing for between 0% to 22% of mainstream community housing tenants at 30 June 2013, depending on the jurisdiction.

## **Indigenous Community Housing data collection**

Data for the Indigenous Community Housing data collection are provided annually to the AIHW by states and territories.

Indigenous community housing for the purposes of this collection includes all dwellings targeted to Indigenous people that are managed by an Indigenous community housing organisation. ICHOs include community organisations such as resources agencies and land councils, which may have a range of other functions in addition to managing housing for Indigenous people.

The Indigenous Community Housing data collection captures information about ICHOs, the dwellings they manage and the households assisted.

Complete data are not available for all dwellings or Indigenous community housing organisations in every jurisdiction (see notes in Table 2.1). In addition, there are variations in scope and/or definitions between administrative systems across jurisdictions. Thus, data about Indigenous community housing should be interpreted with caution, and caution should also be used when making comparisons across jurisdictions. In addition, data

provided by jurisdictions may not be comparable to data for previous years due to variations in response rates to state/territory surveys of ICHOs.

## **Public Rental Housing data collection**

All states and territories maintain administrative data sets about the public housing programs they provide. These data sets are provided annually to the AIHW and are compiled into the Public Rental Housing data collection. This data collection includes information about dwellings, households assisted and households on waiting lists.

Care should be taken when comparing public housing data across jurisdictions. Differences across the states and territories in the data collected and decisions about which records are included or excluded from a particular calculation can affect the comparability of outputs.

An Indigenous household is defined as a household in which one or more members (including children) identify as an Aboriginal and/or Torres Strait Islander. Indigenous status is self-identified and not mandatory to report under program eligibility requirements. In the 2012–13 data collection, the Indigenous status of 14% of households living in public housing at 30 June 2013 was not provided. However, this rate varied widely across jurisdictions from 0% to 55%. This suggests that different approaches are being used by states and territories to enquire about the Indigenous status of public housing tenants and/or to differentiate between 'missing' and 'non-Indigenous' responses when reporting Indigenous status.

## **State Owned and Managed Indigenous Housing data collection**

Those states and territories with a state owned and managed Indigenous housing program maintain administrative data sets about their program. These data are provided annually to the AIHW and compiled into the national SOMIH data collection. The data in that collection contain information about SOMIH dwellings, households assisted and households on waiting lists.

While in the past, all Australian states (but not territories) had a SOMIH program, Victoria and Western Australia have not had such a program since around 2010 when SOMIH dwellings were transferred to other social housing programs (SCRGSP 2014).

Care should be taken when comparing data across jurisdictions. Differences across the states and territories in the data collected and decisions about which records are included or excluded from a particular calculation can affect the comparability of outputs.

# Appendix B: Comparing Census and administrative data about social housing

National data about the number of households living in social housing are available from two different sources:

- ABS Census of Population and Housing
- collectively, from 4 social housing administrative data collections
  - Community Housing data collection
  - Indigenous Community Housing data collection
  - Public Rental Housing data collection
  - State Owned and Managed Indigenous Housing data collection.

As detailed in Appendix A, the 4 social housing data collections are administrative by-product data that provide annual point-in-time information on the number of households across Australia living in housing provided through each of the respective programs.

The Census, which is conducted by the ABS every five years, also provides point-in-time data on the number of households living in social housing (with the 2011 Census pertaining to 9 August 2011). However, rather than provide information by social housing program, it distinguishes between the two types of social housing providers: state and territory governments, and the community sector. Figure 2.1 shows how the two groups of providers align with the 4 main social housing programs.

In 2003, the ABS conducted a study on the under-count of housing provided by state and territory housing authorities in the Census compared with public housing counts from administrative data. The study was undertaken as a result of concerns expressed by state housing departments about the under-enumeration of public housing tenants. The study concluded that the Census counts of public housing were affected by the incidence of non-responding and unoccupied dwellings (ABS 2003).

A comparison of counts of households living in social housing as sourced from the 2006 and 2011 Censuses, with corresponding counts from administrative data collections, is presented below. The comparison shows substantial discrepancies in:

- the counts of households living in social housing (not just public housing)
- the proportion of households living in social housing provided by state and territory housing authorities versus by the community sector.

Further details about these discrepancies are provided below.

## Number of households living in social housing

The number of households reported to be living in social housing from the Census is substantially lower than the number derived from the administrative data collections. This difference holds when one considers all households, as well as only Indigenous households, although the extent of difference is larger when considering Indigenous households.

As shown in Table B.1, Census data suggest there were 15% fewer Indigenous households living in social housing than the administrative collections did in 2011 – a difference of approximately 10,000 households. For all households, Census data indicated a shortfall of 11% (or about 46,000 households). Similar differences are observed in the 2006 data.

**Table B.1: Comparing data from the Census and social housing administrative data collections on the number of households living in social housing, Indigenous households and all households, 2006 and 2011**

