



First Peoples
Disability Network

First Peoples Disability Network Australia

Submission to the Senate inquiry into social housing

Senate Economics References Committee, September 2026

About First Peoples Disability Network Australia

First Peoples Disability Network Australia (FPDN) is the national peak organisation representing Aboriginal and Torres Strait Islander people with disability, their families and communities. FPDN's work is based on the principles of self-determination and "nothing about us, without us". It is also guided by the:

- UN Convention on the Rights of Persons with Disabilities (CRPD)
- UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)
- UN Declaration on the Rights of Indigenous Peoples (UNDRIP)
- Australia's Disability Strategy 2021-2031
- National Agreement on Closing the Gap

FPDN advocates for the rights, inclusion and wellbeing of First Nations people with disability across all areas of life, including health, justice, education, housing and social security. We believe and follow our framework for a Cultural Model of Inclusion which emphasises ensuring the cultural, social and emotional wellbeing of First Nations people with disability to move past the rigid and culturally unsafe medical and social models of disability.

Introduction

FPDN welcomes the Senate Economics References Committee's inquiry into social housing.

For Aboriginal and Torres Strait Islander people with disability, a safe and secure home is the foundation for health, disability support, family life, cultural connection, participation and safety.

Housing is only adequate if it is affordable, accessible, secure, healthy, culturally safe and appropriately located. It must enable people to remain connected to family, community, Country, services and supports.

Australia's social housing system does not provide that foundation at the scale required. Social housing fell from 5.2 per cent of Australia's housing stock in 1997 to 3.9 per cent in 2023 (AHURI 2026a). Among Aboriginal and Torres Strait Islander households, the proportion living in social housing fell from 32 per



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cent in 2001 to 18 per cent in 2021, while private renting increased from 28 per cent to 35 per cent (AIHW 2025a).

Housing policy often considers First Nations status and disability separately. Disability policy, in turn, frequently assumes that a person already has a suitable home in which supports can be delivered. This creates gaps in responsibility across housing, the NDIS, health, homelessness, justice and child protection systems.

Australia needs a stronger social housing system supported by long-term public investment. That investment must include enforceable requirements for accessibility and equity, greater First Nations community-controlled ownership and management, and coordinated supports that preserve housing choice and tenancy rights.

This is required by Australia's human rights obligations. Article 19 of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) protects the right of people with disability to choose where, how and with whom they live and to participate fully in the community. Article 28 recognises the right to an adequate standard of living, including access to public housing programs.

The right to adequate housing is also recognised in article 11 of the International Covenant on Economic, Social and Cultural Rights. Adequate housing means more than having shelter. Housing must be affordable, accessible, secure, culturally appropriate and located so people can participate in their community.

The United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) recognises the right of Indigenous peoples to improve their housing conditions and to determine and administer programs affecting them through their own institutions. These obligations are reinforced by Australia's Disability Strategy 2021–2031 and the National Agreement on Closing the Gap.

1. Social housing is essential infrastructure

Relevant to term of reference 1

Social housing should be understood as essential infrastructure, not simply as a welfare safety net.

A secure and suitable home enables people to manage health conditions, receive disability support safely, store medication and assistive technology, maintain daily routines, care for family and participate in education, employment and community life.

Inaccessible or insecure housing can make a person's impairment more disabling. It can also make an otherwise adequate NDIS plan impossible to use. Disability support funding cannot compensate for the absence of a safe and suitable home.

The Disability Royal Commission heard evidence from Narelle Reynolds, a Wiradjuri mother and full-time carer of two adult sons with disability. After moving to obtain better health care and support, her family experienced prolonged housing insecurity. She told the Royal Commission:

“At the moment, in the last 12 months I've lived in a tent, in a shed, and a cabin. Everything has been short-term.”

Seven family members had been living in a one-bedroom caravan park cabin. The repeated moves were particularly difficult for her sons (Disability Royal Commission 2020, transcript p. P-440).

Her evidence demonstrates that an individual disability support package cannot make up for a missing home. It also shows how people can be forced to choose between remaining connected to family and Country and moving elsewhere to obtain housing, health care or disability support.

The economic and social benefits of social housing should therefore be measured across government systems. This should include:

- reduced homelessness and housing insecurity
- improved physical and mental health
- safer and more effective delivery of disability supports
- reduced contact with crisis, justice and child protection systems
- improved access to education and employment
- greater tenancy stability
- resident-defined outcomes, including safety, choice, belonging, cultural connection and participation.

