

Housing and Homelessness

The evidence base for this paper draws on the work of the National Disability Footprint, including the Data and Research Footprint (Element 2) delivered in partnership with Dr Scott Avery and Girra Maa Indigenous Health, University of Technology Sydney.

Access to safe, secure, affordable and appropriate housing is integral to the health, safety and human rights of First Nations people with disability, yet this right remains unrealised for many (CRPD Art 19; UNDRIP Art 21).

Australia's housing system does not deliver accessible, culturally safe homes for many First Nations people with disability. Overcrowding, homelessness and lack of accessible supply are acute in remote and very remote areas. National reforms, including the National Agreement on Social Housing and Homelessness and the Housing Australia Future Fund, are important but must embed First Nations community control and disability access. The National Disability Insurance Scheme (NDIS) Review sets out clear actions to make home-and-living supports fair and consistent, and to diversify housing supply, including specific approaches for First Nations and remote communities. Governments should align NDIS, housing and Closing the Gap Outcome 9, fund community-controlled delivery, enforce Livable Housing Design requirements, and publish transparent, disaggregated data to drive accountability.

These actions are reinforced in the recommendations from the Disability Royal Commission including increasing the availability and supply of accessible and adaptive housing through the National Construction Code (Rec 7.35); and improving access to alternative housing options (Rec 7.42). First Nations perspectives and cultural safety should also be embedded into implementation of these recommendations.

Key Messages

- **Housing is a human right** and a foundation for health, safety and participation for First Nations people with disability (CRPD Art 19).
- **Housing need is higher, and outcomes are poorer**, including overcrowding, homelessness and lack of accessible housing, especially in remote and very remote areas (ABS 2021; Avery & ABS 2025).
- **Fragmented policy settings and underfunding persist.** Data gaps limit planning and accountability for First Nations disability housing e.g. disability type and need, geographical location (AIHW 2024).
- **Systems, not individuals, drive the crisis.** Solutions must be coordinated across housing, disability and First Nations policy systems (NDIS Review 2023).
- **Progress on overcrowding and accessibility is essential** to Closing the Gap targets across health, education and economic participation (PC Dashboard; NIAA Outcome 9).
- **FPDN calls for community-controlled, culturally safe design, delivery and evaluation** of First Nations disability housing.



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Key Evidence

From the data we do have, we know that housing is a huge area of concern for First Nations people with a disability:

- In 2022, one quarter of Aboriginal and Torres Strait Islander people had disability (25.3%), a higher prevalence than the non-Indigenous population (Avery & ABS 2025).
- 11.6% of Aboriginal and Torres Strait Islander people have a profound or severe core activity limitation (Avery & ABS 2025).
- Just over one in three social housing households included at least one person with disability (AIHW 2024).
- Many homes do not meet accessibility or visitability needs for First Nations people with disability (AHURI 2017).
- Wiyi Yani U Thangani identifies multiple housing barriers for First Nations women and girls, including overcrowding, poor quality and lack of culturally safe services (AHRC 2020).



Housing issues are exacerbated by factors such as:

- Disproportionate homelessness of First Nations people. In 2021, 60% of Aboriginal and Torres Strait Islander people experiencing homelessness were in severely crowded dwellings (ABS 2021).
- High rental stress across the disability community. About one in three income units receiving Disability Support Pension (DSP) and Commonwealth Rent Assistance (CRA) were in rental stress even after CRA (AIHW 2024).
- Inadequate housing conditions and accessibility. (AHURI 2017).
- NDIS housing access challenges. The NDIS Review recommends fair, consistent home-and-living supports and a more diverse supply, with specific approaches for First Nations and remote communities (NDIS Review 2023).
- Accurate, targeted and up-to-date data concerning the housing of First Nations people with disability are limited. Planning, monitoring and evaluation frameworks must address this inadequacy (AIHW 2024).

Human rights foundations

CRPD Art 19 affirms the right to live independently and be included in the community, with access to in-home and community supports. UNDRIP requires improvement of housing and related social conditions. Closing the Gap Outcome 9 targets appropriately sized, not-overcrowded housing by 2031 (CRPD; UNDRIP; NIAA Outcome 9).

Key Recommendations

1. **Establish integrated governance and accountability.** Align NDIS home-and-living, NASHH and HAFF programs with Closing the Gap Priority Reforms and Outcome 9 through joint governance across DSS, NIAA, Housing Australia, states and ACCOs. (NASHH; HAFF; NIAA Outcome 9).
2. **Target funding to accessible, culturally safe supply.** Direct HAFF/NHAF and state pipelines to accessible builds and upgrades in high-need First Nations communities, commissioning Aboriginal community-controlled delivery. (Housing Australia updates).
3. **Reform the NDIS-housing interface.** Implement NDIS Review Recommendations 8–9, including clear separation of housing and supports and alternative commissioning for First Nations and remote communities.
4. **Mandate cultural safety in mainstream services, evaluated by First Nations people.** Require and fund cultural safety standards and practice across housing, homelessness and disability services, with performance indicators and public reporting which are defined by First Nations people.
5. **Develop integrated First Nations disability housing data.** Publish disaggregated indicators across housing and NDIS, including accessibility, overcrowding and homelessness for First Nations people with disability. (AIHW series).
6. **Embed universal and culturally appropriate design.** Enforce NCC 2022 Liveable Housing Design requirements for Class 2 (Part G7) nationally and for Class 1a where adopted (Part H8); publish a state adoption map and exceptions. (ABCB LHD; adoption status).
7. **Strengthen prevention and culturally safe responses.** Scale Housing First and tenancy sustainment supports tailored for First Nations people with disability, with specific supports for people exiting institutions.
8. **Independent review and adaptation.** Conduct a formal review in 18 months with community-controlled oversight to test progress, adjust strategy and publish outcomes.



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