Type of social housing	Number		Per cent		Difference between Census and administrative data	
	Census <sup>(a)</sup>	Administrative data <sup>(b)</sup>	Census <sup>(a)</sup>	Administrative data <sup>(b)</sup>	Number	%
<b>2006<sup>(c)</sup></b>						
<b>Indigenous households</b>						
Provided by state and territory governments	33,404	33,527	69.2	58.5	–123	–0.4
Community housing	14,879	23,755	30.8	41.5	–8,876	–37.4
<b>Total</b>	<b>48,283</b>	<b>57,282</b>	<b>100.0</b>	<b>100.0</b>	<b>–8,999</b>	<b>–15.7</b>
<b>All households</b>						
Provided by state and territory governments	304,430	346,354	85.9	87.2	–41,924	–12.1
Community housing	50,161	50,674	14.1	12.8	–513	–1.0
<b>Total</b>	<b>354,591</b>	<b>397,028</b>	<b>100.0</b>	<b>100.0</b>	<b>–42,437</b>	<b>–10.7</b>
<b>2011<sup>(d)</sup></b>						
<b>Indigenous households</b>						
Provided by state and territory governments	45,011	43,487	82.0	67.0	1,524	3.5
Community housing	9,882	21,432	18.0	33.0	–11,550	–53.9
<b>Total</b>	<b>54,893</b>	<b>64,919</b>	<b>100.0</b>	<b>100.0</b>	<b>–10,026</b>	<b>–15.4</b>
<b>All households</b>						
Provided by state and territory governments	314,689	339,237	86.0	82.3	–24,548	–7.2
Community housing	51,375	72,845	14.0	17.7	–21,470	–29.5
<b>Total</b>	<b>366,064</b>	<b>412,082</b>	<b>100.0</b>	<b>100.0</b>	<b>–46,018</b>	<b>–11.2</b>

(a) Census data on the number of households living in housing provided by state and territory governments is referred to as 'Government Housing Authority/Housing Department (Public Housing)' on the Census form. Census data on the number of households living in community housing is referred to as 'Housing co-operative, Community or Church Group' on the Census form.

(b) Administrative data on the number of households living in housing provided by state and territory governments includes counts from the SOMIH and Public Rental Housing data collections. For 2011, it also includes approximately 5,000 remote Northern Territory public housing dwellings that are not covered in the administrative data collections. Administrative data on the number of households living in community housing includes counts from the Mainstream Community Housing and the Indigenous Community Housing data collections (with data from the latter being for dwellings rather than households).

(c) 2006 data are at 8 August for the Census and at 30 June for the administrative data collections.

(d) 2011 data are at 9 August for the Census and at 30 June for the administrative data collections.

Sources: ABS 2007: Table I18; ABS 2012a: Table I10; AIHW 2007: Table 5.8; AIHW 2008: Table 15.1; AIHW 2012: tables 5.2, A1.4, A2.3 & A3.1; AIHW 2013b: Table A1.4.

Possible reasons for these discrepancies include:

- Census data about social housing are based on household data, which are affected by under-counting, but the degree of the under-count is not known. The ABS estimates the extent of Census under-count of people, but not of households. For the 2011 Census, the ABS suggested there was an under-count of 17% for Indigenous people and 6% for non-Indigenous people (ABS 2012c). Since no such estimates are made in relation to the under-counting of households, no adjustments for this can be made to Census housing data.
- Social housing data in the Census are affected by missing information about housing tenure among those who responded to the Census. In the 2011 Census, the non-response rate for the tenure and landlord type questions (the 2 questions from which social housing numbers are derived) was 6.1% (ABS 2012b). In 2003, the ABS suggested that the relatively high non-response rate for this question may be related to respondent fatigue, as the two questions are placed towards the end of the Census form (ABS 2003). In the 2006 and the 2011 forms, the questions were also on the last page of the form.
- About 10% of private dwellings enumerated in the Census were unoccupied on Census night (AIHW analyses of 2011 Census data) and thus the tenure type could not be determined. A dwelling may have been unoccupied because residents were temporarily absent, the dwelling was vacant or the dwelling was a holiday home.
- The Census form may have been completed for the household by a household member who did not know the tenure or landlord type and, as a result, incorrectly indicated a type of housing other than social housing.

Due to these reasons, and despite the limitations of the social housing administrative collections (as discussed in Appendix A), the administrative collections are considered to provide the most complete national count of Indigenous (and all) households living in social housing.

## **Proportion by type of social housing**

The second discrepancy between Census and administrative data relates to the proportion of all social housing that is provided by state and territory governments versus by the community housing sector. This discrepancy applies, in particular, to Indigenous households, and the issue was considerably more prominent in 2011 data than 2006 data.

Among Indigenous households living in social housing in 2011, Census data suggest that 82% lived in housing provided by state and territory governments; in contrast, administrative data suggest that 67% did so (Table B.1). Furthermore, while the 2011 Census suggests a 15% under-count of Indigenous households reported as living in social housing, this difference masks an overcount (4%) of housing provided by state and territory governments, and a particularly large under-count (54%) of households living in community housing (including both mainstream and Indigenous community housing). The Census count of Indigenous households living in community housing was less than half the number indicated in the administrative collections (9,882 compared with 21,432 households, respectively).

The main reason for these discrepancies is likely the self-report nature of Census data. Some social housing tenants may select the incorrect landlord category when responding to the Census form, with possible reasons being:

- they were not aware of who their housing provider was
- they did not know how to classify their provider into the categories provided on the Census form.

For these reasons, Census information on the provider of social housing (be it state and territory governments or the community sector) is considered to be less accurate than that from the administrative data collections.

# Appendix C: Technical notes

## C.1 Estimating number of households

To calculate the proportion of all Indigenous (and other) households living in social housing, total counts of *households* in 2013 by Indigenous status are required. The 2011 Census count provides the best available and most recent source of information about the total number of Indigenous and other Australian households. In order to derive such estimates for 2013, the number of Indigenous and other households as enumerated in the 2011 Census were adjusted to take into account the estimated rate of growth in households between 2011 and 2013.

To estimate this rate of growth, we used ABS projections of household growth (ABS 2010). Using series II (the middle range of three different projection scenarios), percentage changes in the number of households between 2011 and 2013 were calculated for Australia as a whole, as well as for each state and territory. These growth percentages were then applied to 2011 Census household counts to derive an estimated count of all households in 2013.