2. Investment must match the scale and distribution of need



Relevant to terms of reference 2, 3, 4 and 7

The number of social housing dwellings increased from 379,753 in 1997 to 442,884 in 2023. However, population and housing growth occurred much faster, causing social housing to fall from 5.2 per cent to 3.9 per cent of Australia's housing stock (AHURI 2026a).

This decline reflects decades of inadequate capital investment and funding arrangements that have not maintained social housing as a stable part of Australia's housing system.

The consequences for Aboriginal and Torres Strait Islander households are severe. In 2021, 56 per cent of First Nations households rented their home and only 18 per cent lived in social housing. In remote and very remote areas, where private rental markets and individual home ownership may be limited or inappropriate, 54 per cent lived in social housing (AIHW 2025a).

An estimated 45,700 low-income First Nations households had unmet housing need in 2021. This was equivalent to approximately one in eight First Nations households and around twice the rate for all Australian households. Without substantial reform, unmet need is projected to increase by another 26,400 households over the following 20 years (Moskos et al. 2026).

A legislated national target

A legislated national target would turn short-term funding announcements into an enduring responsibility. It would help align governments, establish a steady construction pipeline, support workforce and manufacturing capacity and make underperformance visible.

Evidence provided to the Senate has identified 8 to 9 per cent as the approximate share of Australia's housing stock needed for social housing for low-income households, before additional affordable housing is considered (Senate Community Affairs References Committee 2023).

FPDN recommends that social housing comprise **no less than 8 per cent of Australian dwellings by 2040**. This should be treated as a minimum rather than the final measure of need.

Independent needs modelling should be completed within 12 months to determine whether a higher target is required. That modelling must consider:

- population growth





- current and projected homelessness
- unmet First Nations housing need
- disability-related accessibility and suitability
- the condition and loss of existing stock
- household and kinship arrangements
- geographic differences
- the higher costs of construction, maintenance and service delivery in regional and remote communities.

The target should count net additions so that selling, demolishing or transferring an existing social housing dwelling cannot be presented as growth. It should include five-year national and jurisdictional milestones and publicly available geographic delivery plans.

A national total will not, by itself, ensure equity. The target must include a needs-based First Nations investment component, accessibility milestones and transparent measures of growth in public housing and First Nations community-controlled housing.

A population-based quota would not be enough. Population share is a poor measure of housing need and can conceal serious regional and structural inequalities.

Current investment

FDPN welcomes the Housing Australia Future Fund, National Housing Accord Facility, Social Housing Accelerator and National Agreement on Social Housing and Homelessness. These initiatives restore an important Commonwealth role, but their success must be judged against the scale of need and the homes and outcomes actually delivered—not only the amount of funding announced.

In July 2026, the Australian National Audit Office reported that 1,432 of the intended 40,000 homes under the Housing Australia Future Fund and National Housing Accord Facility had been completed by May 2026. It found that delivery arrangements were only partly effective, core oversight was established late, transparency about performance and impact was inadequate, and delivery forecasts remained uncertain (ANAO 2026).

Communities cannot readily determine:





- how many funded homes are net additions
- how many are social rather than affordable housing
- how many meet different accessibility levels
- how many are occupied by Aboriginal and Torres Strait Islander people with disability
- whether homes are close to community, services and transport
- how many are owned or managed by Indigenous Community-Controlled Housing Organisation (ICCHOs).

Government reporting should implement the recommendations of the ANAO and extend that reporting to equity, accessibility and resident outcomes.

Direct and permanent public investment

Financing models that depend on rental revenue or an organisation's borrowing capacity can exclude projects in places where construction costs are highest and rental revenue is lowest.

Smaller ICCHOs may not have the balance sheets, registration status or pre-development resources needed to compete with large housing providers. This does not mean they are less capable of delivering appropriate housing. It means the funding model is not designed around their circumstances.

The Australian Government should establish a permanent capital investment stream in addition to existing commitments. It should fund:

- land acquisition and servicing
- direct construction and acquisition
- renewal and replacement of existing homes
- accessibility modifications
- climate resilience
- pre-development work
- whole-of-life maintenance.

Grants, public land, concessional finance and other investment models can all play a role. However, finance must supplement rather than replace direct public investment, particularly for remote communities, high-access housing and community-controlled projects.



A steady pipeline of funding would also support local employment, apprenticeships, First Nations enterprises, regional manufacturing and specialist accessible design.