An example of the process is set out below, using the number of Indigenous households across Australia:

- (a) the number of Indigenous households enumerated in the 2011 Census count was 209,048
- (b) according to the ABS series II household projections, the number of households in Australia was expected to grow by 3.6% between 2011 and 2013
- (c) applying this adjustment factor to the number of Indigenous households in 2011 provides an estimated count of 216,651 Indigenous households in 2013 (suggesting an increase of 7,603 Indigenous households over the 2-year period).

This estimated count was then used as the denominator when calculating rates of usage of social housing by Indigenous households at the national level.

A number of assumptions underlie the use of this method as follows.

- Separate sets of projections are not available for Indigenous households and for other Australian households. It is assumed that these households have the same estimated rate of growth and, thus, the one rate is applied. The actual extent of difference in the rate of growth in the number of Indigenous households versus other households between 2011 and 2013 is not known.
- The available projected household counts are based on the 2006 Census. No projections based on the 2011 Census were available at the time of writing. Because of this, the method used to derive household counts for 2013 made use of the *proportion* of change in projected household numbers between 2011 and 2013, rather than the actual projected counts of households at 2013. Thus it is assumed that the proportion of change in projected household counts, as based on the 2006 Census, mirrors that of the actual extent of growth in household numbers between 2011 and 2013. The accuracy of this assumption is not known.

The approach described here does not adjust for the under-counting of households in the Census because the extent of such under-count is not known. As noted in Appendix B, while the ABS adjusts Census data for under-counts at the person level to arrive at an estimated resident population of Indigenous and non-Indigenous people, no such adjustments are



made at the household level. This affects the accuracy of available data on the number of Indigenous (and other) households in Australia. However, this issue is mitigated to some degree by the fact that there is also under-counting in administrative data on the number of all households living in social housing. In other words, there is some degree of under-counting in both the numerator and the denominator of the social housing rates presented in this paper, but the extent of such under-counting is not known.

## C.2 Converting income units to household numbers

Recipients of Commonwealth Rent Assistance are 'income units', rather than households. More than one person/group within a household can receive CRA. In order to derive an estimate of the rate of Indigenous *households* receiving CRA, data at the income unit level must be converted to the household level.

Because the ABS 2011–12 Survey of Income and Housing (SIH) collects information about both income units and households, information from this survey can be used to derive a conversion factor (see Box C.1 for a definition of 'income unit' in the SIH and additional information). Those data suggest that among CRA recipients, there are an estimated 93.7% as many households as income units in Australia (unpublished data from the ABS SIH).

### Box C.1: Comparing data on income units across collections

In the SIH, an 'income unit' is defined as one person or a group of related persons within a household whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children (ABS 2013b).

The definition of an 'income unit' for CRA purposes is defined as a single person with or without dependent children, or a couple with or without dependent children who is eligible for CRA (see Appendix A for further information).

The ABS is not aware of any differences between the two definitions but they note that:

- the proportion of households to income units is an estimate calculated from a survey sample
- methods to collect information about income units vary between the CRA data collection (which are administrative data pertaining to a specific day) and the SIH (self-reported survey data collected throughout a yearly cycle)
- care should be taken when comparing data from different data sources due to the different methodologies used (ABS 2014).

To enable estimates of rates of households receiving CRA to be derived for this paper, this conversion factor was applied to the data about CRA income units. For example:

- (a) the number of Indigenous income units receiving CRA at 14 June 2013 was 54,888 (as shown in Table 3.1)
- (b) applying the conversion factor of 93.7% provides an estimated number of Indigenous households receiving CRA of 51,431
- (c) this number divided by the estimated count of all Indigenous households in 2013 of 216,651 (see Appendix C.1) provides an estimated rate of 23.7% of Indigenous households receiving CRA.

A conversion factor by Indigenous status is not available and how the conversion factor may differ between Indigenous households and other households is not clear; thus the one factor is applied to both Indigenous and other income units.

## C.3 Estimating number of households receiving assistance

Among households living in social housing, Commonwealth Rent Assistance may be payable to those living in SOMIH in New South Wales, as well as to those living in mainstream community housing and Indigenous community housing. This potential for overlap must be taken into account when deriving an estimate of the total number and proportion of Indigenous and other households receiving assistance from one or more housing assistance programs.

To take this potential overlap into account, information on the number of households living in social housing who are receiving CRA is required. However, such information is not available. Instead, the approach taken – as described below – was to calculate a lower and upper range of the possible number of households receiving such assistance based on available data.

### Estimating maximum number of households receiving assistance

There is no data item in the CRA data collection that provides a complete count of all those who are living in mainstream or Indigenous community housing. Thus the data collection cannot accurately identify CRA recipients who also live in such housing. However, there is a data item that provides information about rental circumstances that identifies *some* (but not all) people who are living in community housing. Data from this item can be used to ascertain a minimum count of those who are in receipt of CRA and live in community housing.

Based on those data, an estimated 75.5% of households living in community housing (including both mainstream community housing and Indigenous community housing) were also receiving CRA.

To derive an estimate of the maximum number of households that were receiving assistance from a major housing assistance program, this proportion was applied to the number of households that could potentially be receiving assistance from CRA and living in social housing. For example, with regard to Indigenous households in 2013:

- (a) The sum of the total number of Indigenous households living in social housing (67,672; Table D2.1) and the total number of Indigenous households receiving CRA (51,431; Table 4.1) is 119,103 households.
- (b) There were 26,565 Indigenous households living in social housing that could potentially be receiving CRA (based on those living in SOMIH in New South Wales, mainstream community housing and Indigenous community housing).
- (c) By applying the proportion of 75.5% to the number indicated in step 'b', we determine that at least 20,047 Indigenous households were living in social housing and receiving CRA.
- (d) By subtracting this number from the sum of households as indicated in step 'a' (that is, 119,103 households), the maximum number of Indigenous households receiving

assistance from a major housing assistance program is estimated to be 99,056 households. This equates to a rate of 46 per 100 Indigenous households.

Note that this approach makes a number of assumptions:

- The proportion of 75.5% is derived from data about households living in mainstream community housing and Indigenous community housing. To derive our estimates, this proportion is also applied to households living in SOMIH in New South Wales; it is assumed that the proportions are applicable to such households.
- The one proportion is applied to Indigenous as well as other households; it is thus assumed that the extent of overlap between CRA and living in social housing is similar across Indigenous and other households. No reliable data are available to indicate whether or not this is the case.

### **Estimating minimum number of households receiving assistance**

As stated above, available data indicate the minimum proportion (75.5%) of households living in community housing that were also receiving CRA. It is possible that the actual proportion is higher and, in turn, the total number of households receiving one or more types of assistance would be lower. However, how much higher the actual proportion is cannot be determined.

Nonetheless, the minimum number of Indigenous households that could be receiving assistance from one or more major housing assistance programs can be derived by assuming all households in social housing who were eligible for CRA received it—that is, it assumes 100% overlap where possible. Based on this assumption, there was a minimum number of 92,538 Indigenous households receiving assistance from one or more major housing assistance programs (derived from 119,103–26,565, as per step ‘a’ and ‘b’ above). This equates to 43 per 100 Indigenous households.

# Appendix D: Additional tables

Table D2.1: Social housing, by Indigenous status of household, 30 June 2013

Type of social housing	Indigenous households		Other households		All households	
	Number	Rate <sup>(a)</sup>	Number	Rate <sup>(a)</sup>	Number	Rate <sup>(a)</sup>
Public housing	30,774	14.2	290,439	3.7	321,213	4.0
Mainstream community housing <sup>(b)</sup>	4,640	2.1	60,653	0.8	65,293	0.8
SOMIH	9,820	4.5	..	..	9,820	0.1
Indigenous community housing <sup>(c)</sup>	17,473	8.1	..	..	17,473	0.2
NT remote public housing <sup>(d)</sup>	4,965	2.3	..	..	4,965	0.1
<b>Total</b>	<b>67,672</b>	<b>31.2</b>	<b>351,092</b>	<b>4.5</b>	<b>418,764</b>	<b>5.2</b>

(a) Per 100 households. Data on the total number of Indigenous households that were used to derive the rates are estimated household counts based on data from the ABS 2011 Census and ABS projections of growth in household numbers (see Appendix C.1).

(b) Excludes the Northern Territory since data were not available.

(c) Data pertain to permanent and improvised dwellings. Further comments about these data are shown in Table 2.1.

(d) Refers to an estimated number of social housing dwellings provided to Indigenous households in remote areas of the Northern Territory; these dwellings are not captured in any of the social housing administrative collections.

Sources: AIHW analyses based on SCRGSP 2014: tables 17A.4, 17A.5, 17A.7 & 17A.8; AIHW National Housing Assistance Data Repository.

**Table D2.2: Number of households in social housing, by program and Indigenous status, 2009 to 2013<sup>(a)</sup>**

	Public housing	SOMIH	Mainstream community housing	Indigenous community housing <sup>(b)</sup>	NT remote public housing <sup>(c)</sup>	Total
<b>Indigenous households</b>						
2009	25,115	11,582	2,680	20,232	4,631	<b>64,240</b>
2010	26,363	11,451	3,153	19,096	4,631	<b>64,694</b>
2011	29,158	9,564	3,498	17,934	4,765	<b>64,919</b>
2012	30,262	9,692	4,345	17,156	4,965	<b>66,420</b>
2013	30,774	9,820	4,640	17,473	4,965	<b>67,672</b>
Change between 2009 and 2013 (%)	22.5	-15.2	73.1	-13.6	7.2	<b>5.3</b>
<b>Other households</b>						
2009	303,621	..	35,153	..	..	<b>338,774</b>
2010	299,363	..	39,261	..	..	<b>338,624</b>
2011	295,750	..	51,413	..	..	<b>347,163</b>
2012	293,161	..	56,688	..	..	<b>349,849</b>
2013	290,439	..	60,653	..	..	<b>351,092</b>
Change between 2009 and 2013 (%)	-4.3	..	72.5	..	..	<b>3.6</b>
<b>All households</b>						
2009	328,736	11,582	37,833	20,232	4,631	<b>403,014</b>
2010	325,726	11,451	42,414	19,096	4,631	<b>403,318</b>
2011	324,908	9,564	54,911	17,934	4,765	<b>412,082</b>
2012	323,423	9,692	61,033	17,156	4,965	<b>416,269</b>
2013	321,213	9,820	65,293	17,473	4,965	<b>418,764</b>
Change between 2009 and 2013 (%)	-2.3	-15.2	72.6	-13.6	7.2	<b>3.9</b>

(a) Data are at 30 June of each year.

(b) Data pertain to permanent and improvised dwellings.

(c) From 2008–09, a number of remote dwellings in the Northern Territory were transferred from Indigenous community housing to public housing. These dwellings are not captured by either the Indigenous Community Housing data collection or the Public Rental Housing data collection.