3. More housing is not enough if it is inaccessible or culturally unsafe

Relevant to terms of reference 1, 5 and 6

The success of social housing investment cannot be measured only by the number of dwellings built.

All new social housing should meet the National Construction Code's minimum accessible housing provisions as a mandatory benchmark, not as an aspirational standard. Each jurisdiction should also provide a needs-based mix of homes at higher accessibility levels and homes that can be adapted as people's needs change.

Accessible housing must account for more than mobility. Design and allocation processes should also consider:

- sensory, cognitive and psychosocial accessibility
- the use and storage of assistive technology
- space for support workers and carers
- household and kinship arrangements
- access to outdoor areas
- proximity to transport, health care, disability services and community facilities
- reliable power, water and communications
- climate and environmental conditions
- the capacity to make future modifications without displacing the tenant.

Housing must also be culturally safe and support connection to family, community, culture and Country. A technically accessible dwelling may still be unsuitable if it isolates a person from their community or requires them to leave Country to access housing or support.

Existing homes also matter. In 2022–23, 18 per cent of First Nations households lived in housing below an acceptable standard and 31 per cent reported at least one major structural problem. This increased to 54.6 per cent in very remote areas (AIHW 2025a).

Targets that do not include maintenance, accessibility modifications and reliable essential services will not deliver adequate housing.

Modern design and construction

Modern construction methods may help build homes more quickly, support regional manufacturing and deliver greater consistency. However, standardisation can also reproduce unsuitable housing at scale when the process starts with a standard product rather than the needs of the community.

Commonwealth-funded modern construction should meet five tests:

1. **Community authority:** Local Aboriginal and Torres Strait Islander people, including people with disability, must shape housing priorities and design.
2. **Accessibility and adaptability:** Accessibility must be built in, independently verified and able to respond to changing needs.
3. **Cultural and climatic suitability:** Housing configuration, materials, outdoor spaces and layout must reflect local culture, climate, households and ways of living.
4. **Local capability:** Procurement should build First Nations employment, enterprises, training and local maintenance capacity.
5. **Whole-of-life performance:** Funding must cover servicing, repairs, modifications and replacement. Post-occupancy evaluation should be mandatory, so governments learn whether homes work for the people living in them.

Predictable, long-term funding and local procurement plans are needed to build this capability and avoid the higher costs, workforce losses and generic designs associated with short-term and stop-start grants.

4. Aboriginal and Torres Strait Islander people with disability must shape housing decisions

Relevant to terms of reference 7 and 8

The central governance question is who has the authority to define housing need, choose priorities, own assets, manage tenancies and determine whether outcomes have been achieved.

The Closing the Gap Priority Reforms require:



- formal partnerships and shared decision-making
- growth of the community-controlled sector
- transformation of government organisations
- shared access to data and information.

Housing governance and funding must give practical effect to these commitments.

AHURI's Indigenous-led 2026 housing framework identified fragmented governance and inadequate transparency about how recent investment benefited First Nations households and organisations. It recommended a stronger Housing Policy Partnership, long-term funding, growth in community-controlled ownership and management, and culturally appropriate pathways to tenure (Moskos et al. 2026).

The Housing Policy Partnership should lead the development of a National Aboriginal and Torres Strait Islander Housing and Homelessness Strategy. Aboriginal and Torres Strait Islander people with disability must have formal representation in this work, including through FPDN and the future First Nations Disability Forum.

This approach is consistent with the Disability Royal Commission's findings that governments must work in genuine partnership with Aboriginal and Torres Strait Islander people with disability and their representative organisations when developing policies, programs and services that affect them (Disability Royal Commission 2023b).

The strategy should include a funded plan to grow ICCHO ownership, management and capability. This should provide:

- direct access to capital funding and land
- pre-development funding
- long-term operational and workforce support
- regulation that is culturally appropriate and proportionate to organisational size
- funding that recognises geographic and remote delivery costs
- consent-based transfers of housing assets, accompanied by adequate capital and maintenance funding
- partnerships with mainstream providers only where community governance, transfer of capability and long-term benefit to ICCHOs are explicit.





Government will continue to need a mix of direct public construction, community housing and First Nations community-controlled delivery. Every model should be assessed against the same principles: permanent affordability, secure tenure, quality, accessibility, accountability and First Nations control.

Transfers of existing public housing stock should not be counted as an increase in social housing. Any transfer should occur only with community consent, a transparent assessment of the condition of the homes and sufficient funding for outstanding and future maintenance.