Sources: SCRGSP 2014: tables 17A.4, 17A.5, 17A.7 & 17A.8; AIHW 2013b: Table A1.4; AIHW National Housing Assistance Data Repository.

**Table D2.3: Overcrowding<sup>(a)(b)</sup> in social housing, by program<sup>(c)</sup>, Indigenous status of household and remoteness<sup>(d)</sup>, 30 June 2013 (per cent)**

	Public housing	SOMIH	Mainstream community housing <sup>(e)</sup>
<b>Indigenous households</b>			
Major cities	10.5	9.3	n.a.
Inner regional	8.5	9.3	n.a.
Outer regional	11.4	11.3	n.a.
Remote	12.9	13.8	n.a.
Very remote	13.2	16.7	n.a.
<i>Total Indigenous households</i>	<i>10.7</i>	<i>10.7</i>	<i>4.4</i>
<b>All households</b>	<b>5.0</b>	<b>. .</b>	<b>2.9</b>

(a) Only households for which the level of crowding could be determined were included in these analyses.

(b) Defined as requiring one or more additional bedrooms to meet the Canadian National Occupancy Standard.

(c) National data about overcrowding in Indigenous community housing were not available.

(d) Based on the Australian Statistical Geography Standard remoteness area structure (ABS 2013a).

(e) The proportion for 'Total Indigenous households' does not incorporate data from New South Wales, Queensland and the Northern Territory, as data were not available. The proportion for 'All households' does not incorporate data from Queensland and the Northern Territory, as data were not available.

Source: SCRGSP 2014: tables GA.6, 17A.47, 17A.49, 17A.51 & 17A.52.

**Table D2.4: Social housing dwellings of acceptable standard<sup>(a)</sup>, by program<sup>(b)</sup> and Indigenous status of household, 2012**

	Public housing	SOMIH <sup>(c)</sup>	Mainstream community housing
<b>Indigenous households</b>	<b>61.3</b>	<b>61.4</b>	<b>71.5</b>
95% confidence interval (+/–)	3.9	2.5	6.8
<b>All households</b>	<b>74.7</b>	<b>. .</b>	<b>85.2</b>
95% confidence interval (+/–)	0.9	. .	1.3

(a) Defined as having at least 4 working facilities—for washing people, washing clothes and/or bedding, storing and/or preparing food, and sewerage—and not more than 2 major structural problems.

(b) Tenants living in Indigenous community housing are not in scope of the National Social Housing Survey, from which these data are derived.

(c) In a small proportion (4%) of households living in SOMIH, no member was identified as being Indigenous. The data shown here assume that all households living in SOMIH are Indigenous.

Source: SCRGSP 2014: tables GA.7, 17A.15 & 17A.17.

**Table D2.5: Satisfaction<sup>(a)(b)</sup> with services provided by their housing organisation, by social housing program<sup>(c)</sup> and Indigenous status of household, 2012 (per cent)**

	Public housing	SOMIH <sup>(d)</sup>	Mainstream community housing	Total
Indigenous households	56.2	58.5	66.8	58.1
Other households	64.8	..	74.2	66.3

(a) Refers to those who indicated they were 'satisfied' or 'very satisfied'. Other response options were 'neither satisfied or dissatisfied', 'dissatisfied' and 'very dissatisfied'.

(b) Responses reflect the views of the person completing the survey form and may not reflect the views of other members of the household.

(c) Tenants living in Indigenous community housing are not in scope of the National Social Housing Survey, from which these data are derived.

(d) In a small proportion (4%) of households living in SOMIH, no member was identified as being Indigenous. The data shown here assume that all households living in SOMIH are Indigenous.

Source: AIHW 2012 National Social Housing Survey.

**Table D2.6: Amenities rated as important to household<sup>(a)(b)</sup>, by Indigenous status of household, 2012 (per cent)**

Amenity	Indigenous	Other	Total
Size of home	84.4	82.3	<b>82.5</b>
Number of bedrooms	88.9	84.5	<b>85.3</b>
Modifications for special needs (e.g. disability)	70.2	76.5	<b>76.8</b>
Easy access and entry	86.8	89.9	<b>89.7</b>
Car parking	82.8	83.5	<b>84.1</b>
Yard space and fencing	86.6	83.6	<b>84.7</b>
Privacy of the home	92.6	95.9	<b>95.4</b>
Safety and security within the home	96.5	98.4	<b>98.0</b>
Safety and security outside of the home within the neighbourhood (e.g. adequate street lighting)	93.2	96.6	<b>96.0</b>
Energy efficiency (e.g. power bills)	93.8	96.9	<b>96.5</b>
Water efficiency (e.g. water saving, shower head, dual flush toilet)	92.6	95.2	<b>95.0</b>
Thermal comfort (e.g. cool in summer, warm in winter)	92.9	95.2	<b>94.9</b>

(a) Excludes those for which the amenity was not applicable, as well as those with a missing or invalid response.

(b) Responses reflect the views of the person completing the survey form and may not reflect the views of other members of the household.

Source: AIHW 2012 National Social Housing Survey.

**Table D2.7: Satisfaction with day-to-day and emergency maintenance services<sup>(a)(b)</sup>, by social housing program<sup>(c)</sup> and Indigenous status of household, 2012 (per cent)**

	Public housing		SOMIH <sup>(d)</sup>	Mainstream community housing	
	Indigenous	Other		Indigenous	Other
Day-to-day maintenance services	62.4	71.2	63.6	70.1	74.7
Emergency maintenance services	68.9	77.4	70.1	75.1	78.1

(a) Refers to those who indicated they were 'satisfied' or 'very satisfied'. Other response options were 'neither satisfied or dissatisfied', 'dissatisfied' and 'very dissatisfied'.

(b) Responses reflect the views of the person completing the survey form and may not reflect the views of other members of the household.

(c) Tenants living in Indigenous community housing are not in scope of the National Social Housing Survey, from which these data are derived.

(d) In a small proportion (4%) of households living in SOMIH, no member was identified as being Indigenous. The data shown here assume that all households living in SOMIH are Indigenous.

Source: AIHW 2013e: tables E2.12, E2.15 & E2.21.

**Table D3.1: Commonwealth Rent Assistance recipients (income units), by state and territory<sup>(a)</sup> and Indigenous status, 2009 to 2013**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust <sup>(b)</sup>
<b>Indigenous</b>									
5 June 2009	14,710	3,206	12,381	2,717	1,789	1,297	152	918	<b>37,181</b>
4 June 2010	17,358	3,549	14,220	3,101	2,025	1,392	187	951	<b>42,797</b>
3 June 2011	18,937	3,862	15,230	3,179	2,160	1,556	213	1,059	<b>46,230</b>
1 June 2012	20,341	4,245	16,318	3,303	2,391	1,759	221	1,147	<b>49,750</b>
14 June 2013	22,714	4,809	17,584	3,474	2,708	1,981	245	1,358	<b>54,888</b>
Change between 2009 and 2013 (%)	54.4	50.0	42.0	27.9	51.4	52.7	61.2	47.9	<b>47.6</b>
<b>Other</b>									
5 June 2009	339,229	227,532	242,613	80,401	73,858	25,010	7,995	4,258	<b>1,000,956</b>
14 June 2013	398,611	282,862	298,817	93,811	92,243	30,935	10,583	5,221	<b>1,213,091</b>
Change between 2009 and 2013 (%)	17.5	24.3	23.2	16.7	24.9	23.7	32.4	22.6	<b>21.2</b>

(a) State and territory data include recipients in unknown localities within that jurisdiction.

(b) Includes recipients in 'Other territories' and those for which the address was not known.

Sources: AIHW analyses of SCRGSP 2010: tables 16A.48 & 16A.50; SCRGSP 2011: Table 16A.55; SCRGSP 2012: Table 16A.59; SCRGSP 2013: Table GA.19; AIHW analyses of SCRGSP 2014: tables GA15 & GA.17.



**Table D3.2: Commonwealth Rent Assistance recipients (income units), by family composition and Indigenous status, 14 June 2013**

Family composition <sup>(a)</sup>	Number			Per cent		
	Indigenous	Other	Total	Indigenous	Other	Total
Single, no dependent children <sup>(b)</sup>	23,267	652,426	675,693	42.4	53.8	53.3
Single, with dependent children	18,006	252,740	270,746	32.8	20.8	21.4
Couple, no dependent children <sup>(c)</sup>	3,423	106,974	110,397	6.2	8.8	8.7
Couple, with dependent children	10,192	200,951	211,143	18.6	16.6	16.7
<b>Total</b>	<b>54,888</b>	<b>1,213,091</b>	<b>1,267,979</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) For CRA purposes, dependent children are defined as those for whom an adult member of the income unit receives Family Tax Benefit Part A at more than the base rate.

(b) Includes single people in shared accommodation.

(c) Includes couple income units who were identified as temporarily separated or separated because of illness.

Source: AIHW analyses of SCRGSP 2014: tables GA.15 & GA.17.

**Table D3.3: Commonwealth Rent Assistance recipients (income units), by primary payment type<sup>(a)</sup> and Indigenous status, 14 June 2013**

Primary payment type <sup>(a)</sup>	Indigenous	Other	Total
Disability Support Pension	24.1	20.3	20.4
Age Pension	5.0	18.1	17.5
Carer Payment	4.5	3.3	3.3
Newstart Allowance	26.6	20.7	21.0
Youth Allowance—Student	1.1	6.3	6.1
Youth Allowance—Other	3.8	1.5	1.6
Austudy	0.3	2.0	2.0
Parenting Payment—Single	20.5	10.3	10.7
Parenting Payment—Partnered	2.8	1.8	1.8
Family Tax Benefit (only)	10.6	14.4	14.2
Other	0.9	1.3	1.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Primary payment type is allocated to an income unit using a hierarchy of the payments received by members of the income unit (see Box 3.1).

Source: AIHW analyses of SCRGSP 2014: tables GA.18 & GA.19.

**Table D3.4: Rate<sup>(a)</sup> of Commonwealth Rent Assistance (households<sup>(b)</sup>), by state and territory<sup>(c)</sup> and Indigenous status, 14 June 2013**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Australia (%) <sup>(d)</sup>	Australia (number) <sup>(d)</sup>
Indigenous	28.0	23.8	26.8	14.0	20.1	19.3	9.1	10.3	<b>23.7</b>	<b>51,431</b>
Other	15.1	13.3	17.9	10.9	13.9	15.5	7.6	9.6	<b>14.5</b>	<b>1,136,689</b>

(a) Per 100 households. Data on the total number of Indigenous (and other) households that were used to derive the rates are estimated household counts based on data from the ABS 2011 Census and ABS projections of growth in household numbers (see Appendix C.1).

(b) Rates apply to the number of households receiving CRA, rather than income units (see Appendix C.2).

(c) State and territory data include recipients in unknown localities within that jurisdiction.

(d) Includes recipients in 'Other territories' and those for which the address was not known.

Source: AIHW analyses of SCRGSP 2014: tables GA15 & GA.17.