These arrangements should also give effect to articles 18, 19 and 23 of UNDRIP. Aboriginal and Torres Strait Islander peoples have the right to participate in decisions that affect them through their own representatives and institutions. Governments must consult and cooperate with them in good faith before decisions are made. UNDRIP specifically recognises their right to be actively involved in developing and determining housing programs that affect them and, as far as possible, to administer those programs through their own institutions.

5. Housing and service systems must stop transferring responsibility

Relevant to terms of reference 1, 8 and 10

People with disability are frequently caught between systems.

The NDIS generally does not fund ordinary housing costs. Housing systems may treat accessibility or disability-related needs as an NDIS responsibility. Health, justice and child protection systems may end their involvement when a person is discharged. Homelessness services are then expected to respond without an accessible and appropriate home to offer.

At June 2022, 36 per cent of social housing households included at least one person with disability. State-owned and managed Indigenous housing recorded a known person with disability in 19 per cent of households. However, disability status was unknown for 35 per cent of those households, making the recorded figure an unreliable measure of prevalence (AIHW 2024).

The Disability Royal Commission recommended a nationally consistent “no leaving into homelessness” policy, coordinated transitions from institutional settings, accessible and adaptable housing, choice over where and with whom a person lives, and separation of housing from disability support (Disability Royal Commission 2023a).



These principles should be made binding through nationally consistent interagency protocols. Each person must have a clearly identified lead agency, and planning must begin well before discharge from:

- hospitals
- prisons and youth detention
- out-of-home care
- disability and residential services
- mental health facilities
- crisis and temporary accommodation.

A person has not been successfully discharged if they are sent to a motel, boarding house, overcrowded dwelling, inaccessible home or accommodation tied to a particular support provider.

Coordination between systems must not recreate institutional control. A person's tenancy should never depend on accepting services from one disability support provider. People must be able to change providers without losing their home.

Accessible housing is a responsibility of the mainstream housing system and must not be shifted to the NDIS. Specialist Disability Accommodation (SDA) is intended only for participants with extreme functional impairment or very high support needs. The NDIA estimates that around 6 per cent of NDIS participants may meet its eligibility requirements. It is therefore not available to the vast majority of NDIS participants, or to people with disability who are not eligible for the NDIS. SDA cannot replace investment in accessible mainstream social housing or become the default response to disability-related housing need (Committee on the Rights of Persons with Disabilities 2017).

FPDN also recommends permanent funding for independent and culturally safe housing navigation, tenancy advocacy and tenancy sustainment support. This should be delivered by Aboriginal Community-Controlled Organisations or through formal partnerships with them.

Social housing applications, evidence requirements, priority categories and waiting lists can be difficult to navigate. These barriers are compounded when services are inaccessible or when distrust arises from experiences of racism, discrimination and harmful government intervention.

Independent First Nations-controlled services can help people understand and exercise their rights, challenge decisions, sustain their tenancies and identify systemic failures.



6. Accountability must show who benefits

Relevant to terms of reference 4, 8 and 10

National data can describe First Nations housing need or disability housing need, but it rarely shows the intersection between the two.

If Aboriginal and Torres Strait Islander people with disability are not visible in the data, their needs are less likely to shape investment, housing design, allocation or accountability.

Closing the Gap Target 9 seeks to increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized housing to 88 per cent by 2031 and ensure access to essential services.

The Productivity Commission found that improvement was not occurring quickly enough to meet the target and that national data about essential services remained unavailable (Productivity Commission 2026).

Target 9 is important, but it does not measure every feature of adequate housing. It does not fully capture:

- affordability
- accessibility
- security of tenure
- housing condition
- cultural safety
- connection to Country and community
- access to services and support.

Standard measures of overcrowding may also fail to account for disability-related space, carers, support workers, equipment or changing kinship and family responsibilities.

Commonwealth-supported housing programs should publicly report:

- funding commitments and actual expenditure
- approvals, commencements, completions and occupancy





- additions and losses of social housing stock
- whether homes are social or affordable housing
- accessibility and independently verified design levels
- applications, waiting times and allocations
- tenancy sustainment and reasons for exits
- location and access to services, transport and community
- housing condition and maintenance performance
- First Nations ownership and management
- resident-defined outcomes, including safety, cultural connection, choice, belonging and quality of life.

Information should be disaggregated by First Nations status, disability, gender, age, location, program and provider type wherever privacy and statistical quality allow.

Data collection must not create another barrier to housing. Aboriginal and Torres Strait Islander organisations must share authority over the definitions, collection, access, interpretation and use of data in accordance with Indigenous Data Sovereignty.

7. Rent-to-buy has a limited and additional role

Relevant to term of reference 9

Rent-to-buy, shared-equity and community land trust models may expand choice for some Aboriginal and Torres Strait Islander households with stable incomes.

Community-controlled models may also help protect collective assets and maintain long-term affordability. However, these schemes are not a substitute for social rental housing, particularly for people who cannot take on the ongoing costs or financial risks of home ownership.

Any Commonwealth-supported ownership pathway should be:

- additional to social housing investment
- voluntary
- accessible and culturally safe
- transparent about purchase price, equity, fees, repairs and exit arrangements





- supported by independent legal and financial advice
- subject to strong hardship and consumer protections
- evaluated for its long-term affordability and effect on the available social housing stock.

First Nations community-controlled pilots should proceed only where communities choose them. Rent-to-buy or shared-equity schemes must not be used to transfer financial risk to low-income households or reduce governments' responsibility to provide secure social rental housing.

Recommendations

FPDN recommends that the Australian Government:

1. **Establish a legislated national social housing target** of no less than 8 per cent of Australian dwellings by 2040, supported by independent needs modelling within 12 months and five-year national and jurisdictional milestones. The target must count net additions and determine whether a higher proportion is required to meet current and projected need.
2. **Build equity into the national target** through a needs-based First Nations investment component, geographic delivery plans, accessibility milestones and transparent measures of growth in public and First Nations community-controlled housing.
3. **Create a permanent direct capital investment stream**, additional to existing housing commitments, covering land, construction, acquisition, renewal, accessibility modifications, essential services, climate resilience and whole-of-life maintenance.
4. **Develop a National Aboriginal and Torres Strait Islander Housing and Homelessness Strategy** through the Housing Policy Partnership, with formal representation of Aboriginal and Torres Strait Islander people with disability, including FPDN and the future First Nations Disability Forum.
5. **Establish a dedicated pathway to grow First Nations community-controlled housing**, including direct access to capital grants, land, concessional finance, pre-development funding and long-term operational and workforce support under culturally appropriate and proportionate regulation.
6. **Make accessibility, cultural safety and housing quality conditions of Commonwealth funding**. All new social housing should meet the National Construction Code's minimum accessible housing provisions, with each jurisdiction required to deliver a needs-based mix of homes at higher accessibility levels. Funding should also support appropriate household





arrangements, connection to Country and community, local accessibility, climate resilience and reliable maintenance.

7. **Adopt a nationally consistent “no leaving into homelessness” policy**, with a lead agency and binding transition protocols across housing, health, disability, justice and child protection. No person should be discharged into homelessness, inaccessible housing or accommodation tied to a particular support provider.
8. **Fund independent, culturally safe housing navigation, tenancy advocacy and tenancy sustainment support** delivered by Aboriginal community-controlled organisations or through formal partnerships with them.
9. **Require transparent and intersectional public reporting** on investment, delivery, accessibility, applications, waiting times, allocations, tenancy outcomes and exits. Data should be disaggregated by First Nations status, disability, gender, age, location, program and provider type and governed consistently with Indigenous Data Sovereignty.
10. **Use modern construction methods only on community terms.** Projects must be community-led, culturally and climatically appropriate, accessible by design, maintainable locally, connected to First Nations employment and enterprises, and subject to post-occupancy evaluation.
11. **Keep rent-to-buy, shared-equity and other ownership pathways additional and voluntary.** These schemes must not replace social rental investment. They should include independent advice and strong consumer protections and proceed through First Nations community-controlled pilots only where communities choose them.

Conclusion

For Aboriginal and Torres Strait Islander people with disability, housing can fail in many ways. A home may be unavailable, unaffordable, inaccessible, insecure, poorly maintained or culturally unsuitable. It may be too far from Country, family, community, services or support. A tenancy may also be tied to a service provider, leaving a person without genuine choice or control.

These are failures of investment, design, coordination and governance. They are not individual deficits.

Australia needs a much larger and more secure social housing system. The Committee should recommend a legislated target of no less than 8 per cent of Australian dwellings by 2040, subject to independent modelling to establish whether a higher target is needed.





That target must be backed by direct and permanent public investment, First Nations community control, enforceable accessibility requirements, culturally safe design and transparent reporting of who receives the homes and whether those homes support a good life.

FPDN would welcome the opportunity to appear before the Committee and assist in developing these reforms.

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Accessibility Statement

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