**Table D3.5: Commonwealth Rent Assistance recipients (income units)<sup>(a)</sup> in rental stress<sup>(b)</sup> before and after Commonwealth Rent Assistance, by geographic location and Indigenous status, June 2008 to June 2013 (per cent)**

	Indigenous income units						Total income units	
	Capital city		Rest of state/territory		Total Indigenous			
	With CRA	Without CRA	With CRA	Without CRA	With CRA	Without CRA	With CRA	Without CRA
2008	33.5	63.2	23.7	53.3	27.0	56.6	35.9	65.7
2009	38.0	67.2	26.4	57.1	30.2	60.4	40.7	70.3
2010	40.1	70.7	26.6	59.6	31.0	63.3	42.1	71.4
2011	38.3	68.7	24.6	56.6	29.3	60.8	40.1	68.3
2012	38.1	68.6	25.6	57.8	29.9	61.5	40.3	68.2
2013	38.1	68.0	26.3	57.8	30.4	61.3	40.1	67.2

(a) Excludes a small number of income units for which income details were incomplete.

(b) Paying more than 30% of income on rent.

Sources: SCRGSP 2013: tables GA.25 & GA.26; SCRGSP 2014: tables GA.25 & GA.26.

**Table D3.6: Number of home loans provided through the Indigenous Home Ownership Program<sup>(a)</sup>, 2007–08 to 2012–13**

	Home Ownership Program <sup>(a)</sup>			Home Ownership on Indigenous Land Program <sup>(a)</sup>	
	New loans	Aggregate loans in portfolio	Loans to applicants who were first home buyers (%)	New loans	Aggregate loans in portfolio
2007–08	474	3,384	86	1	1
2008–09	348	3,364	90	9	10
2009–10	363	3,366	92	7	15
2010–11	606	3,685	94	1	16
2011–12 <sup>(a)</sup>	404	3,841	93	n.a.	n.a.
2012–13 <sup>(a)</sup>	664	4,110	94	n.a.	n.a.

(a) From 2011–12 onwards, the Home Ownership Program and the Home Ownership on Indigenous Land Program were merged to become the Indigenous Home Ownership Program.

Sources: IBA 2008, 2009, 2010, 2011, 2012, 2013; unpublished data provided by IBA.

**Table D3.7: Distribution of new and active Indigenous Home Ownership Program loans, by geographic location, 2012–13**

	Number		Per cent	
	New loans	Active loans <sup>(a)</sup>	New loans	Active loans <sup>(a)</sup>
<b>Remoteness<sup>(b)</sup></b>				
Major cities	172	1,049	25.9	25.5
Inner regional	282	1,561	42.5	38.0
Outer regional	156	1,143	23.5	27.8
Remote	43	293	6.5	7.1
Very remote	11	64	1.7	1.6
<b>State or territory</b>				
New South Wales	225	1,473	33.9	35.8
Victoria	44	414	6.6	10.1
Queensland	217	1,204	32.7	29.3
Western Australia	69	322	10.4	7.8
South Australia	29	123	4.4	3.0
Tasmania	22	117	3.3	2.8
Australian Capital Territory	9	62	1.4	1.5
Northern Territory	49	395	7.4	9.6
<b>Total</b>	<b>664</b>	<b>4,110</b>	<b>100.0</b>	<b>100.0</b>

(a) At 30 June 2013.

(b) Based on the Australian Standard Geographical Classification remoteness area structure (ABS 2006).

Source: IBA 2013.

# References

- ABS (Australian Bureau of Statistics) 2003. Census Paper 03/02 – housing, 2001. ABS. cat.no. 2934.0. Canberra: ABS.
- ABS 2006. Statistical geography volume 1: Australian Standard Geographical Classification (ASGC). ABS cat. no. 1216.0. Canberra: ABS.
- ABS 2007. 2006 Census community profiles, Australia: Indigenous profile. ABS cat. no. 2002.0. Canberra: ABS.
- ABS 2010. Household and family projections, Australia, 2006 to 2031. ABS cat. no. 3236.0. Canberra: ABS.
- ABS 2012a. 2011 Census community profiles, Australia: Indigenous profile. ABS cat. no. 2002.0. Canberra: ABS.
- ABS 2012b. Census data quality statements. ABS: Canberra. Viewed 10 March 2014, <<http://www.abs.gov.au/websitedbs/censushome.nsf/home/statements?opendocument&navpos=430>>.
- ABS 2012c. Census of Population and Housing: details of undercount, 2011. ABS. cat. no. 2940.0. Canberra: ABS.
- ABS 2013a. Australian Statistical Geography Standard (ASGS): volume 5 – remoteness structure, July 2011.
- ABS 2013b. Housing occupancy and costs, 2011–12. ABS cat. no. 4130.0. Canberra: ABS.
- ABS 2014. Personal communication, 5 June 2014.
- AIHW 2007. Australia's welfare 2007. Cat. no. AUS 93. Canberra: AIHW.
- AIHW 2008. Housing assistance in Australia 2008. Cat. no. HOU 173. Canberra: AIHW.
- AIHW 2012. Housing assistance in Australia 2012. Cat. no. HOU 266. Canberra: AIHW.
- AIHW 2013a. Australia's welfare 2013. Cat. no. AUS 174. Canberra: AIHW.
- AIHW 2013b. Housing assistance in Australia 2013. Cat. no. HOU 271. Canberra: AIHW.
- AIHW 2013c. National housing and homelessness data dictionary. Version 1. Cat. no. HOU 269. Canberra: AIHW.
- AIHW 2013d. National Social Housing Survey: a summary of national results 2012. Bulletin no. 117. Cat. no. AUS 172. Canberra: AIHW.
- AIHW 2013e. National Social Housing Survey: detailed results 2012. Cat. no. HOU 272. Canberra: AIHW.
- AIHW 2014a. Homelessness among Indigenous Australians. Cat. no. IHW 133. Canberra: AIHW.
- AIHW 2014b. Housing circumstances of Indigenous Australians: tenure and overcrowding. Cat. no. IHW 132. Canberra: AIHW.
- AIHW 2014c. METeOR: Metadata Online Registry. Canberra: AIHW. Viewed 1 February 2014, <<http://meteor.aihw.gov.au/content/index.phtml/itemId/181162>>.

AIHW 2014d. Submission by the AIHW to the Senate inquiry into affordable housing. Canberra: AIHW. Viewed 15 April 2014, <[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Economics/Affordable\\_housing\\_2013/Submissions](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013/Submissions)>.

ANAO (Australian National Audit Office) 2010. Home ownership on Indigenous land program, 2010–11. Audit report no.23. Canberra: Attorney-General's Department.

Australian Government 2012. Continuing our efforts to close the gap – the building blocks: healthy homes. Canberra: Australian Government. Viewed 14 February 2014, <[http://www.budget.gov.au/2012-13/content/ministerial\\_statements/indigenous/html/indigenous-06.htm](http://www.budget.gov.au/2012-13/content/ministerial_statements/indigenous/html/indigenous-06.htm)>.

DPMC (Department of the Prime Minister and Cabinet) 2014. Personal communication, 22 May 2014.

DSEWPC (Department of Sustainability, Environment, Water, Population and Communities) 2011. National Rental Affordability Scheme monthly performance report 20 June 2011. Canberra: DSEWPC.

DSS (Department of Social Services) 2013a. National Partnership Agreement on Homelessness. Canberra: DSS. Viewed 10 March 2014, <<http://www.dss.gov.au/our-responsibilities/housing-support/programs-services/homelessness/national-partnership-agreement-on-homelessness>>.

DSS 2013b. National Partnership Agreement on Remote Indigenous Housing. Canberra: DSS. Viewed 1 April 2014, <<http://www.dss.gov.au/our-responsibilities/indigenous-australians/programs-services/housing/national-partnership-agreement-on-remote-indigenous-housing>>.

DSS 2014. About the National Rental Affordability Scheme (NRAS). Canberra: DSS. Viewed 14 February 2014, <<http://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/about-the-national-rental-affordability-scheme-nras>>.

FaHCSIA (Department of Families, Housing, Community Service and Indigenous Affairs) 2010. Regulation and growth of the not-for-profit housing sector: discussion paper. Canberra: FaHCSIA.

FaHCSIA 2012a. National Rental Affordability Scheme monthly performance report: 30 June 2012. Canberra: FaHCSIA.

FaHCSIA 2012b. National Rental Affordability Scheme tenant demographic report: 2011–12 NRAS year. Canberra: FaHCSIA.

HHDN (Housing and Homelessness Data Network) 2014. Addressing critical data gaps under the NAHA. Paper presented at the Housing and Homelessness Ministers' Advisory Committee meeting, Perth, February.

IBA (Indigenous Business Australia) 2007. Indigenous Business Australia annual report 2006–07. Canberra: IBA.

IBA 2008. Indigenous Business Australia annual report 2007–08. Canberra: IBA.

IBA 2009. Indigenous Business Australia annual report 2008–09. Canberra: IBA.

IBA 2010. Indigenous Business Australia annual report 2009–10. Canberra: IBA.

- IBA 2011. Indigenous Business Australia annual report 2010–11. Canberra: IBA.
- IBA 2012. Indigenous Business Australia annual report 2011–12. Canberra: IBA.
- IBA 2013. Indigenous Business Australia annual report 2012–13. Canberra: IBA.
- IBA 2014. Indigenous Home Ownership program policy: January 2014. Canberra: IBA.
- Loneragan Research 2012. 2012 National Social Housing Survey (NSHS) – methodological report. Sydney: Loneragan Research.
- Memmott P, Moran M, Birdsall-Jones C, Fantin S, Kreutz A, Godwin J et al. 2009. Indigenous home-ownership on communal title lands. AHURI final report no.139. Melbourne: Australian Housing and Urban Research Institute.
- Productivity Commission 2010. Contribution of the not-for-profit sector. Research Report. Canberra: Productivity Commission.
- SCFFR (Standing Council on Federal Financial Relations) 2014. National Partnerships – affordable housing. Canberra: Australian Government. Viewed 1 February 2014, <<http://www.federalfinancialrelations.gov.au/content/npa/housing.aspx>>.
- SCHH (Select Council on Housing and Homelessness) 2013. Indigenous home ownership paper. Canberra: Department of Social Services.
- SCRGSP (Steering Committee for the Review of Government Service Provision) 2010. Report on government services 2010. Canberra: Productivity Commission.
- SCRGSP 2011. Report on government services 2011. Canberra: Productivity Commission.
- SCRGSP 2012. Report on government services 2012. Canberra: Productivity Commission.
- SCRGSP 2013. Report on government services 2013. Canberra: Productivity Commission.
- SCRGSP 2014. Report on government services 2014. Canberra: Productivity Commission.

This paper provides information on support provided to Indigenous households through a range of housing assistance programs. The data suggest that Indigenous households were 6 times as likely as other Australian households to live in social housing, with an estimated 31% of Indigenous households living in such housing in 2013. Overall, Indigenous households were more than twice as likely as other households to receive assistance from at least one of the major housing assistance programs.